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Optimizing Digital Zakat for the Collection and Distribution of Zakat Maal at Zakat Management Institutions (LAZ) in Bone Regency

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Abstract

Rapid advances in digital technology have driven a transformation in the management of Islamic philanthropy, including zakat services. However, the implementation of digital zakat at Zakat Collection Agencies (LAZ) in rural areas remains uneven due to differences in technological readiness, digital literacy, and public acceptance. This study aims to analyze the implementation of digital zakat, digital-based systems for the collection and distribution of zakat al-maal, the obstacles encountered, and strategies for optimizing digital zakat at Zakat Management Institutions in Bone Regency. This study employs a descriptive qualitative approach using a case study design. Data were collected through interviews, observations, and documentation involving five zakat management institutions in Bone Regency: BAZNAS, Wahdah Inspirasi Zakat (WIZ), LAZISMU, LAZIS IPU, and Baitul Maal Hidayatullah (BMH). Data were analyzed through the stages of data reduction, data presentation, and drawing conclusions, supported by source triangulation. The results show that all institutions have implemented digital zakat services via bank transfers, QRIS, websites, social media, and WhatsApp, although conventional services are still maintained through a hybrid service system. Digitization has improved accessibility, convenience, and transparency in zakat collection, while digital zakat distribution is still applied selectively based on the circumstances of the mustahik. The main challenges include low digital literacy This study contributes to the literature by providing empirical evidence on the implementation of digital zakat at local Zakat Management Institutions and proposing practical strategies for optimizing digital zakat management in regional contexts.

Keywords: Digital Zakat; Zakat Maal; Zakat Management Institutions; Digital Transformation; Islamic Philanthropy

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1. Introduction

Amid the increasingly rapid and complex developments of the digital age, digital zakat serves as a strategic tool for enhancing the efficiency and effectiveness of various social activities. Advances in information technology have opened up a wide range of new opportunities, including in the governance of Islamic philanthropy. Today, digital zakat is increasingly being utilized to streamline the collection of zakat and infaq by providing more convenient access for donors, ensuring transparency in fund management, and expediting distribution to those who are entitled to receive it. The use of digital technology is expected to overcome various obstacles that have long been associated with conventional collection methods—such as geographical barriers, limited access, and a lack of transparency—while simplifying the donation process and enabling real-time monitoring of the distribution of zakat and infaq (Akbarillah, 2025).

One of the innovations implemented is the development of digital offices as modern and efficient ZIS service centers. BAZNAS aims to have 400 digital offices by 2025, which will serve as a means to improve zakat literacy and make it easier for the public to fulfill their zakat obligations. These digital offices are expected to reach more zakat payers, especially the younger generation who are tech-savvy. In addition, BAZNAS is also developing various other digital innovations, such as the use of blockchain technology to ensure transparency and accountability in zakat management. Platforms like berbagi.bmh.or.id, owned by Baitul Maal Hidayatullah, are examples of blockchain technology's application in zakat crowdfunding systems, which guarantee the security and transparency of transactions. In an effort to improve the effectiveness of zakat distribution, the Ministry of Religious Affairs has proposed using the National Integrated Socio-Economic Data (DTSEN) as a reference for zakat distribution. With the National Integrated Socio-Economic Data (DTSEN), zakat distribution can be more targeted and avoid overlap with other social assistance programs. This step is expected to increase public trust in zakat management and encourage community participation in fulfilling zakat obligations (Haryono and Yusuf, 2025).

Bone Regency, as one of the regions with a Muslim-majority population in South Sulawesi Province, has significant potential for zakat mal, particularly from civil servants, business owners, and farmers. BAZNAS Bone Regency has developed various initiatives to increase zakat collection, including partnerships with Islamic banks and digital payment institutions to expand access to zakat services (BAZNAS BONE, 2025). However, the implementation of a digital zakat system in this region still faces a number of challenges, such as low digital literacy among the public, limited technological infrastructure, and a lack of public awareness regarding digital zakat mechanisms.

Various studies show that the digitization of zakat has a positive impact on zakat management in Indonesia. Ahimsa et al. (2023) found that the ease of using technology, the condition of digital facilities, social influence, and zakat literacy affect the willingness of zakat payers to use digital platforms to pay zakat. Additionally, Al Arif et al. (2023) state that the younger generation strongly prefers digital zakat payments because they are considered more practical, easily accessible, and in line with technological advancements. Research by Dwi Prastyo and Rachmawati (2023) also shows that the implementation of digitalization in LAZs can expand the reach of ZIS fund collection through the use of digital media and electronic payment systems. On the other hand, Nasution (2023) explains that the success of digital zakat campaigns is influenced by the quality of digital media, the public's digital literacy, and the communication strategies of zakat institutions. The results of a literature review conducted by Mulyo et al. (2023) further confirm that digitalization plays a crucial role in modernizing zakat management through the use of various digital payment channels, such as mobile banking, QRIS, internet banking, and other digital platforms. Furthermore, Suharti et al. (2025) argue that the digital transformation of zakat not only simplifies zakat transactions but also enhances the public's Islamic financial literacy, thereby encouraging the use of digital zakat services.

Nevertheless, these studies generally still focus on factors influencing interest in digital zakat, donors' preferences, fundraising strategies, or conceptual analyses of zakat digitization. There has not been much research that comprehensively examines the implementation of digital zakat at Zakat Management Institutions (LAZ), particularly regarding digital-based zakat al-maal collection systems, digital-based zakat al-maal distribution systems, implementation challenges, and optimization strategies tailored to local conditions. Furthermore, research specifically focused on LAZs in Bone Regency remains very limited. Therefore, this study aims to fill this gap by analyzing the implementation of digital zakat, digital-based zakat maal collection and distribution systems, the challenges faced, and strategies for optimizing digital zakat at LAZs in Bone Regency, with the hope of contributing to the development of digital zakat management at the regional level.

The social phenomenon of zakat maal in Bone Regency reflects a transition from conventional payment methods to a digital system facilitated by the Bone Regency BAZNAS as part of the National Zakat Agency's digitization program. This digitization offers convenience, efficiency, and the potential for increased transparency in the collection and distribution of zakat maal. However, its adoption has not been entirely uniform, as there are still members of the community who prefer traditional methods due to habits, religious values, and limited digital literacy. This indicates that the implementation of digital zakat in Bone is not merely a matter of technology but also involves the social and cultural adaptation of the community to changes in the zakat management system.

Based on this phenomenon, this study focuses on examining the implementation of digital zakat at Zakat Collection Agencies (LAZ) in Bone Regency. Specifically, this study aims to analyze the digital-based zakat maal collection system, the digital-based zakat maal distribution system, various obstacles encountered in the implementation of digital zakat, and optimization strategies that can be implemented to improve the collection and distribution of zakat maal through the use of digital technology at LAZs in Bone Regency.

Therefore, this study is important to analyze how the optimization of digital zakat facilitates the collection and distribution of zakat al-maal in Bone Regency. The results of this study are expected to contribute to the development of a digital zakat management model that is effective, efficient, and in accordance with Sharia principles.

2. Literature Review and Hypothesis Development / Conceptual Framework

The rapid development of digital technology has transformed the governance of Islamic philanthropy, particularly in zakat management. Digital transformation enables zakat institutions to improve efficiency, transparency, accountability, and accessibility through the integration of various digital platforms, including mobile banking, QRIS, websites, and social media. In the context of Islamic economics, digitalization is not merely a technological innovation but also represents an institutional strategy to strengthen public trust and optimize zakat management. Therefore, understanding digital transformation is essential for explaining how digital zakat is implemented within Zakat Management Institutions (LAZ).

2.1 Zakat Management Institutions (LAZ)

Zakat Management Institutions (LAZ) are organizations established by the community and licensed by the government to assist in the administration of zakat, including the collection, distribution, and utilization of zakat, infaq, sadaqah, and other religious social funds in accordance with applicable laws and regulations. The purpose of LAZ is to improve the effectiveness, efficiency, accountability, and professionalism of zakat management so that it can provide greater benefits for the welfare of mustahik (Lestari, 2026).

Zakat Management Institutions (LAZ) have the following duties:

a. Collecting Zakat
   Zakat collection is the primary function carried out by zakat management institutions in fulfilling their duties. This activity plays a crucial role because it serves as a funding source for implementing various programs and supports the institution's operational sustainability, thereby ensuring that the organization's goals and objectives are optimally achieved. As a nonprofit organization, zakat collection agencies employ various strategies and methods to increase zakat revenue. Therefore, fundraising activities must be systematically planned, implemented, and monitored by management using modern management principles to ensure the process is well-directed and sustainable (Amar et al., 2024).
b. Administering Zakat

Zakat administrators can be considered the key to upholding justice in the zakat system itself. We cannot ignore the fact that zakat is an obligatory act of worship with a clear legal basis; and because the command has a clear legal basis, as Muslims we must believe that this command truly originates from Allah SWT. At the same time, this serves as the authority that establishes the rules regarding the performance standards that zakat administrators should uphold. Within a corporate institution, the relationship between zakat administrators and Allah SWT can be likened to that of a manager and shareholders in a company. Therefore, in managing zakat, zakat administrators must distribute it fairly and equitably to specific groups (Sebrina et al., 2023).

c. Distributing Zakat

The distribution of zakat funds is directly linked to economically vulnerable communities and therefore plays a very important role. No institution is free from challenges in the process of distributing zakat to the community. Zakat-receiving institutions have the right to determine their own distribution policies. In Indonesia, zakat distribution consists of two types: consumptive and general; however, consumptive zakat is dominant, meaning its benefits are felt only in the short term. In fact, the purpose of zakat is not only to meet basic needs but also to alleviate poverty in a sustainable manner (Nurjannah et al., 2022).

Based on the analysis conducted, it can be concluded that the success of zakat collection agencies depends on the effectiveness of three core functions: the collection, management, and distribution of zakat funds. Strategic collection can boost revenue and build trust among zakat contributors. The funds collected must be managed professionally, transparently, and accountably, in accordance with Sharia law, to maximize their benefits. The distribution of zakat which must be targeted, fair, and productive rather than merely consumptive is essential for the empowerment of mustahik, the improvement of welfare, and the sustainable alleviation of poverty, in accordance with the objectives of zakat. In the digital era, the responsibilities of Zakat Management Institutions extend beyond conventional zakat administration. LAZs are increasingly expected to integrate digital technologies into fundraising, financial reporting, communication, and service delivery. Such integration enhances institutional efficiency, transparency, and accountability while improving accessibility for muzakki and ensuring more responsive services for mustahik.

2.2 Challenges in Implementing Digital Zakat

In practice, the implementation of digital zakat still faces various challenges, as follows:

a. Low levels of digital literacy among the public

Digital literacy is a set of competencies that includes the ability to effectively and responsibly search for, understand, evaluate, process, create, and communicate information through digital technology. Low digital literacy occurs when individuals lack these skills, making it difficult for them to make optimal use of digital technology, leaving them susceptible to misinformation, and causing them to lack trust in using digital services (Catherine and Bertrand, 2022).

b. Infrastructure limitations

Infrastructure limitations are one of the main causes of the digital divide. The digital divide is not only related to the ability to use technology but is also influenced by the availability of infrastructure such as internet networks, digital devices, and the quality of technology access. If the infrastructure is inadequate, people will face barriers in accessing and making optimal use of digital services (Deursen and Dijk, 2021).

c. Low trust among some zakat payers
   Trust is a person's belief that an institution possesses integrity, competence, transparency, and accountability in fulfilling its mandate. In the context of zakat, the higher the trust that zakat payers have in zakat collection agencies, the more likely they are to channel their zakat through those agencies. Conversely, if donors doubt the transparency of fund management, accountability, or the institution's credibility, their interest in paying zakat through official institutions will decline (Rahayuningsih et al., 2021). This indicates that trust has a positive and significant effect on donors' intention to pay zakat through digital platforms. This indicates that low trust is one of the main obstacles to optimizing digital zakat collection.
d. Limitations in Human Resources (HR)
   Limitations in the number and competence of human resources in operating digital technology pose a challenge to the implementation of zakat digitization. This situation can affect service quality, data management, and the optimization of digital-based zakat collection and distribution.
e. Digital systems that are not yet fully optimized.
   Digital systems that are not yet integrated, are unstable, or have limited features can hinder the effectiveness of zakat services—from payment processing and record-keeping to reporting—making it necessary to develop more reliable and integrated systems.

2.3 Solutions

To address these challenges, LAZ is implementing the digitization of zakat through:

a. Mobile Banking
   LAZ utilizes mobile banking services to make it easier for zakat payers to make zakat payments quickly, securely, and flexibly without having to visit the LAZ office in person. The use of mobile banking has been shown to increase convenience and public interest in paying zakat digitally (Siregar et al., 2025).
b. QRIS (Quick Response Code Indonesian Standard)
   QRIS is used as a digital zakat payment method that allows zakat payers to make transactions simply by scanning a QR code using a banking app or digital wallet, making the payment process more convenient and efficient (Satria and Ariandi, 2025).
c. Website
   The official LAZ website serves as a source of information, a zakat calculator, an educational resource, and a platform for online zakat payments, making it easier for the public to access zakat services at any time.
d. App

LAZ provides a digital app that allows muzaki to calculate their zakat, make payments, obtain transaction receipts, and monitor the distribution of zakat with greater transparency.

e. Social media

Social media is used as a means of outreach, education, and promotion of zakat programs, as well as to build communication with the public, thereby increasing awareness and participation among zakat payers in digital zakat payments (Hassan et al., 2021).

f. Internet Banking

Internet banking serves as an alternative for paying zakat online through official banking websites, thereby providing easy access to transactions for zakat payers who use web-based banking services (Heryani et al., 2020).

2.4 Previous Studies and Research Gap

Numerous studies have examined digital zakat from various perspectives. Ahimsa et al. (2023) found that digital literacy, perceived ease of use, facilitating conditions, and social influence significantly affect muzakki's intention to adopt digital zakat platforms. Similarly, Al Arif et al. (2023) reported that Muslim millennials tend to prefer digital zakat services because they are practical, flexible, and easily accessible.

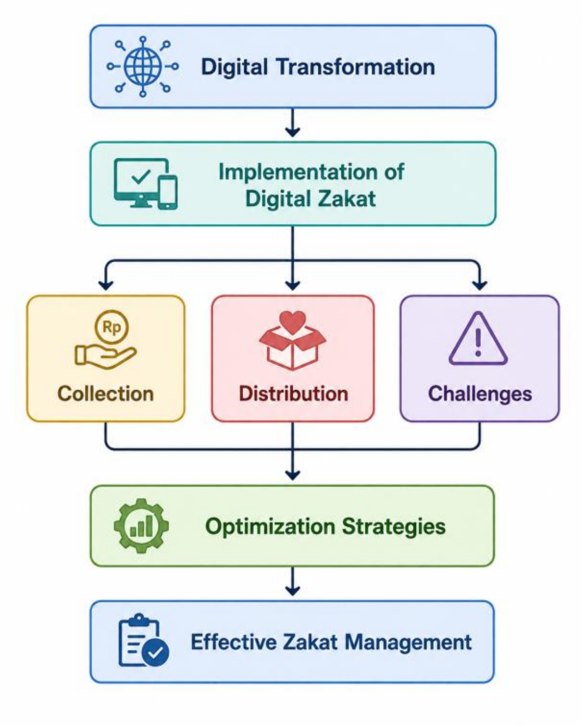
Prastyo and Rachmawati (2023) demonstrated that digitalization significantly expands zakat fundraising through online payment systems and digital communication platforms. Nasution (2023) further emphasized that successful digital zakat campaigns depend on effective communication strategies, digital media quality, and public trust. Meanwhile, Mulyo et al. (2023) highlighted that digital technologies such as QRIS, mobile banking, and internet banking have modernized zakat management and improved operational efficiency.

Despite these contributions, previous studies have primarily focused on digital payment adoption, fundraising effectiveness, public intention, or digital campaign strategies. Limited research has comprehensively examined the implementation of digital zakat by simultaneously analyzing digital collection systems, digital distribution systems, implementation challenges, and optimization strategies within local Zakat Management Institutions. Furthermore, empirical studies focusing specifically on LAZs in Bone Regency remain scarce.

Therefore, this study seeks to fill this research gap by examining the implementation of digital zakat, digital-based zakat maal collection and distribution systems, implementation challenges, and optimization strategies at Zakat Management Institutions in Bone Regency.

2.5 Conceptual Framework

This study is based on the concept that digital transformation encourages the implementation of digital zakat through various digital platforms. The implementation includes digital-based zakat collection and distribution systems, which are influenced by several implementation challenges. Therefore, optimization strategies are required to improve the effectiveness, efficiency, transparency, and accessibility of zakat management at Zakat Management Institutions (LAZ).



Source: Developed by the Authors (2026).

Figure 1. Conceptual Framework of Digital Zakat Implementation at Zakat Management Institutions (LAZ) in Bone Regency

Figure 1 illustrates the conceptual framework of this study. The framework explains that digital transformation serves as the driving force for the implementation of digital zakat within Zakat Management Institutions (LAZ). This implementation is reflected in two main processes, namely the digital-based collection and digital-based distribution of zakat maal. During its implementation, LAZs encounter several challenges, including limited digital literacy, inadequate technological infrastructure, low public trust, limited human resources, and the need for more integrated digital systems. To address these challenges, optimization strategies such as strengthening digital literacy, expanding digital payment platforms, improving transparency, enhancing human resource capacity, and fostering collaboration with financial institutions are required. Ultimately, these strategies are expected to improve the effectiveness, efficiency, accessibility, transparency, and accountability of digital zakat management.

3. Research Method

This study employs a qualitative approach using a descriptive research design to describe the implementation of digital zakat in the collection and distribution of zakat al-maal at Zakat Management Institutions (LAZ) in Bone Regency. The research locations included BAZNAS Bone Regency, LAZNAS Wahdah Inspirasi Zakat (WIZ), LAZIS Ikhlas Peduli Umat (IPU), LAZISMU Bone, and Baitul Maal Hidayatullah (BMH) Bone. The research data sources consisted of primary and secondary data. Primary data were obtained through interviews, observations, and documentation with informants, including officials or managers at BAZNAS Bone Regency, LAZNAS Wahdah Inspirasi Zakat (WIZ), LAZIS Ikhlas Peduli Umat (IPU), LAZISMU Bone, and Baitul Maal Hidayatullah (BMH) Bone. Meanwhile, secondary data was obtained through a literature review of books, scientific articles, documents, and annual reports from each zakat collection agency. A qualitative descriptive design was selected because it enables an in-depth exploration of the implementation of digital zakat within its real-life context. This approach allows researchers to understand institutional practices, implementation processes, challenges, and optimization strategies based on the experiences and perspectives of the participants involved in zakat management.

The informants were selected using purposive sampling based on their involvement and responsibilities in digital zakat management. The participants consisted of chairpersons, managers, finance officers, and staff responsible for zakat collection, distribution, and digital service operations within each institution. These informants were considered capable of providing comprehensive information relevant to the objectives of this study. Prior to data collection, all participants were informed about the purpose of the study and voluntarily agreed to participate. Confidentiality and anonymity were maintained throughout the research process, and all collected data were used solely for academic purposes.

Data collection methods included observation, semi-structured interviews, and documentation. Observation was used to directly observe the implementation of digital zakat, as well as the collection and distribution of zakat maal at LAZ in Bone Regency. Semi-structured interviews were conducted to obtain in-depth information regarding the implementation of digital zakat, the digital-based zakat maal collection and distribution systems, the obstacles encountered, and strategies for optimizing digital zakat. Documentation was used to supplement the research data through various official documents, such as zakat collection and distribution reports, data on the use of digital services, operational guidelines, and documentation of activities related to zakat management. The interview guide was developed based on the research objectives, covering the implementation of digital zakat, digital collection systems, digital distribution systems, implementation challenges, and optimization strategies. Each interview was conducted face-to-face, recorded with the participants' consent, and subsequently transcribed for analysis.

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To ensure the trustworthiness of the findings, this study employed source triangulation by comparing information obtained from different informants and documentary evidence. In addition, member checking was conducted whenever necessary to confirm the accuracy of interview interpretations. These procedures enhanced the credibility and dependability of the research findings.

Data analysis used the interactive model developed by Miles, Huberman, and Saldaña, which consists of three stages: data reduction, data presentation, and drawing conclusions or verification. Data reduction was conducted by selecting and simplifying data relevant to the research focus. Next, the data is presented systematically in the form of narratives, tables, or charts to make it easy to understand. The final stage involves drawing conclusions and conducting ongoing verification to ensure the consistency and validity of the research findings. During the data reduction stage, information relevant to the research objectives was selected, categorized, and simplified. The data were then systematically displayed through narrative descriptions to facilitate interpretation. Finally, conclusions were drawn and continuously verified by comparing findings from interviews, observations, and documentation to ensure consistency and reliability.

Through these procedures, the study was able to provide a comprehensive understanding of the implementation of digital zakat, the digital-based collection and distribution systems, implementation challenges, and optimization strategies adopted by Zakat Management Institutions in Bone Regency.

4. Results

The research findings show that all Zakat Management Institutions (LAZ) in Bone Regency—namely BAZNAS, Wahdah Inspirasi Zakat (WIZ), LAZISMU, LAZIS IPU, and Baitul Maal Hidayatullah (BMH)—have implemented digital zakat through various platforms, such as bank transfers, QRIS, websites, social media, and WhatsApp. Digitalization is used to facilitate the collection and distribution of zakat maal, ranging from information dissemination, zakat payments, transaction verification, administrative record-keeping, to reporting to zakat payers. However, the level of digital service utilization at each institution still varies depending on the characteristics of the zakat payers and the readiness of each LAZ.

In the zakat maal collection system, all LAZs have made payments available via bank transfer and QRIS, accompanied by payment confirmation via WhatsApp or other digital platforms. Some institutions have also utilized websites, social media, and administrative applications to support the zakat collection process. Nevertheless, cash payments remain quite prevalent, particularly among rural communities and the elderly, who prefer to interact directly with zakat collectors.

In the zakat maal distribution system, all LAZs prioritize the process of data collection and verification of mustahik before aid is distributed. Digital distribution via bank transfer is used under certain conditions, such as when mustahik are located outside the region or are unable to receive aid in person. Meanwhile, direct distribution in the form of cash or goods remains the primary method to ensure that aid reaches the intended recipients and meets their needs.

This study also identified several obstacles to the implementation of digital zakat, namely low digital literacy among the public—particularly among the elderly—limited internet access in some regions, low trust in digital transactions, limited human resources for managing digital systems, and the persistent custom of paying zakat in person. These conditions have prevented the optimal utilization of digital zakat services.

To address these challenges, each LAZ implements various optimization strategies, including expanding the use of bank transfers and QRIS, utilizing social media and websites as educational tools, enhancing transparency through digital reporting, strengthening cooperation with the media and financial institutions, and increasing public awareness and digital literacy. These strategies are expected to facilitate the collection and distribution of zakat maal in a way that is easier, faster, and more transparent, while reaching a broader audience.

5. Discussion

5.1 Implementation of Digital Zakat at Zakat Collection Agencies in Bone Regency

The research findings indicate that all Zakat Collection Agencies (LAZ) in Bone Regency have implemented digital zakat through various platforms, such as bank transfers, QRIS, websites, social media, and WhatsApp. However, this implementation remains hybrid in nature, as conventional payment methods and services are still maintained to accommodate members of the public who are not yet accustomed to using digital technology. Digitization has made it easier for zakat payers to fulfill their zakat obligations without being limited by time or location, while also improving the convenience of the services provided by these institutions. This finding aligns with Ahimsa et al. (2023), who state that ease of use of technology and digital literacy influence zakat payers’ decisions to use digital zakat services. Furthermore, Al Arif et al. (2023) explain that digital zakat payments are becoming increasingly popular because they are more practical, flexible, and easily accessible.

These findings indicate that the implementation of digital zakat in Bone Regency reflects an ongoing process of digital transformation rather than a complete replacement of conventional zakat services. The coexistence of digital and conventional systems demonstrates that technological innovation in zakat management must remain adaptive to the socio-cultural characteristics of the community. The hybrid service model enables LAZs to maintain inclusiveness by serving digitally literate users while continuing to accommodate communities with limited technological access.

From the perspective of Islamic philanthropy, digital transformation should not merely focus on technological advancement but also on improving service quality, accountability, transparency, and public trust. Therefore, the effectiveness of digital zakat depends not only on the availability of digital platforms but also on institutional readiness and the willingness of society to adopt digital services.

The findings suggest that digital-based zakat collection has shifted fundraising practices from conventional face-to-face transactions toward more flexible and technology-driven services. The availability of QRIS, mobile banking, websites, and instant messaging applications enables LAZs to expand their fundraising reach beyond geographical limitations. This transformation supports greater efficiency while strengthening institutional transparency through digital transaction records.

5.2 Digital-Based Zakat Maal Collection Systems at Zakat Management Institutions in Bone Regency

The research findings indicate that digital-based zakat maal collection systems follow a relatively uniform process, namely: disseminating information via digital media; making payments via bank transfer or QRIS; confirming payment receipts via WhatsApp or other platforms; verification by staff; and recording transactions in the institution's administrative system. Several Zakat Management Institutions (LAZ) have also utilized websites and digital payment platforms to expand service access for zakat payers. This system provides convenience, speeds up the collection process, and enhances the transparency of zakat administration. These findings are supported by Prastyo and Rachmawati (2023), who state that digitization can increase zakat collection through ease of access, faster transactions, and a broader reach of zakat payers.

The findings suggest that digital-based zakat collection has shifted fundraising practices from conventional face-to-face transactions toward more flexible and technology-driven services. The availability of QRIS, mobile banking, websites, and instant messaging applications enables LAZs to expand their fundraising reach beyond geographical limitations. This transformation supports greater efficiency while strengthening institutional transparency through digital transaction records. Nevertheless, the persistence of conventional payment methods indicates that technological adoption remains influenced by users' readiness and preferences. Consequently, digital innovation should complement rather than replace traditional zakat services to ensure broader accessibility across different community groups.

The digitalization of zakat collection also contributes to strengthening institutional accountability through automated transaction records and real-time financial reporting. Such improvements not only facilitate administrative processes but also enhance public confidence by providing greater transparency in zakat management. Consequently, digital fundraising should be understood not merely as a payment innovation but as a governance mechanism that promotes institutional credibility and long-term sustainability.

Nevertheless, technological adoption varies considerably across different demographic groups. Factors such as age, educational background, digital literacy, and internet accessibility continue to influence the willingness of muzakki to utilize digital zakat platforms. Therefore, continuous education and personalized assistance remain essential to increase public participation in digital zakat services.

5.3 Digital-Based Zakat Maal Distribution System at Zakat Collection Agencies in Bone Regency

Research shows that zakat maal distribution is still dominated by direct distribution, while digital systems are used under specific circumstances, such as when beneficiaries are located outside the region, are undergoing medical treatment, or are unable to receive assistance in person. Before distribution takes place, all Zakat Management Institutions (LAZ) conduct data collection and verification of beneficiaries to ensure that aid reaches the intended recipients. Thus, digitalization is utilized more as a support for the distribution process rather than as the primary method of zakat distribution. These findings indicate that the use of digital systems continues to take into account social conditions, the capabilities of beneficiaries, and the principle of accountability in zakat management. These research results align with Nurhayati et al. (2021), who explain that the digitization of zakat management must continue to take into account the characteristics of beneficiaries so that distribution is on-target and in accordance with Sharia principles.

Unlike digital fundraising, zakat distribution requires greater consideration of beneficiaries' social and economic conditions. The selective use of digital distribution observed in this study demonstrates that technological efficiency should not compromise the principles of justice, accuracy, and welfare that underlie Islamic philanthropy. Consequently, hybrid distribution remains the most appropriate approach in regions where beneficiaries possess diverse levels of digital access and financial inclusion. These findings reinforce the idea that digital transformation in zakat management should prioritize beneficiary-centered services rather than technology-oriented solutions alone.

Another important finding is that the selective use of digital distribution reflects the adaptive nature of zakat management. Although digital technology improves administrative efficiency, direct interaction remains essential in ensuring that beneficiaries receive assistance appropriately and according to their actual needs. This demonstrates that social justice, welfare, and beneficiary empowerment continue to be prioritized over technological efficiency.

From an Islamic economic perspective, digital innovation should function as an instrument for achieving maqāṣid al-sharī'ah, particularly the protection of wealth (*ḥifẓ al-māl*) and the realization of social welfare (*maṣlaḥah*). Therefore, digital transformation in zakat management should always be accompanied by ethical considerations and beneficiary-centered approaches.

5.4 Challenges in Implementing Digital Zakat at Zakat Collection Agencies in Bone Regency

The research findings indicate that the main challenges in implementing digital zakat do not lie in the availability of technology, but rather in the public's low digital literacy—particularly among the elderly limited proficiency in using smartphones and digital banking services, low trust in the security of digital transactions, and limited internet access in some areas. In addition, there are still human resource limitations at some Zakat Management Institutions (LAZ) in optimally developing digital services. These findings are consistent with Haryanto et al. (2023), who state that digital literacy is a key factor in increasing the use of digital zakat services, while a lack of technological understanding is one of the main barriers to the adoption of digital payment systems.

The identified challenges illustrate that digital transformation is a multidimensional process involving technological, institutional, and human factors. Although digital infrastructure has improved considerably, limited digital literacy and public trust remain the primary barriers to wider adoption. These findings imply that investments in technology alone are insufficient unless accompanied by continuous education, capacity building, and institutional transparency. Therefore, strengthening digital competence among both zakat administrators and the community is essential to ensure the sustainability of digital zakat implementation.

The persistence of these challenges indicates that digital transformation cannot be achieved solely through technological investment. Institutional readiness, organizational commitment, public trust, and digital competency are equally important determinants of successful implementation. Therefore, digital transformation should be approached as a comprehensive organizational change involving technological, managerial, and social dimensions. These findings further imply that collaboration between zakat institutions, financial technology providers, educational institutions, and government agencies is essential for creating an enabling ecosystem that supports sustainable digital zakat implementation.

5.5 Strategies for Optimizing Digital Zakat to Increase the Collection and Distribution of Zakat Maal in Bone Regency

Based on the research findings, strategies for optimizing digital zakat involve utilizing various digital payment platforms, increasing public outreach and education, strengthening human resource capacity, expanding partnerships with the media and financial institutions, and enhancing transparency through digital reporting. Some LAZs have also begun developing their own digital systems to reduce reliance on third-party platforms and build greater trust among zakat contributors. These strategies are expected to increase zakat collection while supporting faster, more transparent, and more targeted zakat distribution. These findings are supported by Akbarillah et al. (2025), who state that the optimization of digital zakat requires strengthening digital literacy, transparency in management, innovation in digital services, and increased public trust so that zakat collection and distribution can develop sustainably.

The optimization strategies identified in this study indicate that successful digital zakat implementation requires collaboration among zakat institutions, financial service providers, government agencies, and the wider community. Strengthening digital infrastructure should be accompanied by public education, transparent reporting systems, and continuous technological innovation. These strategies not only improve operational efficiency but also contribute to increasing public confidence in zakat institutions, thereby supporting the sustainable development of digital zakat management in Indonesia.

Overall, the findings demonstrate that the implementation of digital zakat in Bone Regency represents an important step toward the modernization of zakat management. However, the success of digital transformation depends not only on technological innovation but also on institutional governance, public trust, digital literacy, and collaborative efforts among stakeholders. These interconnected factors determine the sustainability and effectiveness of digital zakat implementation within Zakat Management Institutions.

The findings also suggest that digital zakat implementation should be viewed as an institutional transformation rather than merely a technological innovation. The successful adoption of digital services depends on the ability of Zakat Management Institutions to integrate technology with organizational governance, stakeholder engagement, and community needs. In this context, digital transformation strengthens institutional legitimacy by improving transparency, accountability, and service responsiveness, which are fundamental principles in Islamic philanthropic governance.

Furthermore, the coexistence of digital and conventional services indicates that digital inclusion remains an important consideration in regional zakat management. Rather than eliminating conventional services, the hybrid model ensures that technological innovation remains accessible to all segments of society, particularly elderly communities and those living in areas with limited digital infrastructure. This finding demonstrates that successful digital transformation should prioritize inclusiveness alongside technological efficiency.

The optimization strategies identified in this study demonstrate that digital zakat development requires an integrated ecosystem involving technological innovation, institutional governance, regulatory support, and community participation. Sustainable digital transformation cannot rely solely on digital payment facilities but must also emphasize transparent governance, continuous public education, and organizational capacity development. In the long term, strengthening digital zakat services is expected to increase public trust, expand zakat participation, improve operational efficiency, and maximize the socio-economic impact of zakat in supporting poverty alleviation and sustainable community development.

Overall, the discussion demonstrates that the implementation of digital zakat in Bone Regency reflects a gradual institutional transformation characterized by the coexistence of technological innovation and conventional service models. While digital platforms have improved accessibility, transparency, and operational efficiency, successful implementation ultimately depends on institutional readiness, public trust, digital literacy, and collaborative governance. These findings provide practical insights for strengthening digital zakat management while contributing to the broader discourse on Islamic philanthropic governance in the digital era.

6. Conclusion

This study concludes that the implementation of digital zakat at LAZs in Bone Regency has been carried out via bank transfers, QRIS, social media, and instant messaging apps, although cash zakat collection remains dominant, particularly in rural areas. Its implementation still faces challenges in the form of low digital literacy, infrastructure limitations, and donors' trust in the security and transparency of the services. Therefore, optimization is needed through improving digital literacy, strengthening information systems, transparency, service security, and collaboration between LAZs, the government, and financial institutions while maintaining conventional services. Theoretically, this study shows that the success of digital zakat is influenced by community readiness and institutional capacity, while practically, it can serve as input for LAZs and the government in developing a digital zakat ecosystem. Since this study was conducted only on LAZs in Bone Regency, future research is recommended to expand the geographical scope or conduct a comparative study to examine the factors influencing the adoption of digital zakat and its impact on zakat collection and distribution.

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