Jurnal Manajemen Dakwah (JMD)
ISSN 2775-1554 (online)
Volume :7 , Number :2, Oktober 2026

THE RELEVANCE OF TRADITIONAL ZAKAT MANAGEMENT IN THE DIGITAL ERA: A LITERATURE-BASED ANALYSIS FROM THE PERSPECTIVE OF DA'WAH MANAGEMENT

Syf. Miftahul Rahmah [1], Wahyu Prasetyawan [2], Cecep Castrawijaya [3], Khaeron Sirin [4], Aditya Erza Farandi [5]
Universitas Islam Negeri Syarif Hidayatullah Jakarta, Indonesia[1,2,3,4]
Al-Azhar University Cairo, Egypt[5]

e-mail Correspondence: syf.miftahul25@mhs.uinjkt.ac.id
Received: 2026-09-20 | *Revised:* 2026-09-22 | *Accepted:* 2026-10-30 | *Publish:* 2026-11-09

Abstract

Purpose: *This study analyses the relevance of traditional zakat management, carried out by religious leaders, Qur'an teachers (guru ngaji) and mosque committees, amid the digitalisation of Islamic philanthropy in Indonesia, using da'wah management as the analytical lens.* ***Design/methodology/approach:*** *A qualitative, conceptual-analytical literature study (library research) synthesised journal articles, statutory instruments, a Constitutional Court decision, a fatwa and institutional reports published mainly between 2020 and 2025, supplemented by international literature on digital transformation, the digital divide and social capital. Content analysis, thematic synthesis and critical analysis were applied through the planning, organising, actuating and controlling (POAC) framework and social capital theory, with source triangulation.* ***Findings:*** *Traditional zakat is strong in actuating, sustained by bonding social capital, but weak in planning, organising and controlling; its legal recognition is conditional and demands notification rather than managerial standards. Digitalisation excels at administrative functions yet is weaker at the relational functions on which community zakat depends. Strengths and weaknesses share one root: dense but closed social ties.* ***Research limitations/implications:*** *The conclusions are conceptual, rest on literature, and use heuristic indicators that require validation through multi-site case studies, muzakki surveys and action research.* ***Practical implications:*** *A hybrid model is proposed in which community amil act as frontliners, a simple digital backbone supports recording and reporting, and formal institutions provide light supervision, complemented by a four-stage roadmap, indicators and risk mitigation.* ***Originality/value:*** *The study treats traditional zakat as an object of managerial analysis equal to formal zakat, places social capital at the centre of the argument, and converts the analysis into an implementable integration model.*
Keywords: *traditional zakat, digital zakat, da'wah management, social capital, hybrid model*

PUBLIC INTEREST STATEMENT

Zakat is a central instrument of Islamic social finance, yet realised collection in Indonesia remains far below estimated potential, and much practice still runs through community amil outside formal digital channels. Existing studies mostly examine digital platforms or formal institutions in isolation. This article fills that gap by analysing traditional zakat as a managerial practice through da'wah management and social capital. It shows that the traditional model is not obsolete but needs complementary tools, and it offers a hybrid model that policymakers, zakat institutions and community leaders can use to strengthen

CC BY-NC-SA 4.0.
Prefix 10.2426 by Crossref

accountability without eroding trust.

INTRODUCTION

Zakat is one of the five pillars of Islam and, beyond its devotional meaning, operates as a redistributive instrument that moves wealth from muzakki to mustahiq and supports social protection for economically vulnerable groups (Al-Bawwab, 2023; Kasri & Yuniar, 2021). Over the past decade, Islamic social finance has become a prominent field of inquiry, and digital technologies, from payment platforms to Islamic fintech, are widely regarded as reshaping how religious giving is organised and reported (Alshater et al., 2022; Beik et al., 2021; Hassan et al., 2021; Hudaefi et al., 2022). Indonesia, the world's most populous Muslim-majority country, illustrates both the promise and the unevenness of this shift. National zakat potential is estimated at IDR 327 trillion per year, whereas the national agency BAZNAS collected only around IDR 33 trillion in 2023, roughly 10 percent of that potential (BAZNAS, 2024a). Digital channels are growing quickly, with digital zakat and national zakat, infaq and sadaqah collection reported to grow by around 30 percent annually and a 2024 collection target of IDR 41 trillion (BAZNAS, 2024b). Yet access is unequal: internet penetration reached 79.5 percent nationally in early 2024, but only 74 percent in rural areas and 67.6 percent in disadvantaged regions, against 82.2 percent in urban areas (Asosiasi Penyelenggara Jasa Internet Indonesia [APJII], 2024). Such disparities echo the multi-level digital divide documented in the wider literature, which spans access, skills and outcomes (Lai & Widmar, 2021; Lythreatis et al., 2022; van Dijk, 2020).

The scholarly literature on zakat in the digital era clusters into four streams. The first examines the effects and opportunities of digitalisation, including its association with higher receipts, transparency and accountability, and its potential for poverty alleviation through Islamic fintech (Hadi et al., 2024; Hafizah, 2023; Indriani, 2024; Saputri, 2024; Sujantoko et al., 2024). The second investigates the determinants of digital zakat adoption, where performance expectancy, effort expectancy, facilitating conditions, zakat literacy and trust are frequently identified (Anggraini & Indrarini, 2022; Ghofar et al., 2024; Kasri & Yuniar, 2021). The evidence is not uniform: social influence was not significant in the Indonesian study of Kasri and Yuniar (2021) but was a stronger driver in Indonesia than in Malaysia in the cross-country comparison of Ghofar et al. (2024), and millennials were found to prefer direct payment to online platforms despite active digital marketing (Beik & Permatasari, 2024). The third stream addresses rural and community settings, documenting limited human resources, weak integration with formal institutions, direct muzakki-to-mustahiq distribution without records, and uneven digital and zakat literacy (Dani et al., 2024; Masruroh et al., 2025; Maulida et al., 2022). The fourth applies management functions, especially POAC, to formal institutions such as BAZNAS branches and zakat laboratories ("Manajemen Pendistribusian," 2023; Yuniyanti et al., 2024).

Despite this breadth, three gaps remain. First, most studies concentrate on a single side, either digital platform optimisation (Hafizah, 2023; Indriani, 2024) or formal institutional analysis (Nasution et al., 2024); few place traditional and digital zakat in one comparative frame. Second, traditional zakat is typically described culturally rather than assessed managerially, even though Indonesian law grants it conditional recognition: Constitutional Court Decision No. 86/PUU-X/2012 exempts community-based amil in areas not reached by BAZNAS or licensed institutions from the licensing prohibition provided that they notify the authorities (Mahkamah Konstitusi Republik Indonesia, 2013; Republik Indonesia, 2011). Third, the explanatory role of social capital, which can account both for the endurance of traditional

Copyright © 2026
ISSN 2775-1554 (online)

practice and for its managerial fragility, is rarely theorised, and da'wah management, which treats zakat as part of an organised process of propagation (syiar) and not merely an economic transaction, has hardly been used as an analytical lens (Munir & Ilaihi, 2006).

Against this background, the study pursues three objectives, each corresponding to a research question. First, it analyses the relevance of traditional zakat management in the digital era through the POAC functions of da'wah management (RQ1: on which functions does the traditional model remain valuable, and on which does it require reinforcement?). Second, it identifies the comparative strengths and limitations of traditional and digital models (RQ2: how do the two models differ across cost, targeting, accountability and spiritual dimensions?). Third, it formulates an integration model that remains faithful to local wisdom while adapting to technological change (RQ3: how can roles be divided between community amil, digital instruments and formal institutions?).

The study contributes in three ways. Theoretically, it combines POAC with social capital theory (bonding, bridging and linking) to explain why a practice can be socially strong yet managerially weak, and proposes that relevance be read across normative, social, managerial and da'wah dimensions. Analytically, it treats traditional zakat as a managerial object on a par with formal zakat, using explicit, though heuristic, POAC indicators. Practically, it translates the analysis into a hybrid integration model with a staged roadmap, indicators of success and risk mitigation, which can be tested empirically in subsequent field research.

LITERATURE REVIEW

Conceptual Framework

Zakat is the obligatory transfer of a portion of wealth to eight categories of recipients (asnaf) set out in Surah at-Taubah verse 60, which also names the amil, the administrators of zakat, as one of those categories. Indonesian Fatwa No. 8 of 2011 defines the amil as a person or group appointed by the government or formed by the community and subsequently legitimised by the government, which recognises two routes to amil status, one state-based and one community-based (Majelis Ulama Indonesia [MUI], 2011). Law No. 23 of 2011 nevertheless adopts an institutionalised and integrated approach centred on BAZNAS, with community-formed institutions (LAZ) as auxiliaries, requires licences for establishing a LAZ, and criminalises unauthorised acting as an amil under Articles 38 and 41 (Republik Indonesia, 2011). Digital transformation, in turn, is understood in the management literature as organisational change enabled by technology and not merely the installation of tools, which implies that its success depends on structures, capabilities and strategy (Appio et al., 2021; Hanelt et al., 2021; Kraus et al., 2021; Verhoef et al., 2021). Work on digital religion adds that online mediation reconfigures religious practice and the negotiation of authority without simply replacing it (Campbell & Tsuria, 2021).

Da'wah management is defined as the planned and organised management of da'wah activities so that their objectives are achieved effectively and efficiently. Its functions derive from the planning, organising, actuating and controlling (POAC) scheme associated with George R. Terry, rendered in Arabic as takhthith, tanzhim, tawjih and riqabah (Munir & Ilaihi, 2006). This study uses POAC as its grand theory because the functions map closely onto the duties assigned to zakat institutions by Law No. 23 of 2011, namely planning, implementation, control, and reporting and accountability (Republik Indonesia, 2011), and because POAC has already been used to evaluate formal zakat bodies ("Manajemen Pendistribusian," 2023; Yuniyanti et al., 2024). The da'wah dimension adds a normative layer: the principle of wisdom (hikmah) in Surah an-Nahl verse 125 requires that methods fit the condition of the addressee

Copyright © 2026
ISSN 2775-1554 (online)

(mad'u) without sacrificing the message, so that abruptly forcing community amil to abandon their working methods would contradict hikmah, whereas leaving them without managerial improvement would contradict amanah and itqan.

Social capital theory supplies the second pillar. Putnam et al. (1993) conceive social capital as trust, norms and networks that facilitate coordinated action; Coleman (1988) emphasises its embeddedness in relational structures, and Bourdieu (1986) its derivation from durable network membership. Putnam (2000) distinguishes bonding capital within homogeneous groups from bridging capital across groups, and Woolcock (1998) and Szreter and Woolcock (2004) add linking capital, the vertical ties between communities and formal institutions. Granovetter's (1973) argument on the strength of weak ties explains why bridging connections carry information and resources that dense, closed networks lack. Evidence on faith-based organisations similarly points to their reliance on direct support and distinctive relational identities (Austin et al., 2022), while work on collective governance shows that community institutions endure when rules, monitoring and graduated sanctions are in place (Ostrom, 1990). These strands jointly suggest that community zakat draws strength from bonding capital but depends on linking capital, and thus on monitoring tools, for managerial reliability.

Finally, digital zakat adoption is commonly explained with the Unified Theory of Acceptance and Use of Technology (UTAUT) and its extensions, in which performance expectancy, effort expectancy, social influence and facilitating conditions shape intention (Venkatesh et al., 2003, 2012; Kasri & Yuniar, 2021; Fedorko et al., 2021). Trust is a recurrent boundary condition in digital platform relationships (Soleimani, 2022), and compliance behaviour in zakat has been shown to depend on behavioural and institutional factors (Saad et al., 2020). Because UTAUT models individual and rational adoption decisions, it is a useful complement to, but not a substitute for, a relational framework when the object of study is community-based practice.

Research Propositions

Each proposition is derived from the theory and prior evidence reviewed above and guides the thematic synthesis. **P1.** Conditional legal recognition legitimises traditional zakat management, but because it requires notification and not managerial standards, legality alone does not establish managerial relevance (Mahkamah Konstitusi Republik Indonesia, 2013; Republik Indonesia, 2011). **P2.** The comparative strength of traditional zakat lies in the actuating function, which is sustained by spiritual motivation, religious leadership and direct communication (Putnam, 2000; Munir & Ilaihi, 2006). **P3.** The weaknesses of traditional zakat in planning, organising and controlling originate from the same bonding-dominated, bridging-poor capital structure that supports its actuating strength (Szreter & Woolcock, 2004; Woolcock, 1998). **P4.** Digitalisation strengthens administrative functions (recording, reporting and reach) more than relational functions (trust and spiritual motivation), so digital and traditional models are complementary and not substitutes (Kasri & Yuniar, 2021; Beik & Permatasari, 2024). **P5.** A hybrid model that pairs community amil with a simple digital backbone and light formal supervision maximises relevance, provided its risks are mitigated (Hanelt et al., 2021; Ostrom, 1990).

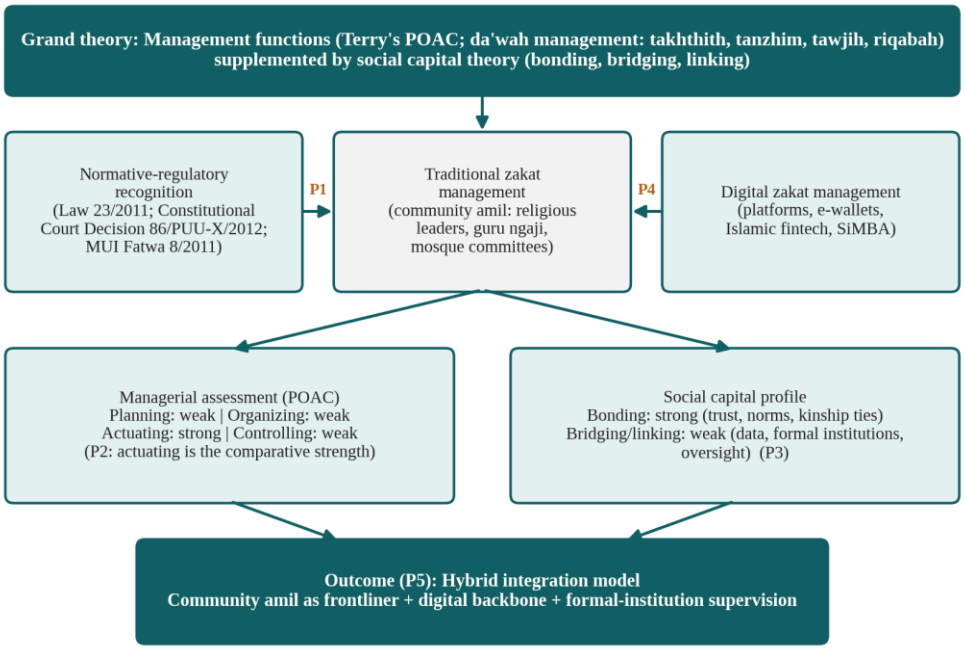
Research Model

Figure 1 presents the research model. The grand theory (POAC, supplemented by social capital) frames the analysis of two management models, traditional and digital, located in a

Copyright © 2026
ISSN 2775-1554 (online)

normative-regulatory setting. The model links the legal setting to traditional practice (P1), assesses traditional practice through the four POAC functions (P2) and a bonding–bridging–linking profile (P3), contrasts it with digital practice (P4), and culminates in a hybrid integration model (P5). The model aligns the research objectives, theoretical framework, propositions and analysis, and it is the basis for the method and the structure of the results.

Figure 1
Research Model: Integrating POAC Functions and Social Capital to Assess Relevance and Derive a Hybrid Model



Source: Authors' conceptualisation based on Munir and Ilaihi (2006), Putnam (2000), Szreter and Woolcock (2004), and Republik Indonesia (2011).

METHOD

The study adopts a qualitative approach using library research. A qualitative design is appropriate because the problem concerns meaning, process and social context, not the quantitative measurement of variables, and a literature-based design suits the aim of building a conceptual construction of relevance that requires synthesis across prior studies, official reports and scholarly publications (Lim et al., 2022; Snyder, 2019). The study is conceptual-analytical: it does not test hypotheses or collect field data but develops arguments from the synthesis of earlier research, regulatory documents and institutional reports. The researchers act as the principal instrument, reading, sorting, comparing and interpreting sources. Consequently, the conclusions are positioned as conceptual constructions that still require empirical testing, not as statistical generalisations.

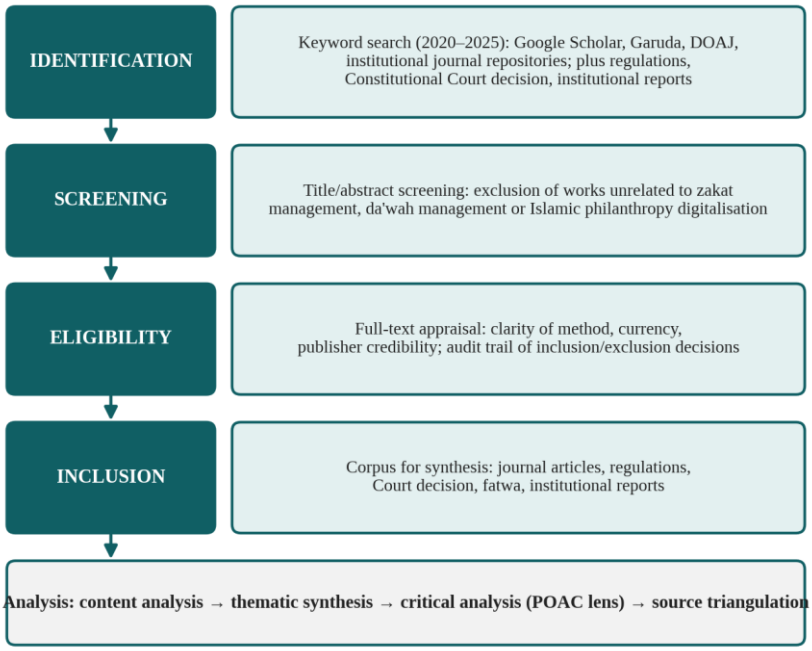
The setting is Indonesian zakat management, covering the formal sector (BAZNAS and LAZ) and the community sector (religious leaders, guru ngaji and mosque committees). The analytical corpus consists of nationally and internationally indexed journal articles, official BAZNAS and APJII reports, the Constitutional Court decision, the MUI fatwa and statutory instruments, mainly published between 2020 and 2025. Sources were selected purposively according to thematic relevance, currency and publisher credibility. The corpus was

Copyright © 2026
ISSN 2775-1554 (online)

subsequently supplemented with international peer-reviewed literature on digital transformation, the digital divide, social capital and research methodology to position the Indonesian evidence in the wider scholarly conversation. Because the study is qualitative and conceptual, the aim is analytical transferability, not statistical generalisability.

Searches were conducted in Google Scholar, Garuda, DOAJ and institutional repositories (Journal UIN Jakarta, Journal UIN Sumatera Utara and Journal Universitas Indonesia), using the keywords “traditional zakat”, “digital zakat”, “zakat management”, “da’wah management”, “digital literacy” and “amil zakat” (and their Indonesian equivalents). Selection followed four stages, reported in the spirit of the PRISMA 2020 guidance on transparent reporting (Page et al., 2021) and shown in Figure 2: identification by keyword search; screening by title and abstract to exclude works unrelated to zakat management, da’wah management or the digitalisation of Islamic philanthropy; eligibility assessment by full-text reading with attention to clarity of method, currency and publisher credibility; and inclusion of the sources actually used for synthesis. Statutes and court decisions were read as separate normative sources to ensure accurate reference to articles and operative rulings, and quantitative data from institutions, such as zakat potential and internet penetration, were used as context and were not reanalysed.

Figure 2
Stages of Literature Selection and Analysis



Source: Authors’ compilation, adapted from the PRISMA 2020 logic (Page et al., 2021). The numbers of records at each stage should be inserted from the authors’ search log.

The POAC functions were operationalised through indicators fitted to the character of zakat management. Planning was assessed through the presence of collection targets, mapping of muzakki and mustahiq, and projected allocation across the eight asnaf. Organising was assessed through clarity of structure, division of roles among collecting, recording and distributing amil, and continuity of committees outside Ramadan. Actuating was assessed through spiritual motivation, religious leadership, communication with muzakki and congregational participation. Controlling was assessed through recording, reporting to

Copyright © 2026
ISSN 2775-1554 (online)

muzakki, clarification mechanisms and oversight. These indicators were formulated by the authors from the da'wah management literature (Munir & Ilaihi, 2006) and the duties of the amil under the regulations, and they are therefore heuristic and not a standardised instrument.

Analysis proceeded in three steps. First, content analysis identified the principal themes in each source (Mayring, 2021). Second, thematic synthesis grouped similar themes into analytical categories, namely relevance, transparency, digital literacy, amil institutions and integration (Braun & Clarke, 2021; Thomas & Harden, 2008). Third, critical analysis placed the themes within the POAC framework and social capital theory to derive reflective arguments. Trustworthiness was supported by source triangulation, comparing findings across different references so that conclusions do not rest on a single viewpoint (Carter et al., 2014), by an audit trail of inclusion and exclusion decisions, and by critical reading of potential bias, for example in sources from institutions with an interest in promoting a particular platform (Nowell et al., 2017; Tracy, 2010). The authors acknowledge that literature-based work depends on the quality of available sources and is vulnerable to publication bias.

RESULT

This section reports the findings of the content analysis and thematic synthesis. It begins with the profile of the analytical corpus, followed by four themes: the normative and regulatory architecture; the POAC profile of traditional zakat; the dynamics of digitalisation; and the role of social capital. A comparative synthesis closes the section. Extended interpretation is reserved for the Discussion.

Corpus Profile

The corpus comprises six categories of source, each playing a distinct analytical role (Table 1). Normative documents provide the legal baseline; institutional reports provide contextual data; empirical studies on digital adoption and on rural practice provide evidence for the digital and traditional models respectively; management studies supply the POAC benchmark drawn from formal institutions; and international theoretical and methodological literature supplies conceptual and comparative grounding.

Table 1
Categories of Sources and Their Analytical Roles

Category	Examples	Analytical role
Statutory and normative instruments	Law 23/2011; Law 27/2022; Constitutional Court Decision 86/PUU-X/2012; MUI Fatwa 8/2011	Legal and normative baseline for amil recognition and data protection
Institutional and statistical reports	BAZNAS reports on potential, collection and targets; APJII internet survey	Context for scale and the digital divide (not reanalysed)
Studies on digital zakat	Kasri and Yuniar (2021); Anggraini and Indrarini (2022); Ghofar et al. (2024); Hadi et al. (2024); Beik and Permatasari (2024)	Opportunities, determinants and barriers of adoption
Studies on community and rural zakat	Masruroh et al. (2025); Dani et al. (2024); Maulida et al. (2022)	Practice, constraints and literacy in community settings
Da'wah management and POAC studies	Munir and Ilaihi (2006); Yuniyanti et al. (2024); "Manajemen Pendistribusian"	Management benchmark from formal institutions

Copyright © 2026
ISSN 2775-1554 (online)

Category	Examples	Analytical role
	(2023)	
International theoretical and methodological literature	Putnam (2000); Woolcock (1998); Hanelt et al. (2021); Lythreatis et al. (2022); Page et al. (2021)	Conceptual grounding, comparison and methodological justification

Source: Authors' analysis.

Theme 1: Conditional Normative Recognition

The synthesis shows that the legal architecture recognises community amil but only conditionally (Table 2). Law No. 23 of 2011 favours institutionalised management, requires licences for LAZ, and penalises unauthorised acting as an amil (Articles 38 and 41) (Republik Indonesia, 2011). Constitutional Court Decision No. 86/PUU-X/2012, pronounced on 31 October 2013, gave a conditional interpretation of Articles 18, 38 and 41: associations of persons, Muslim community leaders, or mosque and prayer-room administrators in a community or area not yet reached by BAZNAS or LAZ are exempt from the prohibition as long as they notify the competent authority of their zakat activities (Mahkamah Konstitusi Republik Indonesia, 2013). Recognition therefore requires notification, not compliance with governance standards. Fatwa No. 8 of 2011 reinforces this by acknowledging both state-appointed and community-formed amil (MUI, 2011). Transformation to digital channels does not alter the substance of zakat as long as shari'ah principles are maintained (Sujantoko et al., 2024), although the validity of digital contracts, particularly regarding transfer of ownership and the absence of face-to-face interaction, remains debated in contemporary jurisprudence. Digital platforms also collect personal data of muzakki and mustahiq, which falls under Law No. 27 of 2022 on Personal Data Protection (Republik Indonesia, 2022), an obligation that small institutions and community amil are unlikely to be equipped to meet.

Table 2
Normative Architecture Relevant to Traditional Zakat Management

Instrument	Key provision	Implication for traditional amil
Law 23/2011 on Zakat Management	Integrated, institutionalised management under BAZNAS; LAZ require a licence; Articles 38 and 41 prohibit and penalise unauthorised amil; institutional functions mirror planning, implementation, control and reporting	Traditional amil are formally outside the licensing scheme
Constitutional Court Decision 86/PUU-X/2012 (31 Oct 2013)	Conditional interpretation of Articles 18, 38 and 41: community leaders and mosque administrators in areas not reached by BAZNAS or LAZ are exempt if they notify the authority	Legal recognition, conditional on notification only
MUI Fatwa 8/2011 on Amil Zakat	Amil are appointed by government or formed by the community and legitimised by government	Community amil fall within the jurisprudential concept of amil
Law 27/2022 on Personal Data Protection	Rights of data subjects; obligations of data controllers and processors	Any digital recording by amil must observe data protection

Copyright © 2026
ISSN 2775-1554 (online)

Source: Republik Indonesia (2011, 2022); Mahkamah Konstitusi Republik Indonesia (2013); MUI (2011).

Theme 2: The POAC Profile of Traditional Zakat

Reading the literature through the four functions produces an asymmetrical profile (Table 3). Planning is the most visibly weak function: there is no evidence of collection targets, muzakki mapping, collective nisab calculation or projected allocation to the eight asnaf, and activity is a seasonal routine concentrated before Eid al-Fitr, even though zakat on wealth is not tied to a particular time. Organising is limited: committees in mosques and prayer rooms are ad hoc, formed during Ramadan and dissolved afterwards, roles are blurred so that one person often holds several, and amil are overwhelmed when volumes peak in the final days of Ramadan, with transport, coordination with leaders in other villages and validation of mustahiq as recurrent problems. By contrast, actuating is the principal strength: participation of muzakki and the motivation of amil are sustained by religious, social and emotional bonds, spiritual motivation, guidance from leaders and direct communication, and muzakki hand over zakat in the belief that it will reach the eight asnaf even without written proof (Niswah, 2021). Controlling is the most severe weakness: without public reports, internal audit or clarification mechanisms, accountability rests on personal trust, whereas transparency and trust are significant determinants of muzakki's willingness to pay (Anggraini & Indrarini, 2022). The comparison with formal institutions is instructive: studies of BAZNAS Pemalang and a da'wah-management zakat laboratory report that the four functions run in a structured manner, though with compliance and service-optimisation challenges ("Manajemen Pendistribusian," 2023; Yuniyanti et al., 2024).

Table 3
POAC Profile of Traditional Zakat Management

Function	Indicators	Evidence in traditional zakat	Assessment
Planning	Collection targets; muzakki and mustahiq maps; allocation projection across eight asnaf	No targets, maps, collective nisab or projections; seasonal routine before Eid	Weak
Organising	Clear structure; separate collecting, recording and distributing roles; committee continuity outside Ramadan	Ad hoc committees; blurred roles; overload at peak; logistic and validation problems	Weak
Actuating	Spiritual motivation; religious leadership; communication; congregational participation	Strong bonds; direct communication; trust that zakat reaches asnaf without written proof	Strong
Controlling	Recording; reporting to muzakki; clarification mechanism; oversight	No public report, internal audit or clarification; accountability rests on personal trust	Weak

Source: Authors' synthesis of Niswah (2021), Masruroh et al. (2025), Anggraini and Indrarini (2022) and Munir and Ilaihi (2006). Indicators are heuristic.

Taken together, the functions are interdependent. Strong actuating without planning consumes community energy in routine; good planning without controlling yields no learning because outcomes are never evaluated. Partial remedies, such as providing a recording app without strengthening the amil structure, therefore risk failure. The profile also supports a four-dimensional reading of relevance: normatively relevant because of conditional recognition;

Copyright © 2026
ISSN 2775-1554 (online)

socially relevant because of embedded trust; managerially low because three of four functions are inadequate; and ambivalent from the da'wah standpoint, since the touching quality of actuating coexists with weaknesses that dent the professionalism expected of da'wah (see Table 5).

Theme 3: Dynamics of Digitalisation

The digital stream of the corpus indicates clear opportunities. Digitalisation enables administrative automation, open financial reporting and expansion of the muzakki base, and it has been associated with rising receipts and with accountability (Hadi et al., 2024; Hafizah, 2023; Indriani, 2024). Kasri and Yuniar (2021) showed, using UTAUT, that adoption is driven by performance expectancy, effort expectancy, facilitating conditions and zakat literacy, while social influence was not significant; this implies that digital giving is more individual-rational than collective-normative, which contrasts with the communal-relational logic of traditional zakat. Social-anthropological work adds that social media have made giving more immediate, transparent and documented, turning charity from social service into a spiritual-material "investment" that demands rapid accountability (Kailani & Slama, 2020). This discursive shift also changes the standards by which muzakki judge institutions, including traditional ones that do not use digital platforms.

Digitalisation is strongest in administrative functions (recording, reporting and expanding reach) and weaker in relational functions (building trust and spiritual motivation). Barriers are not purely technical. Rural and elderly populations are the segments most likely to lag, the technical and human-resource capacity of institutions is limited (Maulida et al., 2022), and the legal and jurisprudential issues noted above require care. Evidence from a village in Ogan Ilir indicates that literacy in digital zakat is best raised through direct mentoring by local figures and not online marketing alone (Dani et al., 2024), and millennials, a presumed digital-native group, still favour direct payment to online platforms (Beik & Permatasari, 2024).

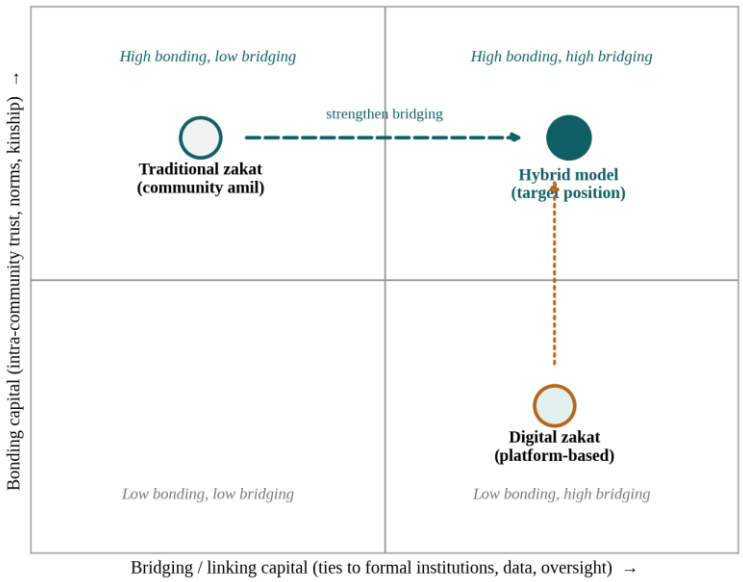
Theme 4: Social Capital as the Basis of Traditional Strength

The corpus shows that traditional zakat endures because of social capital. Practice rests on three characteristics: proximity between muzakki and amil, who are often neighbours, relatives or spiritual teachers; informal distribution based on the amil's personal knowledge of mustahiq (Masruroh et al., 2025); and almost no written reporting, so that legitimacy derives from moral-religious trust in the amil. These characteristics yield low transaction costs, quick distribution and strong emotional engagement. They also create structural fragility when set against modern management standards. In rural settings, zakat optimisation is constrained by limited human resources, minimal integration with formal institutions, and dominance of direct distribution without records (Masruroh et al., 2025), and trust is built through face-to-face interaction and not through platforms (Anggraini & Indrarini, 2022).

Interpreting these findings with Putnam's (2000) distinction, traditional zakat is rich in bonding capital but weak in bridging capital, because community amil are rarely connected to formal institutions, databases and oversight mechanisms beyond their own surroundings; in Woolcock's (1998) terms, linking capital is thin (Figure 3). This explains an apparent paradox: strengths and weaknesses of traditional zakat grow from the same root, namely intense but closed social proximity. Digital zakat is positioned differently, with weaker interpersonal bonding but stronger system-based bridging through platforms and institutional reporting.

Copyright © 2026
ISSN 2775-1554 (online)

Figure 3
Conceptual Positioning of Traditional, Digital and Hybrid Zakat Models by Social Capital Profile



Source: Authors' conceptual illustration based on Putnam (2000) and Woolcock (1998). Positions are qualitative and not measured.

Comparative Synthesis

The two models are not located in the same layer of society. Digital zakat grows chiefly among groups already connected to the internet, equipped with e-wallets and used to cashless transactions, whereas traditional zakat persists among groups for whom social closeness weighs more than technological convenience. The unequal internet penetration across urban, rural and disadvantaged regions (APJII, 2024) is consistent with this division, although a direct relationship remains to be tested empirically. Table 4 summarises the comparison. Neither model dominates on all dimensions, and the advantage of one tends to cover the weakness of the other.

Table 4
Comparative Strengths of Traditional and Digital Zakat

Dimension	Traditional zakat	Digital zakat	Complementarity
Cost and speed	Superior in small settings; needs no infrastructure	Superior at scale; marginal cost of adding muzakki is low	Use traditional channels locally and digital tools for coordination and scale
Targeting accuracy	Rich local information, but undocumented	Documented data, dependent on data quality	Combine amil's local knowledge with documented databases
Accountability	Relies on reputation and personal trust	Provides transaction trail and periodic reports	Add simple reporting to personal trust
Spiritual dimension	Face-to-face encounter and prayer	Convenience, with risk of impersonality	Keep the amil as the visible spiritual figure
Digital exposure	Independent of	Exposed to literacy gaps,	Maintain dual channels to

Copyright © 2026
ISSN 2775-1554 (online)

Dimension	Traditional zakat	Digital zakat	Complementarity
	connectivity	security and jurisprudence issues	avoid exclusion

Source: Authors' synthesis of Hafizah (2023), Masruroh et al. (2025), Dani et al. (2024), Kasri and Yuniar (2021) and Anggraini and Indrarini (2022).

DISCUSSION

Interpreting Relevance across Four Dimensions

The findings address the research questions and support the five propositions. With respect to RQ1, relevance cannot be read from legality alone (P1). The Constitutional Court protected the existence of community amil but did not require planning, recording, reporting or oversight, so a practice can be legitimate yet managerially inadequate; the gap between the two is precisely where integration is located. Within the POAC frame, traditional zakat is relevant for actuating (P2) and in need of reinforcement for planning, organising and controlling. Table 5 consolidates these readings into four dimensions of relevance.

Table 5
Four Dimensions of the Relevance of Traditional Zakat Management

Dimension	Basis in the findings	Level of relevance
Normative	Conditional recognition through Constitutional Court Decision 86/PUU-X/2012 and the MUI concept of community-formed amil	Relevant (conditional)
Social	Embedded trust, proximity and bonding social capital	Highly relevant
Managerial	Planning, organising and controlling are weak; only actuating is strong	Low
Da'wah	Touching syiar through actuating, offset by weaknesses that reduce the professionalism expected of da'wah	Ambivalent

Source: Authors' analysis.

Comparison with Previous Studies

The results are consistent with studies that find digitalisation beneficial for transparency, accountability and receipts (Hadi et al., 2024; Hafizah, 2023), but they qualify the view that digital channels are sufficient. The finding that traditional zakat is actuating-strong echoes evidence that millennials still prefer direct payment (Beik & Permatasari, 2024) and that mentoring by local figures is the most effective route to digital literacy (Dani et al., 2024). The contrast between the non-significant social influence reported by Kasri and Yuniar (2021) and the stronger social influence reported for Indonesia by Ghofar et al. (2024) is open to a contextual reading: where adoption decisions are made as individual-rational choices, social influence may be weak, whereas in communities where religious figures shape norms it may carry more weight, which is compatible with a social-capital interpretation and warrants testing. The role of infrastructure and capacity in the comparative study of Ghofar et al. (2024) and in the case of South Kalimantan (Maulida et al., 2022) agrees with our observation that barriers are not solely technical. Finally, the argument that digital transformation is organisational and not merely technological (Appio et al., 2021; Hanelt et al., 2021; Verhoef et al., 2021) explains why partial technical fixes are risky, and the multi-level digital-divide literature explains why

Copyright © 2026
ISSN 2775-1554 (online)

exclusion can reinforce itself when access and social disadvantage coincide (Friemel, 2016; Ragnedda et al., 2022; Salemink et al., 2017).

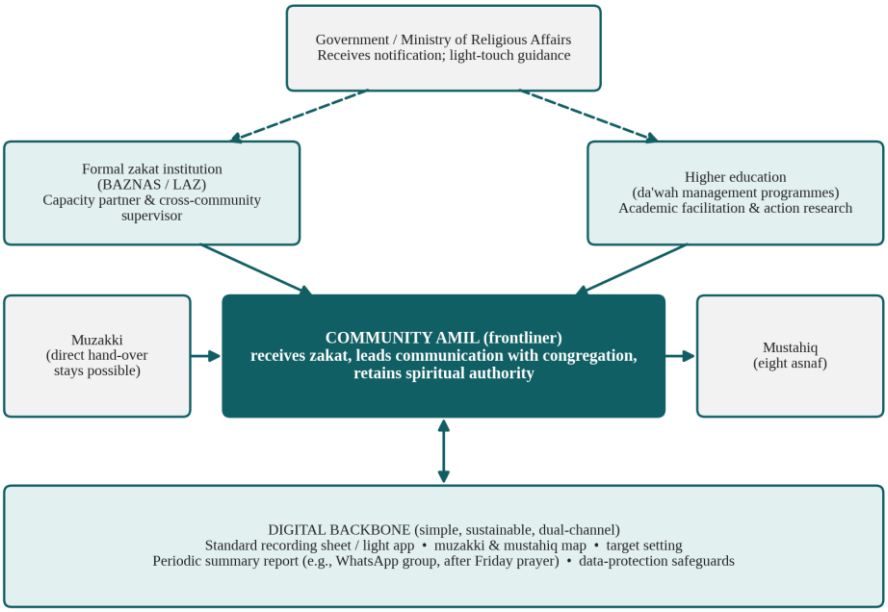
The Hybrid Integration Model

Building on the findings, the study proposes a hybrid model in which the community amil acts as frontliner and digital instruments serve as managerial backbone (Figure 4). At the planning stage, a formal institution such as BAZNAS or LAZ helps community amil formulate simple targets, a map of muzakki and a mustahiq list, using a light application or a WhatsApp-based dashboard. At the organising and actuating stages, the religious leader remains the principal amil who receives zakat, supported by a simple system to record transactions, map prospective mustahiq and schedule distribution; QR-based or small-scale amil savings tools can automate recording without demanding technical expertise from rural amil (Saputri, 2024). At the controlling stage, a simple report showing funds collected, number of mustahiq served and allocation per asnaf can be shared periodically, for example after Friday prayer or in the congregation's WhatsApp group, which meets modern transparency expectations and strengthens the trust of younger muzakki (Anggraini & Indrarini, 2022). This approach reflects da'wah bil hikmah: adaptive to the condition of the addressee without relinquishing the substance of syiar.

Four actors share clear roles. Community amil are the primary collectors and distributors holding direct relationships with muzakki and mustahiq. Formal zakat institutions are capacity partners providing simple digital instruments, training and cross-community supervision. Government acts as recipient of notifications and as guide, keeping oversight light but consistent in line with the spirit of the Constitutional Court decision. Universities, particularly da'wah management programmes, serve as academic facilitators translating management concepts to local contexts. Three design principles underpin the division: simplicity (instruments operable by amil with limited digital literacy), sustainability (instruments function outside Ramadan and do not depend on one person) and local fit (language, symbols and reporting times follow community habits).

Copyright © 2026
ISSN 2775-1554 (online)

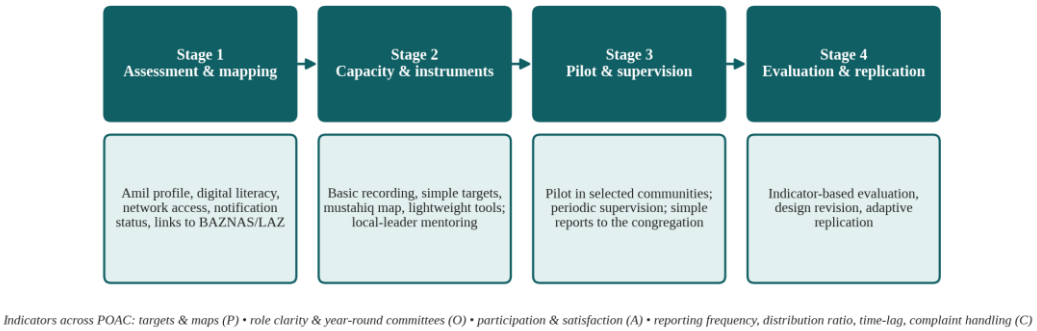
Figure 4
Hybrid Integration Model: Community Amil as Frontliner and Digital Backbone as Managerial Support



Source: Authors' conceptualisation from the synthesis of findings. The model is conceptual and has not been tested empirically.

To ensure the model does not remain an idea, four implementation stages are proposed, adjustable to each community's readiness (Figure 5). Stage 1 is assessment and mapping of amil conditions, digital literacy, network availability, zakat habits, links with BAZNAS or LAZ and notification status, which prevents uniform solutions that ignore context. Stage 2 is capacity strengthening and provision of instruments, including basic recording training, simple targets and mustahiq maps, and lightweight digital tools, with mentoring preferably delivered by local figures (Dani et al., 2024). Stage 3 is a pilot with periodic supervision from a formal institution and simple reports to the congregation. Stage 4 is evaluation and replication, assessing pilot results against indicators and adapting the design for other communities. Table 6 links indicators to each POAC function.

Figure 5
Four-Stage Implementation Roadmap for the Hybrid Model



Source: Authors' conceptual formulation; not yet tested in the field.

Copyright © 2026
ISSN 2775-1554 (online)

Table 6
Indicators of Success of the Hybrid Model Aligned with POAC

POAC function	Indicator of success	Stage at which it is first assessed
Planning	Availability of collection targets and maps of muzakki and mustahiq	Stage 2 (baseline at Stage 1)
Organising	Clarity of role division; committee active throughout the year	Stage 2–3
Actuating	Muzakki participation and satisfaction; amil motivation	Stage 3
Controlling	Frequency of reporting; ratio of distribution to collection; time-lag of distribution; complaint handling	Stage 3–4

Source: Authors' formulation; indicators are heuristic and require validation.

The hybrid model carries risks, and acknowledging them is part of scholarly honesty (Table 7). Digitalisation can erode the very social capital it seeks to preserve if mitigation is inadequate, and incremental technology adoption should therefore be accompanied by the governance safeguards that the literature on community institutions emphasises, namely clear rules and proportionate monitoring (Ostrom, 1990).

Table 7
Risks of the Hybrid Model and Mitigation Strategies

Risk	Description	Mitigation
Erosion of amil authority	Technology is positioned as a replacement for, not a tool of, the amil	Keep the amil as principal actor who receives zakat and leads communication; the system works behind the scenes
Bureaucratisation	Administrative burden equates community amil with formal institutions	Keep supervision light, consistent with the Constitutional Court decision that requires notification only
Data security and privacy	Collection of muzakki and mustahiq data without safeguards	Follow Law 27/2022: minimal data, consent, restricted access
Exclusion of the digitally unconnected	Elderly and low-literacy muzakki lose access to reporting	Maintain dual channels: direct hand-over of rice or cash remains possible with the right to reports
Platform dependency	Lock-in to a particular provider	Choose simple, portable instruments agreed in written partnerships
Jurisprudential doubt	Uncertainty about contract and transfer of ownership in digital transactions	Involve shari'ah supervisors or local scholars in designing mechanisms

Source: Authors' analysis based on Republik Indonesia (2022) and Mahkamah Konstitusi Republik Indonesia (2013).

Copyright © 2026
ISSN 2775-1554 (online)

The findings should be read in the context of a developing, Muslim-majority country with sharp regional differences in digital access and a plural zakat system in which state, market and community actors coexist. In such a setting, the official realisation rate of about 10 percent of potential should not be read naively as failure, since a substantial amount of zakat, especially zakat fitrah during Ramadan, is collected through mosques, guru ngaji and religious leaders and is under-reported. Several limitations apply. First, being literature-based, the results have not been tested with primary data from amil, muzakki and mustahiq. Second, practice varies by region, whereas available literature tends to concentrate on particular contexts, so generalisation should be cautious. Third, traditional practices are often unrecorded and hence hard to study systematically, and publication bias cannot be excluded. Fourth, the proposed indicators are heuristic. Fifth, searches relied on Google Scholar, Garuda, DOAJ and repositories; a replication using Scopus and Web of Science would improve coverage.

Future research can follow several directions. Multi-site case studies could map variation in traditional zakat practice, with sampling strategies guided by evidence on saturation in qualitative research (Hennink & Kaiser, 2022). Surveys of muzakki could measure trust and willingness to adopt digital instruments, testing, for instance, whether social influence is stronger where religious leaders are central. Action research could trial the hybrid model through limited pilots with the proposed indicators, and deeper jurisprudential studies of digital zakat contracts remain needed so that technological innovation proceeds with legal certainty under shari'ah.

CONCLUSION

The relevance of traditional zakat management in the digital era lies not in resistance to technology but in functions that digital systems cannot replace. Through the actuating function, the traditional model has considerable strength grounded in social capital and communal embeddedness. Through planning, organising and especially controlling, it shows structural weaknesses that limit transparency and accountability. Digital zakat excels in efficiency and accountability but is constrained by literacy, infrastructure and the limited spiritual dimension that muzakki experience directly. The dichotomy between traditional and digital is therefore largely false, since the two complement one another when placed in an appropriate integration framework.

The study contributes theoretically by showing that POAC, supported by social capital concepts, can assess community-based religious practice and that relevance should be read across normative, social, managerial and da'wah dimensions. Practically, it offers a hybrid model that places the traditional amil as da'wah frontliner and digital platforms as managerial backbone, implemented in four stages (assessment, capacity strengthening, supervised pilot, and indicator-based evaluation) with mitigation of six identified risks. Because the conclusions rest on literature, they remain conceptual and require empirical testing.

Recommendations follow. Formal zakat institutions should develop partnership-based mentoring programmes for traditional amil, providing simple digital instruments, literacy training and logistical support. Community amil should open themselves to technological innovation while preserving the social capital that is their principal strength. Academics should conduct field-based studies to validate the hybrid model across diverse rural geographies and socio-cultural settings. Policymakers should avoid equating traditional amil with formal institutions in administrative burden and should offer a light framework of notification and supervision. Future researchers should test the model with measurable indicators such as distribution ratio, distribution time-lag and muzakki satisfaction.

Copyright © 2026
ISSN 2775-1554 (online)

Author Contributions:
Conceptualization, S.M.R. and W.P.; methodology, S.M.R., W.P. and C.C.; formal analysis, S.M.R.; investigation, S.M.R. and A.E.F.; writing original draft preparation, S.M.R.; writing review and editing, W.P., C.C., K.S. and A.E.F.; visualization, S.M.R.; supervision, W.P., C.C. and K.S. All authors have read and agreed to the published version of the manuscript.

Funding:
This research received no external funding.

Institutional Review Board Statement:
Not applicable. This study is a literature-based analysis and did not involve humans or animals.

Informed Consent Statement:
Not applicable.

Declaration of Generative AI and AI-assisted technologies in the writing process:
During the preparation of this work the author(s) used Claude (Anthropic) to assist with translation, restructuring to the journal template, drafting of figures and language editing. After using this tool, the author(s) reviewed and edited the content as needed and take(s) full responsibility for the content of the publication.

Conflicts of Interest: The authors declare no conflicts of interest.

Copyright © 2026
ISSN 2775-1554 (online)

REFERENCES

Al-Bawwab, R. A. (2023). Zakat: Changing the framework of giving. *Islamic Economic Studies*, *30*(2), 86–103. https://doi.org/10.1108/IES-08-2021-0026

Alshater, M. M., Saba, I., Supriani, I., & Rabbani, M. R. (2022). Fintech in Islamic finance literature: A review. *Heliyon*, *8*(9), Article e10385. https://doi.org/10.1016/j.heliyon.2022.e10385

Anggraini, Y. N., & Indrarini, R. (2022). Analisis pengaruh literasi zakat dan kepercayaan terhadap minat membayar zakat melalui zakat digital pada masyarakat di Kabupaten Sidoarjo. *Jurnal Ekonomika dan Bisnis Islam*, *5*(1), 54–66. https://doi.org/10.26740/jekobi.v5n1.p54-66

Appio, F. P., Frattini, F., Petruzzelli, A. M., & Neirotti, P. (2021). Digital transformation and innovation management: A synthesis of existing research and an agenda for future studies. *Journal of Product Innovation Management*, *38*(1), 4–20. https://doi.org/10.1111/jpim.12562

Asosiasi Penyelenggara Jasa Internet Indonesia. (2024). *Survei penetrasi internet Indonesia 2024*. APJII.

Austin, T. S., King, D. P., Bergdoll, J., & Fulton, B. R. (2022). Defining and estimating the scope of U.S. faith-based international humanitarian aid organizations. *VOLUNTAS: International Journal of Voluntary and Nonprofit Organizations*. https://doi.org/10.1007/s11266-021-00450-7

Badan Amil Zakat Nasional. (2024a, March 26). *Baznas: Literasi jadi tantangan dalam mengoptimalkan potensi zakat*. ANTARA News. https://www.antaranews.com/berita/4030260/baznas-literasi-jadi-tantangan-dalam-mengoptimalkan-potensi-zakat

Badan Amil Zakat Nasional. (2024b, December 18). *Baznas RI targetkan pengumpulan zakat Rp41 triliun hingga akhir 2024*. ANTARA News. https://bengkulu.antaranews.com/berita/384990/baznas-ri-targetkan-pengumpulan-zakat-rp41-triliun-hingga-akhir-2024

Beik, I. S., & Permatasari, N. (2024). Analysis on the determinant of millennials' zakat payment through digital platform in Indonesia: A multinomial logistic approach. *Journal of Islamic Marketing*, *15*(2), 541–572. https://doi.org/10.1108/JIMA-09-2021-0313

Beik, I. S., Swandaru, R., & Rizkiningsih, P. (2021). Utilization of digital technology for zakat development. In *Islamic FinTech* (pp. 231–248). Springer. https://doi.org/10.1007/978-3-030-45827-0_13

Bourdieu, P. (1986). The forms of capital. In J. G. Richardson (Ed.), *Handbook of theory and research for the sociology of education* (pp. 241–258). Greenwood Press.

Braun, V., & Clarke, V. (2021). *Thematic analysis: A practical guide*. SAGE.

Campbell, H. A., & Tsuria, R. (Eds.). (2021). *Digital religion: Understanding religious practice in digital media* (2nd ed.). Routledge.

Carter, N., Bryant-Lukosius, D., DiCenso, A., Blythe, J., & Neville, A. J. (2014). The use of triangulation in qualitative research. *Oncology Nursing Forum*, *41*(5), 545–547. https://doi.org/10.1188/14.ONF.545-547

Coleman, J. S. (1988). Social capital in the creation of human capital. *American Journal of Sociology*, *94*(Suppl.), S95–S120. https://doi.org/10.1086/228943

Dani, R. W., Rukmana, C., Vlora, R. K., & Fitri, E. (2024). Literasi informasi dalam pembayaran zakat digital melalui aplikasi KitaBisa di Desa Payakabung, Indralaya Utara, Ogan Ilir. *Welfare: Jurnal Pengabdian Masyarakat*, *2*(1), 137–145.

Copyright © 2026
ISSN 2775-1554 (online)

https://jurnalfebi.iainkediri.ac.id/index.php/Welfare/article/view/1275
Fedorko, I., Bačík, R., & Gavurová, B. (2021). Effort expectancy and social influence factors as main determinants of performance expectancy using electronic banking. *Banks and Bank Systems*, *16*(2), 27–37. https://doi.org/10.21511/bbs.16(2).2021.03
Friemel, T. N. (2016). The digital divide has grown old: Determinants of a digital divide among seniors. *New Media & Society*, *18*(2), 313–331. https://doi.org/10.1177/1461444814538648
Ghofar, A., Fawwaz, M., Prestianawati, S. A., Mubarak, M. F., Manzilati, A., & Imamia, T. L. (2024). Young Muslim generation's preferences for using digital platforms for zakat payments: A cross-country study of Indonesia and Malaysia. *Journal of Infrastructure, Policy and Development*, *8*(6), Article 3249. https://doi.org/10.24294/jipd.v8i6.3249
Granovetter, M. S. (1973). The strength of weak ties. *American Journal of Sociology*, *78*(6), 1360–1380. https://doi.org/10.1086/225469
Hadi, R., Shafrani, Y. S., Hilyatin, D. L., Riyadi, S., & Basrowi, B. (2024). Digital zakat management, transparency in zakat reporting, and the zakat payroll system toward zakat management accountability and its implications on zakat growth acceleration. *International Journal of Data and Network Science*, *8*(1), 597–608. https://doi.org/10.5267/j.ijdns.2023.8.025
Hafizah, H. (2023). Dampak digitalisasi pembayaran zakat terhadap peningkatan penerimaan zakat pada BAZNAS Kota Banjarmasin. *Al Qalam: Jurnal Ilmiah Keagamaan dan Kemasyarakatan*, *17*(5), 3549–3567. https://jurnal.stiq-amuntai.ac.id/index.php/al-qalam/article/view/2780
Hanelt, A., Bohnsack, R., Marz, D., & Antunes Marante, C. (2021). A systematic review of the literature on digital transformation: Insights and implications for strategy and organizational change. *Journal of Management Studies*, *58*(5), 1159–1197. https://doi.org/10.1111/joms.12639
Hassan, M. K., Muneeza, A., & Sarea, A. M. (Eds.). (2021). *COVID-19 and Islamic social finance*. Routledge.
Hennink, M., & Kaiser, B. N. (2022). Sample sizes for saturation in qualitative research: A systematic review of empirical tests. *Social Science & Medicine*, *292*, Article 114523. https://doi.org/10.1016/j.socscimed.2021.114523
Hudaefi, F. A., Caraka, R. E., & Wahid, H. (2022). Zakat administration in times of COVID-19 pandemic in Indonesia: A knowledge discovery via text mining. *International Journal of Islamic and Middle Eastern Finance and Management*, *15*(2), 271–286. https://doi.org/10.1108/IMEFM-05-2020-0250
Indriani, H. (2024). Tranformasi zakat menuju era digital: Peluang dalam penanggulangan kemiskinan. *Masyarakat Madani: Jurnal Kajian Islam dan Pengembangan Masyarakat*, *9*(1). https://ejournal.uin-suska.ac.id/index.php/jmm/article/view/28500
Kailani, N., & Slama, M. (2020). Accelerating Islamic charities in Indonesia: Zakat, sedekah and the immediacy of social media. *South East Asia Research*, *28*(1), 70–86. https://doi.org/10.1080/0967828X.2019.1691939
Kasri, R. A., & Yuniar, A. M. (2021). Determinants of digital zakat payments: Lessons from Indonesian experience. *Journal of Islamic Accounting and Business Research*, *12*(3), 362–379. https://doi.org/10.1108/JIABR-08-2020-0258
Kraus, S., Jones, P., Kailer, N., Weinmann, A., Chaparro-Banegas, N., & Roig-Tierno, N. (2021). Digital transformation: An overview of the current state of the art of research. *SAGE Open*, *11*(3), 1–15. https://doi.org/10.1177/21582440211047576

Copyright © 2026
ISSN 2775-1554 (online)

Lai, J., & Widmar, N. O. (2021). Revisiting the digital divide in the COVID-19 era. *Applied Economic Perspectives and Policy*, *43*(1), 458–464. https://doi.org/10.1002/aepp.13104
Lim, W. M., Kumar, S., & Ali, F. (2022). Advancing knowledge through literature reviews: 'What', 'why', and 'how to contribute'. *The Service Industries Journal*, *42*(7–8), 481–513. https://doi.org/10.1080/02642069.2022.2047941
Lythreatis, S., Singh, S. K., & El-Kassar, A.-N. (2022). The digital divide: A review and future research agenda. *Technological Forecasting and Social Change*, *175*, Article 121359. https://doi.org/10.1016/j.techfore.2021.121359
Mahkamah Konstitusi Republik Indonesia. (2013). *Putusan Nomor 86/PUU-X/2012 tentang Pengujian Undang-Undang Nomor 23 Tahun 2011 tentang Pengelolaan Zakat*. https://www.hukumonline.com/berita/a/mk--amil-tradisional-tak-perlu-izin-baznas-lt52726163f34a1/
Majelis Ulama Indonesia. (2011). *Fatwa Majelis Ulama Indonesia Nomor 8 Tahun 2011 tentang Amil Zakat*. MUI. https://fatwamui.com/storage/65/No.-08-Amil-Zakat.pdf
Manajemen pendistribusian dana zakat profesi di BAZNAS Kabupaten Pemalang. (2023). *Jurnal Manajemen Dakwah*, *11*(1). https://journal.uinjkt.ac.id/index.php/jmd/article/view/31893
Masruroh, D., Nafi, A. I., & Mu'is, A. (2025). Tantangan dan strategi optimalisasi zakat di lingkungan pedesaan. *Jurnal Masharif Al-Syariah: Jurnal Ekonomi dan Perbankan Syariah*, *10*(1), 252–262. https://journal.um-surabaya.ac.id/Mas/article/view/19234
Maulida, S., Amruzi, F. A., Hakim, B. R., & Beik, I. S. (2022). Problems and solutions in zakat digitalization: Evidence from South Kalimantan, Indonesia. *Jurnal Ekonomi & Keuangan Islam*, *8*(1), 94–109. https://doi.org/10.20885/JEKI.vol8.iss1.art7
Mayring, P. (2021). *Qualitative content analysis: A step-by-step guide*. SAGE.
Munir, M., & Ilaihi, W. (2006). *Manajemen dakwah*. Kencana.
Nasution, B. R., Kholil, S., & Rubino. (2024). BAZNAS zakat literacy in Medan communities through digital communication. *Al-Tahrir: Jurnal Pemikiran Islam*, *24*(2), 303–314. https://doi.org/10.21154/tahrir.v24i2.10992
Niswah, F. (2021). Implementasi fungsi actuating dalam pembinaan santri di pondok pesantren. *Jurnal Manajemen Dakwah*, *9*(2). https://journal.uinjkt.ac.id/index.php/jmd/article/view/24037
Nowell, L. S., Norris, J. M., White, D. E., & Moules, N. J. (2017). Thematic analysis: Striving to meet the trustworthiness criteria. *International Journal of Qualitative Methods*, *16*(1), 1–13. https://doi.org/10.1177/1609406917733847
Oktaviani, R. N., Ratnawati, N., & Syafri. (2023). Analisis pengelolaan dana zakat terhadap pemberdayaan UMKM di Provinsi Riau. *Jurnal Tabarru': Islamic Banking and Finance*, *6*(2), 574–587. https://doi.org/10.25299/jtb.2023.vol6(2).14923
Ostrom, E. (1990). *Governing the commons: The evolution of institutions for collective action*. Cambridge University Press.
Page, M. J., McKenzie, J. E., Bossuyt, P. M., Boutron, I., Hoffmann, T. C., Mulrow, C. D., Shamseer, L., Tetzlaff, J. M., Akl, E. A., Brennan, S. E., Chou, R., Glanville, J., Grimshaw, J. M., Hróbjartsson, A., Lalu, M. M., Li, T., Loder, E. W., Mayo-Wilson, E., McDonald, S., … Moher, D. (2021). The PRISMA 2020 statement: An updated guideline for reporting systematic reviews. *BMJ*, *372*, Article n71. https://doi.org/10.1136/bmj.n71
Putnam, R. D. (2000). *Bowling alone: The collapse and revival of American community*. Simon & Schuster.
Putnam, R. D., Leonardi, R., & Nanetti, R. Y. (1993). *Making democracy work: Civic traditions*

Copyright © 2026
ISSN 2775-1554 (online)

in modern Italy. Princeton University Press.
Ragnedda, M., Ruiu, M. L., & Addeo, F. (2022). The self-reinforcing effect of digital and social exclusion: The inequality loop. *Telematics and Informatics*, *72*, Article 101852. https://doi.org/10.1016/j.tele.2022.101852
Republik Indonesia. (2011). *Undang-Undang Nomor 23 Tahun 2011 tentang Pengelolaan Zakat*. Lembaran Negara Republik Indonesia Tahun 2011 Nomor 115. https://peraturan.bpk.go.id/Details/39267/uu-no-23-tahun-2011
Republik Indonesia. (2022). *Undang-Undang Nomor 27 Tahun 2022 tentang Pelindungan Data Pribadi*. Lembaran Negara Republik Indonesia Tahun 2022 Nomor 196. https://peraturan.bpk.go.id/Details/229798
Saad, R. A. J., Farouk, A. U., & Abdul Kadir, D. (2020). Business zakat compliance behavioral intention in a developing country. *Journal of Islamic Accounting and Business Research*, *11*(2), 511–530. https://doi.org/10.1108/JIABR-03-2018-0036
Salemink, K., Strijker, D., & Bosworth, G. (2017). Rural development in the digital age: A systematic literature review on unequal ICT availability, adoption, and use in rural areas. *Journal of Rural Studies*, *54*, 360–371. https://doi.org/10.1016/j.jrurstud.2015.09.001
Saputri, M. (2024). Transformasi digital dalam filantropi Islam: Optimalisasi pengelolaan zakat dan wakaf melalui fintech syariah. *SANTRI: Jurnal Ekonomi dan Keuangan Islam*, *2*(6), 305–314. https://doi.org/10.61132/santri.v2i6.1143
Snyder, H. (2019). Literature review as a research methodology: An overview and guidelines. *Journal of Business Research*, *104*, 333–339. https://doi.org/10.1016/j.jbusres.2019.07.039
Soleimani, M. (2022). Buyers' trust and mistrust in e-commerce platforms: A synthesizing literature review. *Information Systems and e-Business Management*, *20*(1), 57–78. https://doi.org/10.1007/s10257-021-00545-0
Sujantoko, G., Nashirudin, M., & Sabig, F. (2024). Zakat dan transformasi digital: Tantangan dan peluang pengelolaan zakat era modern berdasarkan perspektif hukum syariah. *Jurnal Hukum Ekonomi Syariah*, *8*(1). https://journal.unismuh.ac.id/index.php/jhes/article/view/11217
Szreter, S., & Woolcock, M. (2004). Health by association? Social capital, social theory, and the political economy of public health. *International Journal of Epidemiology*, *33*(4), 650–667. https://doi.org/10.1093/ije/dyh013
Thomas, J., & Harden, A. (2008). Methods for the thematic synthesis of qualitative research in systematic reviews. *BMC Medical Research Methodology*, *8*, Article 45. https://doi.org/10.1186/1471-2288-8-45
Tracy, S. J. (2010). Qualitative quality: Eight "big-tent" criteria for excellent qualitative research. *Qualitative Inquiry*, *16*(10), 837–851. https://doi.org/10.1177/1077800410383121
van Dijk, J. A. G. M. (2020). *The digital divide*. Polity.
Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003). User acceptance of information technology: Toward a unified view. *MIS Quarterly*, *27*(3), 425–478. https://doi.org/10.2307/30036540
Venkatesh, V., Thong, J. Y. L., & Xu, X. (2012). Consumer acceptance and use of information technology: Extending the unified theory of acceptance and use of technology. *MIS Quarterly*, *36*(1), 157–178. https://doi.org/10.2307/41410412
Verhoef, P. C., Broekhuizen, T., Bart, Y., Bhattacharya, A., Dong, J. Q., Fabian, N., & Haenlein, M. (2021). Digital transformation: A multidisciplinary reflection and research

Copyright © 2026
ISSN 2775-1554 (online)

agenda. *Journal of Business Research*, *122*, 889–901. https://doi.org/10.1016/j.jbusres.2019.09.022

Woolcock, M. (1998). Social capital and economic development: Toward a theoretical synthesis and policy framework. *Theory and Society*, *27*(2), 151–208. https://doi.org/10.1023/A:1006884930135

Yuniyanti, A., Nabila, K., & Muklas, M. (2024). Implementasi fungsi POAC dalam manajemen Laboratorium Amil Zakat Infaq dan Shadaqah Manajemen Dakwah (LAZIS MD). *Jurnal Ilmiah Wahana Pendidikan*, *10*(14), 24–36. https://jurnal.peneliti.net/index.php/JIWP/article/view/7590

Copyright © 2026
ISSN 2775-1554 (online)