

## Zakat Fund Collection Optimization Strategy Based on Digital Technology: An Empirical Study in West Java

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### ABSTRACT

Indonesia has enormous national zakat potential exceeding IDR 300 trillion; however, its realization remains very low, at only around 3.9%–5%. This gap has significant social implications, particularly in limiting the optimal distribution of zakat for poverty alleviation, social welfare improvement, and economic empowerment of vulnerable communities. This study aims to formulate a strategy for optimizing zakat collection in the West Java region by identifying and prioritizing the most influential determinant factors, particularly trust, technology adoption, and institutional capacity in digital zakat management. The study employs the Analytical Hierarchy Process (AHP) method involving seven experts through Focus Group Discussions (FGDs) and in-depth interviews. The results indicate that building communication and trust is the top strategic priority with the highest weight (0.368). Muzakki is identified as the most influential key actor across all decision factors. The managerial implications for Zakat Management Organizations (OPZ) highlight the need to strengthen a transparent digital ecosystem and collaborate with local figures to build social proof and enhance muzakki loyalty. In addition, digitalization should evolve beyond functioning merely as a payment channel into an integrated information ecosystem capable of providing real-time transparency reports to meet the expectations of digitally literate zakat payers. Strategic partnerships with fintech platforms, e-commerce, and community networks remain important as long-term reinforcement to expand outreach, particularly among digitally active younger generations.

### ABSTRAK

Indonesia memiliki potensi zakat nasional yang sangat besar, mencapai lebih dari Rp300 triliun. Namun, realisasi penghimpunannya masih sangat rendah, yaitu hanya sekitar 3,9%–5%. Kesenjangan ini menimbulkan dampak sosial yang signifikan, terutama dalam membatasi optimalisasi penyaluran zakat untuk pengentasan kemiskinan, peningkatan kesejahteraan sosial, dan pemberdayaan ekonomi masyarakat rentan. Penelitian ini bertujuan untuk merumuskan strategi optimalisasi penghimpunan zakat di wilayah Jawa Barat dengan mengidentifikasi dan memprioritaskan faktor-faktor determinan yang paling berpengaruh, khususnya kepercayaan, adopsi teknologi, dan kapasitas kelembagaan dalam pengelolaan zakat digital. Penelitian ini menggunakan metode *Analytical Hierarchy Process* (AHP) dengan melibatkan tujuh orang pakar melalui *Focus Group Discussion* (FGD) dan wawancara mendalam. Hasil penelitian menunjukkan bahwa strategi membangun komunikasi dan kepercayaan menjadi prioritas utama dengan bobot tertinggi sebesar 0,368. Muzakki teridentifikasi sebagai aktor kunci yang paling berpengaruh pada seluruh faktor pengambilan keputusan. Implikasi manajerial bagi Organisasi Pengelola Zakat (OPZ) adalah perlunya memperkuat ekosistem digital yang

transparan serta menjalin kolaborasi dengan tokoh lokal untuk membangun bukti sosial dan meningkatkan loyalitas muzakki. Selain itu, digitalisasi perlu berkembang tidak hanya sebagai saluran pembayaran, tetapi juga sebagai ekosistem informasi yang terintegrasi dan mampu menyediakan laporan transparansi secara real-time guna memenuhi ekspektasi para pembayar zakat yang memiliki literasi digital tinggi. Kemitraan strategis dengan platform fintech, e-commerce, dan jaringan komunitas tetap penting sebagai penguatan jangka panjang untuk memperluas jangkauan penghimpunan zakat, khususnya pada generasi muda yang aktif secara digital.

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## A. INTRODUCTION

Zakat is one of the fundamental pillars of Islam, encompassing not only a vertical dimension as an act of worship to Allah SWT but also a horizontal dimension as an instrument for social justice and public welfare. In the context of a modern state, zakat management in Indonesia has been strengthened by a solid legal framework through Law Number 23 of 2011 on Zakat Management, which designates the National Amil Zakat Agency (BAZNAS) as the official institution responsible for enhancing the effectiveness of zakat management. As the country with the largest Muslim population in the world and recognized as the most generous nation (Charities Aid Foundation, 2021), Indonesia possesses an enormous zakat potential, estimated to exceed IDR 300 trillion annually.

However, this substantial potential has not been matched by optimal collection performance. Data indicate that the realization of *zakat*, *infaq*, and *sadaqah* (ZIS) collection remains within the range of 3.9%-5% of the total national potential. This gap reflects the presence of structural and behavioral issues in zakat management. Several studies identify that the low level of zakat collection is influenced by factors such as trust in zakat institutions, the level of zakat literacy, and the public's preference for directly distributing zakat to beneficiaries (*mustahik*) (Beik & Arsyianti, 2016; Saad et al., 2020). In addition, institutional governance aspects, such as transparency, accountability, and the professionalism of amil (zakat administrators) are critical determinants in enhancing public trust (Huda et al., 2012; Wahab & Rahman, 2011; Ayuniyyah et al., 2025).

In the era of digital transformation and Society 5.0, technological innovation is considered a strategic approach to improving zakat collection. The digitalization of zakat services through online platforms, mobile applications, fintech, and QR codes has been developed to provide easier access for muzakki (zakat payers) (Aziz, 2024; Aini, Putra & Husniah, 2025; Akil et al., 2025). Previous studies have shown that the adoption of digital technology in zakat management is influenced by several important factors, including ease of use, trust, perceived security, and service effectiveness, which ultimately affect muzakki's willingness to use digital zakat services (Kasri & Yuniar, 2021; Kamal, Safarida & Kassim, 2024; Alsmadi, 2024; Nurhayati et al., 2022). These findings indicate that technology adoption in digital zakat is not solely determined by technological availability, but also by psychological, institutional, and social factors that shape user trust and participation in digital zakat ecosystems.

Nevertheless, digital transformation has not fully succeeded in significantly changing *muzakki* behavior. Empirical studies reveal that some individuals still prefer conventional methods due to social proximity, direct trust, and the perception that direct distribution is more accurate and effective (Cahyani et al., 2019). Moreover, low digital literacy, limited education, and suboptimal communication strategies by zakat institutions pose challenges to the implementation of digital zakat (Kasri & Putri, 2018; Paizin et al., 2022). Other studies also find that the effectiveness of digital zakat largely

depends on service quality, information transparency, and the reputation of zakat management institutions (Alimusa et al., 2025).

Another factor influencing zakat collection is the role of social actors such as religious leaders, influencers, and da'wah communities (Amalia & Rama, 2023; Verdianti & Puja, 2023). In the era of social media, influencers play a strategic role in shaping public opinion and increasing awareness of zakat obligations. Studies in digital philanthropy suggest that trust in public figures and message credibility significantly affect donation decisions (Wallace, Buil & De Chernatony, 2017; Shin, 2024). On the other hand, the competence of zakat administrators in terms of professionalism, transparency, and accountability is also crucial in strengthening institutional legitimacy in the eyes of the public (Huda et al., 2018).

Given the complexity of these factors, a comprehensive strategic approach is required to optimize zakat collection. The multidimensional nature of challenges in digital zakat management indicates that strategic decision-making should consider various interrelated factors simultaneously, including technological, institutional, and behavioral aspects (Widiastuti et al., 2021). In this regard, the Analytic Hierarchy Process (AHP) method is relevant, as it can accommodate both qualitative and quantitative variables and generate decision priorities based on weighted analysis (Saaty, 2008). AHP has been widely applied in strategic decision-making research, including in the Islamic finance and philanthropy sectors (Ascarya, 2022; Hunjra, Arunachalam & Hanif, 2024).

Based on the above discussion, this study is designed to address the following research objectives: (1) to identify the key factors influencing the optimization of digital-based zakat collection, (2) to determine the priority strategies for improving zakat collection through digital platforms using the Analytic Hierarchy Process (AHP), and (3) to identify the main actors and strategic alternatives that can support sustainable zakat management. This research focuses on the West Java region, particularly Depok City, Bogor City, Bogor Regency, and Bekasi Regency, as representative areas with high levels of urbanization and digital penetration. The findings of this study are expected to contribute to the development of an effective, measurable, and applicable strategic model for reducing the gap between zakat potential and its actual collection, while supporting sustainable social welfare improvement.

## **B. RESEARCH METHOD**

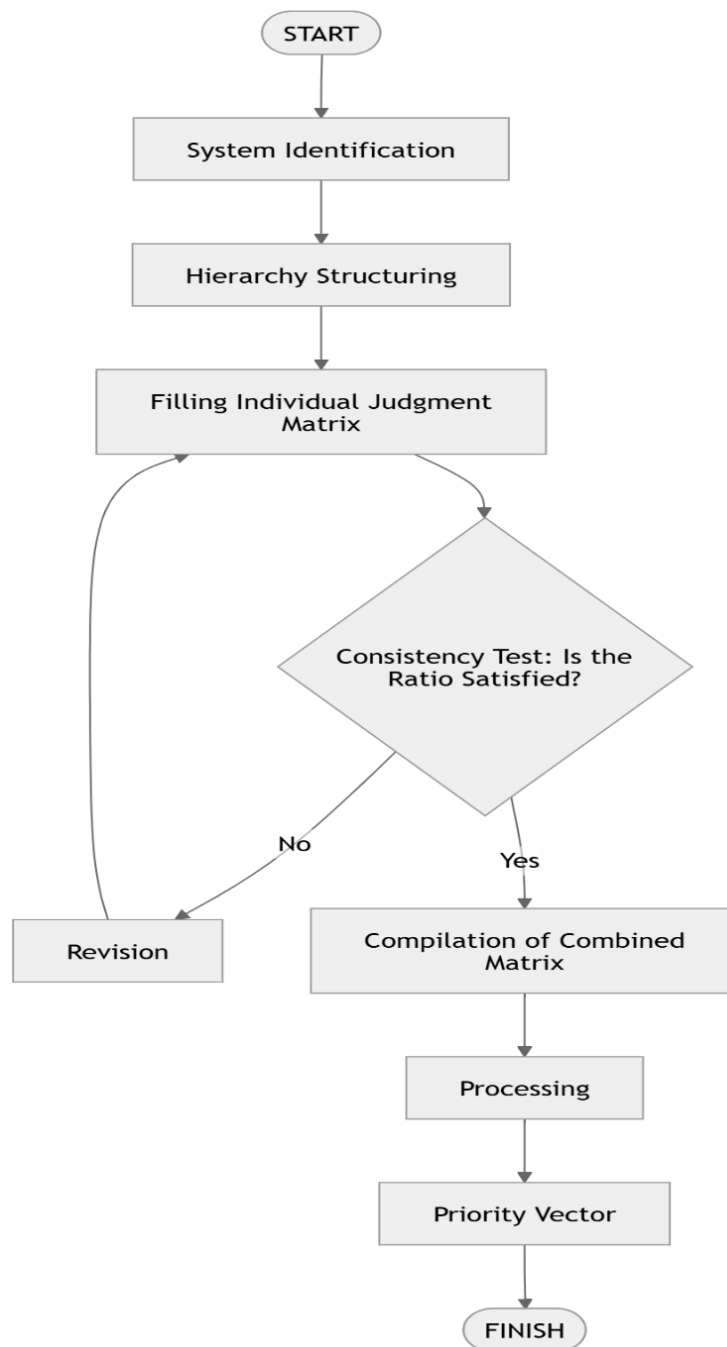
The study was conducted in four regencies/cities in West Java, namely Depok City, Bogor City, Bogor Regency, and Bekasi Regency. This research employed a quantitative approach using a hard systems analysis framework with the Analytical Hierarchy Process (AHP) method (Vaidya & Kumar, 2006; Saaty, 2008). AHP is an analytical tool designed to support managerial decision-making, implemented in this study using the Expert Choice 2000 software (Sipahi & Timor, 2010). Respondents were selected through a purposive sampling method, whereby chosen participants possessed a clear understanding of the issues under investigation and had influence, either directly or indirectly, on policy formulation or provided strategic input to decision-makers regarding the optimization of zakat collection while considering its determining factors.

Data collection was carried out through in-depth interviews and Focus Group Discussions (FGDs). The data used in this study consisted of both primary and secondary data. Secondary data were obtained through literature reviews, online sources, and institutional data providers such as zakat management organizations (OPZ) and

LAZ/BAZNAS. The FGD involved seven (7) experts selected purposively. These experts, who provided judgments through AHP questionnaires during the FGD sessions, consisted of practitioners from BAZNAS, OPZ representatives, and academics.

The analysis was conducted by evaluating strategic alternatives through the distribution of AHP questionnaires to the seven experts and subsequently aggregating their assessments. The strategic alternatives within the hierarchy were derived from the justification of alternatives identified through literature review and field observations relevant to the research object. The construction of the AHP hierarchy was based on expert opinions, drawing from both practical experience and theoretical literature, and further validated through in-depth interviews and discussions with domain experts. Data processing and revisions were performed after all questionnaires had been collected.

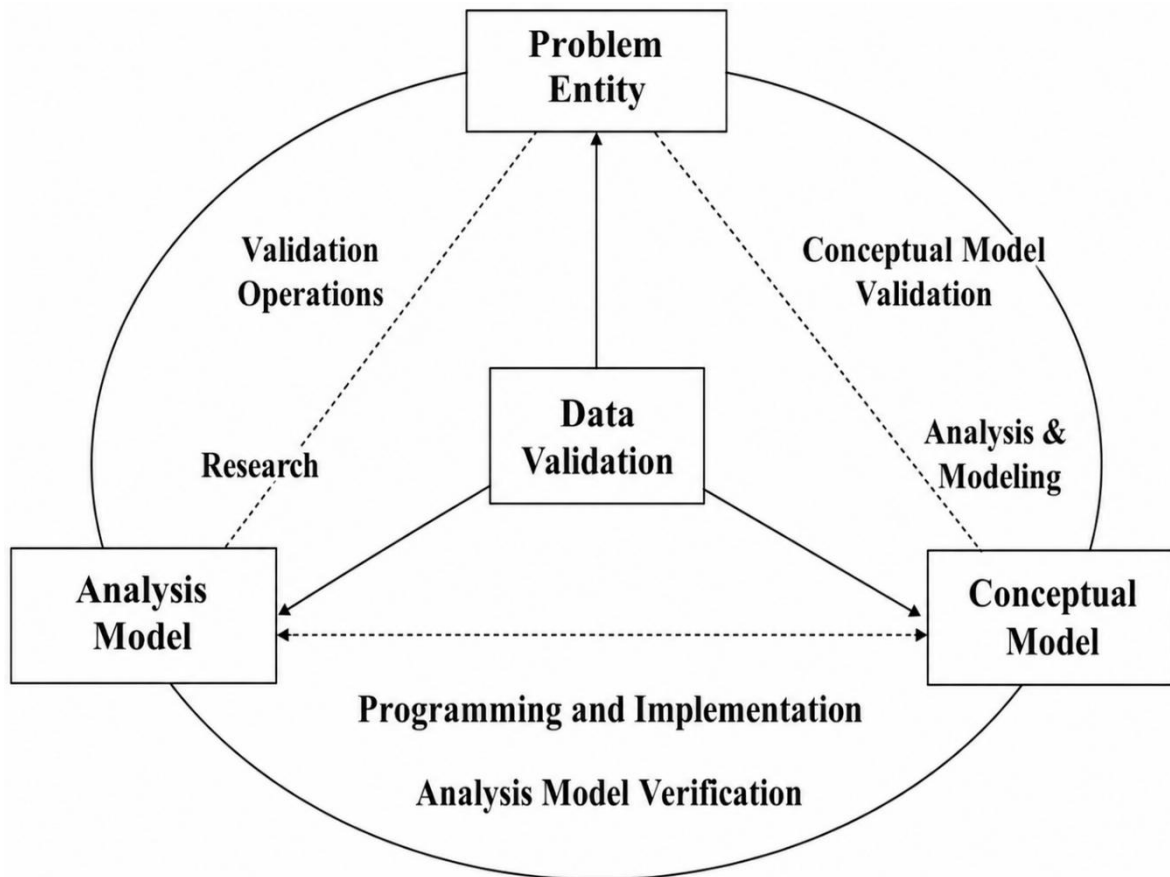
Schematically, the process of developing and processing AHP data in this study is illustrated in the form of a process flow diagram, as presented in Figure 1.



**Figure 1. The Process Flow Scheme of Analytical Hierarchy Process (AHP) Data Analysis**

Source: Saaty (2008)

In this study, model verification and validation were conducted using face validity as proposed by Sargent (2010). The verification and validation process of the model within a simplified modeling framework is illustrated in Figure 2.



**Figure 2. Model Verification and Validation in a Simple Modeling Process**

Source: Sargent (2010)

The results of the analysis are derived from both qualitative descriptive and quantitative analyses. The institutional analysis and model design were validated and verified through Individual Depth Interviews (IDI) involving stakeholders with relevant expertise, and further discussed in Focus Group Discussions (FGD).

### C. RESULT AND DISCUSSION

The analysis of strategic priority determination using the Analytical Hierarchy Process (AHP) method was conducted to identify the best strategic alternatives based on the analysis of influencing factors or objectives in accordance with stakeholder perspectives. The AHP analysis also produced priority rankings of the most influential criteria, the most significant actors, and the most appropriate strategies to be implemented in determining strategies for increasing zakat fund collection.

Based on the AHP framework, an AHP questionnaire was developed and distributed to seven (7) experts who are directly involved in zakat fund collection. The questionnaire results, reflecting each expert’s judgments, were then input and processed using the Super Decisions software.

The results of the AHP hierarchical analysis, which generated five key strategic alternatives for enhancing zakat fund collection, are presented in Table 1 below:

**Table 1. Alternative Strategies for Enhancing Zakat Fund Collection**

| No. | Strategic Alternatives               | Priority Vector | Rank |
|-----|--------------------------------------|-----------------|------|
| 1   | Building communication and trust     | 0.368           | 1    |
| 2   | Facilitating access and transactions | 0.347           | 2    |

|   |   |       |   |
|---|---|-------|---|
| 3 | Innovating with advanced technology     | 0.187 | 3 |
| 4 | Expanding outreach through partnerships | 0.096 | 4 |

Source: Processed Data (2025)

The most reliable and top-priority strategy for enhancing zakat fund collection is building communication and trust, with a weight of 0.368. This finding indicates that strengthening the relationship between *muzakki* (zakat payers) and zakat management institutions is the most dominant factor influencing zakat payment decisions. This strategy involves *muzakki* as decision-makers and zakat institutions (LAZ/BAZNAS) as fund managers who play an active role in fostering transparent and credible communication. Trust is the primary reason this strategy is prioritized, as it directly affects *muzakki* decisions and loyalty. Without trust, service convenience and technological innovation cannot achieve optimal impact (Elpina & Lubis, 2022; Chamid, Habeeb & Mutaqin, 2025).

The second priority is facilitating access and transactions, with a weight of 0.347. This finding highlights that ease in the zakat payment process, both through digital and non-digital services, plays a crucial role in increasing *muzakki* participation. Accessible and user-friendly transaction mechanisms help reduce technical barriers and enhance the comfort of *muzakki* in fulfilling their zakat obligations.

The third priority is advanced technological innovation, with a weight of 0.187. Technological innovation is perceived as a supporting factor that enhances the effectiveness of zakat collection strategies. However, it is not the primary driver unless accompanied by strengthened trust and ease of access for *muzakki*.

The fourth priority is expanding outreach through partnerships, with a weight of 0.096. The relatively lower priority value indicates that partnership strategies have a comparatively smaller direct influence on *muzakki* decision-making. Nevertheless, partnerships remain important as a long-term strategy to broaden the *muzakki* base and strengthen the zakat management ecosystem.

Based on the study findings and in-depth interviews, a weighting matrix was constructed to determine the selection of strategies for improving zakat fund collection. The results of the AHP analysis, including weights and priority rankings, are presented in Figure 3.

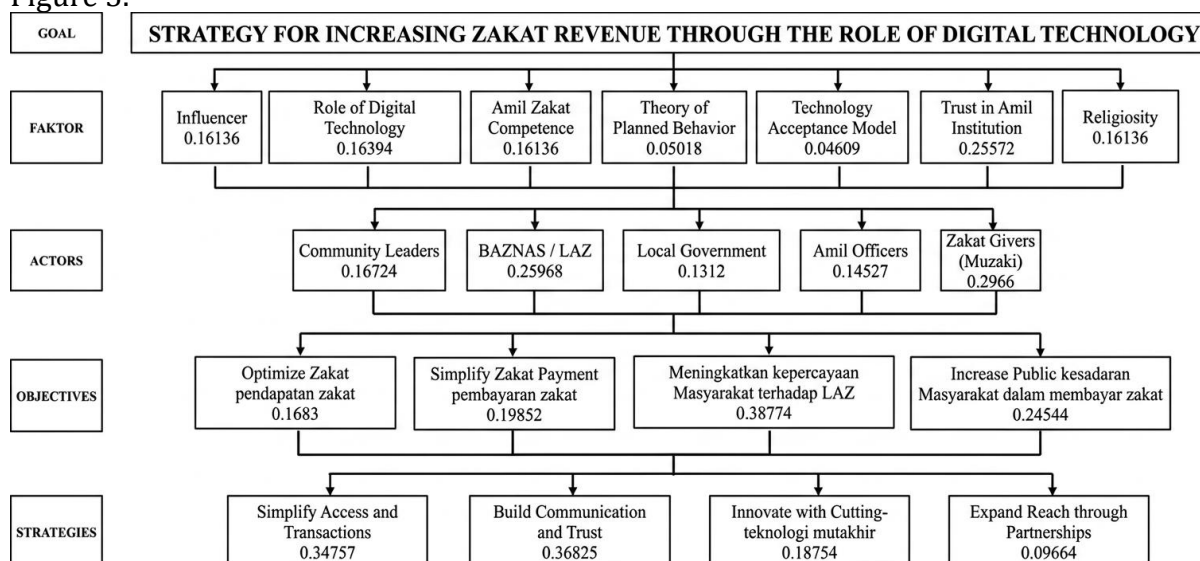


Figure 3. Hierarchical Structure of AHP Results

The decision hierarchy system is structured as an interrelated framework consisting of five levels, as follows:

Level 1: Goal, the primary objective to be achieved, namely: enhancing zakat fund collection.

Level 2: Factors influencing the strategy for enhancing zakat fund collection, consisting of:

1. Influencer
2. The role of digital technology
3. Competence of zakat administrators (*amil*)
4. Theory of Planned Behavior (TPB)
5. Technology Acceptance Model (TAM)
6. Trust in zakat institutions
7. Religiosity

Level 3: Actors involved in the strategy for enhancing zakat fund collection, consisting of:

1. Community leaders
2. BAZNAS/LAZ (zakat institutions)
3. Local government
4. Zakat administrators (*amil*)
5. *Muzakki* (zakat payers)

Level 4: Objectives to be achieved in the strategy for enhancing zakat fund collection, consisting of:

1. Optimizing zakat revenue
2. Facilitating the zakat payment process
3. Increasing public trust in zakat institutions (LAZ)
4. Enhancing public awareness in paying zakat

Level 5: Priority strategic alternatives for enhancing zakat fund collection, consisting of:

1. Facilitating access and transactions
2. Building communication and trust
3. Innovating with advanced technology
4. Expanding outreach through partnerships

### Priority of Actors Based on Factors

The results of the actor priority analysis based on various factors are presented in Table 2 below:

**Table 2.** Actor Priorities Based on Factors

| Actors            | Factors    |                            |                    |                            |                             |                           |             |
|-------------------|------------|----------------------------|--------------------|----------------------------|-----------------------------|---------------------------|-------------|
|                   | Influencer | Role of Digital Technology | Competence of Amil | Theory of Planned Behavior | Technology Acceptance Model | Trust in Amil Institution | Religiosity |
| Community Leaders | 0.165      | 0.166                      | 0.168              | 0.166                      | 0.168                       | 0.169                     | 0.166       |
| BAZNAS/LAZ        | 0.222      | 0.270                      | 0.275              | 0.270                      | 0.275                       | 0.254                     | 0.270       |
| Local Government  | 0.133      | 0.120                      | 0.132              | 0.120                      | 0.132                       | 0.144                     | 0.120       |
| Amil Officers     | 0.165      | 0.139                      | 0.141              | 0.139                      | 0.141                       | 0.144                     | 0.139       |
| <i>Muzakki</i>    | 0.313      | 0.302                      | 0.282              | 0.302                      | 0.282                       | 0.288                     | 0.302       |

Source: Processed Data (2025)

*Muzakki* ranks as the highest priority across all analyzed factors, indicating that their attitudes, perceptions, and behaviors are the primary determinants of successful zakat fund collection. As the key decision-makers who directly determine whether zakat

is paid, *muzakki* play a central role in shaping the effectiveness of zakat management strategies. This priority emerges because, without the trust and willingness of *muzakki*, policies, service innovations, and technological advancements will not yield optimal outcomes. This finding aligns with the Technology Acceptance Model (TAM), where *muzakki's* perceptions of ease of use and usefulness serve as critical entry points for increasing zakat collection (Ihsan, 2021; Cahyani & Anggraini, 2024). If *muzakki* lack trust in digital system security, the vast zakat potential estimated at IDR 300 trillion will remain difficult to realize.

The next priority actor is BAZNAS/LAZ, which demonstrates relatively high weights across most factors. This underscores the strategic role of zakat institutions as managers responsible for developing systems, enhancing professionalism, and adopting digital technologies. Moreover, BAZNAS/LAZ plays a crucial role in building *muzakki* trust through transparency, accountability, and service quality. Research by Ninglasari and Muhammad (2021) emphasizes that digitalization is not merely about providing technological tools, but also about how institutions manage data to produce credible reporting, as transparency is one of the strongest variables influencing *muzakki* loyalty.

Community leaders and amil officers fall into the medium-priority group, with relatively balanced weights. Community leaders exert significant social and moral influence in shaping public attitudes and norms regarding zakat obligations. Meanwhile, amil officers are directly involved in zakat collection operations, making their competence, integrity, and interaction quality with *muzakki* critical factors. Community leaders, including religious influencers, contribute to subjective norms that influence the intention to pay zakat through formal institutions (Satt et al., 2025). At the same time, amil officers serve as the frontline of service delivery, where their ability to explain Islamic principles while utilizing digital technology becomes essential in shifting *muzakki* behavior from traditional to digital methods.

Local government ranks as the lowest priority among the actors across most factors. Nevertheless, its role remains important as a regulator and facilitator in creating a supportive policy environment for zakat management. Regulatory support, inter-institutional coordination, and institutional strengthening are key contributions of local governments in reinforcing the zakat ecosystem. Furthermore, the government plays a strategic role in ensuring that zakat management is integrated with regional poverty alleviation programs, so that zakat is not only collected effectively but also distributed efficiently.

### Priority of Objectives Based on Actors

The results of the analysis of objective priorities based on actors are presented in Table 3 below:

**Table 3.** Priority of Objectives Based on Actors

| No | Objectives  | Actors            |            |                  |               |                |
|----|---|-------------------|------------|------------------|---------------|----------------|
|    |   | Community Leaders | BAZNAS/LAZ | Local Government | Amil Officers | <i>Muzakki</i> |
| 1  | Optimizing zakat revenue                            | 0.168             | 0.168      | 0.169            | 0.168         | 0.168          |
| 2  | Facilitating the zakat payment process              | 0.197             | 0.197      | 0.204            | 0.197         | 0.197          |
| 3  | Increasing public trust in zakat institutions (LAZ) | 0.395             | 0.395      | 0.338            | 0.395         | 0.395          |

|   |  |       |       |       |       |       |
|---|--|-------|-------|-------|-------|-------|
| 4 | Enhancing public awareness in paying zakat | 0.239 | 0.239 | 0.287 | 0.239 | 0.239 |
|---|--|-------|-------|-------|-------|-------|

Source: Processed Data (2025)

The objective of increasing public trust in zakat institutions (LAZ) emerges as the highest priority, involving community leaders, BAZNAS/LAZ, amil officers, and *muzakki* as the main actors in zakat management. This objective is prioritized because public trust constitutes the most critical foundation influencing the success of zakat collection and management. Without sufficient trust, various performance improvement strategies and service innovations cannot be effectively implemented. Efforts to enhance trust must be carried out continuously across all stages of zakat management, before, during, and after the collection process. This can be achieved through transparency, accountability, effective communication, and improved service quality, thereby strengthening public confidence and supporting the sustainability of zakat collection. This finding is supported by Elpina & Lubis (2022), who state that trust has a positive and significant influence on *muzakki* decisions; when *muzakki* believe that funds are managed in accordance with sharia principles and transparently, their loyalty increases accordingly.

The next priority objective is enhancing public awareness in paying zakat, which ranks second for most actors. This reflects the importance of education and the internalization of zakat values within society. Notably, for the local government actor, this objective holds a relatively higher weight, indicating the government's role in promoting awareness through regulation, socialization, and public policy support. Ihsan (2021) emphasizes that zakat literacy goes beyond understanding the obligation; it includes awareness of the socio-economic impact of zakat in poverty alleviation, which ultimately strengthens the intention (*niyyah*) of *muzakki* to pay zakat through formal institutions.

The objective of facilitating the zakat payment process occupies a moderate priority across all actors. This suggests that service convenience, particularly through digital technology, is considered an important supporting factor in increasing *muzakki* participation. However, ease of payment is positioned as an enabling factor rather than a primary objective, as its effectiveness largely depends on the level of public trust and awareness. As highlighted by Ninglasari & Muhammad (2021), ease of payment functions mainly as an enabler; the effectiveness of digital technology depends on its ability to address *muzakki* concerns regarding security and transparency. Without trust, even the most advanced digital platforms will not generate significant growth in zakat collection.

Finally, the objective of optimizing zakat revenue ranks relatively lowest compared to the other objectives. This indicates that stakeholders place greater emphasis on strengthening fundamental aspects, such as trust and awareness, as prerequisites for achieving sustainable increases in zakat revenue. Therefore, optimizing zakat income is viewed as an end result of successfully achieving the other strategic objectives. This approach aligns with the concept of sustainable social finance, where long-term sustainability in fund collection is prioritized over short-term targets that are not supported by a loyal *muzakki* base.

### Priority of Strategies Based on Objectives

The results of the analysis of strategy priorities based on objectives are presented in Table 4 below:

**Table 4.** Priority of Strategies Based on Objectives

| No | Strategies                              | Goals                    |                                    |                                |  |
|----|---|--------------------------|------------------------------------|--------------------------------|--|
|    |   | Optimizing Zakat Revenue | Facilitating Zakat Payment Process | Increasing Public Trust in LAZ | Enhancing Public Awareness in Paying Zakat |
| 1  | Facilitating access and transactions    | 0.359                    | 0.345                              | 0.345                          | 0.345                                      |
| 2  | Building communication and trust        | 0.359                    | 0.370                              | 0.370                          | 0.370                                      |
| 3  | Innovating with advanced technology     | 0.199                    | 0.185                              | 0.185                          | 0.185                                      |
| 4  | Expanding outreach through partnerships | 0.081                    | 0.099                              | 0.099                          | 0.099                                      |

Source: Processed Data (2025)

It can be observed that the strategies of building communication and trust and facilitating access and transactions rank as the highest priorities across all analyzed objectives. Both strategies have the largest and relatively close weight values, indicating that the achievement of zakat management objectives is highly dependent on service convenience accompanied by the strengthening of trust-based relationships between zakat institutions and the public. This finding underscores that technical and relational aspects must operate simultaneously for strategies to be effective. Digital accessibility without trust may generate hesitation, while trust without ease of access may hinder participation. According to Sakka & Qulub (2019), the effectiveness of online zakat services is not solely measured by system sophistication, but also by the growth of users who feel secure and comfortable in conducting transactions.

In the objective of optimizing zakat revenue, the strategies of facilitating access and transactions and building communication and trust share equally high weights. This indicates that increasing zakat revenue is determined not only by transactional convenience but also by *muzakki's* confidence in the credibility and professionalism of zakat institutions. Therefore, a combined approach focusing on service quality and trust emerges as the most relevant strategic direction.

For the objectives of facilitating the zakat payment process, increasing public trust in zakat institutions (LAZ), and enhancing public awareness in paying zakat, the strategy of building communication and trust ranks first. This highlights that effective communication, information transparency, and persuasive approaches play a dominant role in encouraging the adoption of zakat services and increasing public participation. The success of service innovation largely depends on the extent to which the public understands and trusts the system being offered. *Muzakki* tend to contribute more when they have strong confidence in the professionalism of zakat institutions. This is consistent with the findings of Elpina & Lubis (2022), which identify trust as the strongest predictor influencing *muzakki* decisions to choose formal zakat institutions over traditional distribution methods.

The strategy of innovating with advanced technology occupies a moderate priority across all objectives. It is considered important as a supporting factor for efficiency and modernization in zakat management. However, its effectiveness depends significantly on

user readiness and the level of public trust. Therefore, technological innovation must be integrated with strong communication strategies to achieve optimal impact.

The lowest-priority strategy is expanding outreach through partnerships. While this strategy remains important for improving efficiency and extending reach, its effectiveness is highly dependent on user readiness. Technological innovations that are too complex without adequate education may lead to negative disruption. Akbarillah (2022) and Asytuti, Arifin & Shubhi (2025) emphasize that digital tools such as QR codes or applications are often less effective without intensive socialization, as many *muzakki* still feel more comfortable with conventional methods, which are perceived as more psychologically aligned with sharia principles. Despite having the lowest weight, this strategy still plays a strategic role as a long-term enabler, particularly in reaching segments of society that have not yet been engaged by formal zakat services.

### **Managerial Implications**

These managerial implications are intended for leaders of Zakat Management Organizations (OPZ) to formulate strategic policies aimed at enhancing the effectiveness of zakat fund collection. Given the significant role of digital technology, OPZ management must shift from merely providing payment channels to developing a comprehensive digital ecosystem. This includes creating applications or platforms that not only facilitate payments (e.g., QRIS, e-wallets) but also offer features such as real-time transparency reports. *Muzakki* in areas such as Depok and Bogor tend to have high levels of digital literacy and are highly concerned about how their funds are allocated. Such features can strengthen trust and foster loyalty, encouraging recurring zakat payments through digital platforms.

Considering the influence of social actors on *muzakki* decision-making, OPZ should strategically manage collaborations with individuals who have strong local resonance. This involves not only engaging national influencers but also incorporating micro-influencers and local religious leaders who have strong community ties in regions such as Bogor and Depok. Influencers should be guided to frame zakat not merely as an obligation, but as a lifestyle and a solution to local social issues. This approach is more effective due to emotional and geographical proximity, enabling the creation of authentic social proof that can motivate millennials and Generation Z to participate in zakat payments.

The improvement of *amil* competence highlights that human resource quality serves as the frontline in building *muzakki* confidence. OPZ should implement mandatory periodic certification (e.g., SKKNI) and provide training in soft skills such as persuasive communication and excellent service. *Amil* should be positioned as “zakat consultants” who are capable of explaining both the sharia and socio-economic dimensions of zakat professionally. This will enhance *muzakki* satisfaction, making them feel valued and supported in making spiritually and financially sound decisions, ultimately accelerating their willingness to pay zakat.

Management must also tailor campaign strategies based on the unique geographical and demographic characteristics of each region. In Depok and Bogor City, the focus should be on technological efficiency and digital campaigns through social media, considering the commuter and fast-paced lifestyle of the population. In contrast, Bogor Regency requires a hybrid approach that combines digital technology with strengthening *amil* networks at the sub-district and village levels to reach *muzakki* in agricultural or industrial sectors who may prefer more personalized interactions.

Furthermore, management should establish new competency standards for amil. In addition to mastering fiqh al-zakat, amil must also possess digital literacy certifications and customer relationship management (CRM) skills. The synergy of these elements will form a “Digital Trust Loop,” where technology provides the platform, influencers generate inspiration, and amil deliver the final assurance to *muzakki*.

#### D. CONCLUSION

The strategy of building communication and trust emerges as the top priority in optimizing zakat fund collection. Trust, which is built through transparent, accountable, and continuous communication, serves as the primary foundation in shaping muzakki loyalty and long-term engagement with zakat management institutions. In the context of digital zakat services, trust becomes increasingly important because muzakki not only evaluate the convenience of payment systems but also the credibility, transparency, and integrity of institutions managing their contributions. Without strong trust, efforts to improve services and introduce technological innovations may not achieve the expected impact. Therefore, strengthening the relationship between muzakki and LAZ/BAZNAS is a key factor in ensuring the effectiveness and sustainability of zakat fund collection.

Strengthening public trust in zakat management institutions, including LAZ and BAZNAS, has important managerial implications for the long-term sustainability of zakat collection. Trust functions as a strategic foundation that supports stronger institutional relationships with muzakki, encourages consistent participation, and reinforces the credibility of zakat management in an increasingly competitive digital environment. In addition, the implementation of digitalization should evolve from merely providing payment channels into developing an integrated information ecosystem capable of delivering real-time transparency reports, in line with the expectations of digitally literate *muzakki*.

Strategic partnerships with fintech companies, e-commerce platforms, and community networks can serve as long-term instruments for expanding the reach of digital zakat services, particularly among digitally engaged population segments. Future research is recommended to examine the effectiveness of cross-sector collaboration models and digital governance frameworks in strengthening the sustainability and inclusiveness of zakat management policies.

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