



The Challenge of Implementing Sharia Principles in Zakat Digitalization: Between System Efficiency and Compliance with Islamic Law

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Abstract: This article aims to describe the challenges of applying sharia principles in the digitalization of zakat; between system efficiency and adherence to Islamic law. This research uses a descriptive qualitative method, with a literature-based approach. Various works related to this research were collected from various literature sources, including scientific journals, online articles, books, documents, and others. The result of this research is that the digitalization of zakat provides a great opportunity to improve the effectiveness, transparency, and ease of access to the zakat system, but it also has various challenges, which include regulatory vagueness, high sharia compliance demands, data security and consumer protection, lack of digital Islamic financial literacy, and digital infrastructure inequality. Therefore, cooperation is needed from various parties, including the government, financial institutions, religious authorities, and the community, by making maqashid sharia as the main foundation. So that the digitalization of zakat is not only legal under Islamic law but also beneficial for the general public, and also still adheres to sharia principles.

Keywords: Digitalization; Sharia Principles; System Efficiency

Introduction

In this digital era, almost all aspects of life have been affected by technological advances, one of which is zakat management. The digitalization of zakat has become an urgent need to increase efficiency, transparency, and accessibility in zakat distribution. With technology, zakat can be managed better, thus providing a better impact for people in need in terms of zakat distribution. One of the most striking innovations in zakat management is the use of digital platforms, many zakat institutions now provide applications in the form of websites that require individuals to calculate, pay and distribute zakat easily, because with this only "click" model a Muslim can pay zakat mal and zakat fitrah without having to come to the location in person.¹

Digitalization opens up various opportunities that can strengthen the development of zakat. First, technology can expand the reach of Sharia-based financial services to areas previously unserved by conventional financial systems. Second, system automation and digitalization can improve operational efficiency and accuracy. Third, the presence of various Sharia applications that can provide space for halal MSMEs to develop digitally, which ultimately can strengthen the economic resilience of the

¹<https://Baznas.Jogjakota.Go.Id>. Accessed on July 5, 2025, 21.54 WITA

community. In addition, digitalization can also improve the digital ecosystem based on Islamic values that not only support productivity, but also can uphold ethics. In addition, the government is also committed through the Financial Services Authority (OJK) and Bank Indonesia in encouraging the growth of the Sharia digital economy is also evident in various strategic policy initiatives.²

Digitalization in the zakat system brings many benefits, but also brings many challenges, such as the risk of failure in the transfer of zakat funds, compliance with Sharia principles, and vulnerability to information technology risks.³The success of the digital zakat system depends heavily on the ability to channel funds to the most appropriate parties, and if this does not work optimally, then the system can adjust as needed, besides that, even though Islam allows digital zakat payments, there will still be a provision that zakat funds must be received by zakat email before being distributed to those who are entitled to receive them.⁴

Zakat is the 4th pillar of the pillars of Islam which has a dimension of worship, both social and economic. In this modern era, various innovations have emerged in collecting and distributing zakat through applications or platforms. This innovation is able to increase efficiency but can also raise concerns about the validity of the implementation of zakat according to sharia.

Judging from this condition, it is necessary to have strategies and policies that are able to harmonize zakat digitalization between system efficiency and compliance with Islamic law. This requires cooperation between various parties, such as the government, financial institutions, academics, business actors and religious authorities, to jointly build a digital economic ecosystem that is based on sharia maqashid. Therefore, this research aims to examine in depth the challenges of implementing zakat digitalization between System Efficiency and Compliance with Islamic Law.

Theoretical Basis

Zakat is one of the pillars of Islam, and scholars agree that zakat is obligatory, based on the Qur'an and the Sunnah of the Prophet that the law of zakat is obligatory, if it is carried out then it will be rewarded and if it is left out it will be sinful.⁵There are many verses in the Qur'an which explicitly stipulate the law of obligatory zakat, including in the QS. Al-baqarah/2:43.

﴿وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَارْكَعُوا مَعَ الرَّاكِعِينَ ٤٣﴾

Translation:

²Agista Hermalia Puteri, Nabila Syarifah, and Azura Septin Arlina, 'Opportunities & Challenges of Digitalization of Sharia Economy in Indonesia in the Digital Economy Era', 3 (2025), p. 296.

³Muzaki Muhammad, 'The Role of Digitalization in Increasing the Effectiveness of Interactions between Amil Zakat and Muzakki', International Journal of Islamic Economics and Finance Studies, 2023, p. 3.

⁴Sahid Alfatah and Abdullah, 'Optimizing Zakat in the Digital Era: The Role of Technology in Transparency and Distribution Efficiency', Pamulang University, 2.2 (2024), p. 13.

⁵Aden Rosadi, Zakat and Waqf Concepts, Regulations, and Implementation, Simbiosis Rekatama Media (Bandung: Simbiosis rekatama media, 2019), p. 39.

Firmly pray, pay zakat, and bow with those who bow.⁶

The explanation of Surah Al-Baqarah verse 43 shows that the law of zakat is obligatory, meaning that it is rewarded if it is done and sinful if it is left out. If a rich person refuses it, it will be taken by force and even considered an infidel for those who deny their obligations. People who do not want to pay zakat while their assets fulfill the requirements will receive punishment in the afterlife.⁷

The pillars of zakat are that you must pay out a portion of the nisab (assets) by relinquishing ownership of it, making it the property of a poor person, and handing it over to him or handing the assets over to his representative, namely the imam or person in charge of collecting zakat.⁸ Meanwhile, there are two conditions for zakat, namely the obligatory conditions for zakat and the valid conditions for zakat, namely as follows:

The mandatory conditions for zakat are as follows:

- a. Islam.,
- b. Independent.,
- c. Perfect ownership rights.,
- d. Halal.,
- e. Develop.,
- f. Achieve the nisab/minimum limit for zakat except rikaz (not required).,
- g. More than basic needs.,
- h. Free from debt.,
- i. *Haul* (one lunar year has passed).⁹

The conditions for valid zakat are as follows:

- a. Intention.,
- b. Tamlik (transferring ownership of assets to the recipient).¹⁰

Sharia Principles

The digitalization of zakat must reflect principles consistent with Islamic values. These principles include: trustworthiness, justice, accountability, transparency, professionalism, participation, and efficiency.¹¹ These principles must be fulfilled in the digitalization of zakat and there cannot be a conflict between the digitalization of zakat and the principles of zakat.

Digitalization of Zakat

⁶Indonesian Ministry of Religion. Al-Qur'an and its translation, ((Jakarta: Lajnah Pentashihan Mushaf Al-Qur'an, 2019, nd), p. 7.

⁷Ahmad Satori Ismail and et al., Indonesian Contextual Zakat Jurisprudence, Indonesian Contextual Zakat Jurisprudence (Central Jakarta: National Zakat Agency, 2018), pp. 37–38.

⁸Iin Mutmainnah, Fiqh of Zakat, (South Sulawesi: Dirah, 2020), p. 11.

⁹Ahmad Satori Ismail and et al., Indonesian Contextual Zakat Jurisprudence, Indonesian Contextual Zakat Jurisprudence, p. 44.

¹⁰Practical Zakat Guide, Ministry of Religion of the Republic of Indonesia Directorate of Islamic Community Guidance Directorate of Zakat Empowerment 2013, p. 40.

¹¹Iwan Fitrah, "Principles of Good Governance in Zakat Management from a Qardhawi Perspective: A Study of Baitul Mal in Central Aceh Regency," Jurisdictie 8, no. 1 (2017), p. 33.

The development of technology in life begins with the simplest processes starting from daily life to the level of satisfaction as individuals and social beings, technology continues to progress and develop, starting from agricultural technology, industrial technology, as well as information and communication technology, because with technology, various conveniences in activities are offered, such as communication, information, transactions, education and entertainment, with the development of technology, global zakat organizations have also begun to adopt technology in carrying out zakat operational activities, digital technology is also widely used by zakat institutions in Indonesia starting from the collection, distribution and processing of zakat, the application of technology in zakat by adopting digital technology is expected to increase effectiveness, increase the potential for zakat collection and distribution, this adoption is marked by the results of the digital zakat program where several zakat institutions are close to the crowdfunding platform to provide online zakat payment services, the implementation of this program continues to this day.¹²

System Efficiency

Efficiency is the use of fewer inputs to produce the same output, or by producing more output using the same inputs, or more output with relatively fewer inputs, efficiency is measured by the ratio between output and input. The greater the output compared to input, the higher the level of efficiency of an organization, in economic criteria a production system is said to be more efficient if it meets one of these criteria, namely minimizing costs to produce the same amount, and maximizing production with the same amount of costs.¹³ Meanwhile, the meaning of a system is a unity or collection of elements or components that interact with each other to achieve a certain goal.¹⁴ In the digitalization of zakat, system efficiency is needed to facilitate the digitalization of zakat.

Research Methodology

This research uses a descriptive qualitative method with a literature-based approach. Various works related to the research were collected from various literary sources, including scientific journals, online articles, books, documents, and others. The first stage in this research is data collection through a literature review directly related to the research topic. Next, literature selection is carried out based on the criteria of relevance, credibility, and currency. After data collection, analysis is carried out by identifying key concepts related to the research topic. The challenges of implementing Sharia principles in the digitalization of zakat; between system efficiency and adherence to Islamic law.

¹²Arum Nanda Listiana et al., "Digitalization of Zakat in an Effort to Improve Social Welfare and National Economic Recovery During the Covid-19 Pandemic," *Diponegoro Journal of Islamic Economics and Business* 2, no. 2 (2023), pp. 120–21.

¹³Bunga Larasati Pujianto, "Analysis of the Digital Zakat Service Program on Zakat Receipts Using the Data Envelopment Analysis (DEA) Approach at the National Zakat Collection Agency," *Journal of Applied Islamic Economics and Finance* Vol. 1, No. 1, Vol. 1, October 2020, p. 17.

¹⁴Fithrie Soufitri, *Information System Concept* (Padang Sidempuan: PT Inovasi Pratama Internasional Member of IKAPI Number 071/SUT/2022, 2023), p. 3.

Results and Discussion

Digitalization of Zakat (E-Zakat Application (Baznas, Laz)

Zakat has a very large and strategic role in the economic development of a country, of course, including in Indonesia, zakat has no return impact except the blessings of Allah SWT. but that does not mean that the zakat mechanism does not have a control system, the strategy of zakat to obtain value can be seen through: zakat is a religious calling is a reflection of one's faith, zakat is a financial source that will never stop, meaning that people who pay zakat will never run out, zakat can also eliminate social inequality and vice versa, zakat management in Indonesia has been partly carried out through amil zakat, although in limited numbers, the presence and existence of law No. 23/2011 one of its main objectives is to encourage the birth of zakat management institutions that are strong and trustworthy by muzakki.¹⁵

The distribution of zakat in the digital era without abandoning conventional methods shows that the millennial generation is very flexible and adaptive, alternative zakat in paying zakat has many choices to find the method that best suits their life needs, muzakki is getting smarter in choosing how to donate zakat according to their wishes. Having a tendency to communicate with many people and using various communication media shows that muzakki in the computer and internet era have many ways to give their zakat, direct distribution of zakat to mustahik or through amil, both are legalized by Islamic law as parties entitled to receive zakat, digitalization of zakat is proof of adaptation to technological developments, offline and online will coexist to provide the best customer experience, online will not replace offline marketing.¹⁶

One of the zakat payment services and evidence of the digitalization of zakat is the Kitabisa.com website. Launched in 2013, this website is a platform that initially focused on crowdfunding and fundraising, also known as a fundraising website. after being redesigned in 2015 a year later in 2016 this website launched a new feature, namely the zakat payment feature, namely the muzakki chooses one of the campaigns then selects to pay zakat then follows the instructions of the system to fill in the nominal or payment, after that transfer according to the bill informed by this web system, the status of the Kitabisa.com website in collecting zakat is as an intermediary, which in Islamic law is called wasilah, Kitabisa.com is a tawasul or intermediary between Muzakki and an institution or Institute using the wakalah contract which is one example or proof of the digitalization of Zakat.¹⁷ The online zakat payment system on the Kitabisa.com application can be done by simply downloading this application on the Play Store, after that just register via your respective email account, and after completing the next step is to make online zakat payments that can be distributed. Kitabisa.com is one example of an application for zakat payments. This application is an alternative for online zakat services. It also saves time because it can be done anywhere

¹⁵Ahmad Munawaruzaman Muhamad Ramadan, Rafi Muhammad, Febsa Adi Riansyah, "Web-Based Online Zakat Processing Application for Baznas Depok," *Journal of Da'wah Management* 162 8, June 2020, p. 167.

¹⁶Nenie Sofiyawati and Siti Nur Halimah, "Muzakki Behavior in Distributing Zakat in the Digital Era," *Anida (Actualization of the Nuances of Da'wah Science)* 22, no. 1 (2022), p. 57.

¹⁷Okto Viandra Arnes, "Maslahah and Effectiveness of Online Zakat Through the Kitabisa Application: A Legal Analysis," *Journal of Religious Research* 23, no. 2 (2022), p. 22.

without having to go directly to the zakat payment location. Furthermore, this application is very economical. The public can automatically understand and comprehend the procedures for zakat payments, and the management of incoming zakat funds can be carried out transparently and can be seen by donors.

Digital payment methods (e-wallet, Qris)

Bank Indonesia Regulation Number 20/6/PBI/2018, electronic money is a payment instrument that meets the elements issued, namely the value of money that is deposited in advance to the issuer and stored electronically in a chip or media server, the value of electronic money managed by the issuer is not considered as savings according to banking law, according to Bank Indonesia Regulation Number 18/40/PBI/2016, an electronic wallet is an electronic service that can store information about payment instruments, such as credit cards, electronic money, and funds, to be used for payments.¹⁸

The use of QRIS is a digital innovation in the payment system and continues to experience very rapid growth during the corona pandemic, in this regard BAZNAS is pleased to utilize QRIS as a non-cash zakat payment medium, with the existence of QRIS which is in line with the development of the times that is able to provide opportunities for zakat in Indonesia, it is hoped that it can achieve the target of collecting zakat, the advantage of having QRIS is the flexibility in choosing sources of funds or other payment instruments that can be used in choosing sources of funds to make payment transactions and increasing practicality.¹⁹ In addition to QRIS, E-wallet is also a digital wallet that can store funds and record transactions made. To use an E-wallet, you only need to download and install the E-wallet application. Next, register and top up your balance to use it. Examples of E-wallets used in Indonesia are Gopay, Shopeepay, OVO, Dana, and LinkAja.²⁰

E-wallets are widely used by Muslims because they are influenced by several factors, namely trust, compatibility, and satisfaction, but this is not influenced by social factors such as trust, because trust is an aspect of the personal factors of the Muslim community itself who use E-wallets for zakat.²¹

As a result of this technological sophistication, financial transactions and zakat management have become more advanced, zakat distribution has been largely done online, people can start by accessing the internet using either a laptop or smartphone to see how sophisticated the digitalization of zakat is today.

Sharia Principles in Digital Zakat Management

The digitalization of zakat, as part of the modernization of zakat management, must not ignore the basic principles of Sharia regarding zakat. Although this has changed to digital zakat, it is hoped that the digitalization of zakat will continue to be

¹⁸Sarah Lutfiyah Nugraha and Ika Yunia Fauzia, "Infak, and Alms (Case Study on Ovo)," *Journal of Business and Banking* 11 (2021), p. 116.

¹⁹ Muhammad Yassir akbar ramadahni Luthfiah mahira attas, Muhammad darwis, "Effectiveness of Using the QR Code Feature in Collecting ZIS Funds (Case Study of Baznas Palopo)" 4 (2024), p.5.

²⁰Muhammad Yassir akbar ramadahni Luthfiah mahira attas, Muhammad darwis, "Effectiveness of Using the Qr Code Feature in Collecting ZIS Funds, p.624.

²¹Sarah Lutfiyah Nugraha and Ika Yunia Fauzia, "Infak and Alms (Case Study on Ovo), p. 118

carried out in accordance with Sharia principles. The following are the Sharia principles in digital zakat management:

The principle of trust must be carried out in managing zakat because zakat funds are funds belonging to Allah SWT which must be managed and used as well as possible, in accordance with the trust that has been given to those who receive the trust, guided by the Al-Quran and Hadith.

Principle of Justice Good distribution must be carried out fairly among all groups, fair here does not mean the same size, but to protect the interests of the community, this shows that in the distribution of zakat to each group it must be done fairly, not by giving the same size to each group but by looking at their interests.²²

Principle of Accountability This principle must exist because accountability is a requirement for the success of zakat with recording as one part of the work in zakat administration, because recording that is in accordance with the circumstances will ultimately provide the strength to be accountable, from here it can be concluded that accountability is responsibility, where this will be shown to the community, government and so on.²³

Transparency Principle This principle of transparency encompasses the openness of information that must be conveyed to the public, as this will reduce public distrust of zakat institutions. Through transparency, the information sought by the public can be easily accessed, and distrust in zakat administrators can be changed, allowing the public to trust in the management of the zakat entrusted to them.

Professional Principles The selection of the best human resources filled by zakat institutions is carried out with the conditions that HR must be Islamic, mukallaf, honest, and understand the laws of zakat and be able to carry out tasks and be independent and not have slaves.²⁴

Principle of Participation The principle of participation should only be granted after there is trust and certainty that the recipient is the rightful recipient. This is done by getting to know or interviewing people who live in the area or by learning the true situation.

Efficiency principle The principle of efficiency in zakat must be carried out by saving, namely saving as much as possible in administrative expenses because administrative or operational costs can be taken from Amil funds, then Amil should be given wages according to the work, not too little and not too excessive.²⁵

The above Sharia principles in zakat are the primary foundation for ensuring that zakat is not only valid under Islamic law but also promotes social justice and the welfare of the community. These principles are also crucial in modern contexts such as the digitalization of zakat.

²²Siti Raudatun Ni'mah and Norwilistini, "Implementation of the Baznas Information Management System (Simba) in Optimizing Zakat Management in Hulu Sungai Selatan Regency," *Al-Ujrah | Journal of Islamic Economics* 1, no. 01 (2023), pp. 43-44.

²³Iwan Fitrah, "Principles of Good Governance in Zakat Management from a Qardhawi Perspective: A Study of Baitul Mal in Central Aceh Regency, p. 31.

²⁴Iwan Fitrah, "Principles of Good Governance in Zakat Management from a Qardhawi Perspective: A Study of Baitul Mal in Central Aceh Regency, p. 32.

²⁵Siti Raudatun Ni'mah and Norwilistini, "Implementation of the Baznas Information Management System (Simba) in Optimizing Zakat Management in Hulu Sungai Selatan Regency, p. 44.

Challenges in Implementing Zakat Digitalization

In this technological age, progress is unavoidable. Information and communication technology (ICT) is opening up new opportunities to simplify zakat management for the public. The use of digital technology can help optimize the zakat system to make it more efficient, effective, and transparent. Kitabisa.com, QRIS, and e-wallets are now widely used in zakat management, offering significant potential to increase public participation in zakat payments and enhance public trust in zakat institutions.

In this digital era, although the digitalization of zakat continues to develop, it also faces various challenges, ranging from structural and cultural challenges that are not light. One major problem is the low level of digital literacy among the community, especially in areas with limited access to technology, perhaps there are still many muzakki and mustahik who are not accustomed to using digital platforms, so the potential use of technology in zakat management cannot be maximized, in addition to that, zakat institutions that have limited budgets face significant challenges due to the high costs associated with creating and operating a digital zakat platform, another problem that arises is the risk of data security, where the personal data of users, both muzakki and mustahik, must be protected.²⁶

With the presence of digitalization, zakat can now be enjoyed in a more practical and fast way, this is evident in the rapid development of digitalization of zakat by utilizing technology that guarantees transparency in accordance with Islamic principles, as explained above that digitalization of zakat also has various challenges, both between system efficiency and compliance with Islamic law, including the following:

Regulatory ambiguity. Zakat digitalization often lacks a clear distinction between conventional and Sharia-compliant fintech. This mix of regulations creates legal confusion and can lead to unbalanced competition, ultimately hampering the development of zakat digitalization and the creation of a distinct ecosystem that aligns with Islamic principles.

High demands for Sharia compliance. Every service or product for digital zakat must be free from elements of *riba*, *gharar*, and *maisir* and Data security and consumer protection. Digital user data and transaction protection requires a robust cybersecurity system to maintain public trust. Furthermore, a fair, accessible, and sharia-compliant complaint and dispute resolution system must be in place.

Lack of digital Sharia financial literacy. Most people still lack a clear understanding of the concept of digital zakat, how it works, and its advantages. This low literacy rate has resulted in low adoption and trust in digital zakat. Therefore, massive and ongoing public education efforts are needed.

Digital infrastructure inequality. Many regions in Indonesia, especially remote areas, still lack adequate access to the internet and digital technology. This makes it dif-

²⁶M. Musa Ali, "The Role of Digital Technology in Facilitating Zakat Collection and Distribution in the Modern Era," Proceedings of the International Conference on Islamic Education, Management and Sharia Economics, 2024, p. 661.

difficult for digital zakat services to reach all levels of society equally and risks creating a digital divide that widens economic inequality.²⁷

The challenges faced are increasingly complex due to developments in the era, therefore it is necessary to build public trust with the performance, sincerity and integrity of the amil zakat. The contribution of muzakki and stakeholders is a determining factor in BAZNAS's achievement in increasing the economic empowerment of the community.

Conclusion

In the modern era, the digitalization of zakat provides a significant opportunity to increase the effectiveness, transparency, and ease of access to the zakat system. The use of technologies such as digital applications, QRIS, and e-wallets has made it easier for muzakki (payers of zakat) to fulfill their duties and accelerated distribution to mustahik (recipients of zakat). However, the implementation of digital zakat also faces various serious challenges, particularly in maintaining compliance with Sharia principles. These challenges include unclear regulations, high demands for Sharia compliance, data security and consumer protection, limited digital Sharia financial literacy, and disparities in digital infrastructure. Therefore, to realize an effective and Sharia-compliant digital zakat system, cooperation from various parties is required, including the government, financial institutions, religious authorities, and the community, with the maqasid sharia as the primary foundation. To ensure that digital zakat is not only valid under Islamic law but also beneficial to the general public, Sharia principles such as trustworthiness, justice, transparency, accountability, professionalism, participation, and efficiency must be adhered to.

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²⁷Puteri, Syarifah, and Arlina, "Opportunities & Challenges of Digitalization of Sharia Economy in Indonesia in the Digital Economy Era," pp. 203–4.

- and National Economic Recovery During the Covid-19 Pandemic.” *Diponegoro Journal of Islamic Economics and Business* 2, no. 2 (2023): 116–37. <https://doi.org/10.14710/djieb.20239>.
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