Digital Transformation In Zakat Management At Baznas And Financial Technology: A Systematic Literature Review

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Abstract– This study aims to identify and analyze the implementation of digital transformation and the integration of financial technology (fintech) in zakat management by formal institutions, particularly the National Zakat Agency (BAZNAS). Using a Systematic Literature Review (SLR) approach, this study examines relevant literature published between 2022 and 2025. Ten selected articles were thoroughly evaluated based on strict inclusion and exclusion criteria. The findings indicate that digital transformation and fintech integration have a positive impact on efficiency, transparency, and financial inclusion in zakat management. Several challenges, such as limited digital infrastructure, organizational resistance, and low digital literacy, remain obstacles that need to be addressed. This study provides both theoretical and practical contributions to the development of technology-based zakat governance in the digital era.

Keywords: Zakat, fintech, digital transformation, BAZNAS, systematic literature review, digital Islamic finance

I. INTRODUCTION

Digital transformation has become a global phenomenon that is reshaping the way public and social organizations deliver services (Maya & Juriati, 2024). Governments and social institutions are increasingly required to adapt to digital technologies to enhance operational efficiency, process transparency, and public participation within a more inclusive and responsive governance system (Zulfikri, 2022). Digitalization enables cross-sector data integration, accelerates evidence-based decision-making, and expands service outreach to communities that were previously underserved.

According to Soeharjoto et al. (2019), financial technology (fintech) has rapidly developed as a disruptive innovation that is transforming global financial systems. Fintech significantly contributes to enhancing transaction efficiency, financial reporting transparency, and financial inclusion, particularly for groups traditionally underserved by conventional financial institutions. Fintech also drives the emergence of new business models, strengthens digital financial literacy, and expands access to financial services through mobile platforms that are easily accessible across various social segments.

In the context of Islamic social finance, digitalization serves as a strategic solution for optimizing the management of social funds such as zakat (Romadhona et al., 2025). According to Saputra et al. (2025), the use of digital technology enables the collection, distribution, and reporting of zakat to be carried out more effectively, transparently, and accountably, thereby strengthening public trust in zakat management institutions such as BAZNAS. Digitalization further expands the reach of zakat services, simplifies the process for muzaki to fulfill their obligations, and supports the integration of beneficiary data to ensure more targeted and sustainable distribution.

As the country with the largest Muslim population in the world, Indonesia possesses substantial zakat potential. However, zakat management continues to face serious challenges, ranging from low levels of zakat compliance to the suboptimal national-level organization of zakat collection and distribution systems (Afiyana et al., 2019). Limited zakat literacy, insufficient technological

innovation, and institutional capacity constraints also hinder the realization of Indonesia's full zakat potential. Collaboration among stakeholders is needed to strengthen regulation, digital systems, and public education to ensure that zakat can play a strategic role in reducing poverty and social inequality (Firda et al., 2024). BAZNAS, as the state-authorized institution responsible for managing zakat, holds the mandate to administer zakat in a centralized, professional, and accountable manner. With this strong institutional foundation, BAZNAS bears a significant responsibility in ensuring that zakat funds are managed effectively and deliver substantial impact for mustahik welfare (Rashif et al., 2024).

Zakat management in Indonesia continues to face persistent issues such as uneven distribution, questionable transparency, and limited outreach to mustahik in remote regions (Risnawati et al., 2023). These challenges contribute to low public trust in zakat institutions, including formal agencies. The lack of integrated data systems among zakat organizations and the limited use of digital technologies further impede the effectiveness of mustahik empowerment programs. Therefore, systemic transformation is required through governance enhancement, digital innovation, and capacity building to ensure that zakat management becomes more professional, inclusive, and impactful (Rashif et al., 2024). In response to these challenges, BAZNAS has begun adopting digital technologies through the development of zakat applications, e-payment channels, and collaborations with fintech platforms (Sugiyanto & Singagerda, 2024). These initiatives aim to improve accessibility for muzaki, accelerate distribution processes, and enhance transparency and accountability in national zakat management.

Much of the existing research on zakat has focused primarily on theological aspects, zakat jurisprudence, and its role in the community's microeconomic development (Aqbar & Iskandar, 2019). Normative and textual approaches dominate the literature, while managerial, technological, and institutional innovation aspects have received comparatively limited attention. Studies on digitalization in zakat management have begun to emerge, but they remain limited in number and scope. Existing studies are fragmented, lack interconnected findings, and do not provide a comprehensive mapping of how digital technologies are transforming zakat collection and distribution systems. To date, no systematic literature review (SLR) has specifically examined the integration of financial technology (fintech) in zakat management practices by formal institutions such as BAZNAS. Such an approach is crucial for understanding research trends, challenges, and the potential development of digital zakat systems more scientifically and strategically.

This study aims to systematically map the scientific literature on digital transformation and the integration of financial technology (fintech) in zakat management. The focus is directed toward the roles and experiences of formal institutions such as BAZNAS to identify research trends, conceptual contributions, and existing gaps. Specifically, this study seeks to identify and analyze how digital transformation and fintech integration are implemented in zakat management, with particular emphasis on national authorities such as the National Zakat Agency (BAZNAS). The study addresses three key questions: first, how fintech and digitalization have been adopted within the zakat management system of BAZNAS; second, what challenges and opportunities arise in the process of integrating fintech into zakat management; and third, how digital transformation affects operational efficiency, reporting transparency, and the expansion of financial inclusion within Indonesia's zakat distribution framework.

II.   RESEARCH METHOD

This study employs a Systematic Literature Review (SLR) approach as its primary research method. SLR is a research methodology specifically designed to identify, collect, and comprehensively evaluate various studies relevant to a specific topic (Cronin, 2011). It provides a systematic and transparent framework for screening, synthesizing, and analyzing literature related to the research issues or questions under investigation (Jesson, Matheson, & Lacey, 2011). The purpose of an SLR is to answer research questions comprehensively through clear, replicable, and rigorous procedures while also assessing the quality of each source used.

This study adopts the SLR framework developed to systematically gather, assess, and synthesize research related to a selected topic (Kitchenham, 2004). The five stages of SLR applied in this study are as follows:

1. Identification of Research Objectives and Questions

    The primary objective is to examine the implementation of digital transformation and fintech in zakat management by formal institutions, with a focus on BAZNAS. The research questions were formulated as outlined in the introduction.

2. Determination of Inclusion and Exclusion Criteria

Inclusion criteria:

a) Articles written in English or Indonesian.
b) Published between 2019–2025.
c) Discuss zakat, fintech, zakat digitalization, or zakat institutions (particularly BAZNAS).
d) Include empirical studies or conceptual analyses.

Exclusion criteria:

a) Studies that do not explicitly mention zakat.
b) Articles focusing on non-zakat donations or waqf.
c) Articles without full-text availability.

3. Literature Search Strategy

The literature search was conducted through several databases, including Scopus, Google Scholar, ScienceDirect, DOAJ, and Garuda. The keywords used included: "zakat AND digital transformation", "BAZNAS AND fintech", "Islamic social finance AND technology", "digital zakat management", and "zakat institutions AND innovation". Boolean operators were applied to broaden or narrow the search results.

4. Literature Selection

From an initial set of 245 identified articles:

a) 88 articles were screened based on titles and abstracts,
b) 32 articles were reviewed in full text,
c) 10 final articles were selected for in-depth analysis as they met all relevance and quality criteria.

5. Data Extraction and Analysis

Data were extracted based on the following components:

a) Types of digital technologies and platforms used by zakat institutions,
b) Forms of fintech integration (e-wallets, QRIS, crowdfunding, etc.),
c) Impacts on efficiency, transparency, and financial inclusion,
d) Challenges and opportunities encountered in implementation.

Table 1: SLR Findings: Digital Transformation and Fintech Integration in Zakat Management

No	Authors & Year	Article Title	Country	Study Focus	Methodology	Key Findings
1	Meerangani et al., 2022	*Digitalisation of Zakat Management System in Malaysia: Potential and Challenges*	Malaysia	Potential and challenges of digitalizing zakat management systems	Qualitative	The potential of digitalization in zakat management is substantial but has not been fully optimized.
2	Rizal & Pakkanna, 2023	*Digitalization of Zakat in Stimulating Community Socio-Economic Development in the Middle of the Covid-19*	Indonesia	Effectiveness of digital zakat systems in supporting more equitable and efficient distribution	Qualitative-descriptive (literature review)	Digital zakat is an important innovation that enhances the effectiveness of managing and distributing zakat.

		Pandemic (Maqasid Sharia Perspective)			
3	Amri et al., 2024	*Fintech Adoption and Its Investment Impact in Islamic Social Finance: The Case of Zakat*	Turkey	Adoption of Islamic Financial Technology (I-FinTech) in zakat management	Exploratory study	I-FinTech has significant potential to improve the efficiency and effectiveness of zakat collection and distribution.
4	Nugroho & Huda, 2022	*Analysis of the Influence of Information Technology on BAZNAS Financial Transparency in the Perspective of Sharia Maqasid*	Indonesia	Influence of information technology on financial transparency	Literature review	IT-based financial transparency contributes positively to building public trust.
5	Yanuar & Makhtum, 2023	*Digitalization Transformation of BAZNAS Financial Reports Based on SIMBA 4.0*	Indonesia	Implementation of financial report digitalization using BAZNAS Management Information System (SIMBA)	Qualitative (interviews)	SIMBA successfully supports the digitalization of financial reporting at BAZNAS.
6	Soehardi, 2023	*The Role of Financial Technology in ZISWAF (Zakat, Infak, Alms, and Waqf) Collection*	Indonesia	Role of fintech, especially digital payment services, in ZISWAF collection	Library research	Fintech plays an important role in enhancing efficiency, transparency, and outreach in ZISWAF collection.
7	Ali, 2024	*The Role of Digital Technology in Facilitating Zakat Collection and Distribution in the Modern Era*	Indonesia	Strategic role of digital technology in improving zakat management efficiency	Case study	Digital technology simplifies zakat collection through various online payment options.
8	Nurzaman, 2023	*The Role of Digital Technology in the Implementation of Zakat Management*	Indonesia	Role of digitalization in zakat management—collection, administration, and distribution	Comparative qualitative	Digital technology enhances efficiency and speeds up processes from collection to distribution.
9	Fadilah et al., 2024	*Digital Zakat and the Role of Zakat Intermediation: Case Study at BAZNAS West Java*	Indonesia	Case study on digital zakat services at regional level	Empirical study	Digital literacy improvement and local platform optimization are needed.
10	Kamilik et al., 2025	*Analysis of Digitalization Models in Zakat Management: Case Study at BAZNAS Indonesia*	Indonesia	Digitalization models in BAZNAS zakat management	Literature study	Digitalization improves transparency, accountability, and service outreach.

Source : Processed by Researchers

III. DISCUSSION

The increasing penetration of digital technology in the religious and philanthropic sectors has accelerated significant digital transformation in zakat management systems, particularly in Muslim-majority countries such as Indonesia, Malaysia, and Türkiye. This study synthesizes findings from ten academic sources that examine the role, implementation, and challenges of digital transformation in zakat management. The reviewed literature demonstrates a scholarly consensus that digital platforms have become essential instruments for enhancing the effectiveness of zakat collection, management, and distribution in the modern era.

These studies employ various qualitative approaches, including case studies, literature reviews, and exploratory methods. Such approaches enable an in-depth and contextual understanding of how digitalization is operationalized in practice across different zakat institutions. For example, Yanuar & Makhtum (2023) and Kamilik et al. (2025) investigated the implementation of the SIMBA-based zakat information system within BAZNAS Indonesia through field interviews and document analysis. Meanwhile, Meerangani et al. (2022) and Soehardi (2023) discussed digitalization issues from conceptual and regional perspectives through literature-based studies.

One of the key findings from the reviewed literature is that digital innovation fosters efficiency, transparency, and accountability within zakat management institutions. Systems such as SIMBA, blockchain technology, crowdfunding applications, and digital payment gateways not only accelerate transaction processes but also enhance public trust through transparent reporting and real-time monitoring. This is supported by the findings of Nurzaman (2023) and Ali (2024), who show that digital systems strengthen the legitimacy of zakat governance in the eyes of the public.

Furthermore, digitalization has been shown to accelerate and broaden zakat distribution more equitably. With real-time data integration and geographic tracking capabilities, zakat institutions are able to channel funds to beneficiaries (mustahik) more accurately. The study by Rizal & Pakkanna (2023) emphasizes that this mechanism aligns with the principles of Maqashid Shariah, particularly in terms of social justice and poverty alleviation. Thus, digital technology serves not only as an administrative tool but also as a means of actualizing ethical and theological values in zakat management.

Another important dimension is the increasing role of Islamic financial technology (Islamic Financial Technology/I-FinTech) in expanding the outreach of zakat management, especially among digitally literate youth. Amri et al. (2024) and Soehardi (2023) highlight that FinTech not only facilitates zakat donations through digital wallets or mobile applications but also fosters collaborative spaces between zakat institutions and innovative financial technology providers.

Despite these positive developments, digital transformation remains constrained by several structural and cultural challenges. Common obstacles identified in various studies include low digital literacy among communities, limited technological infrastructure in remote areas, regulatory ambiguities, and insufficient technical capacity within zakat organizations. Fadilah et al. (2024) highlight the need for enhanced digital education and stronger institutional support, particularly at the regional level, to ensure more optimal implementation of technology-based zakat management.

Therefore, the reviewed literature underscores the importance of a collaborative and strategic approach involving the government, zakat institutions, FinTech providers, and academic stakeholders. Strengthening digital zakat governance requires not only technological tools but also supportive regulations, ethical data management, investment in human resource development, and continuous public education. When these components are synergistically integrated, zakat digitalization can function not merely as a tool for administrative modernization, but as a catalyst for inclusive and sustainable socio-economic development in Muslim communities.

IV. CONCLUSION

Digital technological transformation has generated positive impacts on zakat management, particularly in improving efficiency, transparency, and the expansion of distribution outreach. The implementation of platforms such as BAZNAS' SIMBA, financial technology (FinTech), and the utilization of social media and e-payment systems have been proven to strengthen zakat governance at both national and regional levels. However, challenges such as limited digital literacy among the public, insufficient training for

zakat administrators, and regulatory and infrastructural barriers still require serious attention. Therefore, to optimize zakat digitalization in supporting the social and economic objectives of the Muslim community, a collaborative approach involving the government, zakat institutions, academics, and the technology sector is essential. This study also opens avenues for future research on measuring the impact of digitalization on the effectiveness of zakat distribution and the improvement of community welfare.

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