

## THE IMPACT OF ZAKAT DIGITALIZATION ON INCREASING ZAKAT COLLECTION IN INDONESIA

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### ABSTRACT

This study aims to determine the digitalization and its impact on zakat management institutions in Indonesia. This research method uses a quantitative method with a secondary data collection method. The data analysis technique uses Tobit Panel Regression. The results showed that the digitalization of zakat applied in collecting zakat by five zakat management institutions in Indonesia is direct, banking, and digital services. Digital services include the internal platform, commercial platform, non-commercial platform, and social media platform. The results of data analysis show that the increase in zakat collection in Indonesia is influenced by the variable number of platforms, the variable number of likes, and the variable number of viewers.

Keywords: Digitalization; Zakat Collection; Platform & Zakat

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## INTRODUCTION

Digitalization of zakat in Indonesia has been built by the National Amil Zakat Agency (BAZNAS) since 2016. It has helped digital zakat collection by utilizing technology to manage and distribute zakat more optimally. Comparison of zakat growth before and after using digitalization is contained in the national zakat statistics report in 2019, namely the growth report of zakat fund collection before using digitalization in 2002-2015:



Figure 1. Growth of Zakat 2002-2015

The growth of zakat collection before the use of digitalization from 2002 to 2015 is increasing. However, the increase in zakat fund collection is less stable, and the growth rate compared to the previous year is less than 14%, as in 2012, the amount of zakat fund collection reached Rp. 2.212 trillion, while in the following year, 2013, the amount of zakat fund collection reached Rp. 3.3 trillion, which means that the growth of zakat collection only reached 8.64%. This happened because zakat institutions in Indonesia have not utilized the digitalization of zakat in its collection.



Figure 2. Growth of Zakat 2016-2022

Figure 2 shows that using zakat digitalization, the amount of zakat fund collection from 2016 to 2022 has increased rapidly. In 2018, the collection of zakat funds reached Rp—8.1 trillion obtained by BAZNAS, LAZ, and UPZ. In 2018, BAZNAS

achieved rapid progress in utilizing digital zakat technology, namely by providing the convenience of giving zakat through 26 digital channels, such as social media, large online stores, artificial intelligence, and conversation applications to utilize digital financial services that are widely used by the public. These channels include Kita Bisa, Jenius, Gopay, Gojek, OVO, Tcash, Kaskus, Lenna, Shopee, Tokopedia, Lazada, Matahari Mall, Oy! Indonesia and Line (Zaki). Then, in 2019, the collection of zakat funds in Indonesia reached Rp. 10.2 trillion, which was obtained from BAZNAS, LAZ, AND UPZ. It can be seen that the collection of zakat funds increased by around 26% from 2018 to 2019.

Furthermore, in 2020, the collection of zakat funds in Indonesia reached Rp. 12.5 trillion, which means the collection of zakat funds increased by 23% from the previous year. Then, in 2021, the collection of zakat in Indonesia reached Rp. 14.1 trillion, and the growth rate reached 12.85%. In 2022, in the national zakat statistics report, the collection of zakat funds in Indonesia reached IDR 21.3 trillion, and the growth rate reached 51%.

The existence of payment digitization services provided by BAZNAS/LAZ can make it easier for people to pay ZIS so that it can continue to improve the performance of zakat management, especially in terms of collection. This is also supported by the high potential of the younger generation to pay ZIS through digital channels. In 2021, around 70 percent of BAZNAS donors were young people with an age range of 25 - 44 years who utilized digital platforms and BAZNAS services spread across many merchants to pay zakat or give alms (BAZNAS RI, 2021).

The research initiated by FOZ and PI also found that the amount of zakat funds raised by utilizing this digital platform is not as large as those collected conventionally. Of the 104 existing philanthropic organizations, the 2016-2018 period shows that the acquisition of ZISWAF funds (Zakat, Infaq, Shodaqoh, and

Waqf) is still dominated by conventional collection. In the research team's analysis of 104 LAZs, the results of traditional ZISWAF raising reached Rp. 2.15 trillion, while those raised through digital methods were only Rp. 155 billion. Only 6.74% has been raised through digital platforms (Sudiana, 2021).

Based on the problems in the collection of zakat funds in Indonesia, before digitalization, the collection of zakat funds was increasing, but the collection of zakat funds was less stable. The growth of zakat every year is less than 14%. In contrast, after the zakat management institutions in Indonesia use digitalization in their collection, the collection of zakat funds increases rapidly annually. In 2022, the amount of zakat collection reached Rp. 21.3 trillion and reached a growth rate of 51%. However, the increase is not yet known to have a positive impact on the collection of zakat in Indonesia or a negative impact that allows it to become a burden on zakat institutions in Indonesia, because the increase does not even match the costs incurred by the use of digitalization of zakat.

## MATERIALS AND METHODS

### Zakat management

Zakat distribution is an activity by an institution or organization to distribute zakat funds from muzakki to mustahik so that organizational goals can be effectively achieved (Ummah & Kurnia, 2020). Productive zakat distribution refers to the distribution of zakat to mustahik, which is managed and developed through business activities so that these assets can be used as capital to improve the mustahik economy (Zalikha, 2016).

Zakat collection is an effort to obtain zakat funds, carried out by amil zakat institutions by receiving or taking donations from muzakki at the direct request or notification of muzaki. The strategy for collecting zakat, infaq, and alms needs to be organized in a planned

and programmed manner, including setting a clear schedule. It must remain based on the intention of worshiping Allah sincerely (Susanty et al., 2022).

Zakat Management Institution/LPZ is an institution responsible for managing zakat, infaq, and shadaqah. This institution can be established by the government, such as Badan Amil Zakat (BAZ), or by the community and protected by the government, such as Lembaga Amil Zakat (LAZ), in accordance with Law Number 23 Year 2011 on Zakat Management Article 1 paragraph 1. Zakat management refers to planning, implementation, and coordination activities in the collection, distribution, and utilization of zakat. In this context, there are two types of Zakat Management Institutions: BAZ and LAZ (Syafiq, 2016).

According to Hasan (2011), in Faiqoh (2017), the method of collecting zakat is:

#### a. Direct Fundraising Method

This method refers to a technique or approach that involves direct participation from the muzakki. In this method, fundraising is done through direct interaction with muzakki, allowing responses from muzakki to be accommodated quickly.

#### b. Indirect Fundraising Methods

According to Indriyo Gitosudarmo, this method does not involve direct participation from the muzakki. In this method, fundraising is carried out without providing a direct response to the muzakki quickly.

### Digitalization of Zakat

Digitalization is defined as the utilization of digital opportunities. Meanwhile, digital transformation is a process applied to restructure the economy, institutions, and society at the system level (Jamaludin & Aminah, 2021). While transformation encompasses changes at all levels of society, digitization enables incorporating various technologies such as cloud technology, sensors, big data, and 3D printing to unlock unexpected opportunities and offer the potential to

create radically new products and services. The process of converting various information, news, and data from analog to digital formats, making it easier to produce, manage, store, and distribute, is known as information digitization.

According to Telaumbanua WRA (2021), the types of zakat digitization are:

1. Websites are effective media for providing information, knowledge, and promoting or advertising something because, through them, we can obtain data about the number of visitors and information about visitors, such as gender, location, and age. For example, the BAZNAS platform, by carrying on the BAZNAS internal platform, makes it easy for muzakki to pay zakat through the website, namely [baznas.go.id/bayarzakat](http://baznas.go.id/bayarzakat).
2. Social Media is a platform that uses the internet and electronic devices to facilitate communication, interaction, and information sharing between its users and friends or people in distant locations, through various applications such as Facebook, Instagram, Twitter, Telegram, WhatsApp, and the like. This platform becomes a means of interaction for socialization and education about Zakat Infaq and Sadaqah (ZIS), as well as a means of education and information on zakat services to muzakki. Social media presence in the community makes it easy for users to access and disseminate information quickly, easily, and at an affordable cost.
3. Mobile applications are programs that companies or institutions develop for mobile platforms such as iOS, Android, or Windows Mobile. Examples of the use of this application can be found on Commercial Platform platforms, including E-commerce platforms such as Shopee, Lazada, GoPay, OVO, and so on. Moreover, Noncommercial Platforms, which are online fundraising sites (Crowdfunding), are now emerging in

Indonesia, such as Kitabisa.com and WeCare.id, Peduli Sehat.

#### 4. Banking technology

Some indicators of the digitization of zakat, namely the number of platforms, are based on research conducted by Rohim (2019). The indicator of the number of likes, posts, and viewers is based on the research of Siagian et al. (2020).

1. Number of Platforms: Measures the number of digital platforms of each zakat management institution in Indonesia from 2014 to 2022.
2. Number of likes, number of posts, and number of viewers. Measuring social media platforms to see the activity of social media used by each zakat management institution in Indonesia and calculating the number of likes, posts, and viewers on Instagram, Facebook, and TikTok from each zakat management institution in Indonesia.

#### Research Methods

The type of research used in this study is quantitative research. Quantitative research involves collecting data in numbers, which are then processed and analyzed to produce scientific information in numerical form (Suhaematillah, 2021). In this study, the population used is all national zakat management institutions, totaling 40. The sampling technique with a purposive sampling approach in this study will involve five national zakat management institutions, namely BAZNAS, Dompot Dhuafa, Rumah Zakat, Laznas Dewan Dakwah, and Griya Yatim & Dhuafa.

The data collection technique used is Documentation using secondary data. Data collection techniques with documentation involve collecting data or information through searching records, transcripts, books, letters, agendas, meeting minutes, and the like. This technique can complement inadequate data. In addition, researchers can also collect data by studying other written documents related to the problem under study.

The data analysis technique uses Tobit regression analysis. The Tobit

method assumes that the independent variables are unlimited in value (non-censored), only the non-independent variables are censored, all variables (both independent and non-independent) are measured correctly, there is normal data, no heteroscedascity, and the mathematical model used is correct.

The reason for using the Tobit method in this research is that the data used in this research is censored data, i.e., the value of the independent variable, i.e., the level of technical efficiency, is limited and can only range from 0 to 100. The regression results will be biased and inconsistent if the OLS method is used with such data.

**RESULTS AND DISCUSSION**

**Analysis of Zakat Collection Methods Badan Amil Zakat Nasional (BAZNAS)**



Figure 3. Growth of Zakat in BAZNAS 2014-2022

Figure 3 shows the overall increase in zakat collection in BAZNAS before and after using zakat digitalization from 2014 to 2022. Before using digitalization in 2014-2016, the growth of zakat collection increased by 18.6% and the most significant amount in 2016 reached Rp. 97.6 billion. Whereas after using digitalization in 2016-2022, the growth of zakat increased until in 2022 it reached 21.9% and the most significant amount of zakat collection in 2022 was Rp. 546.3 billion.

In collecting zakat, the following payment services are provided by the National Zakat Agency (BAZNAS):

1. Direct service is divided into three categories. First, muzakki can make zakat payment directly by meeting the amil zakat at the BAZNAS head office. Second, muzakki can utilize the zakat pick-up service by contacting the BAZNAS zakat pick-up team by SMS or WhatsApp. Third, zakat payment can also be made through retailer cashiers. By the way, muzakki can directly pay zakat by visiting Alfamart, AlfaMidi, Dan + Dan, Pegadaian, Lotte Grosir, and Indomaret cashiers throughout Indonesia.
2. Banking services, BAZNAS also cooperates with banking partners to offer various zakat payment facilities. The BAZNAS Partner Banks are BCA, BSI, Mandiri, BRI, Bank Muamalat, Panin Dubai Syariah Bank, Bank Sinarmas Syariah, OCBC NISP Syariah, Bank DKI Syariah, Bank Victoria, Bank Mega Syariah, Bank BJB, Bank BJB Syariah, BUKOPIN Syariah Bank, Mandiri Syariah, PermataBank Syariah, BTN Syariah, CIMBNIAGA Syariah, Danamon, BCA Syariah, MNC Bank, Maybank, Danamon Syariah, and BTPN Bank.
3. Digital Services: This digital service is divided into five platforms, namely:

Table 1. BAZNAS Digital Platform

Platform Digital BAZNAS				
Internal Platform	Commercial Platform	Non Commercial Platform	Innovatif Platform	Sosial Media Platform
1.BAZNAS Platform	1.Jenius	1.Kitabisa.com	1.Gopay	1.Facebook
	2.Jago Syariah	2.PedulilSehat	2.OVO	2.Instagram
	3.Moxa	3.BenihBaik.com	3.linkAja!	3.Tiktok
	4.Mabroor	4.Bantoo	4.DANA	4.Linkedin
	4E-Salaam	5.WeCare.id	5.Shopee	5.Twitter
	5.MotionPay	6.WaktumuHijrah	6.Spin	
	6.QoranBest	7.Beramaljarah.org	7.One Mobile	
	7.HPX			
	8.OY!			
	9.SOBATKU			
	10.Paxel			
	11.Paypal			
	12.PT.Masjed			
	13.MuslimLife			
	14.getplus			
	15.Narobil			
	16.BISATOPUP			
	17.KESAN			
	18.Uma			
	19.Prezent			
	20.Umma			
	21.Payten			
	22.ArahMuslim			
	23.Sobat Syariah			

The table above shows that the various digital platforms provided by BAZNAS, the first of which is the BAZNAS

Platform, which is located on BAZNAS' internal website, facilitate muzakki in paying zakat through the website page at [baznas.go.id/bayarzakat](http://baznas.go.id/bayarzakat). On this platform, muzakki can enter their personal data, choose the payment method, and read the zakat intention before continuing the transaction. After that, muzakki will be directed to the application or page using the payment method chosen. After successful payment, muzakki will automatically receive notification of Proof of Zakat Deposit (BSZ) via email and WhatsApp.

Second, a Commercial platform that cooperates with 23 E-Commerce or online application services. Third, Non-Commercial Platform is an online fundraising site (Crowdfunding) now emerging in Indonesia. BAZNAS also works with seven crowdfunding platform partners to become a means of paying zakat. Fourth, the Innovative Platform is an innovation that is born both internally and externally by utilizing QRIS and digital payments. Fifth is the social media platform, which serves as a medium for social interaction and education about Zakat. To see social media activity in BAZNAS, including Instagram, Facebook, and TikTok. We need to see how many likes, posts, and viewers there are. The following are the number of likes, number of posts, and number of viewers from 2014 to 2022, namely:

Table 2. Instagram BAZNAS

Instagram			
Tahun	Jumlah Like	Postingan	Viewers
2014	150.000	400	6.200.153
2015	160.227	408	10.677.255
2016	260.342	409	9.022.000
2017	211.000	410	9.244.255
2018	350.002	420	10.205.322
2019	326.890	430	13.500.200
2020	534.788	450	18.542.100
2021	522.145	520	17.200.503
2022	439.680	1147	14.874.632

Table 2 above shows that the most significant number of likes in 2020 was 534,788, then the number of posts from year to year increased, until in 2022 the number of posts on BAZNAS Instagram reached 1,147 posts, and the number of viewers is erratic; the most significant number of viewers in 2020 was 18,542,100 viewers. The more likes, posts, and

BAZNAS viewers on Instagram usually indicate a higher activity level. These efforts are made to be more involved with the community, disseminate information about programs, and educate the public about the importance of zakat.

Table 3. Facebook BAZNAS

Facebook			
Tahun	Jumlah Like	Jumlah Postingan	Jumlah Viewers
2014	10.234	400	30.001
2015	14.525	408	29.345
2016	17.000	409	30.000
2017	16.000	410	48.921
2018	19.878	420	39.012
2019	17.802	430	40.125
2020	22.456	450	55.231
2021	24.678	520	52.255
2022	21.202	1147	40.255

Table 3 above shows that BAZNAS's Facebook social media activity with the most significant number of likes in 2021 was 24,678, and the smallest in 2014 was 10,234. Then the number of posts from year to year increases; in 2022, the most significant number is 1,147. Moreover, the largest number of viewers in 2020 was 55,231. When compared with the number of viewers on Instagram and the number of viewers on Facebook, the number of viewers on Instagram is greater, so the activity is more active on social media on Instagram.

Table 4. Tiktok BAZNAS

Tiktok			
Tahun	Jumlah Like	Jumlah Postingan	Jumlah Viewers
2021	120.000	146	800.000
2022	135.000	166	861.898

The TikTok BAZNAS account was created in 2021, so the table above only covers 2021 to 2022. The largest number of likes, posts, and viewers in 2022 was 135,00, then 166, and 861,898. The TikTok BAZNAS account also shows high activity. These efforts are made to be more involved with the community, disseminate information about programs, and educate the public about the importance of zakat.

**Dompot Dhuafa**



Figure 4. Growth of Zakat Dompot Dhuafa

Figure 4 shows the overall increase in zakat collection in Dompét Dhuafa before and after using zakat digitization from 2014 to 2022. Before using digitalization in 2014-2016, the growth of zakat collection increased in 2015 by 17.7% and the most significant amount of zakat collection in 2015 reached Rp. 148.2 billion. Whereas after using digitalization in 2016-2022, the growth of zakat increased until 2019, when it reached 38.3%, and the most significant amount of zakat collection in 2019 was Rp. 216.5 billion.

In collecting zakat, here are Dompét Dhuafa's zakat payment services:

1. Direct service is divided into two parts. First, muzakki can pay zakat directly to the Dompét Dhuafa head office. Second, muzakki can pay via the zakat pick-up service by SMS or WhatsApp to Dompét Dhuafa.
2. Banking services. Through this banking service, muzakki can make payments using various methods, such as account transfers, ATMs, mobile banking, SMS banking, bank tellers, auto debit accounts, and payroll zakat systems. The Dompét Dhuafa Partner Banks are BCA, BNI, PermataBank, BRIVA, BNC, Mandiri, BSI, BRI Bank, Muamalat Bank, and Maybank Syariah.
3. Digital Services, Dompét Dhuafa has utilized the digital media platform strategy as an instrument for zakat payment since 2016. The digital services provided are divided into three platforms, namely:

Table 5. Platform Digital Dompét Dhuafa

Platform Digital Dompét Dhuafa		
Internal Platform	Commercial Platform	Sosial Media Platform
1. MUMU	1.Shopee 2.Jenius Pay 3.Bukalapak 4.JD.ID 5.SOBATKU 6.Rupi 7.Makmur 8.Octo Clicks 9.Lazada 10.Dunia Halal 11.Blibli 12.LinkAja! 13.DANA 14.GoBills 15.OVO 16.Shopeepay 17.Gopay 18.Ib Muamalat 19.Elevenia 20.Tokopedia	1.Instagram 2.Facebook 3.Tiktok 4.Twitter 5.Linkedin

The table above shows that the various digital platforms provided by Dompét Dhuafa, the first Mumu Platform,

are Android application-based platforms to make it easier for muzakki to pay zakat and through the website page at [donasi.dompétdhuafa.org/zakat](http://donasi.dompétdhuafa.org/zakat). Second, in collaboration with Dompét Dhuafa, the Commercial platform, 1has-Commerce, or online application services. Third, social media is a medium for social interaction and education about Zakat.

To see social media activity in Dompét Dhuafa, including Instagram, Facebook, and Tik Tok. We need to see how many likes, posts, and viewers there are. The following are the number of likes, number of posts, and number of viewers from 2014 to 2022, namely:

Table 6. Instagram Dompét Dhuafa

Instagram			
Tahun	Jumlah Like	Jumlah Postingan	Jumlah Viewers
2014	678.553	72	225.021
2015	712.322	109	2.690.000
2016	992.344	135	2.878.000
2017	799.675	240	3.900.345
2018	1.210.221	321	4.000.122
2019	989.000	621	4.235.900
2020	1.011.221	1.266	6.670.000
2021	1.245.890	1.306	5.022.000
2022	1.123.788	2.135	5.536.039

The table above shows that the most significant number of likes was in 2021, totaling 1,245,890. The number of posts increases yearly until, in 2022, the number of posts on Dompét Dhuafa's Instagram reaches 2,135. The number of viewers is uncertain; the most significant number in 2020 was 6,670,000. The more likes, posts, and viewers Dompét Dhuafa has on Instagram, the higher the activeness.

Table 7. Facebook Dompét Dhuafa

Facebook			
Tahun	Jumlah Like	Jumlah Postingan	Jumlah Viewers
2014	201.223	72	1.622.000
2015	300.122	109	1.821.345
2016	218.990	135	1.872.000
2017	423.678	240	1.928.678
2018	312.000	321	1.925.000
2019	400.021	621	2.000.128
2020	629.453	1.266	3.521.002
2021	527.221	1.306	322.000
2022	341.752	2.135	2.036.898

The table above shows that Dompét Dhuafa's Facebook social media activity had the most significant number of likes in 2020, 629,453, and the smallest in 2014, 201,223. The number of posts increased yearly; in 2022, the most significant number was 2,135. The largest number of viewers in 2020 was 3,521,002.

Table 8. Tiktok Dompot Dhuafa

Tiktok			
Tahun	Jumlah Like	Jumlah Postingan	Jumlah Viewers
2020	844.233	215	4.795.849
2021	925.000	183	10.921.834
2022	2.025.890	70	26.332.492

The Dompot Dhuafa TikTok account was created in 2020, so the table above only covers 2020 to 2022. The number of likes, viewers, and the most significant number of viewers in 2022 are 2,025,890, 26,332,492, and 215. The most significant number of posts in 2020 is also 215. Dompot Dhuafa's TikTok account also shows high activity.

**Rumah Zakat**



Figure 5. Growth of Zakat in Rumah Zakat 2014-2022

Figure 5 shows the overall increase in zakat collection in Rumah Zakat before and after using zakat digitization from 2014 to 2022. Before using digitalization in 2014-2016, the growth of zakat collection increased by 11.9% and the most significant amount of zakat collection in 2016 reached Rp. 109.3 billion. Meanwhile, after using digitalization from 2016 to 2022, the growth of zakat increased until 2020, when it reached 11.8%, and the most significant amount of zakat collection in 2020 was Rp. 223.1 billion.

In collecting zakat, here are the payment services at Rumah Zakat:

1. Direct service, through direct service, muzakki can make zakat payments directly by meeting amil zakat to the head office of Rumah Zakat or the nearest Rumah Zakat office, by bringing documents such as ID card and proof of income if needed then submitting the amount of zakat and after the payment is completed, will get a receipt as a sign that muzakki has paid zakat.

2. Banking Services. Through this banking service, Muzakki can make payments using various methods, such as account transfer, ATM, and mobile banking. The banks asking for Rumah Zakat are BSI, Bank Muamalat, PemataBank, Danamon, BUKOPIN Syariah Bank, Bank Mega Syariah, Bank BJB, Bank BTN, BTPN Syariah, MayBank Syariah, OVBC NISP Syariah, Bank DKI Syariah, CIMBINIAGA Syariah, BNI, Bank BRI, BCA, and Bank Mandiri.
3. Digital service Rumah Zakat has utilized a digital media platform strategy as an instrument of zakat payment since 2015. The digital services provided are divided into three platforms, namely:

Table 9. Platfrom Rumah Zakat

Internal Platform	Platform Digital	
	Commercial Platform	Sosial Media Platform
1.RZ APP	1.infik.id	1.Instagram
2.Rumah Zakat online	2.alfamart	2.Facebook
	3.bibli	3.Tiktok
	4.Bukalapak	4.Twitter
	5.Dana	5.Linkedin
	6.E-Salaam	
	7.Fastpay	
	8.Flip	
	9.Gopay	
	10.Jago	
	11.ID.ID	
	12.Klikoo	
	13.Lazada	
	14.LinkAja!	
	15.OVO	
	16.PayPall	
	17.Postpay	
	18.Shopee	
	19.E-Money	
	20.Shopeepay	
	21.Tokopedia	

The table above shows that the various digital platforms provided by RZ APP are digital applications that contain report transparency and for the convenience of muzakki in paying zakat. Through this application, muzakki can see the history of zakat payments and check the status of the position and whether or not zakat has been distributed to the beneficiaries. Second, Rumah Zakat online donation is a platform that makes it easier for muzakki to pay for zakat through the website page at [rumahzakat.org/donation](http://rumahzakat.org/donation).

Third, a Commercial platform that cooperates with Rumah Zakat has 21 E-Commerce or online application services. Fourth, the social media platform serves as a medium for social interaction and education about Zakat. In addition, this platform also provides information and education about zakat services to the muzakki. To see the activeness of social

media in Rumah Zakat, namely Instagram, Facebook, and TikTok, it is necessary to see how many Likes, the Number of Posts, and the Number of Viewers. Here are the number of likes, number of posts, and number of viewers from 2014-2022, namely:

Table 10. Instagram Rumah Zakat

Instagram			
Tahun	Jumlah Like	Jumlah Postingan	Jumlah Viewers
2014	765.522	400	6.002.125
2015	790.443	408	8.905.670
2016	925.221	410	12.345.812
2017	895.880	411	32.567.096
2018	1.011.002	420	50.122.890
2019	995.878	430	52.661.022
2020	1.811.234	450	85.502.000
2021	1.143.661	520	70.221.000
2022	1.179.576	1.147	68.503.660

The table above shows that the number of likes is the largest in 2020, totaling 1,811,234. The number of posts from year to year increases, until in 2022 the number of posts on the Zakat House Instagram reaches 1,147 posts, and the number of viewers is uncertain; the most significant number of viewers in 2020 amounted to 85,502,000. The more likes, posts, and viewers of Rumah Zakat on Instagram, the more it usually shows a higher level of activity.

Table 11. Facebook Rumah Zakat

Facebook			
Tahun	Jumlah like	Jumlah postingan	Jumlah viewers
2014	323.669	400	3.000.675
2015	734.882	408	4.210.576
2016	434.771	410	6.787.000
2017	590.455	411	1.5200.675
2018	1.002.888	420	25.888.000
2019	645.122	430	21.000.122
2020	2.880.456	450	45.452.890
2021	1.922.466	520	30.325.100
2022	1.593.769	1.147	23.126412

The table above shows that the activeness of Rumah Zakat's Facebook social media, with the most significant number of likes in 2020, amounted to 2,880,456, and the smallest number of likes in 2014 amounted to 323,669. Then the number of posts from year to year increases. In 2022, the most significant number of likes is 1,147. Moreover, the largest number of viewers in 2020 was 45,452,890.

Table 12. Tiktok Rumah Zakat

Tiktok			
Tahun	Jumlah Like	Jumlah Postingan	Jumlah Viewers
2020	236.071	113	3.319.586
2021	678.846	346	10.500.412
2022	676.134	125	13.742.168

The TikTok Rumah Zakat account was created in 2020, so the table above only covers 2020 to 2022. The number of likes and posts in 2021 and the most significant number of viewers in 2022 are 13,742,168. The Rumah Zakat account is highly active. It aims to be more involved with the community, disseminate information about the program, and educate the public about the importance of zakat.

**Laznas Dewan Dakwah**



Figure 6. Growth of zakat in LDD 2014-2022

Figure 6 shows the overall amount and increase in zakat collection at Laznas Dewan Dakwah before and after using zakat digitization from 2014 to 2022. Before using digitalization in 2014-2016, the growth of zakat collection increased by 3% and the most significant amount in 2016 reached Rp. 6.6 billion. Meanwhile, after using digitalization from 2016 to 2022, the growth of zakat increased until in 2021 it reached 55% and the most significant amount of zakat collection in 2021 was IDR 14 billion. In collecting zakat, here are the payment services of Laznas Dewan Dakwah:

1. Direct service, through direct service, muzakki can make zakat payments directly by meeting an amil zakat at the Laznas dewan dakwah headquarters or the nearest office, by bringing documents such as ID cards and proof of income if needed, then submitting the amount of zakat, and after the payment is completed, will get a receipt as a sign that muzakki has paid zakat.
2. Banking services. Through this banking service, muzakki can make payments using various methods, such as account transfers, ATMs, and mobile banking.

Bank partners cooperating with Laznas Dewan Dakwah are Bank DKI, BCA, BNI, BSI, Mandiri, PermataBank, Bank Mega Syariah, and Bank Muamalat.

- Digital services, Laznas Dewan Dakwah has utilized the digital media platform strategy as an instrument for paying zakat since 2016. The digital services provided are divided into three platforms, namely:

Table 13. Platform Digital LDD

Platform Laznas Dewan Dakwah		
Internal Platform	Commercial Platform	Sosial Media Platform
1.Laznas Dewan Dakwah	1.Blu BCA 2.DANA 3.OVO 4.Shopeepay	1.Instagram 2.Facebook 3.Tiktok 4.Linkedin

The table above shows that Laznas Dewan Dakwah provides various digital platforms. First, muzakki can pay zakat through the website page at laznasdewandakwah.or.id/zakat. Second, there are four e-commerce or online application services on the Commercial platform that collaborates with Laznas Dewan Dakwah. Third, there is a Social Media Platform that serves as a medium for social interaction and education about Zakat.

The Facebook account of the Laznas Dewan Dakwah was only created in 2024 and the TikTok account was only created in 2024, so the Laznas Dewan Dakwah only measures the activeness of Instagram social media. The following are the number of likes, number of posts and number of viewers from 2016-2022, namely:

Table 14. Instagram LDD

Instagram			
Tahun	Jumlah Like	Jumlah Postingan	Jumlah Viewe
2016	2.124	826	698.776
2017	56.88	743	5.199.800
2018	3.244	866	3.202.668
2019	8.178	799	42.122.000
2020	12.125	1500	7.088.002
2021	10.552	1002	40.125.221
2022	9.290	990	59.280.190

The table above shows that the largest number of likes and posts was in 2020, with a total of 12,125 likes. Then, the number of posts reached 1,500, and the number of viewers was erratic. The largest number of viewers in 2019 was 42,122,000. The higher the number of likes, posts, and Laznad Dewan Dakwah viewers on Instagram, the higher the level of activeness.

### Griya Yatim & Dhuafa



Figure 7. Growth of Zakat in Griya Yatim & Dhuafa 2014-2022

Figure 7 shows the total amount and increase of zakat collection in Griya Yatim & Dhuafa before and after using zakat digitization from 2014 to 2022. Before using digitalization in 2014-2016, the growth of zakat collection increased by 11.4% and the most significant amount of zakat collection in 2016 reached Rp. 6.6 billion. Then, after using digitalization from 2016 to 2022, the growth of zakat increased until in 2021 it reached 19.1% and the most significant amount of zakat collection in 2021 was IDR. 12.2 billion.

In collecting zakat, here are Griya Yatim & Dhuafa's payment services:

- Direct service, through direct service, muzakki can visit the nearest dormitory. If muzakki wants to stay in touch and see the conditions of the dormitory and orphans, muzakki can directly pay zakat in the form of cash, debit, food & and goods for orphans.
- Banking services. Through this banking service, muzakki can make payments using various methods, such as account transfers, ATMs, and mobile banking. Bank partners who work with Griya Yatim & Dhuafa are Bank Mandiri, BNI, BRI BANK, BSI CIMBNIAGA, Bank BJB, and PermataBank.
- Digital services, Griya yatim & dhuafa utilize the digital media platform strategy as an instrument of zakat payment since 2016. The digital services provided are divided into four platforms, namely:

Table 15. Platform Griya Yatim & Dhuafa

Platform Digital Griya Yatim & Dhuafa			
Internal Platform	Commercial Platform	Non Commercial Platform	Sosial Media Platform
1.Donasiberkah.id	1.Gopay 2.Shopee 3.OVO 4.DANA 5.LinkAja! 6.Sakuku 7.E-money 8.Flip 9.Lazada	1.KitaBisa.com 2.Amalsholeh.com 3.E-Salaam 4.Peduli Sehat	1.Instagram 3.Facebook 3.Tiktok 4.Twitter 5.Linkedin

The table above shows that various digital platforms are provided by Griya Yatim & Dhuafa. First, muzakki can pay zakat through the Donasiberkah.id website. Second, Commercial platforms that work with Griya Yatim & Dhuafa are nine e-Commerce or online application services. Third, 4 non-commercial platforms work with Griya Yatim & Dhuafa,; the fourth is the Social Media Platform. This which functions as a medium for social interaction and education about Zakat.

Here are the number of likes, number of posts and number of viewers from 2014-2022:

Table 16. Instagram Griya Yatim & Dhuafa

Instagram			
Tahun	Jumlah Like	Jumlah Postingan	Jumlah Viewers
2014	15.862	221	16.455
2015	15.233	227	17.890
2016	17.342	525	15.002
2017	17.770	755	17.565
2018	19.880	860	19.282
2019	20.022	785	21.456
2020	35.987	1255	35.122
2021	32.145	944	28.988
2022	21.468	820	32.800

The table above shows that the number of likes and the number of posts was the largest in 2020 with a total like of 35,987, then the number of posts reached 1,255 posts, and the number of viewers is erratic in its increase, the largest number of viewers in 2020 was 35,22 viewers.

Table 17. Facebook Griya Yatim & Dhuafa

Facebook			
Tahun	Jumlah Like	Jumlah Postingan	Jumlah Viewers
2014	16.223	221	14.233
2015	14.900	227	13.244
2016	17.433	525	18.707
2017	16.876	755	15.677
2018	20.100	860	18.422
2019	18.432	785	16.788
2020	21.321	1225	20.276
2021	20.403	944	19.980
2022	19768	820	22876

The table above shows that Griya yatim & dhuafa's Facebook social media activity with the largest number of likes, number of posts and number of viewers in 2020, which amounted to 20,403 likes, 1,255 posts and 20,276 viewers.

Table 18. Facebook Griya Yatim & Dhuafa

Tiktok			
Tahun	Jumlah Like	Jumlah Postingan	Jumlah Viewers
2021	370	31	3181
2022	76	4	876

Griya Yatim & Dhuafa's tiktok account was created in 2021, so the table above is only from 2021 to 2022. The number of likes, the number, and the most significant number of viewers in 2021 is 370, and the largest number of viewers in 2022 is 3,181. Then the largest number of posts in 2021 is 31 posts. On the Griya Yatim 7 Dhuafa account, the activity seems high. These efforts are made to be more involved with the community, disseminate information about programs, and educate the public about the importance of zakat.

**The Impact of Zakat Digitalization on Increasing Zakat Collection in Indonesia**

This study's data analysis stages are through the normality test, the heteroscedasticity test, the Tobit regression test, and hypothesis testing.

a. Nomality test

Table 19. Normality Test

Shapiro-Wilk W test for normal data

Variabel	Obs	W	V	Z	Prob>z
res	45	0.95381	2.000	1.469	0.07088

The results of the residual normality test in Table 4.19 show that the residuals in the Tobit panel method follow the normal distribution, because the resulting prob>z p-value is greater than the  $\alpha=0.05$  value.

b. Heteroscedasticity test

Heteroscedasticity testing is an important step in panel tobit analysis because it ensures the validity and efficiency of the model. The prerequisite test for heteroscedasticity is the Breusch-Pangan test. If the p-value is greater than  $\alpha = 0.05$ , it means that there is no heteroscedasticity.

Based on the test results, it is known that the prob chi value is 0.0843, which is greater than the  $\alpha=0.05$  value. This indicates that there is no sufficient evidence to state that heteroscedasticity

occurs and has fulfilled the heteroscedasticity test assumption.

c. Tobit regression analysis

At this stage, the variables of digitalization of zakat payment, including the Number of Platform, Likes, Posts, and Viewers, will be analyzed using Tobit regression to increase zakat collection.

Table 20. Panel Data Analysis Results Tobit

Variabel Terikat = Peningkatan Pengumpulan Zakat				
Variabel Penjelas	Koefisien	Std. Error	z	P> z
Konstanta	7.061497	2.604493	2.71	0.007
Jumlah Platform	0.7993027	0.776272	10.30	0.000
Jumlah Like	0.0084567	0.0033072	2.56	0.011
Jumlah Postingan	-0.0035013	0.0023038	-1.52	0.129
Jumlah Viewers	2.31e-07	2.82e-08	8.17	0.000
Wald chi-square = 123.87				
Prob chi-square atau p-value = 0.000				

Hypothesis testing in this study uses the z test (partial test) to know the effect of the independent variable and the dependent variable on each other significantly. The basis for decision-making is in accordance with the following criteria:

- 1) If the probability value > 0.05, Ho is accepted, Ha is rejected (not significant).
- 2) If the probability value < 0.05, Ho is rejected, Ha is accepted (significant).

- a) Nili 7.06 (positive): This number is a constant number that indicates that when the significance value of the independent variable is zero or does not increase, the increase in zakat collection is worth 7.06 or equal to 706%.
- b) The number of platforms has a coefficient value of 0.79, which means that it has a positive effect on increasing zakat collection with the value of the calculated z value on the number of platforms variable of 10.30 significant > from the z table value with a value of 5% = 1.96 and a Prob z value of 0.000 significant or lower than 0.05.
- c) The number of likes has a coefficient value of 0.008, which means that it has a positive effect on increasing zakat collection with a calculated z value on the number of platforms variable of 2.56 > from the z table value with a value of 5% = 1.96 and a Prob z value of 0.011 significant or lower than 0.05.

- d) The number of posts has a coefficient value of -0.003, which means that it hurts increasing the collection of zakat with the z value calculated on the variable number of posts of -1.52, insignificant < from the z table value with a value of 5% = 1.96 and a Prob z value of 0.129, insignificant or greater than 0.05.

- e) The number of viewers has a coefficient value of 2.31, which means that it has a positive effect on increasing zakat collection, with a calculated z value on the number of viewers variable of 8.17, significant < from the z table value with a value of 5% = 1.96 and a Prob z value of 0.000 significant or lower than 0.05.

Then the second data processing was carried out by eliminating variables whose results were not influential and insignificant, namely the variable number of posts, so that in this second data processing, only the variables of the number of platforms, number of likes, and number of viewers were used. The following are the results of the 2nd Tobit regression analysis:

Table 21. Panel Data Analysis Result Tobit II

Variabel Terikat = Peningkatan Pengumpulan Zakat				
Variabel Penjelas	Koefisien	Std. Error	z	p-z
Konstanta	0.5668989	6.327636	0.09	0.925
Jumlah Platform	1.00432	0.4076374	2.46	0.012
Jumlah Like	0.0319525	0.0153237	2.09	0.037
Jumlah Viewers	3.08e-07	1.23e-07	2.50	0.012
Nilai Wald Chi-square= 9.93				
Prob Chi-square atau p value = 0.0192				

The model of the results of the Tobit regression analysis is:

$$\text{Increase in Zakat Collection} = 0.56 + 1.00 \text{ Number of Platforms} + 0.03 \text{ Number of Likes} + 3.08 \text{ Number of Viewers} + \epsilon$$

The table of calculation results using Stata Software shows that the Wald chi-square statistical value is 9.93, and the p-value of 0.0192 is lower than 0.05. This means that all variables of the number of platforms, number of likes and number of viewers simultaneously make a significant contribution to the dependent variable, namely the increase in zakat collection. Then at a constant value of 0.56 (positive) the number is a constant number which

indicates that when the significance value of the independent variable is zero or does not increase, the increase in zakat collection is worth 0.56 or 56%.

In the variable number of platforms, the calculated z value is 2.46 significant > from the z table value with a value of 5% = 1.96. The provisions for making decisions on whether the hypothesis is accepted or rejected are based on the amount of significance. Obtained a significant value of 0.014 or lower than 0.05, it can be concluded that  $H_0$  is rejected and  $H_a$  is accepted, meaning that the variable number of platforms has a positive and significant effect on increasing zakat collection.

This is in accordance with Abduh & Yayuli's research (2024) that the use of digitalization at BAZNAS Surakarta City through a platform, namely QRIS, which has been designed since 2021. Using QRIS can increase the collection of zakat, infaq, and alms by 234.07% from 2021-2023. It is also emphasized by Hasanah (2021) research that during the Covid-19 pandemic, the increase in zakat collection through digital platforms increased rapidly with changes in people's lifestyles. This study states that in 2020, the zakat collection obtained by BAZNAS through digital platforms reached 284%, and the zakat funds collected in 2020 reached Rp. 211,864,061,530.

In the variable number of likes, the calculated z value is 2.09, significant & gt; from the z table value with a value of 5% = 1.96. The provisions for deciding whether the hypothesis is accepted or rejected are based on the amount of significance. Obtained a significant value of 0.037 or lower than 0.05, it can be concluded that  $H_0$  is rejected and  $H_a$  is accepted, meaning that the variable number of likes positively and significantly affects increasing zakat collection.

In the variable number of viewers, the calculated z value is 2.50, significant & gt; from the z table value with a value of 5% = 1.96. The provisions for deciding whether

the hypothesis is accepted or rejected are based on the amount of significance. It is obtained that the significant value of 0.013 is significant or lower than 0.05; it can be concluded that  $H_0$  is rejected and  $H_a$  is accepted, meaning that the variable number of viewers has a positive and significant effect on increasing zakat collection.

This is in accordance with the results of research conducted by Ningsih (2021), which states that social media variables positively and significantly influence the attitude of donating online. In this study, communication carried out by nonprofit organizations (zakat management institutions) on social media can positively and significantly impact donors' attitudes to make online donations to nonprofit organizations or zakat institutions. It is also emphasized by research conducted by Hanifah (2022), showing that the impact of Instagram social media marketing is the growth of ZIS funds, the growth of muzakki, shaping the image of the institution or Branding, building awareness, and as a forum for Islamic da'wah. And Instagram social media if managed properly will have a positive impact. Therefore, Instagram social media marketing is effective in collecting ZIS funds.

## CONCLUSION AND IMPLICATIONS

Zakat management institutions such as BAZNAS, Dompot Dhuafa, Rumah Zakat, Laznas Dewan Dakwah and Griya Yatim & Dhuafa in Indonesia have utilized the digitalization of zakat, overall in collecting zakat, the payment services applied by each zakat management institution are direct services, banking services and digital services. In digital services, zakat payments are made through various digital platforms, including the first Internal Platform, the second Commercial Platform, namely Jenius, Jago Syariah, Moxa Mabroor, E-Salaam, Motion Pay, Quran Best, HPX, OY!, SOBATKU, Paytren, Arah Muslim, Sobat Syariah, DANA, Shopee, Spin,

One Moblie, Gopay, OVO, LinkAja!. Third Non-Commercial Platforms include Kitbisa.com, Peduli Sehat, BenihBaik.com, Bantoo, Wecare.id, Waktumu Hijrah and Beramaljariyah.org. And each zakat management institution implemented the Fourth Social Media Platform, namely Instagram, Facebook, Tiktok, Twitter and, LinkedIn. The results of the data analysis show that the increase in zakat collection in Indonesia is influenced by the variable number of platforms, likes, and viewers.

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