

Assessing Digital Transformation in Zakat Management Organizations in Indonesia

ABSTRACT - The rapid growth of digital technology has reshaped zakat management, particularly in improving the efficiency, transparency, and accountability of collection, distribution, and reporting activities. In urban areas with strong digital penetration, Zakat Management Organizations (Organisasi Pengelola Zakat-OPZ) are increasingly encouraged to integrate digital systems into their operational activities. However, the continuing gap between zakat potential and actual collection suggests that the digital readiness of OPZ has not been fully optimized. This study evaluates the level of digital readiness among OPZ in Bandung City using the Zakat Management Organization Digital Readiness Index (IKDZ) developed by BAZNAS and Bank Indonesia. A descriptive quantitative approach was employed using primary data collected through structured questionnaires distributed to nine OPZ. The assessment covers four dimensions: digital infrastructure, utilization of digital technology, digital ecosystem and culture, and human resource competencies. The findings indicate that the digital readiness of OPZ in Bandung City is generally high. Eight OPZ are categorized as Digital Native, while one OPZ remains in the IT-Developing category. The reporting dimension achieved the highest readiness level, whereas the distribution and utilization dimensions still show several technical limitations. The study also identifies human resource competence and digital system integration as the main challenges affecting sustainable digital transformation in zakat management.

ABSTRAK - *Menilai Transformasi Digital pada Organisasi Pengelola Zakat di Indonesia.* Perkembangan teknologi digital telah mendorong perubahan dalam pengelolaan zakat, terutama dalam meningkatkan efisiensi, transparansi, dan akuntabilitas penghimpunan, pendistribusian, serta pelaporan zakat. Di wilayah perkotaan dengan tingkat penetrasi digital yang tinggi, Organisasi Pengelola Zakat (OPZ) dituntut untuk mengintegrasikan sistem digital ke dalam aktivitas operasionalnya. Namun, kesenjangan antara potensi dan realisasi zakat menunjukkan bahwa kesiapan digital OPZ masih belum optimal. Penelitian ini bertujuan mengevaluasi tingkat kesiapan digital OPZ di Kota Bandung menggunakan Indeks Kesiapan Digital Zakat (IKDZ) yang dikembangkan oleh BAZNAS dan Bank Indonesia. Penelitian menggunakan pendekatan kuantitatif deskriptif dengan data primer yang diperoleh melalui penyebaran kuesioner terstruktur kepada sembilan OPZ. Penilaian dilakukan terhadap empat dimensi, yaitu infrastruktur digital, pemanfaatan teknologi digital, ekosistem dan budaya digital, serta kompetensi sumber daya manusia. Hasil penelitian menunjukkan bahwa tingkat kesiapan digital OPZ di Kota Bandung tergolong tinggi. Delapan OPZ berada pada kategori Digital Native, sedangkan satu OPZ termasuk kategori IT-Developing. Dimensi pelaporan menunjukkan tingkat kesiapan tertinggi, sementara dimensi pendistribusian dan pendayagunaan masih menghadapi beberapa keterbatasan teknis. Penelitian ini juga menunjukkan bahwa kompetensi sumber daya manusia dan integrasi sistem digital menjadi tantangan utama dalam mendukung transformasi digital pengelolaan zakat yang berkelanjutan.

Tiara Salsabila Azzahra*
Yunizar¹

Muhammad Fathrul Quddus¹

¹Padadjaran University, Sumedang
Indonesia

*Corresponding email:

tiara22005@mail.unpad.ac.id

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INTRODUCTION

Zakat occupies a central place in Islamic economic thought, not merely as a religious obligation but as a living instrument of social and economic transformation. At its core, zakat redistributes wealth from those who have surplus to those who are in need, working against the concentration of resources and toward a more equitable society — a commitment deeply rooted in the Islamic principle of *maslahah*, or collective well-being (Darajat, 2025). Beyond its redistributive function, zakat also carries substantial economic potential. When channelled into productive programs such as micro, small, and medium enterprise (MSME) development, zakat has the capacity to strengthen the economic footing of low-income communities, nurture entrepreneurial self-reliance, and generate a sustainable cycle of growth — one that, over time, may allow *mustahik* (zakat recipients) to become *muzakki* (zakat payers) themselves, contributing meaningfully to both local and national development (Adiwijaya & Amilahaq, 2023).

Indonesia, as the world's largest Muslim-majority country, holds one of the most significant zakat potentials globally. Data from the National Board of Zakat (BAZNAS) estimate the national zakat potential at approximately IDR 327 trillion per year. Yet in practice, the total collected in 2024 reached only around IDR 41 trillion — a mere 12.5% of that potential (Awalurramadhana et al., 2024; Kholis et al., 2025). This gap between what is theoretically possible and what is actually achieved is not simply a matter of public awareness; it reflects deeper structural challenges within zakat institutions themselves. The collection and distribution processes of Zakat Management Organizations (OPZ), whether operating under BAZNAS or as independent *Lembaga Amil Zakat* (LAZ), remain constrained by institutional, operational, and technological limitations that have yet to be fully resolved (Rasyid, 2025).

The scale of the institutional landscape adds further complexity to this challenge. The 2024 National Zakat Management Annual Report recorded 722 zakat institutions across Indonesia — comprising 34 Provincial BAZNAS offices, 514 Regency/Municipal BAZNAS offices, 47 National LAZ, 40 Provincial LAZ, and 86 Regency/Municipal LAZ — representing a 2.85% increase from the previous year (BAZNAS, 2024). Despite this growth, the persistently low collection rates suggest that expansion in numbers alone has not translated into improved performance. A significant contributing factor is the continued tendency among many *muzakki* to distribute zakat directly to recipients, bypassing formal institutions and leaving a substantial portion of the national zakat potential untracked and uncollected (Anisyah et al., 2024). Addressing this requires not only stronger outreach and collection strategies but also more robust accountability mechanisms that can build public trust in formal zakat institutions (Cerrollya & Wardani, 2025; Durohman et al., 2023).

Against this backdrop, digital transformation has emerged as one of the most promising pathways for strengthening zakat management. Indonesia's digital landscape has expanded rapidly — by 2024, the country had 221.6 million internet users, representing approximately 79.5% of the total population (Ulya & Rodatul, 2024). Technological advancement has reshaped how people communicate, work, and access financial services (Amory et al., 2025; Rahmati & Ibrahim, 2022), and the zakat sector is no exception. As digital engagement becomes the norm rather than the exception, zakat institutions face growing pressure to align their services with the expectations of a digitally active *muzakki* population.

The evidence for digitalization's positive impact on zakat management is accumulating. The adoption of online payment platforms and e-payment systems has been shown to improve convenience, security, flexibility, and transactional efficiency for *muzakki*, with direct effects on the volume of zakat collected (Marzuki & Indriyani, 2024). On the distribution side, digital tools — including integrated *mustahik* databases, real-time distribution tracking, and monitoring applications — have enhanced institutional transparency and accountability. Hadi et al. (2024) confirm that digital zakat management, coupled with transparent reporting practices, positively influences institutional accountability and contributes to growth in zakat collection. Broader digital transformation efforts have also demonstrated the potential to increase *mustahik* reach, accelerate disbursement, and reduce operational costs by as much as 50% (Sandi & Alamsyah, 2023). Mobile banking, e-wallets, QR codes, and digital applications have further widened service coverage and strengthened the professional image of zakat institutions (Islamiyah, 2025; Marzuki & Indriyani, 2024).

To support a more systematic evaluation of these developments, BAZNAS — in collaboration with the Department of Islamic Economics and Finance of Bank Indonesia (DEKS-BI) — developed the *Indeks Kesiapan Digital Zakat* (IKDZ), or Zakat Digital Readiness Index. Formulated through the BAZNAS Strategic Studies Center (PUSKAS), the IKDZ provides a structured framework for assessing the digital readiness of OPZ across three core management functions: collection, distribution and utilization, and reporting. These functions are operationalized through four key variables — digital device usage, digital infrastructure, digital ecosystem and culture, and digital human resource competence — and further elaborated into 33 technical indicators. The IKDZ thus enables BAZNAS to assess the digital capacity of OPZ across different regions and to inform policy directions for strengthening zakat governance in ways that are adaptive to contemporary digital realities (BAZNAS, 2021).

While prior studies have documented the adoption of digital channels by zakat institutions — including online payment systems and digital reporting platforms — and confirmed their positive effects on collection and accountability (Fadilah et al., 2025), the existing literature has not specifically measured digital readiness within OPZ operating in major urban centres with complex and diversified zakat ecosystems. Most earlier work, including that of Putra et al. (2023), was geographically concentrated in specific regions such as West Sumatra and focused predominantly on private zakat institutions, limiting the generalizability of findings to other contexts. Furthermore, prior research has largely assessed digital readiness at an aggregate level, without examining how readiness varies across different types of institutions within a single urban environment — a dimension that is critical for identifying internal disparities and prioritizing institutional capacity development.

This study responds to that gap. It focuses on OPZ in the City of Bandung — specifically BAZNAS Bandung City and LAZ holding official operating licenses from the Ministry of Religious Affairs — as a contextually rich and strategically significant setting. Bandung is among the highest ZIS (*zakat*, *infak*, and *sadaqah*) contributors in West Java, having recorded ZIS collection of IDR 77.17 billion in 2024 alone (BAZNAS West Java Province, 2024). The city's high internet penetration, active fintech ecosystem, and predominantly middle-class urban *muzakki* population — a demographic demonstrably more receptive to digital financial services (Nelawati & Nurasyiah, 2023) — make it a particularly relevant site for examining digital

readiness. Its diverse institutional network, spanning BAZNAS, multiple LAZ, and numerous *Zakat Collection Units* (UPZ) embedded in public institutions and civil society, reflects the complexity of a mature urban zakat ecosystem.

This study aims to measure the level of digital readiness among OPZ in the City of Bandung using the IKDZ framework, and to analyse how digital readiness varies across institutions in terms of collection, distribution, and reporting functions. Beyond a regional aggregate assessment, the study explicitly compares digital readiness across individual OPZ, enabling a more granular understanding of where institutional disparities lie and where capacity-strengthening efforts should be directed. The remainder of this paper is structured as follows: Section 2 reviews the relevant literature on digital readiness and zakat management; Section 3 outlines the research methodology; Section 4 presents the findings and discussion; and Section 5 sets out the conclusions and recommendations. Theoretically, this study contributes to the growing literature on zakat digitalization, while practically, it offers evidence-based guidance for OPZ practitioners and policymakers working toward more transparent, accountable, and effective zakat governance.

LITERATURE REVIEW

Digital Readiness

Digital readiness has emerged as a critical concept in organizational studies, particularly as institutions across sectors confront the accelerating pace of technological change. At its most fundamental level, digital readiness refers to the capacity of organizations and individuals to navigate this change effectively — encompassing preparedness in terms of attitudes, competencies, and adaptive capabilities in the face of evolving digital challenges. Gfrerer et al. (2021) frame digital readiness as a specific form of organizational change readiness, one in which digital technologies serve as the primary vehicle for transformation. This includes the organizational adjustments necessary to adopt technologies such as data analytics, artificial intelligence, blockchain, chatbots, and the Internet of Things, alongside the cultivation of constructive attitudes toward these innovations.

In the context of zakat management, digital readiness has taken on particular relevance. Zakat institutions have increasingly introduced online payment services through digital applications, allowing *muzakki* to fulfil their obligations more conveniently, flexibly, and transparently (Yusuf, 2025). A growing body of research affirms that the adoption of digital platforms in zakat management positively influences transparency, accountability, and distribution efficiency. Ghaouri et al. (2023) argues that digitalization enables faster and more accurate delivery of zakat funds to *mustahik*, while also improving the precision of zakat calculation and tracking — both of which are foundational to strengthening public trust and institutional credibility. In Indonesia specifically, the advancement of digital technologies has substantially transformed how BAZNAS optimizes its zakat management functions (Wahyudi & Pambudi, 2022). Digitalizing zakat is therefore not merely a technical upgrade; it is a strategic initiative directed at improving operational efficiency, maximizing collection, and strengthening the distribution processes of Zakat Management Organizations (Makarim & Hamzah, 2024).

Within this transformative process, the digital readiness of institutions and the competencies of their human resources function as critical determinants of success. However, the benefits of digital zakat — including ease of use, enhanced transparency, operational efficiency, and faster service delivery — have not translated uniformly across institutions or user populations. Kasri and Sosianti (2023) document that zakat institutions across multiple countries have integrated digital technologies enabling *muzakki* to calculate, pay, and monitor their zakat through digital platforms. Sisdiyanto et al. (2021) further demonstrates that digital zakat payments contribute to improved fundraising performance among private zakat institutions.

Yet Amory et al. (2025) cautions that, despite increased availability, overall utilization rates of digital zakat services remain relatively low. A key reason for this is the persistent tendency among segments of the *muzakki* population to prefer direct payment to recipients, even when digital alternatives are readily accessible (Hidayat & Mukhlisin, 2020). This gap between technological availability and actual user behavior — shaped by habitual practices, trust, and traditional preferences — underscores why digital readiness remains a pivotal variable whose influence on zakat collection performance warrants continued empirical examination.

Zakat

Linguistically, the term *zakat* derives from the Arabic root *zakā*, meaning purity, blessing, growth, and development. In Islamic jurisprudence, *zakat* is defined as a specific portion of wealth that Allah SWT obliges upon eligible Muslims to give to designated recipients, in accordance with predetermined rules and conditions (Tho'in et al., 2020). As one of the five pillars of Islam, *zakat* is simultaneously an act of worship and a socio-economic instrument.

Beyond purifying the wealth of the giver, *zakat* functions as a mechanism for redistributing resources from those with surplus to those in need, thereby contributing to the reduction of inequality and the alleviation of poverty (Qanita, 2024). Machado et al. (2018) characterize *zakat* as a form of mandatory philanthropy — one that, when properly managed, promotes social welfare and economic stability within Muslim societies. The obligation applies to every Muslim who has met the requisite thresholds of wealth (*nisab*) and time (*haul*), as emphasized by Sari (2022). Despite *zakat*'s significant potential, its management in the modern era is confronted by a range of challenges. The development of financial technology, including blockchain, offers considerable opportunities to enhance efficiency, transparency, and accountability in *zakat* collection and distribution (Omar & Khairi, 2021).

However, the application of digital technology to the evaluative and assessment dimensions of *zakat* — such as calculation accuracy, reporting transparency, and compliance monitoring — remains underexplored in the academic literature, which has tended to concentrate on fund distribution mechanisms. A further challenge lies in institutional fragmentation: the proliferation of non-governmental *zakat* institutions, each operating with different data systems, programs, and funding structures, risks producing a lack of integration in *zakat* management. Without stronger inter-institutional coordination, the goal of achieving equitable and sustainable *zakat* distribution may remain elusive (Afwan & Andri, 2022).

Zakat Distribution

Zakat distribution refers to the process of allocating collected zakat funds to individuals or groups entitled to receive them (*mustahik*). Its primary purpose is to fulfil the basic needs of *mustahik* — particularly those from economically disadvantaged groups — encompassing necessities such as food, housing, healthcare, and education. More broadly, distribution can be understood as the delivery of assistance to communities in need, particularly in urgent situations, carried out by authorized institutions (Batubara & Syahbudi, 2022).

The priorities governing zakat distribution differ across national contexts. In Malaysia, zakat distribution has been directed toward human resource development programs aimed at strengthening the economic independence of communities (Zaki et al., 2020). In Indonesia, BAZNAS aligns its distribution priorities with national development agendas, channelling zakat toward education, health, humanitarian assistance, and *da'wah* activities, all integrated with Sustainable Development Goals (SDGs) — particularly in addressing stunting, empowering persons with disabilities, and eradicating extreme poverty (*Outlook Zakat Indonesia*, 2024).

Empirical studies confirm the positive outcomes of well-managed zakat distribution. Busyro and Razkia (2020) found that zakat distribution can meaningfully raise the income of *mustahik* who previously earned well below the minimum wage, with secondary benefits including improved religious practice and greater family harmony. Kholid (2020) similarly reported that targeted zakat distribution contributes to reducing both the incidence and depth of poverty across different educational levels. Nonetheless, distribution continues to face structural difficulties. Among them is the skepticism of some *muzakki* toward formal distribution mechanisms, which leads them to distribute zakat independently rather than through official channels. This fragmentation complicates coordinated planning and results in uneven coverage — where some *mustahik* receive zakat repeatedly while others receive nothing (Hamzah & Hasri, 2021).

One promising solution to this challenge is distribution mapping, supported by digital systems. Geographic Information Systems (GIS) have demonstrated utility in spatial mapping across various fields (Kambuno et al., 2020), and their application to zakat management holds considerable promise. In zakat contexts, GIS can be used to map the locations and characteristics of *mustahik*, providing institutions with a comprehensive picture of distribution patterns across a given region. Utomo et al. (2020) confirms that GIS-based zakat distribution mapping can improve both the effectiveness and equity of fund allocation.

Zakat Collection

Zakat collection refers to the process of gathering zakat funds from *muzakki* who have fulfilled the conditions that make zakat obligatory. This process is not limited to the passive receipt of funds; it encompasses the strategies and mechanisms through which institutions ensure that collection is conducted optimally and in accordance with Sharia principles. In Indonesia, both LAZ and BAZNAS serve as officially recognized institutions responsible for collecting and subsequently distributing zakat to *mustahik* (Muliana & Syahbudi, 2022).

Despite the scale of Indonesia's zakat potential, its realization remains far below estimates. One significant contributing factor is the relatively low level of public awareness about zakat

obligations. Transparent and accountable management mechanisms, supported by digital technology, are therefore essential to maximize the socio-economic impact of zakat (Asytuti et al., 2025; Dahlia et al., 2020). Humaidi et al. (2022) identifies the collection process itself as a key determinant in optimizing zakat potential, with the effectiveness of collection largely shaped by the method employed (Nopiardo, 2017). Research indicates that digital collection methods tend to be more effective in urban settings, while manual approaches remain more successful in rural communities (Rohim, 2019; Soleh, 2020).

A further limiting factor is the quality of information dissemination and service provision by formal institutions. When these fall short, some *muzakki* choose to distribute zakat directly to beneficiaries — a pattern that weakens coordinated planning and reduces the overall impact of institutional distribution. Strengthening public trust through improved information systems and service quality is therefore a prerequisite for enhancing both collection and distribution effectiveness (Che Mohd Salleh & Chowdhury, 2020). The strategic utilization of digital technology — including among *amil* in the field — represents an important step toward achieving this objective.

Zakat Reporting

Zakat reporting refers to the activity through which zakat management institutions compile and communicate financial information related to the management of Zakat, Infaq, and Sadaqah (ZIS) and DSKL funds to their stakeholders as a form of public accountability. As Qutaiba et al. (2024) note, zakat reporting serves as a vital instrument for ensuring that all transactions related to collection and distribution are transparently documented and can be accounted for to *muzakki*, *mustahik*, the government, and the wider public. Institutional accountability in zakat management can only be meaningfully realized when financial reports are prepared honestly, transparently, and in accordance with applicable standards (Setiyani et al., 2023).

In Indonesia, this standard is regulated under PSAK 109, which governs the recognition, measurement, presentation, and disclosure of transactions involving zakat, infaq, and sadaqah. Through this standard, financial reporting not only conveys transactional information but also strengthens public trust and supports sound institutional governance (Ikhsan et al., 2025). Transparency in reporting has been shown to have a direct effect on *muzakki* trust. Munir (2021) found that zakat institutions that disclose financial reports openly and accountably tend to experience significant increases in *muzakki* loyalty and willingness to channel zakat through formal channels. Transparent reporting also serves a protective function: institutions that implement systematic reporting and routine auditing — including publicly accessible financial reports — demonstrate reduced incidence of fund misuse and stronger internal accountability (Pitria et al., 2024).

The digital era has opened new possibilities for real-time reporting. The integration of zakat applications and public-facing dashboards enables communities to monitor fund flows, distribution processes, and utilization outcomes as they occur. This not only enhances transparency but also deepens public confidence that zakat funds are managed professionally and effectively (Hidayanti, 2025). Taken together, zakat reporting — through open financial disclosure, auditing mechanisms, and the publication of distribution outcomes — constitutes a

foundational pillar of institutional accountability, one that simultaneously reinforces public trust and supports the long-term sustainability of zakat collection and distribution.

Zakat Management Organizations

In Indonesia, BAZNAS functions as the government-mandated institution responsible for managing the collection and distribution of zakat at the national level. As Soleh (2020) notes, BAZNAS plays a strategic role in ensuring that all processes related to ZIS fund management are conducted transparently and accountably, while contributing significantly to national poverty alleviation efforts. Established under Presidential Decree No. 8 of 2001, BAZNAS became the first institution at the national level to be officially mandated to administer zakat management — an establishment grounded in regulatory efforts to improve the efficiency and effectiveness of zakat services, with the overarching aim of maximizing zakat's contribution to societal welfare and poverty reduction (Qutaiba et al., 2024).

Comparative studies on zakat governance suggest that institutions operating within national coordination frameworks tend to demonstrate more professional governance, given their adherence to standardized reporting, auditing, and transparency requirements. Moreover, Hakim et al. (2025) emphasizes that the success of BAZNAS's digitalization strategy is strongly contingent on the synergy among technology, regulatory frameworks, and human resource capacity. The implementation of National Application Services within BAZNAS reflects a broader shift toward data-driven governance — one that strengthens public accountability while simultaneously enhancing the institution's operational effectiveness.

Previous Research

Digital readiness reflects an organization's capability to adopt and effectively utilize digital technologies in order to derive maximum benefit from them (Nasution et al., 2018). In the zakat management context, this readiness enables institutions to integrate information technology into the processes of collection, distribution, and reporting in ways that are both more efficient and more transparent.

Damayanti (2025) demonstrates that zakat organizations with higher levels of digital readiness are better positioned to improve fundraising effectiveness, accelerate distribution processes, and strengthen accountability through digital reporting systems. This finding is reinforced by Mauludin and Herianingrum (2022), who confirm that the adoption of digital zakat has a positive effect on collection performance and the overall professionalism of zakat management institutions.

Taken together, existing studies converge on the view that digital readiness contributes to improved operational efficiency, faster distribution, and greater transparency in reporting. However, an empirical gap persists: despite the widespread availability of digital infrastructure, public utilization of digital zakat services remains comparatively low. This discrepancy raises an important question about the extent to which organizational digital readiness can genuinely enhance zakat management performance — particularly within specific local contexts, such as the City of Bandung, which possesses distinct social and institutional characteristics that may not be fully captured by findings from other regions. Examining the level of digital readiness

among OPZ in Bandung City, and determining whether it aligns with the higher-readiness trends suggested by recent studies, therefore remains an open and important empirical question.

METHODOLOGY

Research Design

This study adopts a quantitative research approach, examining the phenomenon of digital readiness through measurable data subjected to statistical analysis — consistent with the defining characteristics of quantitative inquiry (Sugiyono, 2017). The choice of this design is appropriate given the study's aim to produce a structured, index-based measurement of organizational digital readiness that can be compared across institutions and aligned with nationally standardized scoring criteria.

The primary data source for this study is a structured questionnaire instrument based on the *Indeks Kesiapan Digital Zakat* (IKDZ), developed jointly by the BAZNAS Strategic Studies Center (PUSKAS BAZNAS) and the Department of Islamic Economics and Finance of Bank Indonesia (DEKS-BI). The IKDZ is a nationally recognized instrument that underwent validity and reliability testing during its development phase and has been widely used to assess the digital readiness of Zakat Management Organizations (OPZ) across Indonesia (BAZNAS & Bank Indonesia, 2021). Given that this study employs an institutionally validated instrument, additional validity and reliability testing was not conducted. This decision is grounded in the objective of maintaining consistency with national measurement standards and ensuring the comparability of findings with prior IKDZ-based assessments.

Table 1. Operational Variable Definitions Based on the IKDZ Framework

Dimension	Variable	Indicators
Collection	Digital Infrastructure	Network-connected hardware devices; availability of hardware devices
	Utilization of Digital Tools or Applications	Zakat payment mechanisms; promotion of digital collection platforms; database storage; internal platforms; external platforms
	Digital Ecosystem and Culture	Internal policies governing digital collection; internal rules for managing digital collection; security systems for digital collection platforms; innovation and advancement of digital collection
	HR Digital Competence	Digital zakat collection unit; <i>amil</i> proficiency in using technology; certification; HR capabilities
Distribution and Utilization	Digital Infrastructure	Hardware accessibility for <i>amil</i> in distribution; internet-connected hardware devices
	Utilization of Digital Tools or Applications	Internal platforms; external platforms; database storage; promotion of digital distribution platforms
	Digital Ecosystem and Culture	Internal regulations; database integration; advancement and improvement of digital distribution; security systems for digital distribution platforms; remote working systems
	HR Digital Competence	Human resource availability; sustained learning for <i>amil</i> in distribution; <i>amil</i> mastery of technology
Reporting	Digital Infrastructure	Availability of hardware devices; internet-connected hardware devices
	Utilization of Digital Tools or Applications	Digital reporting platforms; digital reporting processes; database storage for reporting
	Digital Ecosystem and Culture	Internal policies; SIMBA data integration system; BDTMB data integration system; online working systems
	HR Digital Competence	Human resource availability; training on digital zakat reporting; <i>amil</i> proficiency in using technology; <i>amil</i> proficiency in digital reporting systems

(Source: Pusat Kajian Strategis BAZNAS & Departemen Ekonomi dan Keuangan Syariah Bank Indonesia, 2021)

The IKDZ instrument measures the digital readiness of OPZ across three management dimensions — collection, distribution and utilization, and reporting — operationalized through four core variables: (1) digital infrastructure; (2) utilization of digital tools and applications; (3) digital ecosystem and culture; and (4) human resource digital competence. These four variables are elaborated into 33 technical indicators, providing comprehensive coverage of all major aspects of zakat management digitalization. The full operationalization of these variables and their corresponding indicators is presented in Table 1.

Data Collection Method

Data collection was carried out through two complementary approaches: the online distribution of questionnaires via Google Forms, and the direct distribution of physical questionnaires to OPZ that were accessible during the research period. Data collection was conducted between August and December 2025.

The study population was drawn from the *Sistem Informasi Manajemen Zakat (SIMZAT)* database for 2025, which recorded 14 OPZ holding official operating licenses from the Ministry of Religious Affairs (*Kementerian Agama*) and active in the City of Bandung. This group includes city/regency-level, provincial-level, and national-level OPZ that maintain service units or operational activities within Bandung.

Of the 14 OPZ constituting the study population, nine agreed to participate and returned complete responses. The sampling technique employed was availability sampling — a purposive approach in which participation was voluntary and conditional on institutional willingness and responsiveness during the data collection window. It is acknowledged that the use of availability sampling may affect the degree to which findings can be generalized to the full population of 14 licensed OPZ. The results of this study therefore reflect the conditions of the nine participating OPZ and should be interpreted proportionally in relation to the broader population. This qualification is stated in the interest of methodological transparency and does not diminish the validity of the data obtained from the sample.

Data Analysis Method

The collected data were analyzed using descriptive statistical methods to characterize the level of digital readiness of each participating OPZ, based on the 33 technical indicators embedded in the IKDZ. Descriptive analysis was selected for its capacity to yield concise, measurable results and to enable the identification of scores at the indicator level, which are subsequently mapped against the IKDZ's predetermined scoring system.

The overall IKDZ score was computed following the multi-stage weighted index technique specified in the IKDZ guidelines (BAZNAS & Bank Indonesia, 2021). This procedure involves two sequential stages.

Stage 1: Computing the Index Score for Each Dimension

The index score for each dimension is derived from the weighted sum of Likert-scale averages across the indicators within each variable, as expressed in the following formula:

$$\text{Total Index} = \sum_i W D_i \times \sum_n (S_{i,n} \times W V_{i,n}) \quad (1)$$

Where:

$W D_i$ = Weight value of dimension i

$S_{i,n}$ = Average Likert scale score of indicators in variable n within dimension i

$W V_{i,n}$ = Weight value of variable n within dimension i

Total Index = total index value for the dimension

Stage 2: Computing the Overall Digital Readiness Index

The total IKDZ score is obtained by summing the index values across all three dimensions:

$$DRI_{Total} = DRI_{D1} + DRI_{D2} + DRI_{D3} \quad (2)$$

Where:

DRI_{Total} = overall OPZ Digital Readiness Index score

DRI_{D1} = Digital Readiness Index score for Dimension 1 (Collection)

DRI_{D2} = Digital Readiness Index score for Dimension 2 (Distribution and Utilization)

DRI_{D3} = Digital Readiness Index score for Dimension 3 (Reporting)

The resulting total index score is interpreted against the five-category assessment criteria established in the IKDZ framework, as presented in Table 2.

Table 2. Assessment Criteria for the Zakat Digital Readiness Index (IKDZ)

Score Range	Rating	Readiness Category	Description
0.00 – 0.20	Not Good	Traditional	All or most management activities have not yet implemented or utilized digitalization processes
0.21 – 0.40	Not Good	Traditional	All or most management activities have not yet implemented or utilized digitalization processes
0.41 – 0.60	Fairly Good	IT-Developing	Most management activities have implemented digitalization processes in zakat management
0.61 – 0.80	Good	IT-Developing	Most management activities have implemented digitalization processes in zakat management
0.81 – 1.00	Very Good	Digital Native	Most or all zakat management activities have implemented digitalization processes; the OPZ is considered to possess adequate digital readiness

(Source: Pusat Kajian Strategis BAZNAS & Departemen Ekonomi dan Keuangan Syariah Bank Indonesia, 2021)

RESULTS AND DISCUSSION

The following presents the findings of the Zakat Digital Readiness Index (IKDZ) measurement for Zakat Management Organizations (OPZ) in the City of Bandung. All calculations were conducted manually based on questionnaire responses obtained from each participating institution. The categorization of readiness levels, scoring thresholds, and institutional rankings follows the guidelines of the Digital Readiness Index for Zakat Management Organizations published by the BAZNAS Strategic Studies Center (BAZNAS, 2021).

Measurement of the IKDZ across OPZ in Bandung City

Collection Dimension (ZIS and DSKL)

Table 3 and Figure 1 present the weighted variable scores for each OPZ within the ZIS and DSKL collection dimension. The four variables measured are digital infrastructure (WV1.1), utilization of digital tools and applications (WV1.2), digital ecosystem and culture (WV1.3), and human resource digital competence (WV1.4).

Table 3. Weighted Variable Scores — ZIS and DSKL Collection Dimension

No	OPZ Name	WV1.1	WV1.2	WV1.3	WV1.4
1	Sinergi Foundation	1.215	1.200	1.035	1.170
2	LAZ UCare Indonesia	0.405	0.960	0.805	1.170
3	LAZ Persis	0.945	1.008	1.150	1.170
4	Inisiatif Zakat Indonesia Jawa Barat	0.810	1.056	1.150	1.300
5	LAZ Zakatel Citra Caraka	1.215	1.056	0.460	0.650
6	Indonesia Berbagi	1.215	1.056	1.150	1.300
7	Rumah Zakat	1.350	1.200	1.150	1.300
8	LAZ Zakat Sukses	1.215	1.200	1.150	1.300
9	BAZNAS Kota Bandung	1.350	1.056	0.805	1.170

(Source: Data Processed by the Author, 2025)

Notes: WV1.1 = Digital Infrastructure; WV1.2 = Digital Tools or Applications Usage; WV1.3 = Digital Ecosystem and Culture; WV1.4 = Human Resource Digital Competence

The measurement results indicate that the digital readiness of OPZ in Bandung City within the collection dimension generally falls within the good to very good category. Rumah Zakat recorded the highest dimension score of 0.35, while LAZ UCare Indonesia recorded the lowest at 0.23 — a score that nonetheless still falls within the good category. These results suggest that digital technology has been meaningfully integrated into zakat collection processes across institutions, though the degree of optimization varies considerably.

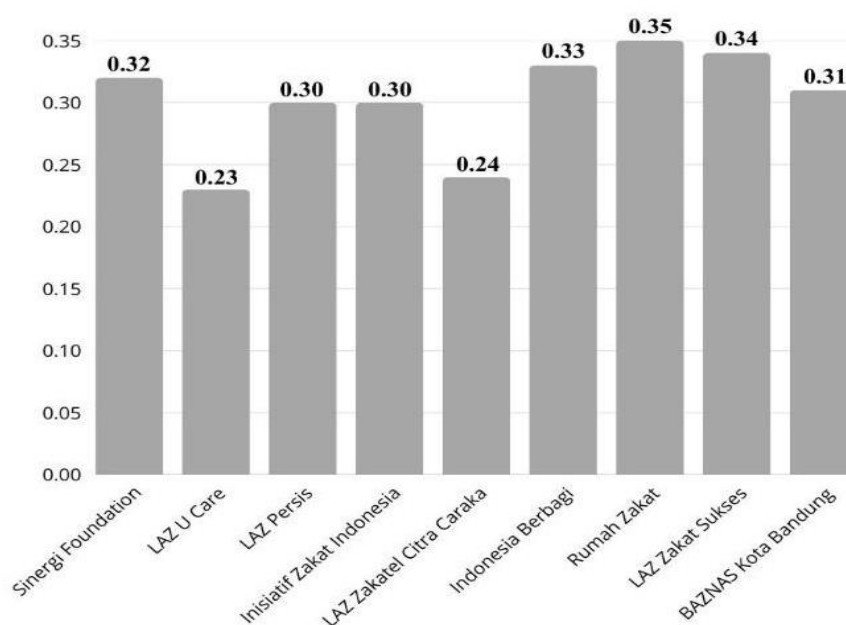


Figure 1. Weighted Value of ZIS and DSKL Collection Dimension
(Source: Data Processed by the Author, 2025)

Rumah Zakat's leading performance in this dimension reflects its more advanced utilization of digital channels, including online donation platforms, digital applications, and integration with multiple electronic payment systems — features that collectively widen outreach to *muzakki* and streamline the donation process. LAZ UCare Indonesia, by contrast, appears to have adopted digital collection mechanisms to a more limited extent. The relatively lower scores across its infrastructure and digital ecosystem variables point to a narrower range of payment channels and a less developed digital management capacity, rather than a complete absence of digital engagement.

The spread of scores across OPZ in this dimension reflects the uneven pace of digital transformation in zakat collection. Institutions with stronger technological infrastructure, more integrated fundraising strategies, and deeper human resource capacity tend to maximize digital engagement more effectively, while those with lower scores retain meaningful room for improvement — particularly in the areas of payment system integration, online platform optimization, and the development of technology-based fundraising strategies.

Distribution and Utilization Dimension (ZIS and DSKL)

Table 4 and Figure 2 present the weighted variable scores for the ZIS and DSKL distribution and utilization dimension, covering digital infrastructure (WV2.1), digital tools and applications (WV2.2), digital ecosystem and culture (WV2.3), and human resource digital competence (WV2.4).

Table 4. Weighted Variable Scores — ZIS and DSKL Distribution and Utilization Dimension

No	OPZ Name	WV2.1	WV2.2	WV2.3	WV2.4
1	Sinergi Foundation	1.250	0.750	0.690	0.621
2	LAZ UCare Indonesia	1.250	1.250	1.058	1.611
3	LAZ Persis	1.000	1.250	1.150	1.611
4	Inisiatif Zakat Indonesia Jawa Barat	1.250	1.250	1.012	1.350
5	LAZ Zakatel Citra Caraka	1.125	1.125	0.966	0.999
6	Indonesia Berbagi	1.125	0.750	0.322	0.621
7	Rumah Zakat	1.250	1.250	1.058	1.350
8	LAZ Zakat Sukses	1.125	1.250	1.058	1.350
9	BAZNAS Kota Bandung	1.250	1.250	0.506	0.621

(Source: Data Processed by the Author, 2025)

Notes: WV2.1 = Digital Infrastructure; WV2.2 = Digital Tools or Applications Usage; WV2.3 = Digital Ecosystem and Culture; WV2.4 = Human Resource Digital Competence

The distribution and utilization dimension reveals the widest variation in digital readiness scores across all three dimensions measured. Inisiatif Zakat Indonesia Jawa Barat, Rumah Zakat, and LAZ Zakat Sukses each achieved the highest dimension score of 0.30, reflecting strong integration of digital tools in *mustahik* data management, internal distribution platforms, and monitoring and evaluation systems. These institutions demonstrate that digital technology, when well-integrated into distribution workflows, can meaningfully improve the traceability, efficiency, and transparency of zakat allocation.

Indonesia Berbagi recorded the lowest score in this dimension at 0.17, indicating that digital integration in its distribution and utilization processes remains relatively limited. The low scores observed across the digital ecosystem and culture variable, in particular, suggest that the

institution has not yet established the internal policies, database integration systems, or online work procedures necessary to support a more digitalized distribution model. This condition points to institutional and cultural barriers to adoption that go beyond the availability of devices or infrastructure.

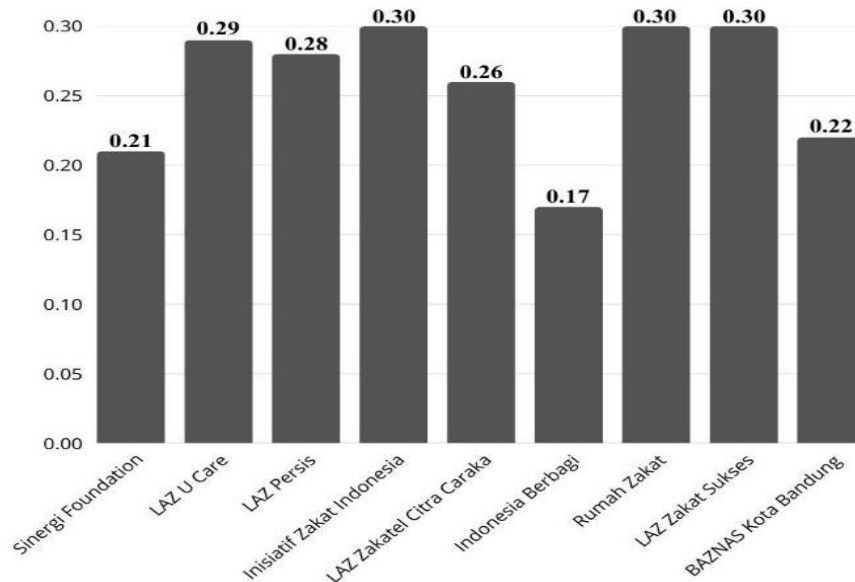


Figure 2. Weighted Values of the Distribution and Utilization Dimension
(Source: Data Processed by the Author, 2025)

The variation across institutions in this dimension is especially significant, as distribution represents the most impactful point at which digital technology can directly improve the welfare of *mustahik*. OPZ with more developed digital distribution systems are better positioned to reduce duplicate recipient records, improve targeting accuracy, and accelerate fund disbursement — all of which have direct implications for the effectiveness of zakat as a poverty alleviation tool.

Reporting Dimension (ZIS and DSKL)

Table 5 and Figure 3 present the weighted variable scores for the ZIS and DSKL reporting dimension, covering digital infrastructure (WV3.1), digital tools and applications (WV3.2), digital ecosystem and culture (WV3.3), and human resource digital competence (WV3.4).

Table 5. Weighted Variable Scores — ZIS and DSKL Reporting Dimension

No	OPZ Name	WV3.1	WV3.2	WV3.3	WV3.4
1	Sinergi Foundation	1.300	1.350	0.880	1.000
2	LAZ UCare Indonesia	1.300	1.161	1.100	1.250
3	LAZ Persis	1.300	1.350	1.100	1.250
4	Inisiatif Zakat Indonesia Jawa Barat	1.300	1.269	0.925	1.125
5	LAZ Zakatel Citra Caraka	1.170	1.161	1.100	1.250
6	Indonesia Berbagi	1.170	1.350	0.440	1.125
7	Rumah Zakat	1.300	1.350	1.100	1.250
8	LAZ Zakat Sukses	1.170	1.161	0.880	1.250
9	BAZNAS Kota Bandung	1.300	0.999	0.660	1.125

Source: Data Processed by the Author (2025)

Notes: WV3.1 = Digital Infrastructure; WV3.2 = Digital Tools or Applications Usage; WV3.3 = Digital Ecosystem and Culture; WV3.4 = Human Resource Digital Competence

The reporting dimension recorded the highest average scores across all three dimensions, with LAZ Persis and Rumah Zakat each achieving the highest score of 0.34. This reflects that both institutions have developed relatively advanced digital reporting systems, characterized by stronger data integration, more automated recording processes, and the consistent use of digital platforms for transparent report dissemination. Their scores across the infrastructure and HR competence variables also indicate that human resource capacity and technological infrastructure readiness in reporting are more developed within these two institutions.

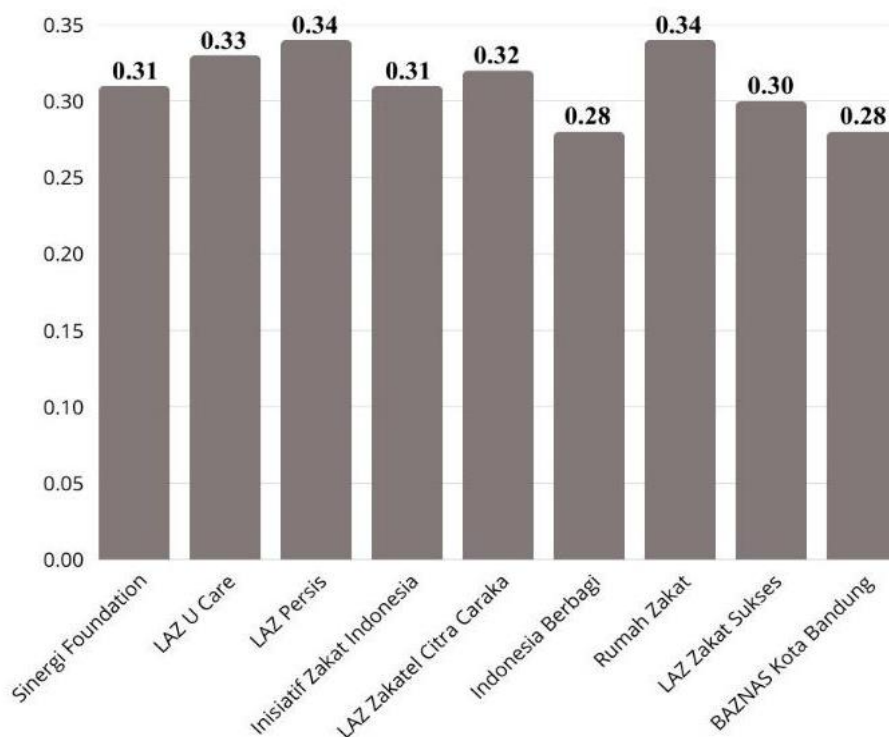


Figure 3. Weighted Values of the ZIS and DSKL Reporting Dimension
(Source: Data Processed by the Author, 2025)

BAZNAS Kota Bandung and Indonesia Berbagi recorded the lowest scores in this dimension, each at 0.28. While both scores still fall within the good category, the gap relative to the highest-scoring institutions points to areas of underperformance — most notably in the digital ecosystem and culture variable, where scores for reporting system integration, data synchronization, and online work systems remain below those of leading OPZ. For BAZNAS Kota Bandung in particular, the low WV3.2 score (0.999) suggests that the utilization of digital reporting tools and platforms has not yet been fully optimized, despite the institution's comparatively stronger infrastructure scores.

Taken together, the reporting dimension reflects the most uniform level of digital engagement across OPZ, suggesting that accountability and transparency pressures — whether from donors, regulators, or the public — have driven a baseline adoption of digital reporting tools even among institutions with lower overall digital readiness scores. Nevertheless, variation remains, and the digital ecosystem and culture variable consistently emerges as the weakest sub-dimension across multiple institutions.

Overall Digital Readiness Index (IKDZ) Scores for OPZ in Bandung City

Table 6 presents the weighted dimension scores and the proportion of each dimension relative to the maximum observed value across all nine OPZ.

Table 6. Weighted Dimension Scores and Proportion of Maximum Value

No	OPZ Name	DRI-D1	DRI-D2	DRI-D3
1	Sinergi Foundation	0.32	0.21	0.31
2	LAZ UCare Indonesia	0.23	0.29	0.33
3	LAZ Persis	0.30	0.28	0.34
4	Inisiatif Zakat Indonesia Jawa Barat	0.30	0.30	0.31
5	LAZ Zakatel Citra Caraka	0.24	0.26	0.32
6	Indonesia Berbagi	0.33	0.17	0.28
7	Rumah Zakat	0.35	0.30	0.34
8	LAZ Zakat Sukses	0.34	0.30	0.30
9	BAZNAS Kota Bandung	0.31	0.22	0.28
	Average	0.30	0.26	0.31
	Maximum Value Proportion	85.71%	86.67%	91.18%

(Source: Data Processed by the Author, 2025)

Notes: DRI-D1 = Collection Dimension; DRI-D2 = Distribution and Utilization Dimension; DRI-D3 = Reporting Dimension

As each dimension carries a different weight within the IKDZ framework, the proportion of each dimension's average score relative to its observed maximum value provides a clearer picture of relative performance. The collection dimension (DRI-D1) achieved a proportion of 85.71% ($0.30 / 0.35 \times 100$), the distribution and utilization dimension (DRI-D2) recorded 86.67% ($0.26 / 0.30 \times 100$), and the reporting dimension (DRI-D3) achieved the highest proportion of 91.18% ($0.31 / 0.34 \times 100$). These proportions indicate that reporting is the dimension in which OPZ in Bandung City are performing closest to the maximum observed benchmark, while distribution and utilization present the most room for improvement relative to the highest-performing institution.

The total IKDZ score for each OPZ (DRI_{Total}) was computed as the sum of its three-dimension scores ($DRI_{D1} + DRI_{D2} + DRI_{D3}$). Table 7 and Figure 4 present the complete results, including total scores, categories, and readiness levels for all nine participating OPZ.

Table 7. Overall IKDZ Scores and Readiness Classification for OPZ in Bandung City

No	OPZ Name	DRI-D1	DRI-D2	DRI-D3	DRI Total	Category	Readiness Level
1	Sinergi Foundation	0.32	0.21	0.31	0.84	Very Good	Digital Native
2	LAZ UCare Indonesia	0.23	0.29	0.33	0.85	Very Good	Digital Native
3	LAZ Persis	0.30	0.28	0.34	0.92	Very Good	Digital Native
4	Inisiatif Zakat Indonesia Jawa Barat	0.30	0.30	0.31	0.91	Very Good	Digital Native
5	LAZ Zakatel Citra Caraka	0.24	0.26	0.32	0.82	Very Good	Digital Native
6	Indonesia Berbagi	0.33	0.17	0.28	0.78	Good	IT-Developing
7	Rumah Zakat	0.35	0.30	0.34	0.99	Very Good	Digital Native
8	LAZ Zakat Sukses	0.34	0.30	0.30	0.94	Very Good	Digital Native
9	BAZNAS Kota Bandung	0.31	0.22	0.28	0.81	Very Good	Digital Native
	Average	0.30	0.26	0.31			

(Source: Data Processed by the Author, 2025)

Notes: DRI-D1 = Collection Dimension; DRI-D2 = Distribution and Utilization Dimension; DRI-D3 = Reporting Dimension

The overall results show that eight of the nine OPZ — namely Sinergi Foundation, LAZ UCare Indonesia, LAZ Persis, Inisiatif Zakat Indonesia Jawa Barat, LAZ Zakatel Citra Caraka, Rumah Zakat, LAZ Zakat Sukses, and BAZNAS Kota Bandung — achieved total scores between 0.81 and 0.99, placing them within the very good category at the Digital Native readiness level. Indonesia Berbagi, with a total score of 0.78, falls within the good category at the IT-Developing level — the only institution among the nine that has not yet reached the Digital Native threshold.

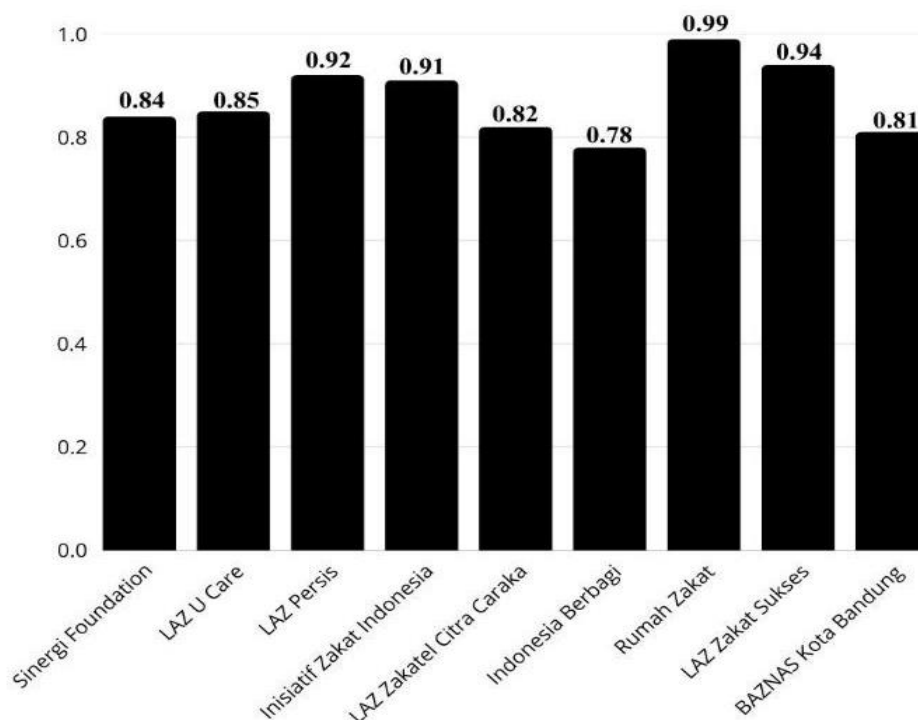


Figure 4. Overall IKDZ Results for OPZ in Bandung City
(Source: Data Processed by the Author, 2025)

Rumah Zakat recorded the highest overall score of 0.99, a result consistent with its leading position in both the collection and reporting dimensions. The institution's strong and uniform performance across all four variables — digital infrastructure, tool utilization, ecosystem and culture, and HR competence — reflects a level of digital integration that extends across its organizational operations, rather than being confined to isolated functions. At the other end of the scale, *Indonesia Berbagi* recorded the lowest total score of 0.78. A closer examination of its dimension scores reveals that its comparatively low DRI-D2 score of 0.17 was the primary driver of its overall lower ranking. This score reflects the institution's absence of external digital distribution platforms, limited outreach regarding digital fundraising channels, absence of formal policies for platform adoption, and the lack of dedicated human resources for digital distribution activities — resulting in distribution processes that remain predominantly manual.

Comparing average scores across dimensions, DRI-D3 (reporting) recorded the highest average of 0.31, followed closely by DRI-D1 (collection) at 0.30, while DRI-D2 (distribution and utilization) recorded the lowest average of 0.26. This pattern suggests that, while reporting and collection have reached a relatively advanced stage of digitalization across the OPZ landscape in Bandung City, digital transformation in distribution and utilization lags behind and represents the most pressing area for institutional strengthening. The variation in digital readiness levels observed across the nine OPZ further indicates that institutions with higher overall scores tend

to demonstrate more standardized digital governance, broader platform utilization, and organizational cultures that are more adaptive to technological change — characteristics that appear to be the differentiating factors in this context, rather than the availability of basic hardware infrastructure alone.

Discussion

Digital Readiness of Zakat Management Organizations in Bandung City

The measurement findings presented in the preceding section offer more than a set of numerical scores — they tell a meaningful story about where zakat institutions in Bandung City stand in their digital transformation journeys, and why the gaps between them persist. What emerges from the data is that digital readiness in this context is not primarily a question of whether institutions have computers, internet access, or payment platforms. Most do. The more revealing question is whether these tools have been meaningfully embedded into institutional culture, operational workflows, and the competencies of the people who use them. The answer, as the IKDZ scores suggest, varies considerably.

To interpret these variations with greater analytical depth, the discussion draws on two complementary theoretical frameworks: the Technology Acceptance Model (TAM) and the Task–Technology Fit (TTF) model. TAM, originally developed by Davis (1989), posits that the adoption and effective use of technology within organizations is fundamentally shaped by users' perceptions of its usefulness and ease of use. When *amil* — the frontline personnel responsible for zakat collection, distribution, and reporting — perceive digital systems as genuinely improving their work rather than complicating it, technology uptake tends to be stronger and more sustained. TTF, developed by Goodhue and Thompson (1995), extends this logic by emphasizing that technology only delivers performance gains when its functional characteristics are well-matched to the tasks it is expected to support. A digital system that is sophisticated in design but poorly aligned with actual workflow demands will be underutilized, regardless of institutional intent. Together, these frameworks help explain a phenomenon that is clearly visible in the data: why some OPZ with seemingly comparable infrastructure perform very differently across the IKDZ dimensions.

The Structural Character of Digital Readiness in Bandung City

The finding that eight of the nine participating OPZ reached the Digital Native threshold is, on its face, an encouraging result for the zakat management sector in Bandung City. It signals that digital transformation in this urban context has progressed well beyond its early stages, and that the majority of licensed zakat institutions have developed a functional digital presence across collection, distribution, and reporting functions. This aligns with Damayanti's (2025) observation that zakat organizations with higher digital readiness demonstrate improved fundraising effectiveness, faster distribution processes, and stronger digital accountability mechanisms.

However, reading these scores at face value risks obscuring structural inequalities that exist beneath the aggregate picture. The range of DRI_{Total} scores — from 0.78 (Indonesia Berbagi) to 0.99 (Rumah Zakat) — is wider than the categorical labels suggest. A score of 0.81 and a score

of 0.99 both carry the "Digital Native" designation, yet the operational reality between these two institutions may differ substantially. The proportional analysis in Table 6 makes this more visible: while the reporting dimension achieved 91.18% of its maximum observed value across OPZ, the distribution and utilization dimension reached only 86.67% — a gap that, in absolute terms, translates into meaningful differences in how effectively zakat funds reach *mustahik*.

This pattern is consistent with findings from the broader digital transformation literature, which consistently identifies distribution and service delivery functions as the most organizationally complex dimensions to digitalize, given their dependence on data integration, inter-institutional coordination, and field-level human resource competence (Gani et al., 2025). In the zakat context specifically, Sandi and Alamsyah (2023) have shown that the benefits of digital transformation in distribution — including reduced operational costs, increased *mustahik* reach, and faster disbursement — are only realized when digital systems are comprehensively and consistently implemented. Partial or fragmented digitalization, as observed in several OPZ in this study, tends to produce limited operational change.

The Collection Dimension

The collection dimension recorded an average dimension score of 0.30 and a proportion of 85.71% relative to the maximum observed value, reflecting a generally strong but uneven level of digital adoption across OPZ. Most institutions have established digital payment channels — including mobile banking integrations, e-wallet options, and QR-code-based donation mechanisms — which have been shown to expand *muzakki* participation and improve the accessibility of the zakat payment process (Islamiyah et al., 2025; Marzuki & Indriyani, 2024).

Rumah Zakat's leading score of 0.35 in this dimension is consistent with what TAM would predict for institutions where *amil* perceive digital tools as genuinely enhancing their work: stronger technology acceptance, more consistent platform use, and higher overall collection effectiveness. The institution's integration of diverse payment platforms, combined with active digital outreach to *muzakki*, demonstrates the practical value of building not only infrastructure but also an internal culture of digital engagement. Mauludin and Herianingrum (2022) similarly observe that digital adoption in zakat management tends to improve not only collection volume but also the perceived professionalism of the institution in the eyes of donors — a dynamic that reinforces *muzakki* loyalty over time.

LAZ UCare Indonesia's lower score of 0.23 in this dimension, while still within the good category, warrants attention. The relatively weaker performance on the digital infrastructure variable (WV1.1 = 0.405) suggests that hardware readiness for digital collection activities is less developed than in other institutions. From a TTF perspective, when the available infrastructure does not support the full range of tasks required for digital collection — including reliable internet connectivity, compatible devices for *amil*, and integrated backend systems — the potential of even well-designed payment platforms goes unrealized. Addressing this gap would likely require targeted investment in physical infrastructure alongside organizational capacity development, rather than platform adoption alone.

The Distribution and Utilization Dimension

The distribution and utilization dimension presented the most striking variation in digital readiness across OPZ, with scores ranging from 0.17 (Indonesia Berbagi) to 0.30 (Inisiatif Zakat Indonesia Jawa Barat, Rumah Zakat, and LAZ Zakat Sukses). This dimension also recorded the lowest average score (0.26) and the lowest proportion relative to the maximum observed value (83.87%), making it the most pressing area for systemic improvement across the OPZ landscape in Bandung City.

The significance of this dimension cannot be overstated. Distribution is the point at which zakat fulfils its fundamental social purpose — the transfer of resources from *muzakki* to *mustahik* in ways that reduce inequality and alleviate poverty (Qanita, 2024; Tho'in et al., 2020). When the digitalization of distribution is incomplete, the consequences are not merely operational; they carry direct implications for the welfare impact of zakat. Kholid (2020) demonstrates that well-targeted, efficiently managed zakat distribution reduces both the incidence and depth of poverty, while Busyro and Razkia (2020) show tangible income improvements among *mustahik* receiving structured, institutionally managed zakat. These outcomes depend, in significant part, on the quality of the data systems, verification mechanisms, and distribution tracking tools that digital readiness supports.

The digital ecosystem and culture variable (WV2.3) was notably weak across several OPZ, including Indonesia Berbagi (0.322) and BAZNAS Kota Bandung (0.506). Low scores on this variable reflect the absence of internal policies governing digital distribution, limited database integration across *mustahik* records, and inadequate use of online work systems — all of which are institutional and cultural barriers rather than purely technical ones. This observation resonates with Gani et al.'s (2025) finding that digital transformation failures in public organizations are more frequently attributable to human and organizational capacity limitations than to technology deficits. Similarly, Amory et al. (2025) cautions that even where digital infrastructure is available, low institutional readiness can constrain actual utilization rates, leaving technology investments underperforming.

From a TTF perspective, the misalignment between distribution workflows and the digital systems available to *amil* in lower-scoring OPZ helps explain the persistence of manual processes despite the availability of digital tools. When *amil* managing *mustahik* databases operate systems that do not integrate with collection records or reporting platforms, they encounter friction that reduces both the perceived usefulness of the technology and its actual task-fit. This creates a reinforcing cycle: low fit reduces adoption, low adoption limits system refinement, and limited refinement perpetuates low fit. Breaking this cycle requires not only better systems but also deliberate alignment of those systems with the actual workflow requirements of distribution *amil*.

The Reporting Dimension

The reporting dimension achieved the highest average dimension score (0.31) and the highest proportion relative to the maximum observed value (91.18%), indicating that digital reporting practices are more consistently developed across OPZ in Bandung City than either collection or distribution. This finding reflects a broader institutional trend documented in the literature, in which transparency and accountability pressures — from regulators, donors, and the public —

drive relatively early and consistent adoption of digital reporting mechanisms in zakat management (Qutaiba et al., 2024; Munir, 2021).

LAZ Persis and Rumah Zakat achieved the highest reporting scores (0.34), with strong performance across all four variables including, notably, the digital ecosystem and culture variable (WV3.3 = 1.100). This suggests that both institutions have not only adopted digital reporting tools but have also developed the internal policies, data integration frameworks (including SIMBA and BDTMB systems), and online work arrangements necessary to sustain digital reporting practices over time. Hadi et al. (2024) confirm that the combination of digital zakat management and transparent reporting positively influences institutional accountability and contributes to growth in zakat collection — a dynamic that both institutions appear to be actively realizing.

The lower scores recorded by BAZNAS Kota Bandung (0.28) and Indonesia Berbagi (0.28) in this dimension are primarily driven by weaker performance on the digital ecosystem and culture variable — 0.660 and 0.440 respectively. For BAZNAS Kota Bandung specifically, the relatively low score on digital tools utilization (WV3.2 = 0.999) indicates that reporting platforms have not been fully operationalized, despite the institution's otherwise strong infrastructure scores (WV3.1 = 1.300). This gap between infrastructure readiness and actual tool utilization illustrates a TAM-consistent pattern: the presence of technology does not guarantee its adoption. When *amil* and reporting personnel do not perceive the full utility of digital reporting platforms — or when workflow integration remains incomplete — usage falls short of capacity, and the accountability benefits of digital reporting are only partially realized. Ikhsan et al. (2025) note that the accountability value of PSAK 109-compliant digital reporting is only fully captured when reporting is both technically sound and institutionally embedded into governance routines, suggesting that cultural and procedural reinforcement is as important as the availability of the reporting technology itself.

Rumah Zakat as an Institutional Benchmark

Rumah Zakat's position as the highest-scoring OPZ across all dimensions and overall ($DRI_{Total} = 0.99$) is not incidental. What distinguishes the institution is not simply the sophistication of its technology, but the maturity of its digital governance — a characteristic that manifests in the consistency of its scores across all four IKDZ variables and all three dimensions. The institution conducts structured digital training programs for **amil**, maintains a dedicated information technology unit, and has implemented integrated digital standard operating procedures across its collection, distribution, and reporting workflows. These features align closely with what the TTF model identifies as the conditions for maximum technology performance: a close match between system capabilities and task requirements, supported by competent users who are trained, willing, and organizationally encouraged to engage with digital systems, underpinned by strong Islamic work ethics (Kamri et al., 2014).

This profile positions Rumah Zakat as a credible institutional benchmark for other OPZ in Bandung City — not as an unattainable ideal, but as a practical reference point for the governance practices and organizational investments that translate digital infrastructure into digital impact. Cross-institutional learning arrangements, such as joint training programs, standardized digital

governance guidelines, and technical assistance in *mustahik* database development, could serve as mechanisms for transferring these practices to institutions with lower scores. Fadilah et al. (2025) similarly suggest that the diffusion of digital best practices across zakat institutions requires deliberate inter-institutional cooperation, rather than assuming that market or regulatory pressures alone will drive convergence toward higher readiness levels.

Indonesia Berbagi and the Conditions of IT-Developing Institutions

Indonesia Berbagi's classification as the sole IT-Developing institution among the nine OPZ studied offers an important analytical contrast. Its total score of 0.78 — just below the Digital Native threshold — should not overshadow the more important observation that its distribution and utilization dimension score (0.17) represents a significant operational gap relative to all other institutions. The institution does not utilize external digital platforms for ZIS and DSKL distribution, conducts no digital outreach regarding fundraising channels, lacks formal policies for digital platform adoption, and has no dedicated personnel for digital distribution. Distribution processes remain largely manual, and reporting structures are not yet fully systematized.

From both a TAM and TTF perspective, these conditions create a low-readiness equilibrium that is self-reinforcing. Without trained personnel, internal policy frameworks, or integrated systems, *amil* have limited exposure to and experience with digital tools, which suppresses both perceived usefulness and perceived ease of use — reducing adoption further. Hidayat and Mukhlisin (2020) observe a similar dynamic in the *muzakki* behavior literature: habitual and trust-based preferences for direct zakat payment persist even in digitally capable environments, suggesting that behavioral and cultural factors mediate the relationship between technological availability and actual use. The parallel in institutional contexts is that habit, manual routine, and limited internal digital culture can similarly constrain adoption among *amil*, even where basic infrastructure is present.

Addressing Indonesia Berbagi's digital readiness gaps will require a sequenced approach — beginning with the establishment of clear internal policies and accountability frameworks for digital distribution, followed by targeted training for existing *amil* in digital systems, and subsequently the phased adoption of external distribution platforms and integrated *mustahik* databases. Sandi and Alamsyah (2023) demonstrate that institutions undertaking comprehensive digital transformation in distribution can achieve operational cost reductions of up to 50% alongside improvements in *mustahik* coverage and distribution speed — outcomes that represent a compelling case for institutional investment in this area.

Theoretical and Practical Contributions

Theoretically, this study contributes to the growing literature on zakat digitalization in several respects. First, it provides empirical evidence that the IKDZ framework — when applied within a complex, multi-institutional urban context — produces differentiated and analytically meaningful results that go beyond aggregate descriptions of digital adoption. The dimension-level analysis reveals that digital readiness is not a unidimensional phenomenon; institutions can be advanced in reporting while lagging in distribution, suggesting that targeted, dimension-specific interventions are more appropriate than generalized digitalization programs. Second, the integration of TAM and TTF as interpretive frameworks adds theoretical depth to the IKDZ

measurement, helping to explain why digital readiness gaps persist even where infrastructure investment has been made — an insight that is particularly relevant for policy design in the zakat sector (Nasution et al., 2018; Wahyudi & Pambudi, 2022).

From a practical standpoint, the findings have direct implications for OPZ practitioners, BAZNAS as the national regulator, and the Ministry of Religious Affairs as the licensing authority. For individual OPZ, the dimension-level scores provide actionable diagnostic information: institutions with weaker distribution dimension scores should prioritize database integration, *amil* training, and the formalization of digital governance policies, rather than focusing exclusively on collection-facing technology. For BAZNAS and regulators, the persistence of a meaningful gap in the distribution dimension across most OPZ — even among Digital Native institutions — points to a systemic need for sector-wide capacity building in *mustahik* data management and digital distribution governance. The IKDZ itself, as Makarim and Hamzah (2024) note, functions not only as a measurement instrument but also as a strategic planning tool; its indicator-level granularity makes it well-suited to guide targeted policy interventions in the areas where digital readiness is most uneven.

CONCLUSION

The findings of this study indicate that the level of digital readiness among Zakat Management Organizations (Organisasi Pengelola Zakat/OPZ) in Bandung City is generally high. Based on the measurement using the Zakat Digital Readiness Index (IKDZ), eight OPZ were categorized as *Digital Native*, while one institution remained within the *IT-Developing* category. These results demonstrate that digital transformation has become increasingly integrated into zakat management activities, particularly in the areas of collection, distribution, and reporting. The availability of technological infrastructure, internet connectivity, and digital zakat platforms has enabled OPZ to improve operational efficiency, transparency, and accessibility for *muzakki* and *mustahik*. Nevertheless, the findings also reveal that differences in digital readiness are strongly influenced by variations in institutional governance and human resource capacity. OPZ with the highest scores, such as Rumah Zakat and LAZ Zakat Sukses, demonstrated more structured digital governance, continuous digital training initiatives, integrated systems, and organizational cultures that are more adaptive to technological innovation. In contrast, institutions with lower scores continued to face challenges related to limited digital competencies, fragmented systems, and the absence of comprehensive policies supporting digital transformation.

This study contributes both theoretically and practically to the growing literature on zakat digitalization. The findings reinforce the view that digital readiness should not be understood merely as the availability of technological infrastructure, but as a broader organizational capacity that includes institutional governance, digital culture, and human resource competence. In practical terms, the study highlights the importance of strengthening digital competencies among *amil* personnel, improving data integration systems, and developing institutional policies that support sustainable digital transformation. The implementation of integrated digital systems also demonstrates significant potential to improve accountability, accelerate distribution processes, strengthen reporting transparency, and expand the reach of zakat services. Furthermore, the findings suggest that institutions with stronger digital readiness may serve as references for other

OPZ through collaborative initiatives such as digital training programs, knowledge sharing, and system integration support aimed at building a more interconnected digital zakat ecosystem.

Despite these contributions, this study has several limitations. The research involved only nine OPZ in Bandung City, which may limit the broader generalizability of the findings to other regions with different institutional and technological conditions. In addition, the study relied primarily on questionnaire-based responses, which may not fully capture the complexity of digital implementation practices within each institution. Future research may expand the scope of analysis by involving OPZ from multiple regions, incorporating comparative approaches between urban and rural institutions, or integrating qualitative methods such as interviews and case studies to obtain deeper insights into organizational digital transformation processes. Further studies may also examine the relationship between digital readiness and institutional performance outcomes, including fundraising growth, distribution effectiveness, and levels of *muzakki* trust.

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