

# The Role of Digital Technology in the Implementation of Zakat Management

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**Abstract:-** In the digital age, information and communication technology has changed the way zakat is managed and distributed. Using digital technology can effectively speed up the process of collecting, managing and distributing zakat. The purpose of this study is to determine the role of digitization in the implementation of zakat management. This study uses a systematic literature review approach. Data collection methodology was performed by surveying journals, books, and other information relevant to the study through Google Scholar over the period 2018-2023. Collected data is qualitatively analyzed in three steps: data reduction, data presentation, and conclusion. The results of the study suggest that digital's role in the implementation of zakat management as a medium for collecting, managing and distributing zakat is more efficient as individuals using online platforms and mobile applications can more easily contribute to zakat activities. and transparently recognized. Additionally, these digital media increase public confidence in the payment of zakat, resulting in increased productivity and receipt of zakat.

**Keywords:-** Digital; Management; Zakat.

## I. INTRODUCTION

The rapid development and advancement of modern science and technology has opened a new era in the development of human culture and civilization known as the era of globalization (Muhaimin, 2017). Technological progress is the result of human efforts to facilitate daily activities. Along with the times, technology has progressed rapidly and is increasingly sophisticated. This causes the addition of technological functions that increasingly spoil human life (Marpaung, 2018). Technological developments and digitalization in the era of globalization have changed various aspects of life, including the implementation of zakat. Zakat is one of the pillars of Islam that is required by Allah SWT for every Muslim. In the Qur'an, the mention of zakat is often mentioned together with the mention of prayer, reminding us not only to pay attention to our relationship with Allah, but also to pay attention to the rights of fellow human beings (Yudhira, 2020).

Zakat management carried out by the Prophet Muhammad saw was characterized by high discipline, transparency, and accountability. Even though at that time there was no digital technology like what exists today, these values were in line with the goals of digital system innovation that is currently developing. Digital systems can provide advantages in terms of data transparency, speed, and accountability. The main difference lies in the use of digital technology tools that did not exist at the time of the Prophet, but the principles of good zakat management remain relevant and can be properly implemented in the digital technology era (Teulaumbanua, 2021). Zakat plays an important role in the economic development and social security of Muslims and has become an instrument of Islam. This obligation is enshrined as one of the pillars of Islam and applies to all levels of Islamic society. Zakat's role is to have solutions that reduce the economic burden on society. (Rahman, 2021).

Zakat institutions have been established by many Muslim countries. Currently, several Muslim countries have introduced an official zakat system, but it is not implemented optimally (not all zakat items are under the zakat network). If this institution is operated professionally, poverty alleviation can be completed. This is where the importance of the study of ideal zakat management can be implemented in reality (Afrina, 2020). Zakat management in this digital era is then implemented differently from the time of the Prophet, considering the influence of globalization, the effectiveness and efficiency it offers. The purpose of this study is to determine the role of digital in the implementation of zakat management.

## II. RESEARCH METHODS

This study uses a systematic literature review approach. A systematic literature review (SLR) is a systematic literature review aimed at identifying, evaluating and interpreting the results of primary research (Barricelli et al., 2019). Data collection techniques were carried out by exploring journals, books and other information relevant to research through Google Scholar in the 2018-2023 timeframe. The keywords used in the search are zakat management, digital zakat, zakat digitalization, digital zakat implementation and the role of digital in zakat implementation. The selected data is sorted based on inclusion and exclusion criteria including:

Table 1. Inclusion and Exclusion Criteria

No	Inclusion Criteria	Exclusion Criteria
1	Indonesian or English journals or books	Journals or books other than Indonesian and English
2	Journal published in the period 2018-2023	Journal published before the 2018 period
3	The contents of the journal or book are relevant to the research	The contents of the journal or book are irrelevant to the research

The data that has been sorted is obtained from 20 studies that are relevant to the factors causing air pollution on ships and will be discussed in this study.

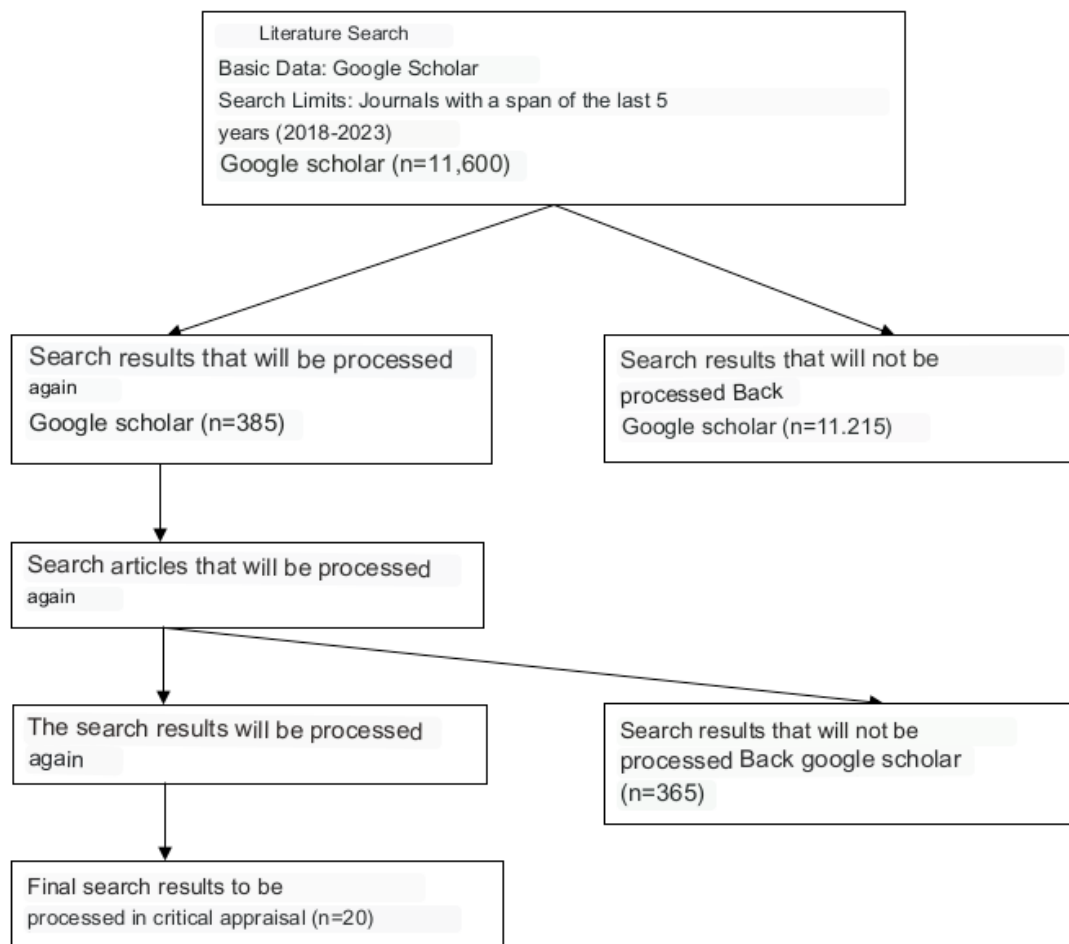


Fig 1. Research Flow

From various articles, the researcher chose 20 articles that are closely related to the word key used. The next step, researchers grouped articles related to the role of digital in the implementation of zakat management. The data that has been collected is then analyzed qualitatively through three stages, namely data reduction, data presentation and drawing conclusions.

### III. DISCUSSION

The role of digital in the implementation of zakat refers to the use of digital technology to facilitate and improve the process of collecting, distributing and managing zakat, this involves the use of online platforms, mobile applications and other digital systems to facilitate accessibility, efficiency and transparency in carrying out zakat activities.

As for data research results What is included in this scientific article is an analysis and summary of documented articles related to the role of digital in the implementation of zakat management. The data included in the inclusion of this study, obtained the following results:

Table 2. Research result

No	Researcher & Year	Journal Name	Research result
1	Rahman, H. (2021).	Journal of Islamic Studies, 6(2), 53-63.	Digital zakat collection innovation by making it easier for muzakki to pay zakat can increase zakat collection optimally.
2	Nugraha, D. H. (2022).	Qulubana: Journal of Da'wah Management, 3(1), 74-86.	The use of media websites, Instagram, TikTok, Facebook, Twitter and YouTube is quite effective in raising funds from muzakki and/or donors.
3	Sisdianto, E., Fitri, A., & Isnaini, D. (2021).	Fiduciary: Journal of Finance and Banking, 4(2).	Digital Zakat payments are gaining increasing acceptance in the wider community. This is evidenced by the year-on-year increase in digital zakat payments, which contribute to the increase in zakat payments.
4	Rohmaniyah, W. (2021).	Al-Huquq: Journal of Indonesian Islamic Economic Law, 3(2), 232-246.	The research results show several important findings. First, in today's digital era, digitizing zakat is a necessity that cannot be ignored. Second, in order for the digitization of zakat to run optimally, it is necessary to strengthen the ecosystem involving amil zakat institutions, Islamic financial institutions, the government and society as a whole. Third, digitizing zakat is not just a tool or media to increase the collection and utilization of zakat, but also directly increases trust and service to the community.
5	Basrowi, B., & Utami, P. (2020).	Al-Urban, 4(1), 101-114.	The use of financial technology can increase the number of muzaki, increase zakat receipts, reduce risk, which in turn is able to increase the welfare of muztahik and reduce the number of muztahik to become muzaki.
6	Meerangani, K. A., Sharipp, M. T. M., Rosele, M. I., Hamid, M. F. A., & Razak, A. Q. A. (2021).	Journal of Business Innovation, 6(1), 36.	Digital platforms are seen as alternatives with the potential to create and enhance community trust in the competence, credibility and transparency of zakat institutions.
7	Urfiyya, K., & Sulastiningsih, S. (2021).	Journal of Religion and Society Studies, 17(2), 83-95.	With the emergence of dynamic technological developments, especially blockchain technology, the Zakat ecosystem could be further strengthened as blockchain offers the concept of durability, security and transparency of real-time data decentralization.
8	Susilawati, N., & Sunarto, A. (2020).	Costing: Journal of Economic, Business and Accounting, 3(2), 257-266.	BAZNAS in Indonesia together optimizing information Systems available, so that the level of public trust in the management of zakat continues to increase, because this can maximize the collection of zakat which has quite a large potential.
9	Maghfirah, F. (2020).	Az Zarka, 12(2), 57-76.	<i>This study gave results as the use of online services for zakat payments at LAZ in the city of Yogyakarta has an impact on the convenience for muzakki in depositing zakat as an effort to fulfill their obligations.</i>
10	Ningrum, G. H., Firnanda, R. D., Purnamasari, W., & Huda, B. (2021).	Management of Zakat and Waqf Journal (Mazawa), 3(1), 45-62.	The use of digital media by LAZ Taman Zakat Indonesia in zakat fundraising activities has been systematically designed. Thus, from the stages and the systematic identification process it has been illustrated that the digital fundraising management strategy of zakat by LAZ Taman Zakat Indonesia has reached an optimal level.
11	Saharuddin, D., Anggraini, R. T., & Jamila, S. (2019).	Maqdis: Journal of Islamic Economic Studies, 4(1), 35-44.	The results and findings of this study demonstrate that both zakat and digital zakat payroll systems possess high levels of efficiency and effectiveness. This indicates a high level of public awareness Professional Zakat.

12	Utami, P., Suryanto, T., Nasor, M., & Ghofur, R. A. (2020).	Economics, 13(2),	These findings indicate that the digitalization variable of zakat payments or zakat payments (X) influences the potential for receiving zakat (Y) by 55.9%, and the remaining 40.1% is influenced by other factors not examined.
13	Ninglasari, S. Y., & Muhammad, M. (2021).	Journal of Islamic Economic Laws, 4(1).	Zakat management via digital platforms can be very helpful during the COVID-19 pandemic, where social distancing is recommended. Potential uncollected zakat can be optimized by digitizing zakat. Zakat institutions can partner with more financial technology (fintech) companies to finance zakat. The convenience brought by Zakat's digital payments and the rapid development of financial technology are great strengths and opportunities.
14	Vientiany, D., Arfa, F. A., & Ruslan, D. (2022).	International Journal of Artificial Intelligence Research, 6(1.2).	Baznas and muzakki can save time and money by digitizing zakat and using it to collect zakat funds digitally.
15	Swandaru, R. (2019).	International Journal of Zakat, 4(2), 41-72.	The electronic service quality aspect has a positive and significant impact on SIMBA's overall quality, perceived value and loyalty intent. This study contributes to the zakat literature, particularly regarding the impact of the national zakat information system, which is of critical importance to the improvement of zakat collection and zakat-funded poverty alleviation programs.
16	Saro, N., Bhari, A., Rani, A. M., & Yusof, M. F. M. (2023).	International Journal of Academic Research in Business & Social Sciences 13 (5), 1844-1851	The convenience in this digital era has had many positive impacts on the development of zakat, both in terms of the convenience of muzakki in using technology to fulfill zakat obligations as well as the convenience of amil zakat institutions in collecting zakat funds and transparency in reporting zakat distribution. The aim is to increase the socialization of zakat in order to increase awareness of muzakki in an easy way using information technology.
17	Suginam, S. (2020).	Arbitrase: Journal of Economics and Accounting, 1(1), 86-89.	The technological era requires zakat management organizations (OPZ) to be able to transform themselves into the digital realm. Therefore, one of the aspects to realize the revival period of zakat is in optimizing the much better management of zakat funds. By sticking to the principles of adherence to the provisions of Islamic Sharia, fairness and quality reports that refer to the standards that have been set.
18	Al Athar, M.D., & Al Arif, M.N.R. (2021).	International Journal of Islamic Business and Economics (IJIBEC), 5(1), 38-47.	The results of the study show that trust, perception, and convenience variables have a large impact on millennials' intention to pay zakat through digital payments, while knowledge and motivation have a minor impact. The results of this study suggest that OPZ needs to develop a millennial-friendly application to process zakat payments digitally.
19	Sukoraharjo, W., & Pardede, D. L. C. (2019).	Scientific Journal of Computer Informatics, 23(1), 1-10.	The results of the study using the Pearson correlation calculation method show that there is an effect of convenience on usability of 0.684, ease of user attitude of 0.594, usability of user attitudes of 0.434, user attitude of intention to pay zakat of 0.478, and usability of intention of paying of zakat of 0.371 based on the average - the average of the three websites.
20	Rusidiana, A. S. (2018).	Liquidity: Journal of Accounting and Management Research, 7(2), 124-136.	In general, during the period 2011-2016, the productivity level of Indonesian Zakat educational institutions increased. The increase in Indonesian Zakat institution productivity growth (1.116) is generally due to technology change (1.137) versus efficiency change (0.982). Therefore, considering future technological developments, more innovative services by Zakat institutions are needed.

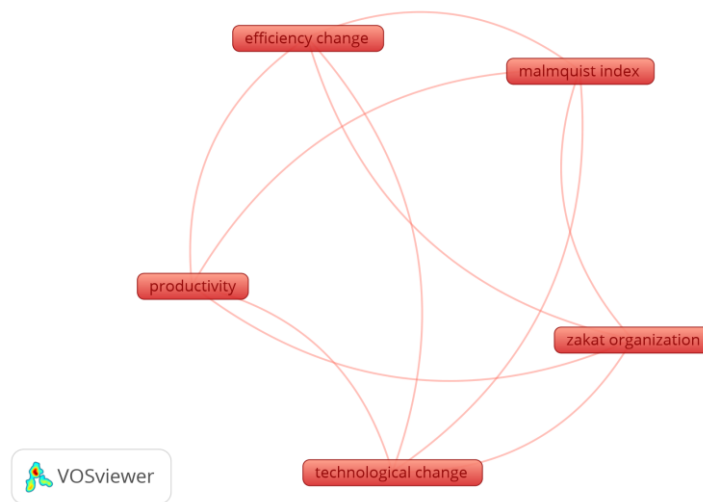


Fig 2. Visualization results from the VOS Viewer

Figure 2 above is the result of visualization using VOSviewer after entering the metadata obtained from the Mendeley application, the researcher includes (sorting keywords that match digital zakat), and excludes (sorts data that doesn't match digital zakat keywords). The results showed that there were 5 keywords that had strong attachments, namely technological change, zakat organization, productivity, efficiency change and malmquist index.

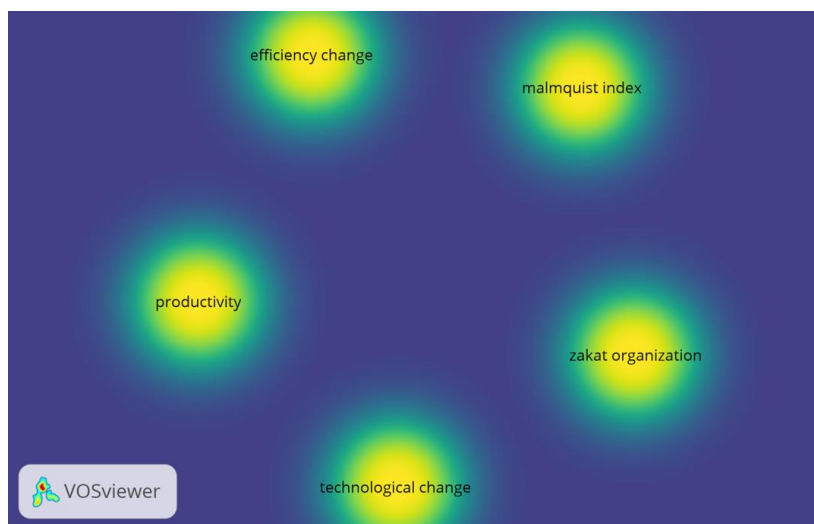


Fig 3. Density Visualization

The density visualization in Figure 3 shows clusters that describe the level of research carried out by scientists and scholars. Keywords shown in yellow with large circles indicate that they are highly researched topics. On the other hand, keywords that are still green with small circles indicate that the topic is still under-researched and not much research has been done. This figure also shows that there is a research gap, where there are themes that have not been explored much. These themes are still open for further research and development by future researchers (Marwantika, 2021).

The role of digital in the implementation of zakat is one of the aspects to realize the period of zakat revival in optimizing much better management of zakat funds. By sticking to the principles of adherence to Islamic Sharia provisions, fairness and quality reports that refer to established standards (Suginam, 2020). Digital Zakat payments are gaining popularity among the general public.

This is evidenced by the year-on-year increase in digital zakat payments, which contribute to the increase in zakat payments. (Sisdianto et al, 2021). The role of digital in the implementation of zakat management as a medium for the collection, management and distribution of zakat is carried out more efficiently and transparently. This is shown in the implementation of zakat using blockchain technology in research (Urfiyya & Sulastiningsih, 2021) ywhich shows that the zakat ecosystem can be further enhanced because blockchain offers the concept of data decentralization that is permanent, real-time, secure, and transparent. Research (Maghfirah, 2021) explains that the use of online services for zakat payments at LAZ in the city of Yogyakarta has made it easier for muzakki to deposit zakat as an effort to fulfill their obligations.



Baznas and muzakki have also been shown to save time and money by digitizing zakat and using it to collect zakat funds digitally (Vientiany et al., 2022). The results and research findings (Saharuddin et al., 2019) also show that both the zakat and digital zakat payroll systems have a high level of efficiency and effectiveness. Digital zakat collection innovation by making it easier for muzakki to pay zakat can optimally increase zakat collection (Rahman, 2021). The use of Website, Instagram, Tiktok, Facebook, Twitter and Youtube media is quite effective in raising funds from muzakki and or donors (Nugraha, 2022).

Zakat management via digital platforms can be very helpful during the COVID-19 pandemic, when social distancing is recommended. Potential uncollected zakat can be optimized by digitizing zakat. Zakat institutions can partner with more financial technology (fintech) companies to finance zakat. The convenience brought by Zakat's digital payments and the rapid development of financial technology are great strengths and opportunities (Ninglasari & Muhammad, 2021). Optimization of tax revenue must be designed systematically so that These systematic identification stages and processes have described an optimal digital zakat management strategy (Ningrum et al., 2021). According to (Rohmaniyah, 2021) digitizing zakat is a necessity in today's digital era, digitizing zakat will be optimal by strengthening the surrounding ecosystem, namely amil zakat institutions, Islamic financial institutions, government and society. BAZNAS in Indonesia is jointly optimizing information Systems Which there, in order the level of public trust in the management of zakat continues to increase, because this can maximize the collection of zakat, which has quite a large potential (Susilawati & Sunarto, 2020).

#### IV. CONCLUSION

Online platforms and mobile applications make it easier for individuals to contribute to zakat activities. This is in accordance with research (Saro et al., 2023) which explains that convenience in this digital era has many positive impacts on the development of zakat, both in terms of the convenience of muzakki in using technology to fulfill zakat obligations and the convenience of amil zakat institutions in collecting zakat funds and transparency in reporting the distribution of zakat.

This digital media can increase public confidence in paying zakat so that there is an increase in the level of productivity and acceptance of zakat. The impact of the zakat information system is very important in increasing zakat collection and poverty alleviation programs funded by zakat (Swandaru, 2019). The digital platform is seen as an alternative that has the potential to realize and increase public trust and confidence in the competence, credibility and transparency of zakat institutions (Meerangani et al, 2021). In addition, this statement is supported by other research conducted by (Utami et al., 2020) which proves that the digitalization variable for zakat payments or zakat payments (X) affects the potential for receiving zakat (Y) by 55.9%, and the remaining 40.1% is influenced by other factors not

examined. Researchers (Rusydia, 2018) also in their research proved that there was an increase in the level of productivity of zakat institutions in Indonesia in the period 2011 to 2016 due to technological changes. The use of financial technology can increase the number of muzaki, increase zakat receipts, reduce risk, which in turn is able to increase the welfare of muztahik and is able to reduce the number of muztahik to become muzaki (Basrowi & Utami, 2020).

This growth in zakat collection has been influenced by the usability factor, and research shows that this factor influences tax intentions (Sukoraharjo & Pardede, 2019). In addition, the willingness to pay zakat is also influenced by the transparency factor of zakat received in digital media. This is in line with research (Al Athar & Al Arif, 2021) that showed that trust, perception, and convenience variables have a significant impact on millennials' willingness to pay zakat through digital payments.

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