

Volume : 6, Number :2, Oktober 2025

Implementation of Digitalization in Zakat Management: Transparency, Service Effectiveness, and Digital Literacy Challenges

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Abstract

The rapid advancement of digital technology has transformed the governance of Islamic philanthropic institutions, including zakat management. Digitalization has become a strategic necessity to enhance transparency, accountability, and service efficiency in zakat institutions, particularly at the regional level. This study aims to examine the implementation of digitalized zakat management at BAZNAS Pontianak City, focusing on its contribution to transparency and service effectiveness, as well as identifying the challenges related to community digital literacy. This research employs a descriptive qualitative approach. Data were collected through in-depth interviews with zakat management staff, direct observation of internal digital systems, and documentation analysis. Data analysis followed the Miles and Huberman model, involving data reduction, data display, and conclusion drawing, supported by source and method triangulation. The findings indicate that zakat collection and distribution processes at BAZNAS Pontianak City have been effectively digitized through an internal real-time transaction recording system. Digitalization has improved administrative efficiency, accelerated reporting, and strengthened transparency and institutional accountability. However, significant challenges remain, particularly the low level of digital literacy among muzakki and mustahik, especially elderly groups, and the absence of an official, nationally integrated digital zakat application. The study highlights the need for comprehensive digital literacy programs and the development of an inclusive, integrated zakat digital platform to ensure the sustainability of digital zakat governance. Strengthening collaboration between regional and central zakat authorities is essential to optimize digital transformation and expand public trust. This study offers empirical evidence from a regional zakat institution by integrating digital governance, service effectiveness, and digital literacy challenges into a single analytical framework, thereby contributing to the limited literature on localized digital zakat management practices in Indonesia.

Keywords: Zakat Digitalization; Zakat Management; Transparency; Service Effectiveness; Digital Literacy; Islamic Philanthropy; Regional Zakat Institutions

INTRODUCTION

The rapid development of digital technology has significantly transformed organizational governance across various sectors, including Islamic philanthropic institutions. In the context of zakat management, digitalization is no longer merely an innovation but has become a strategic necessity to enhance transparency, accountability, and operational efficiency. As one of the largest Muslim-majority countries, Indonesia holds substantial zakat potential, which requires effective and trustworthy management systems to ensure optimal social and economic impact.

Digital transformation enables zakat institutions to manage data on *muzakki* (zakat payers) and *mustahik* (zakat beneficiaries) in a more systematic and real-time manner. The adoption of digital platforms—such as online payment systems, electronic reporting, and data-driven monitoring—has been shown to improve service effectiveness and strengthen public trust in zakat institutions. Previous studies have highlighted that digital zakat management contributes positively to institutional efficiency, transparency, and broader outreach, particularly through the integration of financial technology within Islamic philanthropy.

Despite these advantages, the implementation of digital zakat management in Indonesia faces several structural and social challenges. One of the most critical issues is the uneven level of digital literacy among the community. A significant proportion of *muzakki* and *mustahik*, especially elderly and vulnerable groups, experience difficulties in accessing and utilizing digital zakat services. Limited digital competence not only restricts user participation but also reduces the overall effectiveness of digital transformation initiatives at the institutional level.

Furthermore, most existing studies on zakat digitalization have focused on national platforms, fintech-based zakat applications, or urban-scale implementations. Empirical evidence from regional zakat institutions remains limited, particularly regarding how digitalization operates at the local level and how it interacts with community readiness and institutional capacity. This gap highlights the need for localized studies that examine digital

zakat governance in regional contexts, where infrastructural constraints and social characteristics may differ from national settings.

In response to this gap, this study examines the implementation of digitalized zakat management at BAZNAS Pontianak City. The study focuses on three key aspects: transparency, service effectiveness, and challenges related to digital literacy. By providing empirical insights from a regional zakat institution, this research aims to contribute to the development of an inclusive and sustainable digital zakat governance model, supporting broader efforts toward technology-based socio-economic empowerment in Indonesia.

METHOD

This study employed a descriptive qualitative research design to explore the implementation of digitalized zakat management at BAZNAS Pontianak City, with particular attention to transparency, service effectiveness, and digital literacy challenges. A qualitative approach was selected to capture in-depth insights into institutional practices, managerial processes, and stakeholder experiences within the context of digital transformation.

Data were collected through multiple techniques, including in-depth semi-structured interviews, direct observation, and document analysis. The primary interview informant was a zakat management staff member directly involved in the digitalization of zakat collection and distribution processes. Observations were conducted to examine the operation of internal digital systems used for transaction recording and reporting, while institutional documents were reviewed to support data triangulation.

Data analysis followed the interactive model proposed by Miles and Huberman, encompassing data condensation, data display, and conclusion drawing. This process enabled the identification of recurring patterns and key themes related to the effectiveness of digital zakat management. To ensure data credibility and reliability, source and method triangulation were applied by cross-validating interview findings with observational data and relevant documentation.

This methodological approach provides an empirical basis for assessing how digitalization influences transparency and service effectiveness in regional zakat institutions, while also revealing contextual challenges associated with community digital literacy.

RESULT

The findings reveal that BAZNAS Pontianak City has substantially implemented digitalization in its zakat management system, particularly in the processes of zakat collection, recording, and distribution. The transition from manual administration to a digital internal system has enabled real-time transaction recording, resulting in more systematic data management for both *muzakki* and *mustahik*. This digital shift has reduced administrative errors and improved the speed and accuracy of institutional reporting.

Digitalization and Institutional Transparency

The adoption of a digital recording system has significantly enhanced institutional transparency and accountability. All zakat-related transactions are automatically documented within the internal system, allowing for faster verification and more reliable financial reporting. This mechanism facilitates internal audits and strengthens public trust in the institution, as zakat funds can be monitored more clearly and consistently. The findings indicate that digitalization functions as an effective governance tool that supports transparency principles in regional zakat institutions.

Service Effectiveness and Operational Efficiency

Digitalization has also contributed to improved service effectiveness. The automated system has streamlined administrative workflows, shortened processing times for zakat distribution, and enabled more efficient monitoring of fund allocation. As a result, zakat services have become more responsive and operationally efficient. However, the effectiveness

of digital services remains largely internal, as user-facing digital platforms are still limited in scope and accessibility.

Digital Literacy Challenges

Despite these improvements, the findings highlight persistent challenges related to digital literacy among zakat stakeholders. A considerable number of *muzakki* and *mustahik*, particularly elderly beneficiaries, experience difficulties in utilizing digital services. Limited digital competence constrains user participation and reduces the overall impact of digital zakat initiatives. In addition, the absence of an official, nationally integrated digital zakat application restricts broader public engagement and limits system interoperability with BAZNAS at the national level.

DISCUSS

The findings of this study demonstrate that digitalization has become a strategic instrument for strengthening zakat governance at the regional level. The implementation of an internal digital management system at BAZNAS Pontianak City has transformed traditional administrative practices into a more efficient, data-driven process. This transformation supports prior studies which argue that digital governance enhances institutional capacity by reducing manual errors, accelerating reporting, and improving data accuracy in Islamic philanthropic organizations.

From a transparency perspective, the digital recording of zakat transactions functions as a governance mechanism that reinforces accountability and public trust. The real-time documentation of zakat collection and distribution aligns with the principles of good governance, particularly transparency and traceability. Similar findings have been reported in previous research on digital zakat and waqf management, which emphasizes that technology adoption enables institutions to demonstrate financial integrity and responsible fund management. In the case of BAZNAS Pontianak City, digital transparency is primarily

institutional in nature, as public access to transaction data remains limited due to the absence of a dedicated user-facing digital platform.

In terms of service effectiveness, digitalization has significantly improved internal operational efficiency. Automated administrative workflows have reduced processing time and enhanced coordination among staff, allowing zakat funds to be distributed more promptly and accurately. These findings corroborate existing literature that identifies digital systems as key drivers of service responsiveness in nonprofit and philanthropic institutions. However, the effectiveness of digital services is not yet fully realized at the community level, as zakat payments and information access are still mediated through third-party platforms rather than an integrated institutional application.

A critical issue emerging from this study is the role of digital literacy as a determining factor in the success of digital zakat management. Despite institutional readiness, limited digital competence among *muzakki* and *mustahik*—particularly elderly and socially vulnerable groups—creates a digital divide that restricts inclusive participation. This challenge supports previous empirical evidence indicating that digital literacy significantly influences individuals' willingness and ability to engage with online zakat platforms. Without targeted literacy interventions, digital transformation risks reinforcing existing inequalities rather than alleviating them.

Beyond technological factors, the findings suggest that digital zakat governance is shaped by broader structural and policy dimensions. The lack of integration between regional zakat systems and the national BAZNAS digital infrastructure limits data interoperability and institutional coordination. Strengthening vertical integration between regional and central zakat authorities is therefore essential to ensure standardized reporting, broader public access, and sustainable digital governance. Such integration would also enable data-driven decision-making for zakat distribution and poverty alleviation programs.

Overall, this study contributes to the growing discourse on digital transformation in Islamic philanthropy by highlighting that successful digitalization requires not only technological adoption but also social readiness, institutional coordination, and inclusive

governance strategies. Digital zakat management should therefore be understood as a socio-technical process, where technology, human capacity, and organizational structures interact to shape governance outcomes.

CONCLUSION

This study concludes that the digitalization of zakat management at BAZNAS Pontianak City has generated meaningful improvements in institutional governance. The adoption of an internal digital system has enhanced administrative efficiency, accelerated zakat reporting and distribution processes, and strengthened transparency and accountability. These findings indicate that digital transformation plays a crucial role in modernizing zakat institutions at the regional level, particularly by enabling real-time data management and reducing operational inefficiencies associated with manual systems.

From a practical and policy perspective, the results highlight the importance of integrating technological innovation with human capacity development. While digital systems have improved internal performance, their broader effectiveness depends on the digital readiness of zakat stakeholders. Therefore, targeted digital literacy programs for *muzakki* and *mustahik*, alongside the development of an inclusive and nationally integrated digital zakat platform, are essential to ensure sustainable and equitable digital zakat governance. Strengthening coordination between regional and central zakat authorities may further enhance system interoperability and public trust.

Despite its contributions, this study has several limitations. The research focuses on a single regional zakat institution and relies on qualitative data, which may limit the generalizability of the findings. Future studies are encouraged to adopt comparative or mixed-method approaches involving multiple zakat institutions and broader stakeholder groups. Such research could provide deeper insights into the long-term impacts of digitalization on zakat governance and socio-economic empowerment across diverse regional contexts.

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