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Digitalization of Zakat Collection through an Internal Application: Evidence from Baitul Mal Indonesia

Widya¹, Fadlu², Sari, Abelia³, Fahrurrozi⁴, Dehya⁵
IAIN Pontianak, Indonesia^{1,2,3,4,5}

Email: widyawijayanti8039@gmail.com fadlurobbi139@gmail.com
sarioktafiani0510@gmail.com abelia0603@gmail.com dehyabamumin11@gmail.com
rozy.fahru99@gmail.com

Abstract

The management of zakat institutions increasingly faces challenges in enhancing effectiveness, transparency, and accountability amid the growing demand for digital-based services. This study aims to examine the implementation of the Zakat BMI (Baitul Mal Internal) application as a digital zakat collection system at Baitul Mal Munzalan Indonesia. Employing a qualitative approach with a case study design, the research explores the experiences of staff, donors, and management in utilizing the internal application. Data were collected through in-depth interviews, observations, and document analysis, complemented by secondary sources such as standard operating procedures, zakat collection reports, and relevant literature on zakat digitalization. The findings reveal that the digitalization of zakat management at Baitul Mal Munzalan has been implemented gradually while consistently adhering to Islamic principles. The Zakat BMI internal application, integrated with supporting digital tools such as Google Docs, WhatsApp, and the official website, has contributed to improved efficiency in recording transactions and enhanced transparency in reporting. Donors generally responded positively to the digital services; however, many still required assistance due to limited digital literacy and age-related constraints. The role of field teams in providing education and guidance proved critical in facilitating user adaptation, while technical challenges, particularly limited internet connectivity, were mitigated through the continued provision of direct services. This study implies that the integration of digital and manual systems can effectively support zakat management without compromising the core values of trustworthiness, honesty, and Sharia compliance. The novelty of this research lies in its empirical evidence on the use of an internal, non-public zakat application combined with simple digital platforms in a medium-scale zakat institution, offering practical insights for similar organizations planning to adopt digital solutions within a Sharia-compliant framework.

Kata kunci: zakat; digitalization; internal application; Baitul Mal Munzalan; case study

INTRODUCTION

Zakat is one of the fundamental pillars of Islam and plays a crucial role in promoting economic equity and poverty alleviation within Muslim societies. As a divinely mandated socio-economic instrument, zakat management requires effectiveness, transparency, and accountability to ensure that its redistributive objectives are achieved. In recent years, the rapid advancement of information technology has significantly influenced the governance of Islamic social finance institutions, encouraging zakat management organizations to adopt digital solutions to enhance operational efficiency, service accessibility, and public trust.

Alongside this digital transformation, zakat institutions are increasingly integrating information systems into their internal operations, particularly in the processes of zakat collection, verification, and reporting. Digital zakat platforms have been widely promoted as tools capable of reducing manual recording errors, accelerating data reconciliation, and improving the traceability of zakat funds. Consequently, digitalization has become a strategic priority for many zakat management institutions seeking to strengthen accountability and institutional performance.

Existing studies on zakat digitalization predominantly focus on large-scale public platforms or nationally managed systems, such as those implemented by national zakat agencies or major zakat organizations. Prior research highlights that digital systems can improve collection efficiency, enhance transparency, and increase donor confidence when appropriately designed and supported by organizational readiness. However, the literature largely emphasizes externally facing platforms and donor-oriented applications, with limited attention given to internally developed systems that support operational processes within zakat institutions, particularly at the medium and small organizational scales.

This imbalance in the literature indicates a clear research gap concerning the implementation and effectiveness of internal zakat applications used primarily by staff and management rather than by the public. Moreover, empirical evidence on how such internal systems function in practice, how they are adopted by organizational actors, and how they align with Sharia principles remains scarce. This gap is especially pronounced in the context

of medium-sized zakat institutions, which often operate under different resource constraints and organizational dynamics compared to national or large-scale zakat bodies.

To address this gap, this study aims to examine the implementation of the Zakat BMI (Baitul Mal Internal) application as a digital zakat collection system at Baitul Mal Munzalan Indonesia. Using a qualitative case study approach, the research investigates user experiences among staff, donors, and management, as well as the functional contribution of the internal application to zakat collection, data management, and reporting processes.

The findings of this study are expected to contribute both theoretically and practically. Theoretically, this research enriches the literature on Islamic social finance digitalization by providing empirical insights into the role of internal information systems within zakat institutions. Practically, the study offers context-specific recommendations for zakat management organizations—particularly those of small to medium scale—seeking to adopt or optimize digital solutions while maintaining Sharia compliance, operational efficiency, and institutional accountability.

METHOD

This study adopts a qualitative research approach, which emphasizes meaning, experience, and contextual understanding rather than numerical measurement. A qualitative approach is particularly appropriate for exploring how digital systems are implemented and experienced within organizational settings. This research employs a case study design, as it focuses on an in-depth examination of the implementation of the Zakat BMI (Baitul Mal Internal) application as an internal zakat collection system at Baitul Mal Munzalan Indonesia. The case study method enables a comprehensive understanding of the dynamics, practices, and contextual factors influencing the use of the application within a single institutional setting.

The study utilizes qualitative data derived from verbal accounts, written records, and institutional documentation related to the use of the Zakat BMI application. Primary data were obtained directly from individuals involved in the operational use and management of the system, while secondary data were collected to support contextual understanding and

triangulation.

Primary data collection was conducted through in-depth semi-structured interviews with staff members and organizational partners involved in zakat collection activities, direct observation of zakat receipt processes using the Zakat BMI application, and discussions with management responsible for system implementation and oversight. Secondary data include internal documents of Baitul Mal Munzalan, such as standard operating procedures (SOPs) for zakat collection, application user manuals, zakat collection reports before and after the implementation of the application, and relevant literature on zakat digitalization and comparable case studies in other zakat institutions.

Informants were selected using purposive sampling, whereby participants were intentionally chosen based on predefined criteria aligned with the research objectives. The selection criteria included: (1) active use of the Zakat BMI application for a minimum period; (2) direct involvement in zakat collection processes, such as front office staff, cashiers, administrators, and data verification officers; and (3) experience with zakat collection procedures both prior to and following the implementation of the application, enabling comparative insights.

Data analysis was conducted iteratively following thematic analysis procedures, involving data reduction, coding, categorization, and interpretation to identify recurring patterns and themes related to system implementation and usage. To ensure the trustworthiness of the findings, data triangulation was applied by comparing information obtained from interviews, observations, and documentary sources. Credibility was further enhanced through cross-checking interpretations with key informants, while maintaining a clear audit trail of data collection and analysis processes.

RESULT

Gradual Digitalization of Zakat Management

The findings indicate that Baitul Mal Munzalan Indonesia has implemented zakat management digitalization in a gradual and adaptive manner while consistently maintaining

Sharia compliance and donor comfort. Rather than relying on a fully integrated system, the institution adopts a hybrid approach by combining the internal Zakat BMI application with supporting digital tools such as Google Docs, WhatsApp, and the official website.

This incremental digital strategy allows operational flexibility and reduces resistance to change among staff and donors. An administrative staff member explained:

“We do not immediately switch everything to one system. The Zakat BMI application is mainly used for internal recording, while Google Docs and WhatsApp help us coordinate and verify data quickly.” (Staff 1)

This approach reflects an organizational preference for practicality and reliability over technological complexity, particularly in the context of limited resources.

Efficiency and Transparency in Zakat Recording and Reporting

The use of the Zakat BMI internal application has contributed to improved efficiency in transaction recording and reporting processes. Compared to manual bookkeeping, the application facilitates faster data entry, minimizes duplication, and enhances traceability of zakat funds from receipt to distribution. Transparency is strengthened through periodic reporting and documentation accessible to management and the Sharia Supervisory Board. One manager stated:

“The internal application helps us monitor daily zakat receipts and reconcile them with reports. This makes supervision easier and reduces the risk of human error.” (Management 1)

These findings suggest that even a non-public internal system can significantly enhance accountability when integrated with clear reporting mechanisms.

Donor Response and Adaptation to Digital Services

Donors generally responded positively to the introduction of digital services, particularly younger and middle-aged donors who are familiar with digital platforms.

However, adaptation challenges remain, especially among elderly donors and those with limited digital literacy.

A field officer noted:

“Older donors still prefer direct interaction. They often ask us to assist them step by step or choose to give zakat directly during visits.” (Field Officer 2)

As a result, education and assistance provided by field teams play a crucial role in bridging the digital divide and ensuring inclusivity.

Sharia Compliance and Institutional Trust

The values of *amanah* (trustworthiness), honesty, and *istiqamah* (consistency) are embedded in the digitalization process through Sharia supervision and transparent reporting of zakat distribution. Oversight by the Sharia Supervisory Board ensures that digital practices remain aligned with Islamic principles.

A senior staff member emphasized:

“Technology is only a tool. What matters most is that zakat management remains compliant with Sharia and trustworthy for donors.” (Staff 3)

This finding highlights that digital transformation in zakat institutions must be value-driven rather than purely technology-oriented.

Technical Constraints and Hybrid Service Integration

Technical challenges, particularly limited internet connectivity in certain areas, were identified as barriers to full digital adoption. These constraints are mitigated through direct services provided by field coordinators, enabling continuous zakat collection despite infrastructural limitations.

This hybrid integration of digital and manual services ensures operational continuity and donor satisfaction, especially in rural or low-connectivity areas.

DISCUSS

This study reveals that the digitalization of zakat management at Baitul Mal Munzalan Indonesia reflects a context-sensitive and incremental transformation rather than a rapid shift toward fully integrated systems. The gradual adoption of digital tools—such as the internal Zakat BMI application, Google Docs, WhatsApp, and the official website—demonstrates a pragmatic response to organizational capacity, donor characteristics, and infrastructural constraints. This finding aligns with previous studies suggesting that digital transformation in non-profit and faith-based organizations is most effective when adapted to institutional readiness rather than driven solely by technological sophistication.

The reliance on an internal application specifically for zakat receipt, combined with semi-manual documentation processes, indicates that internal digital systems can function effectively even without full system integration. This supports the argument that digital accountability in zakat institutions does not necessarily require complex, donor-facing platforms, but rather reliable internal mechanisms that enhance accuracy, traceability, and managerial oversight. In this respect, the experience of Baitul Mal Munzalan extends existing literature, which predominantly focuses on large-scale, public zakat platforms, by providing empirical evidence from a medium-scale zakat institution operating under different resource and governance conditions.

Donor adaptation emerges as a critical factor influencing the pace and form of digitalization. The predominance of donors aged 50–60 years explains the continued preference for manual transactions and direct engagement, corroborating earlier findings that age and digital literacy significantly shape technology acceptance in Islamic social finance contexts. The relatively modest proportion of donors transitioning to digital payment methods highlights the importance of human mediation in digital adoption. Field officers and volunteers, particularly those involved in educational and religious gatherings, play a pivotal role in bridging technological gaps while maintaining relational trust. This reinforces the notion that digital transformation in zakat management must be socially embedded and

supported by interpersonal engagement.

The integration of field-based services with digital systems further illustrates the importance of hybrid service models in addressing infrastructural limitations, such as weak internet connectivity in remote areas. Rather than viewing manual processes as inefficiencies, the findings suggest that their strategic integration can enhance system resilience and inclusivity. This hybrid approach challenges dominant narratives in the literature that equate digitalization with full automation, and instead emphasizes adaptability as a marker of effective digital governance in zakat institutions.

From a Sharia governance perspective, the study confirms that technological innovation does not undermine Islamic values when embedded within robust supervisory mechanisms. The presence of a Sharia Supervisory Board, coupled with transparent reporting through documents, photos, and videos, reinforces donor trust and institutional legitimacy. This finding resonates with prior research emphasizing that trust (*amanah*) and compliance are foundational to donor confidence, particularly in digitally mediated zakat management.

Overall, the discussion highlights that the success of internal digital applications such as Zakat BMI lies not merely in technical functionality, but in their alignment with organizational values, donor profiles, and contextual realities. By documenting the lived experience of a medium-scale zakat institution, this study contributes to a more nuanced understanding of digitalization in Islamic social finance and offers a practical alternative model for zakat institutions seeking to balance technological advancement with Sharia integrity and human-centered service delivery.

CONCLUSION

This study concludes that the implementation of the Zakat BMI internal application at Baitul Mal Munzalan Indonesia has contributed positively to the effectiveness and transparency of zakat collection processes, despite the absence of a fully integrated digital system. The findings demonstrate that a gradual and hybrid digitalization strategy—combining internal applications with simple digital tools and manual services—can enhance administrative efficiency, support accurate record-keeping, and maintain Sharia compliance. Donor acceptance

of digital services is generally positive, although the pace of adoption remains influenced by age-related digital literacy and infrastructural limitations, underscoring the continued importance of human support and field-based engagement.

From a practical perspective, this research provides important implications for zakat management institutions, particularly those operating at small to medium scales. The results suggest that internal digital applications can serve as effective governance tools without requiring high-cost or complex technological infrastructures. Policymakers and zakat administrators are encouraged to prioritize organizational readiness, donor education, and Sharia oversight when implementing digital solutions. The integration of digital and manual systems, supported by field officers and volunteers, emerges as a viable model for ensuring inclusivity, accountability, and sustained donor trust in diverse operational contexts.

Despite its contributions, this study has several limitations. The research focuses on a single case study, which may limit the generalizability of the findings to other zakat institutions with different organizational structures or technological capacities. Additionally, the qualitative approach relies on subjective experiences and perceptions, which may not capture measurable performance outcomes such as financial efficiency or transaction growth rates. Future research could address these limitations by employing comparative or mixed-methods designs, incorporating multiple zakat institutions, and examining the long-term quantitative impacts of internal digital systems on zakat collection and distribution performance.

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