



Analysis of the Digital Readiness Map for Organisational Zakat Management in Optimising Fundraising Efforts: Best Practices from Indonesia

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Abstract

In the era of rapid technological advancement, zakat management organisations (OPZ) encounter both opportunities and challenges in optimising digital transformation to enhance the efficiency, transparency, and reach of zakat fund collection. This study aims to assess the digital readiness level of OPZ in Central Java, Indonesia, through the development and application of the Digital Zakat Readiness Index (IKDZ), a quantitative instrument that evaluates four key dimensions: digital infrastructure, utilisation of digital tools, digital ecosystem and culture, and human resource capabilities. Employing a mixed-methods approach that combines quantitative calculations with qualitative assessment, data were collected from ten OPZs using structured questionnaires. The findings reveal an average IKDZ score of 0.619, categorising OPZs within the “technology development readiness” classification; however, disparities persist, particularly regarding the quality and availability of human resources. The study also incorporates an Islamic legal (*fiqh*) perspective, confirming that digitalisation is permissible (*mubah*) as a means to support the benefits and objectives of zakat in alignment with *maqashid sharia*. This research provides a strategic contribution for zakat institutions to enhance their digital capabilities, align technology use with sharia principles, and foster inclusive digital ecosystems for effective zakat management. Further research is recommended to broaden the regional scope and investigate the relationship between levels of digitalisation and zakat fundraising performance.

Keywords: Digital; Fundraising; Islamic Finance; Technology; Zakat.

Abstrak

Di era kemajuan teknologi yang pesat, organisasi pengelola zakat (OPZ) menghadapi peluang dan tantangan dalam mengoptimalkan transformasi digital untuk meningkatkan efisiensi, transparansi, dan jangkauan pengumpulan dana zakat. Studi ini bertujuan untuk menilai tingkat kesiapan digital OPZ di Jawa Tengah, Indonesia, melalui pengembangan dan penerapan Indeks Kesiapan Zakat Digital (IKDZ), sebuah instrumen kuantitatif yang mengevaluasi empat dimensi utama: infrastruktur digital, pemanfaatan perangkat digital, ekosistem dan budaya digital, serta kemampuan sumber daya manusia. Dengan menggunakan pendekatan metode campuran yang menggabungkan perhitungan kuantitatif dan penilaian kualitatif, data dikumpulkan dari sepuluh OPZ dengan menggunakan kuesioner terstruktur. Temuan menunjukkan skor IKDZ rata-rata sebesar 0,619, yang mengkategorikan OPZ dalam klasifikasi “kesiapan pengembangan teknologi”; namun demikian, masih terdapat kesenjangan, terutama dalam hal kualitas dan ketersediaan sumber daya manusia. Penelitian ini juga menggabungkan perspektif hukum Islam (fikih), yang menegaskan bahwa digitalisasi diperbolehkan (*mubah*) sebagai sarana untuk mendukung manfaat dan tujuan zakat yang selaras dengan *maqashid syariah*. Penelitian ini memberikan kontribusi strategis bagi lembaga zakat untuk meningkatkan kemampuan digital mereka, menyelaraskan penggunaan teknologi dengan prinsip-prinsip syariah, dan mendorong ekosistem digital yang inklusif untuk pengelolaan zakat yang efektif. Penelitian lebih lanjut direkomendasikan untuk memperluas cakupan regional dan menyelidiki hubungan antara tingkat digitalisasi dan kinerja penggalangan dana zakat.

Kata Kunci: Digitalisasi; Keuangan Islam; Penggalangan Dana; Teknologi; Zakat.



Introduction

In today's digital era, information technology has brought significant changes to various aspects of life, including the management of zakat funds. Zakat, as an important pillar of Islamic finance, has the potential to significantly enhance the welfare of individuals and society in Indonesia¹. However, its implementation is often hampered by issues related to the accuracy of zakat allocation and the reliance on manual zakat applications. Therefore, zakat institutions must utilise technology to accelerate the processes of collecting and distributing zakat². Moreover, the implementation of financial technology can expand the reach of zakat payers, facilitate the zakat processing cycle, and expedite the recovery of the economic situation for households³. In particular, maintaining a robust database can be beneficial for recording zakat recipients for future reference⁴. Furthermore, the implementation of technology in zakat management has the potential to increase the trust of zakat payers by enhancing the efficiency of zakat management, minimising human error, and thereby increasing zakat collection each year⁵.

Many zakat institutions are beginning to apply digital management in the zakat collection process. In a Muslim minority country like Singapore, the Islamic Religious Council of Singapore (MUIS) centralises the management of zakat and effectively utilises various digital payment methods⁶. Conversely, Muslim-majority countries such as Indonesia are striving for an optimal zakat governance system. Optimal governance in zakat management will enhance its utility, promote poverty alleviation, and improve societal welfare. Despite the benefits of digital zakat management, there is a lack of information technology expertise among amil in various zakat institutions, which leads to issues with data integration and results in double counting during the collection and distribution of zakat⁷.

Research conducted by Saad identified inputs from zakat managers and experts to generate more efficient and effective zakat income through a qualitative approach⁸. Particularly, improving transparency and accountability in reporting has become a priority

¹ Moh. Muzwir R. Luntajo and Faradila Hasan, "Optimalisasi Potensi Pengelolaan Zakat Di Indonesia Melalui Integrasi Teknologi," *Al-'Aqdu: Journal of Islamic Economics Law* 3, no. 1 (July 19, 2023): 14, <https://doi.org/10.30984/ajiel.v3i1.2577>.

² M. A. Akbar and I. Handriani, "Study and Implementation Information System of Zakat Using MVC Architecture," *IOP Conference Series: Materials Science and Engineering* 453, no. 1 (November 29, 2018): 012032, <https://doi.org/10.1088/1757-899X/453/1/012032>.

³ Ascarya Ascarya, "The Role of Islamic Social Finance during Covid-19 Pandemic in Indonesia's Economic Recovery," *International Journal of Islamic and Middle Eastern Finance and Management* 15, no. 2 (April 19, 2022): 386–405, <https://doi.org/10.1108/IMEFM-07-2020-0351>.

⁴ Husni Teja Sukmana et al., "Model of Radar Zakat (RAZAR) Application Using Community Approach Integrated to Digital Map," *Journal of Engineering and Applied Sciences* 14, no. 19 (October 31, 2019): 7110–23, <https://doi.org/10.36478/jeasci.2019.7110.7123>.

⁵ Shifa Mohd Nor, Mariani Abdul-Majid, and Siti Nabihah Esrati, "The Role of Blockchain Technology in Enhancing Islamic Social Finance: The Case of Zakah Management in Malaysia," *Foresight* 23, no. 5 (August 10, 2021): 509–27, <https://doi.org/10.1108/FS-06-2020-0058>.

⁶ S. Riyanto, R. Herningtyas, and M. Nizar, "Muslim's Philanthropy in Singapore and the Role of Government | La Filantropía Musulmana En Singapur y El Papel Del Gobierno," *Sociologia y Tecnociencia* 11, no. 2 (2021): 194–214, <https://doi.org/https://doi.org/10.24197/st.2.2021.194-214>.

⁷ Tika Widiastuti et al., "Optimizing the Intermediary Function of Zakat Institution Using Analytical Network Process Benefit Opportunity Cost Risk (ANP BOCR) Approach" (Atlantis Press International BV, 2023), 3–23, https://doi.org/10.2991/978-94-6463-176-0_2.

⁸ Widiastuti et al.

solution in the management of zakat collection⁹. Additionally, Chumairoh compared the efficiency levels of OPZ before and during the pandemic using the Data Envelopment Analysis method¹⁰. Other studies have analysed the impact of the utilisation of ZIS by the Jogokariyan Mosque in reducing poverty among its congregation. The methodology employed in this analysis is quantitative, utilising CIBEST techniques¹¹. With the same analytic technique, namely the CIBEST model, the study results indicate that productive zakat programmes can increase income¹².

A study in the field of technology that employs qualitative methods analysed the role of digital technology during the pandemic in facilitating the collection of zakat funds, which has become very convenient for muzaki¹³. The distribution of zakat funds through the ZakaTech method is also considered highly effective in assisting mustahik, particularly in supporting economically disadvantaged individuals adversely affected by the COVID-19 pandemic¹⁴. To bridge the gap in technological development, information, and communication (ICT) that supports the digitalisation of processes in zakat, the government needs to enhance zakat infrastructure¹⁵. Consequently, Somroo, in his research, developed a model to assist organisations in evaluating their digital readiness. This was achieved through a Systematic Literature Review (SLR) approach, involving 57 papers obtained from peer-reviewed academic journals¹⁶.

Despite the aforementioned constraints, the trend towards the digitalisation of zakat payments provides a positive contribution to zakat recipients¹⁷. The emergence of online platforms for zakat payment not only simplifies the process for zakat payers but also increases zakat collection funds. The emerging generation of young adults in the second decade of the 21st century, having been exposed to the internet from an early age, is prepared to utilise

⁹ Tika Widiastuti et al., "Optimizing Zakat Governance in East Java Using Analytical Network Process (ANP): The Role of Zakat Technology (ZakaTech)," *Journal of Islamic Accounting and Business Research* 12, no. 3 (June 21, 2021): 301–19, <https://doi.org/10.1108/JIABR-09-2020-0307>.

¹⁰ Ulfi Sasabel Chumairoh and Lina Nugraha Rani, "Perbandingan Tingkat Efisiensi OPZ Sebelum Dan Saat Pandemi Di Indonesia," *Dinamis : Journal of Islamic Management and Bussiness* 4, no. 1 (December 17, 2022): 100–113, <https://doi.org/10.24256/dinamis.v5i2.3346>.

¹¹ Muhammad Farhan Razzack et al., "Analysis of the Utilization of Zakat, Infaq, and Alms during the Covid-19 Pandemic: CIBEST Model Approach," *Review of Islamic Social Finance and Entrepreneurship* 1, no. 1 (September 2, 2022): 36–49, <https://doi.org/10.20885/RISFE.vol1.iss1.art3>.

¹² Dian Ghani Reza Dasangga and Eko Fajar Cahyono, "Analisis Peran Zakat Terhadap Pengentasan Kemiskinan Dengan Model Cibest (Studi Kasus Rumah Gemilang Indonesia Kampus Surabaya)," *Jurnal Ekonomi Syariah Teori Dan Terapan* 7, no. 6 (July 11, 2020): 1060, <https://doi.org/10.20473/vol7iss20206pp1060-1073>.

¹³ Zulfikar Hasan and Kamiluddin Kamiluddin, "Digital Zakat Fundraising in Times of Covid-19 Pandemic: Evidence from BAZNAS, Indonesia," *Journal of Islamic Economic and Business Research* 1, no. 2 (December 30, 2021): 202–15, <https://doi.org/10.18196/jiebr.v1i2.1>.

¹⁴ Muhammad Syahbudi, Zainal Arifin, and Andri Soemitra, "Zakatech: Readiness and Development of Zakat Fundraising in Indonesia," *IQTISHODUNA: Jurnal Ekonomi Islam* 12, no. 1 (April 1, 2023): 157–80, <https://doi.org/10.54471/iqtishoduna.v12i1.1987>.

¹⁵ Alvina Syafira Fauzia, Sri Mulatsih, and Findi Alexandi, "Mapping the Potential of Zakat Collection Digitally in Indonesia," *International Journal of Zakat* 6, no. 3 (2021): 1–22.

¹⁶ Mohd Hizam-Hanafiah, Mansoor Soomro, and Nor Abdullah, "Industry 4.0 Readiness Models: A Systematic Literature Review of Model Dimensions," *Information* 11, no. 7 (July 15, 2020): 364, <https://doi.org/10.3390/info11070364>.

¹⁷ Abidin Abidin and Pertiwi Utami, "The Regulation of Zakat Digital Technology in Creating Community Welfare Impact on Economic Development," *Journal of Legal, Ethical and Regulatory Issues* 23, no. 5 (2020): 1–9.

digital platforms for zakat payments, provided that the platforms are secure¹⁸. Additionally, the importance of digital marketing activities, along with strategic digital advertising, can assist more zakat payers in understanding their obligations as Muslims, including the payment of zakat¹⁹. Conversely, the potential for zakat collection through digital means in Java Island, particularly in Central Java Province, ranks second lowest compared to West Java, East Java, Jabodetabek, and Banten²⁰.

In terms of the utilisation of digital technology in zakat management, it can aid OPZ in achieving their objectives more efficiently. However, to successfully implement this technology, OPZ needs to understand their level of digital readiness and identify areas where they need to enhance their digital capabilities. In this context, research on the Digital Readiness Map for OPZ analysis becomes essential. The Digital Readiness Map is a tool that can be used to evaluate an organisation's readiness to adopt and utilise digital technology. Therefore, the aim of this research is to identify the level of digital readiness of OPZ in Indonesia, particularly in Central Java, to enhance the efficiency and effectiveness of zakat fund collection, thereby having a more significant impact on efforts to improve public welfare.

This research is critical, considering that digital transformation has become an urgent necessity for zakat management organisations to enhance efficiency, transparency, and service coverage. Although the potential for zakat in Indonesia is substantial, the realisation of its collection remains far from optimal. A study by Fauzia et al. (2021) indicates that the potential for digital zakat in Indonesia reaches IDR 63.9 trillion per year; however, many OPZs face challenges in digital readiness, such as limited information technology infrastructure and inadequate human resources. This research is important to map the level of digital readiness of OPZ, identify the obstacles faced, and formulate strategies to strengthen zakat digitalisation. Thus, the findings of this research can serve as a reference for policymakers and OPZ in developing an effective digital zakat ecosystem, not only in Indonesia but also in other Muslim countries.

Method

The approach employed in this study utilises a mixed-method design, specifically incorporating both quantitative and qualitative methodologies to adequately address and validate the results of a sufficiently complex social study.

Within the dimension of Zakat Fund collection activities, there are 15 technical indicators that elucidate each variable. Regarding the Digital Infrastructure variable, there are two indicators: the availability of hardware devices that support Zakat Fund collection activities and the hardware devices connected to the internet network in the Zakat Management Organisation (OPZ). Additionally, in the subsequent variable, namely the use of digital tools or applications, there are five technical indicators. These include the ownership of an internal platform in the form of a website or application that facilitates digital Zakat Fund collection activities, the utilisation of external platforms in supporting Zakat Fund collection, cloud-

¹⁸ Tri Wahyu Oktavendi and Immanuel Mu'ammal, "Acceptance Model for Predicting Adoption of Zakat, Infaq, and Sadaqoh (ZIS) Digital Payments in Generation Z," *Journal of Islamic Accounting and Business Research* 13, no. 4 (April 6, 2022): 684–700, <https://doi.org/10.1108/JIABR-09-2021-0267>.

¹⁹ Fahmi Ali Hudaefi and Irfan Syauqi Beik, "Digital Zakāh Campaign in Time of Covid-19 Pandemic in Indonesia: A Netnographic Study," *Journal of Islamic Marketing* 12, no. 3 (May 13, 2021): 498–517, <https://doi.org/10.1108/JIMA-09-2020-0299>.

²⁰ Syafira Fauzia, Mulatsih, and Alexandi, "Mapping the Potential of Zakat Collection Digitally in Indonesia."

based Zakat Fund collection database storage facilities, socialisation of payment systems, and the availability of payment systems that can accommodate both cash and non-cash transactions.

Moreover, in the ecosystem and digital culture variables, there are four technical indicators that represent this variable: OPZ ownership of internal regulations that support digital Zakat collection activities, the ownership of a platform security system, innovation and development of digital collection methods, and the availability of a remote working system for amil in the collection sector. Furthermore, within the human resources (HR) of digital capability variable, there are four technical indicators: the existence of a dedicated division or unit responsible for managing digital Zakat collection within the OPZ, the ratio of amil who possess proficiency in computer or laptop devices to support Zakat collection activities, the presence of OPZ Amil human resources who have obtained certification or participated in digital Zakat collection training, and the implementation of continuous learning processes for amil in the collection sector.

Data collection for this study was conducted using a questionnaire technique directed at ten OPZ managers located in Central Java, Indonesia, specifically in Brebes, Tegal, Batang, Pekalongan, Demak, Kudus, Jepara, Semarang, Salatiga, and Wonosobo. Each manager involved in the measurement provided relevant information pertaining to the survey activity, which assessed the level of readiness for digitalisation within the Zakat Management Organisation.

The data analysis for this research employs a quantitative approach, specifically calculating each dimension as well as variables. At this stage, the research titled Digital Readiness Map employs the Multi-Stage Weighted Index calculation method, which has been developed by Puskas BAZNAS (2017). This method evaluates the weighting of each dimension and variable, as conducted by experts, practitioners, and academics. Subsequently, the calculation of the index is performed procedurally and incrementally, beginning with the calculation of each variable or element leading to the dimensional stage, ultimately yielding an index score. The formula for calculating the Multi-Stage Weighted Index is as follows:

$$Indeks_{total} = \sum_n^i \left((WD^i \times WV_n^i \times S_n^i) \div k \right)$$

Where:

$Indeks_{total}$: Total value index

WD^i : Weighting Value on dimension i

WV_n^i : Weighting value on variable n in dimension i

S_n^i : Scale value average likert on indicators in n variables in dimensions i

k : Amount scale Likert used

Next, the assessment derived from the results of the Multi-Stage Weighted Index will employ a rating scale approach. This study will rank objects based on the criteria established in the research. The rating scale will serve as an appraisal method or performance evaluation method across a defined group scale. This assessment based on the scale is particularly significant in qualitative studies, as it enables the evaluation of performance across various aspects in accordance with the parameters developed in this research. Furthermore, the qualitative analysis will also address the examination of Islamic Jurisprudence (fiqh) concerning the digitalisation of zakat management.

The measurement of the digital readiness index

Respondents in this study comprised 10 Zakat Management Organisations (OPZs) located in Central Java, Indonesia. The distribution of respondents involved in measuring the OPZ Digital Readiness Index in zakat fund collection activities in Central Java was as follows: 90% were from the National Zakat Agency (BAZNAS) at the district level, while 10% were from the Provincial BAZNAS. Regarding digital channel ownership, 70% of respondents reported having a digital channel, whereas the remaining 30% did not possess one. In identifying the obstacles faced by OPZs in the digitalisation of zakat, the study revealed that the most significant barrier to the digitalisation of zakat fund collection was a lack of human resources (HR) expertise, accounting for 40% of the challenges. This was followed by a lack of HR, which constituted 30%, other conditions at 20%, and financial constraints at 10%. Therefore, both the quality and quantity of HR remain substantial challenges for OPZs in implementing the digitalisation process in zakat collection.

The results of the measurement of the digital readiness index for zakat collection within the Central Java OPZs were derived from manual calculations based on questionnaire responses obtained from each institution. The classification of categories, levels, and rankings was based on the guidelines of the Digital Readiness Index of Zakat Management Organisations, as issued by the Centre for Strategic Studies of the National Zakat Agency (PUSKAS-BAZNAS)²¹. Overall, the results of the Digital Readiness Index measurement at the 10 BAZNAS in Central Java indicate that the OPZs are at the Technology Development Readiness Level, classified as 'good', with an average score of 0.619. However, when evaluated in terms of categories, some OPZs received good ratings with a B2 classification, while others were rated as quite good with a B1 classification.

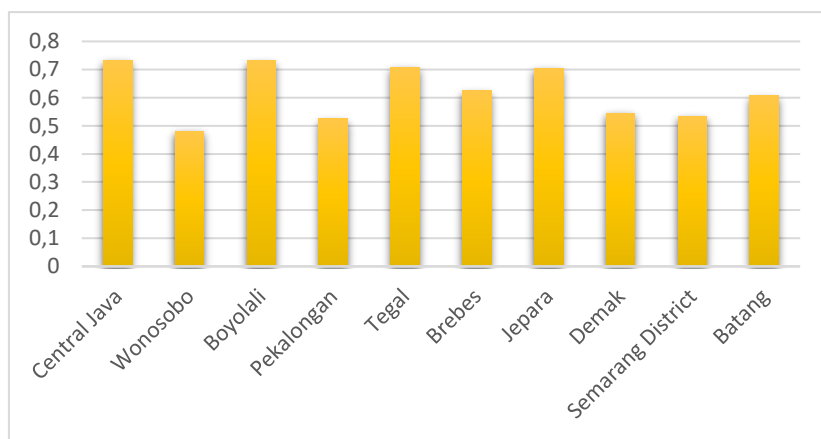


Figure 1. Digital Zakat Readiness Index

Figure 1 presents a summary of the Digital Zakat Readiness Index (IKDZ) in relation to zakat fund collection activities within the Operational Zakat Institutions (OPZ) of Central Java. As illustrated in Figure 1, the highest IKDZ value was recorded by Baznas of Central Java Province, achieving a score of 0.732. This was closely followed by Boyolali Regency and Tegal Regency, which obtained values of 0.731 and 0.707, respectively. These findings suggest that the digitalisation of zakat collection in Central Java, particularly among government zakat management institutions, has reached a commendable level.

²¹ Pusat Kajian and Strategis Baznas, *Indeks Kesiapan Digital Organisasi Pengelolaan Zakat: Landasan Konseptual, Pusat Kajian Strategis BAZNAS & Departemen Ekonomi Dan Keuangan Syariah Bank Indonesia 2021.*, 2021.

Digitalisation of zakat management

Zakat is a financial instrument in Islam that has the potential to alleviate poverty and facilitate equitable wealth distribution. It contributes positively to economic growth and enhances human dignity. In Indonesia, the large population and extensive territory present both opportunities and challenges in the collection of zakat, which has traditionally been carried out using conventional methods. The collection of zakat, a form of charitable giving, has garnered significant attention in recent years. However, the process of zakat collection in Indonesia has undergone a transformation from traditional practices to digital methods²².

In this modern era, technological advancements have evolved rapidly and are being utilised across various domains of life. In Indonesia, one area that has embraced these technological developments is zakat. Digital zakat represents an innovation implemented by Zakat Amil Institutions to maximise the existing potential of zakat²³. Zakat management institutions must enhance the features of digital payment platforms to facilitate easier payment processes for the public. Furthermore, these institutions must adapt to ongoing technological advancements²⁴. The National Zakat Agency (BAZNAS) has effectively incorporated digital technology to enable online zakat payment transactions²⁵. This research offers implications particularly for zakat managers, such as BAZNAS, to enhance their digitalisation systems in order to provide convenience to the Indonesian populace, especially muzakki (zakat payers), thereby optimising the collection of zakat funds.

Currently, many zakat management institutions provide donation pick-up services or offer programmes to prospective donors via platforms such as WhatsApp. Consequently, social media plays a crucial role in enhancing fundraising activities for Zakat, Infaq, and Sadaqah (ZIS), making the fundraising process more efficient²⁶. Another strategy involves leveraging digital platforms through various innovations in collaboration with fundraising partners²⁷, whereby zakat institutions provide payment accounts and QR codes, allowing prospective donors to make contributions easily without the need to visit an office. The implementation of Digital QRIS as a zakat collection strategy offers significant convenience to muzakki, as it can be executed simply by scanning a QR code, thus rendering the process more

²² Fany Aulia Fachmi and Nur Fatwa, "A Collective Strategy in Digital Zakat Collection by Dompot Dhuafa via E-Commerce," *Indonesian Journal of Multidisciplinary Science* 2, no. 10 (July 30, 2023): 3432–42, <https://doi.org/10.55324/ijoms.v2i10.600>.

²³ Muhammad Raihan Mauludin and Sri Herianingrum, "Pengaruh Digital Zakat Terhadap Penghimpunan Zakat Dan Kinerja Lembaga Amil Zakat," *Jurnal Ekonomi Syariah Teori Dan Terapan* 9, no. 1 (January 30, 2022): 47, <https://doi.org/10.20473/vol9iss20221pp47-58>.

²⁴ Mohammad Nur Rianto Al Arif, Nofrianto Nofrianto, and Muhammad Iqbal Fasa, "The Preference of Muslim Young Generation in Using Digital Zakat Payment: Evidence in Indonesia," *Al-Uqud : Journal of Islamic Economics* 7, no. 1 (January 1, 2023): 1–16, <https://doi.org/10.26740/aluqud.v7n1.p1-16>.

²⁵ Via Aviatur Nupus and Sri Fadilah, "Pengaruh Teknologi Digital Terhadap Optimalisasi Potensi Instrumen Keuangan Sosial Syariah (Zakat)," *Bandung Conference Series: Accountancy* 2, no. 2 (July 19, 2022): 947–54, <https://doi.org/10.29313/bcsa.v2i2.2632>.

²⁶ Andrean Fajar Subkhan, "Analisis Peran Media Sosial Dalam Penghimpunan Dan Pelaporan Dana Zis Kepada Muzakki Studi Kasus Lazismu Kabupaten Pati," *Profit: Jurnal Kajian Ekonomi Dan Perbankan Syariah* 7, no. 2 (December 2, 2023): 36–47, <https://doi.org/10.33650/profit.v7i2.7205>.

²⁷ Holilur Rahman, "Inovasi Pengelolaan Zakat Di Era Digital (Studi Akses Digital Dalam Pengumpulan Zakat)," *Dirosat : Journal of Islamic Studies* 6, no. 2 (September 30, 2021): 53, <https://doi.org/10.28944/dirosat.v6i2.412>.

effective and efficient²⁸. This type of service exemplifies digital transformation by integrating digital devices into zakat collection services.

Potential digital platforms include websites, mobile applications, and online payment systems designed to assist muzakki in making payments and managing their zakat contributions. By employing digital technology, these institutions can minimise human error while expediting the collection and management of zakat funds. Additionally, the development of human capital through zakat funds necessitates further enhancement via digitalisation. Zakat institutions are encouraged to improve their readiness and understanding of technology and innovation to effectively utilise digital assets and optimise their zakat capabilities²⁹. The electronic payment system for zakat collection has been proven to offer convenience, security, flexibility in terms of time and location, as well as efficiency and effectiveness for muzakki in facilitating zakat payments. Therefore, digital transformation is essential to maintain balance and maximise collection efforts, ultimately enhancing community welfare.

Fiqh analysis of the digitalisation of zakat management

Zakat is a critical component of the discourse surrounding muamalah jurisprudence, which governs the interactions among individuals within a community. The principles that must be manifested in the practice of muamalah jurisprudence include the realisation of justice, transparency, and accountability³⁰. The incorporation of technology in zakat management during this era presents both challenges and opportunities, particularly in terms of enhancing efficiency and ease of distribution methodologies.

While there is no specific evidence regarding the utilisation of technology as a supportive tool in zakat management, one can derive substantial insights from various sources, including the Qur'an, the general implications of hadith, the principles of fiqh, and the concept of maslahat within the framework of sharia maqashid. In the absence of an approach grounded in the principles of fiqh and sharia maqashid, fiqh law risks becoming static and insufficiently responsive to the advancements of modernity³¹. The Qur'an contains exhortations for individuals to assist and facilitate the well-being of their fellow brothers, as illustrated in the following passages:

وَتَعَاوَنُوا عَلَى الْبِرِّ وَالتَّقْوَىٰ وَلَا تَعَاوَنُوا عَلَى الْإِثْمِ وَالْعُدْوَانِ ۚ

And help yourselves in virtue and piety, and do not help each other in sins and enmity. Q.S. Al Maidah 5(2).

²⁸ Salwa Hayati, Ulia Lestari, and Nuraeda, "Strategi Pengumpulan Zakat Melalui Digital Quick Response Code Indonesian Standard (QRIS) Pada Baznas Provinsi Nusa Tenggara Barat," *Journal of Economics and Business* 10, no. 1 (April 9, 2024): 85–98, <https://doi.org/10.29303/ekonobis.v10i1.163>.

²⁹ Muhammad Ikhlas Rosele et al., "The Digitalized Zakat Management System in Malaysia and the Way Forward," *AL-IHKAM: Jurnal Hukum & Pranata Sosial* 17, no. 1 (July 12, 2022): 242–72, <https://doi.org/10.19105/al-lhkam.v17i1.5365>.

³⁰ Hariman Surya Siregar and Koko Khoerudin, *Fikih Muamalah Teori Dan Implementasi* (Bandung: remaja rosdokarya, 2019).

³¹ Firman Arifandi, *Ilmu Qawaid Fiqhiyyah Dan Contoh Penerapannya Dalam Dunia Kedokteran* (Yogyakarta: Penerbit Putra Surya Santosa, 2023).

Then in the hadith it is found that every human being is emphasized to facilitate the affairs of his brother, as follows:

مَنْ نَفَّسَ عَنْ مُؤْمِنٍ كُرْبَةً مِنْ كُرْبِ الدُّنْيَا نَفَّسَ اللَّهُ عَنْهُ كُرْبَةً مِنْ كُرْبِ يَوْمِ الْقِيَامَةِ وَمَنْ يَسِّرْ عَلَى مُعْسِرٍ يَسِّرَ اللَّهُ عَلَيْهِ فِي الدُّنْيَا وَالْآخِرَةِ

"Whoever solves the difficulties of a believer from the various difficulties of the world, surely Allah will ease his difficulties on the Day of Resurrection. Whoever makes it easy for those who are in difficulty, Allah will make it easy for him in this world and the Hereafter." (HR. Muslim).

The essence of this hadith, when correlated with technology-based zakat management, offers a range of conveniences for both the muzakki and the amil zakat body. Particularly within the framework of maqasid sharia, a principal element of maslahat serves as a reference for various matters.

In terms of digitising zakat, at least by referring to the benefits outlined in maqasid sharia, the following points are identified³²:

1. Safeguarding Religion: This principle asserts that all human affairs must adhere to spiritual and religious benefits. Actions that threaten the existence of these religious benefits can be classified as makruh or haram³³. Therefore, the utilisation of technology in the digitisation of zakat management is essential to uphold moral values and accurate religious principles.
2. Guardianship of the Soul: Islam places significant emphasis on the welfare of life, encompassing both the physical and mental well-being of individuals. Consequently, in relation to the digitisation of zakat, it is anticipated that such advancements will support and prioritise the impact on life safety. The amil's preparedness in the digitisation of zakat management is also crucial to ensure that assistance reaches the mustahik effectively.
3. Safeguarding Property: In Islam, it is prohibited to inflict property losses on others through fraud, theft, or ambiguous contracts. The application of technology in zakat management must adhere to the principles of justice, transparency, and honesty to prevent fraud or unclear distribution and management. This includes ensuring data protection for each individual.
4. Maintenance of Reason: Rationality in Islam is often a valid requirement in acts of worship. Thus, with respect to the digitisation of zakat, technology should be employed to uphold the mental health of its users.
5. Preservation of Nasab and Reputation: This principle necessitates the use of technology to genuinely maintain integrity in familial relationships. The protection of data privacy also plays a crucial role in preserving the good name of individuals.

From the perspective of Imam At-Thahir Ibn Assyria, any innovation that is perceived to offer benefits, both generally and globally, is regarded as a form of 'Aammah benefit that

³² Mohamad Mufid, *Ushul Fiqh Ekonomi Dan Keuangan KOntemporer* (Jakarta: Prenanda Media Groups, 2016).

³³ Thahir Ibnu Asyur, *Maqashid Syariah Al Islamiyyah* (Yordania: Dar En Nafais, 2001).

warrants preservation³⁴. Furthermore, through the lens of fiqh rules, the following regulations apply³⁵:

الْأُمُورُ بِمَقَاصِدِهَا

Everything depends on the purpose.

الْوَسِيلَةُ لَهَا أَحْكَامُ الْمَقَاصِدِ

The law of the will depends on its purposes.

From the two editorials presented, it can be concluded that when a case serves as a mediator for a particular issue, the law is interpreted in accordance with the purpose of that issue. If the objective is deemed *mubah* (permissible), then the utilisation of the mediator is also classified as *mubah*; conversely, if the objective of the case is *haram* (forbidden), the use of the mediator is likewise *haram*³⁶. Zakat is a compulsory obligation and is considered one of the pillars of Islam; thus, all supporting components for the implementation of zakat will inherently follow the legal framework corresponding to its purpose. Therefore, the digitisation of zakat management can be categorised as *mubah*, serving as a supportive mediator for the benefits of zakat.

This study introduces the Digital Zakat Readiness Index (IKDZ) as a quantitative measurement tool designed to assess the digital readiness of zakat management organisations (OPZ) in fundraising activities, particularly within the Central Java region. An additional innovation lies in the integration of a technological approach with an analysis of *muamalah* fiqh, thereby not only evaluating the technical aspects of zakat digitisation but also examining its alignment with sharia principles.

This research contributes scientifically by providing a foundational basis for strategic analysis aimed at enhancing the digital transformation of zakat management institutions. The findings may serve as a guide for OPZ in improving the quality of digital services, such as bolstering the use of social media and developing an online-based zakat payment platform that complies with sharia. Furthermore, this research encourages OPZ to enhance the literacy and digital competencies of its human resources to adapt effectively and responsibly to technological advancements.

Future research is recommended to broaden the scope of analysis beyond Central Java and to quantitatively examine the correlation between the level of digitalisation and the increase in zakat collections. Additionally, it is crucial to further investigate the perceptions and satisfaction of muzakki (zakat payers) concerning digital zakat services and to conduct a comparative study between government and private OPZs regarding the implementation of zakat digitisation based on sharia *maqashid* values.

Conclusion

This study concludes that the digital readiness of zakat management organisations in Central Java has exhibited positive developments, with the majority of OPZs effectively

³⁴ Asyur.

Lihat juga: Ghofar Shidiq, "Maqashid Al-Syari'ah," 2009, 117–30.

³⁵ Asyur, *Maqashid Syariah Al Islamiyyah*.

Lihat juga: Shidiq, "Maqashid Al-Syari'ah."

³⁶ Muhammad Iqbal et al., "Kaidah-Kaidah Fikih Terhadap Reaktualisasi Hukum," *Jurnal EduTech* 4, no. 2 (2018): 21–29.

adopting technology for the optimal collection of zakat funds. Digital transformation through the utilisation of social media and online payment applications has facilitated convenience for muzakki and enhanced the operational efficiency of OPZ.

However, disparities remain between regions regarding the implementation of digitalisation, which necessitate addressing through the fortification of technological and human resource capacity. From a fiqh perspective, the digitalisation of zakat is deemed valid, provided it adheres to the principles of muamalah, such as justice and benefit. Consequently, the digitalisation of zakat management must continue to be comprehensively developed while remaining grounded in sharia values to enhance the welfare of the populace.

It is recommended that regulators and relevant stakeholders utilise the findings from the IKDZ measurements as a reference and guide in formulating policies aimed at advancing the digitalisation process of zakat fund collection. Meanwhile, for the Zakat Management Organisation (OPZ), particularly in Central Java, Indonesia, the results of the IKDZ measurements can serve as a basis for evaluation and analysis of aspects that represent weaknesses in the digitalisation process of zakat fund collection. This can provide guidance for OPZ to formulate effective and efficient strategies to improve the digitalisation process and maximise zakat fund collection.

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