

## Optimization Of Digital Zakat In The Perspective Of Sharia Economic Law And Good Governance (Field Study On Baznas Ponorogo Regency)

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### Abstract

Digitization of zakat management is one of the key strategies to increase the effectiveness of zakat collection and distribution in Indonesia. The National Amil Zakat Agency (BAZNAS) of Ponorogo Regency, as the official zakat management institution, has implemented a digital zakat system to expand the reach of muzakki and increase the transparency of zakat fund management. This study aims to analyze the optimization of digital zakat in BAZNAS Ponorogo Regency from the perspective of sharia economic law and the principle of good governance. This study uses a field research method with a descriptive qualitative approach. Data were obtained through in-depth interviews with BAZNAS Ponorogo Regency management, observation, and documentation. The results of the study show that the implementation of digital zakat at BAZNAS Ponorogo Regency is in accordance with the principles of sharia economic law, particularly trust, transparency, justice, and benefit. In addition, the application of good governance principles is reflected in greater accountability reporting, increased information disclosure, and greater community participation. Nevertheless, the optimization of digital zakat still faces challenges, including limited digital literacy among the community and insufficient technical regulations. Therefore, it is necessary to strengthen digital zakat governance and education to achieve professional, sustainable zakat management.

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### Keywords

Digital Zakat; Sharia Economic Law; Good Governance; BAZNAS Ponorogo Regency

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### 1. INTRODUCTION

Zakat is an important instrument in the Islamic economic system that serves as a means of equitable welfare distribution and poverty alleviation. In Indonesia, zakat management is institutionally regulated by Law Number 23 of 2011 concerning Zakat Management, which designates the National Amil Zakat Agency (BAZNAS) as the official state institution responsible for zakat management. (Antonio, 2001)



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The development of information technology encourages zakat institutions to adapt by digitizing their services. Digital zakat is a strategic solution to addressing the challenges of low muzakki participation, as well as the demands for transparency and public accountability. (Syarif et al., 2023) Through the digital system, the zakat payment process becomes easier, faster, and integrated with the modern financial system.

BAZNAS Ponorogo Regency is one of the regional zakat institutions that has implemented a digital zakat system in collecting zakat, infaq, and alms funds. This implementation aims to increase the effectiveness of zakat management and strengthen public trust. However, the digitization of zakat also requires conformity with the principles of sharia economic law and the implementation of good governance. (Rozi & Huda, 2024)

In practice, the optimization of digital zakat at the regional level still faces various challenges, including limitations in muzakki's digital literacy, the readiness of amil human resources, and the need to strengthen technical regulations. Therefore, this study is important for empirically examining the implementation of digital zakat in BAZNAS Ponorogo Regency from the perspectives of sharia economic law and good governance. (Afif et al., 2023)

Based on the background described, this research examines in depth the practice of digital zakat management in BAZNAS Ponorogo Regency. The main problem in this study concerns the implementation of digital zakat by BAZNAS Ponorogo Regency, specifically the mechanisms for collecting, managing, and distributing zakat funds. (Aini et al., 2025) In addition, this study also examines the extent to which the optimization of digital zakat is in accordance with the principles of sharia economic law, especially those related to trust, justice, transparency, and benefits.

Furthermore, this study examines the application of good governance principles in the management of digital zakat in BAZNAS Ponorogo Regency, particularly in accountability, transparency, effectiveness, and community participation. (Santo Hartono, 2023) In line with the formulation of this problem, this study aims to comprehensively analyze the implementation of digital zakat in BAZNAS Ponorogo Regency as part of technology-based zakat management innovations. This research also aims to examine the optimization of digital zakat from the perspective of Sharia economic law to ensure its conformity with applicable Sharia principles.

In addition, this study aims to analyze the application of good governance principles in the management of digital zakat at BAZNAS Ponorogo Regency, thereby providing an overview of the quality of governance in zakat institutions in achieving professional, transparent, and sustainable zakat management.

## 2. METHOD

This research is a field study with a descriptive-qualitative approach. This approach was chosen to obtain a factual, in-depth picture of the digital zakat management practices implemented by BAZNAS Ponorogo Regency. Using a qualitative approach, this research seeks to comprehensively understand the phenomenon of digital zakat, both in its technical implementation and in its conformity with the principles of sharia economic law and institutional governance. (Ruane et al., 2021)

The research was conducted at BAZNAS Ponorogo Regency, the official institution for managing zakat at the regional level that has implemented a digital zakat system. The study's subjects include the Chairman and management of BAZNAS Ponorogo Regency, staff who directly manage digital zakat services, and muzakki who use digital zakat services as supporting informants. The selection of subjects aims to obtain representative data from managers and users of digital zakat services.

The data sources in this study include primary and secondary data. Primary data were obtained from in-depth interviews with informants and from direct observation of digital zakat management activities at BAZNAS Ponorogo Regency. Meanwhile, secondary data were obtained from various supporting documents, including Law Number 23 of 2011 concerning Zakat Management, BAZNAS regulations, the fatwa of the National Sharia Council of the Indonesian Ulema Council (DSN-MUI), the annual report of BAZNAS Ponorogo Regency, and scientific literature relevant to the research topic. (Fathurrahman et al., 2025; Naisabur & Putra, 2021; Syamsuri & Ma'aldini, 2018)

Data collection is carried out through *in-depth interviews* to comprehensively explore information from informants, non-participatory observation to directly observe digital zakat management practices, and documentation studies to examine official documents and written data that support the research. All data obtained were then analyzed using an interactive analysis model that included the stages of data reduction, data presentation, and conclusions. This analysis technique is used to ensure that the collected data can be processed systematically and produce conclusions that are valid and relevant to the research objectives.

## 3. FINDINGS AND DISCUSSION

### 3.1. Implementation of Digital Zakat at BAZNAS Ponorogo Regency

The implementation of digital zakat at BAZNAS Ponorogo Regency is part of the effort to adapt zakat management institutions to the development of information technology and the demands of modern society. Digitization of zakat refers to the use of digital technology to collect, manage, and distribute zakat, infaq, and alms (ZIS) funds. (BAZNAS, n.d.) This step aligns with the national zakat management policy, which encourages greater effectiveness, efficiency, and accountability among zakat institutions.

BAZNAS Ponorogo Regency has implemented digital zakat via various non-cash channels, including bank transfers, QRIS, and partnerships with digital platforms and Islamic banks. This diversification of payment channels aims to make it easier for muzakki to fulfill their zakat obligations without having to visit the BAZNAS office. With a digital system, muzakki can make zakat payments anytime, anywhere, minimizing geographical barriers and time limitations. (Mu'arif et al., 2024)

In terms of fundraising, the implementation of digital zakat has been proven to increase the efficiency and effectiveness of zakat collection. Digital payment systems enable transactions to occur faster, more securely, and with greater documentation. Every zakat transaction carried out digitally is automatically recorded in the Ponorogo Regency BAZNAS administrative system, making it easier to monitor, report, and supervise the process. (Yuliana & Ningsih, 2022) This is different from conventional systems, which tend to take longer and are prone to administrative errors.

In addition to improving collection efficiency, digital zakat also enhances transparency in zakat fund management. Through the digital system, BAZNAS Ponorogo Regency can more openly present information on the collection and distribution of zakat to the public. Muzakki can obtain proof of zakat payment electronically, while the public can access reports on zakat activities and programs through digital media provided by BAZNAS. This transparency is an important factor in building public trust in zakat management institutions. (Yusup et al., 2021)

The implementation of digital zakat at BAZNAS Ponorogo Regency is also supported by efforts to strengthen institutions and human resources. Zakat managers receive training on the use of digital systems, data management, and technology-based muzakki services. (Hasibuan et al., 2022) This aims to enable Amil Zakat to operate the digital system professionally and responsively to the community's needs. Thus, the digitization of zakat is not only technical, but also accompanied by increasing institutional capacity.

In practice, digital zakat at BAZNAS Ponorogo Regency focuses not only on fundraising but also on integrating with the zakat distribution and utilization system. The data obtained from the digital system serve as the basis for planning the zakat distribution program for mustahik, in both consumptive assistance and productive economic empowerment programs. This data integration enables zakat distribution to be carried out more effectively and with greater accuracy. (Utami et al., 2020)

However, the implementation of digital zakat at BAZNAS Ponorogo Regency also faces several challenges. One obstacle still faced is the community's uneven digital literacy. Some muzakki, especially from the elderly or rural communities, are still more comfortable using conventional zakat payment methods. This condition requires BAZNAS Ponorogo Regency to continue providing zakat services in a hybrid manner, combining digital and non-digital services to reach all levels of society.

In addition, other challenges relate to data security and trust in digital systems. Digital zakat management requires an adequate security system to protect muzakki data and financial transactions. Therefore, BAZNAS Ponorogo Regency needs to ensure that the digital system used meets security and reliability standards to prevent the risk of data misuse and increase users' confidence in digital zakat services.

Overall, the implementation of digital zakat at BAZNAS Ponorogo Regency shows positive and progressive developments. Digitization of zakat has made a real contribution to improving service ease, collection efficiency, and transparency in zakat management. Although still facing various challenges, the implementation of digital zakat is a strategic step in line with the principles of modernizing zakat management and the demands of good governance. With strengthened regulations, increased digital literacy, and enhanced institutional capacity, digital zakat at BAZNAS Ponorogo Regency has the potential to become an important instrument for optimizing zakat's role in community welfare.

### **3.2. Implementation of Digital Zakat from the Perspective of Sharia Economic Law and Good Governance**

The implementation of digital zakat at BAZNAS Ponorogo Regency cannot be understood solely as a technical innovation in the payment system, but also as part of the application of sharia economic law principles in the management of people's funds. From the perspective of Sharia economic law, zakat management must be based on normative values that aim to realize justice, benefits, and social welfare. Therefore, the digitization of zakat needs to be analyzed to ensure it complies with the basic principles of sharia. (As-Salafiyah & Fatoni, 2021)

One of the main principles of Sharia economic law is trust. Amanah requires zakat management institutions to maintain the trust of muzakki in managing zakat funds honestly, professionally, and responsibly. The implementation of digital zakat at BAZNAS Ponorogo Regency reflects the principle of trust through an electronically documented transaction recording and reporting system. Every zakat payment made through digital channels is automatically recorded in the system, thereby minimizing the risk of data manipulation and administrative errors. This shows that digital zakat is an important tool for strengthening zakat institutions' mandate to manage people's funds. (Hasibuan et al., 2022)

In addition to trust, the principle of justice (*al-'adl*) is also the main foundation of Sharia economic law. Justice in the management of zakat concerns not only the obligation of the muzakki to pay zakat, but also the distribution of zakat to the mustahik in accordance with the provisions of asnaf. (Az-Zuhaili, 2011) The digital zakat system implemented by BAZNAS Ponorogo Regency enables more systematic, integrated management of mustahik data. The data is used to plan and implement the zakat distribution program, ensuring zakat is distributed more effectively and proportionately. Thus, digital zakat contributes to the realization of distributive justice as emphasized in Sharia economic law.

Another relevant principle is transparency (*al-shafāfiyyah*). Transparency is a fundamental value in Islamic wealth management because it is directly related to accountability and public trust. In the context of digital zakat, transparency is achieved through disclosure of information on the collection and utilization of zakat funds. BAZNAS Ponorogo Regency uses digital media to share reports on zakat activities and programs with the community. This transparency not only strengthens the legitimacy of zakat institutions but also encourages community participation in the collective management of zakat.

Furthermore, the implementation of digital zakat is also in line with the principle of benefit (*maṣlahah*), which is the main goal of sharia economic law. Digitization of zakat allows the collection of zakat funds to be carried out more optimally and efficiently, so that the potential of zakat can be used optimally for the benefit of mustahik. Zakat funds collected through the digital system can be allocated not only to consumptive needs but also to productive economic empowerment programs oriented towards improving long-term welfare. Thus, digital zakat is a strategic means of realizing the goals of *maqāṣid al-syari'ah*, especially the protection of property (*hifz al-māl*) and the improvement of people's welfare. (Wahab & Rahim Abdul Rahman, 2011)

In addition to being studied from the perspective of Sharia economic law, the implementation of digital zakat at BAZNAS Ponorogo Regency should also be analyzed within the framework of good governance. The principles of good governance emphasize the importance of transparent, accountable, effective, and participatory institutional governance. In zakat management, applying good governance principles is an important prerequisite for maintaining the institution's credibility and increasing public trust. (Ningtyas et al., 2024)

The principle of accountability is reflected in the digital zakat system through a more orderly and structured financial reporting mechanism. Recording transactions digitally makes it easier for zakat institutions to prepare financial statements that can be accounted for to the public and stakeholders. This shows that digital zakat plays an important role in strengthening the institutional accountability of BAZNAS Ponorogo Regency.

The principles of effectiveness and efficiency are also integral to good governance. With the digital zakat system, the process of collecting and managing zakat can be carried out with lower operational costs and shorter time. This efficiency enables BAZNAS Ponorogo Regency to allocate resources optimally, so that zakat benefits are felt more widely by the community. (Yusup et al., 2021)

Meanwhile, the principle of community participation is reflected in the increasing ease of access for muzakki in paying zakat through various digital channels. Digitization of zakat opens up greater participation opportunities for the community, especially the younger generation, who are familiar with digital technology. This participation is an important factor in increasing public awareness and compliance with zakat payments.

Based on this description, it can be concluded that the implementation of digital zakat at BAZNAS Ponorogo Regency is not only technically relevant but also grounded in the principles of sharia economic law and good governance. Digitization of zakat is a strategic instrument for implementing a trustworthy, fair, transparent, and people-oriented zakat management, while strengthening the professional, sustainable governance of zakat institutions. (Nurrachmi et al., 2025)

The implementation of digital zakat at BAZNAS Ponorogo Regency plays a significant role in strengthening the principle of good governance as the foundation for the professional, public-interest-oriented governance of zakat management institutions. One of the main principles strengthened by the digitization of zakat is accountability in the management of zakat funds. The digital payment and recording system automatically documents and systemizes every zakat transaction, thereby facilitating financial supervision and accountability. (Satriani & Nurjannah, 2025) With this system, BAZNAS Ponorogo Regency can prepare financial statements in a more orderly and accurate manner, both for internal purposes and to fulfill its accountability to the community and other stakeholders. This accountability is an important factor in maintaining public trust in zakat institutions as managers of people's funds.

In addition to accountability, the implementation of digital zakat also promotes transparency in public information. Through digital media and platforms, BAZNAS Ponorogo Regency can convey information on the collection, management, and distribution of zakat funds in a more open and easily accessible manner to the public. This transparency allows muzakki and the wider community to know clearly how zakat funds are managed and utilized, thereby reducing potential suspicion and increasing the legitimacy of zakat institutions. The disclosure of public information aligns with the principle of good governance, which emphasizes the importance of access to information as a form of social control over institutional performance.

Furthermore, the digitization of zakat has also increased community participation in zakat management. The ease of access to zakat payments through various digital channels encourages greater community involvement, especially among the younger generation, who are familiar with digital technology. Community participation is not limited to zakat payments; it also includes involvement in zakat utilization programs informed through digital media. With increased community participation, digital zakat strengthens the relationship between zakat institutions and the community as partners in realizing social welfare. (Arshad et al., 2021)

In addition, the implementation of digital zakat also increases the effectiveness and institutional efficiency of BAZNAS Ponorogo Regency. The digital system enables zakat collection and management to be carried out faster, more cost-effectively, and in an integrated manner. This operational efficiency provides zakat institutions with greater flexibility to allocate resources, enabling zakat funds to be used

more effectively for the benefit of mustahik. Thus, digital zakat not only strengthens institutional governance administratively but also improves institutional performance in achieving the goal of sustainable and equitable zakat management.

### 3.3. Optimization of Digital Zakat from the Perspective of Sharia Economic Law

The optimization of digital zakat at BAZNAS Ponorogo Regency cannot be separated from the normative foundation of Islamic law, which is sourced from the Qur'an, Sunnah, and the rules of muamalah fiqh. Theologically, the obligation of zakat is affirmed in the words of Allah SWT:

وَأَقِيمُوا الصَّلَاةَ وَأَتُوا الزَّكَاةَ وَأَرْكَعُوا مَعَ الرَّاكِعِينَ

"And establish prayer, pay zakat, and ruku'lah with those who are ruku." (QS. *Al-Baqarah* [2]: 43)

This verse emphasizes that zakat is a fundamental obligation that must be fulfilled responsibly. In the modern context, the use of digital technology in zakat payments can be understood as a mubah *wasilah* (means), provided it does not conflict with sharia principles. (Fitri, 2017)

In addition, the legitimacy of the management of zakat by official institutions is affirmed in the words of Allah SWT:

إِنَّمَا الصَّدَقَاتُ لِلْفُقَرَاءِ وَالْمَسَاكِينِ وَالْعَامِلِينَ عَلَيْهَا وَالْمُؤْلَفَةُ قُلُوبُهُمْ وَفِي الرَّقَابِ وَالْغَارِمِينَ وَفِي سَبِيلِ  
اللَّهِ وَابْنِ السَّبِيلِ فَرِيضَةٌ مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ حَكِيمٌ

"Verily, the zakat is only for the poor, the poor, the amil zakat..." (QS. *At-Taubah* [9]: 60)

This verse provides a juridical basis for an amil zakat being a legally authorized party under Sharia to manage zakat, including through a digital system. Therefore, the implementation of digital zakat by BAZNAS Ponorogo Regency has sharia legitimacy as long as it fulfills the principles of trust and professionalism. (Hafidhuddin, 2002)

From the perspective of Sharia economic law, the digitization of zakat is also in line with the principles of *maqāṣid al-shari'ah*, in particular: (Huda & Heykal, 2010)

- a. *hifz al-māl* (protection of wealth),
- b. *hifz al-nafs* (protection of the life of mustahik),
- c. *taḥqīq al-maṣlaḥah* (realizing the common good).

The use of digital systems in zakat can minimize fund leakage, increase transparency, and accelerate the distribution of zakat to mustahik. From the aspect of contemporary sharia regulations, the practice of digital zakat is also strengthened by DSN-MUI Fatwa Number 86/DSN-MUI/XII/2012 concerning Zakat, Infaq, and Alms Payment Systems, which emphasizes that ZIS payments through electronic means are allowed as long as: (Al Haq & Wahab, 2017)

- a. The intention of muzakki fulfilled,
- b. The funds reach the legal amil,

- c. There are no elements of gharar, usury, and deception.

Thus, the digital zakat system implemented by BAZNAS Ponorogo Regency has fulfilled the elements of the *wakālah* contract between the muzakki and the amil, in which the muzakki grants authority to BAZNAS to distribute its zakat to the entitled mustahik.

Furthermore, the principle of transparency in digital zakat is in line with the words of Allah SWT:

إِنَّ اللَّهَ يَأْمُرُكُمْ أَنْ تُؤْدُوا الْأَمَانَاتِ إِلَى أَهْلِهَا وَإِذَا حَكَمْتُمْ بَيْنَ النَّاسِ أَنْ تَحْكُمُوا بِالْعَدْلِ إِنَّ اللَّهَ نِعِمَّا يَعِظُّكُمْ  
بِهِ إِنَّ اللَّهَ كَانَ سَمِيعًا بَصِيرًا

"Indeed, Allah has commanded you to convey the message to those who are entitled to receive it, and when you establish laws between people, you must act fairly. Indeed, Allah gives you the best teaching. Indeed, Allah is All-Hearing, All-Seeing." (QS. (An-Nisa' (4:58)

This verse emphasizes the obligation of zakat managers to maintain trust and accountability. In practice, BAZNAS Ponorogo Regency has implemented this principle by publishing financial statements and zakat programs digitally, thereby strengthening good governance in zakat management.

The optimization of digital zakat at BAZNAS Ponorogo Regency is a concrete manifestation of the application of sharia economic law principles in the management of zakat funds in the digital era. From the perspective of Sharia economic law, zakat is not only an individual worship obligation but also a socio-economic instrument that must be managed in a trustworthy, fair, and people-oriented manner. Therefore, the management of zakat through a digital system must remain grounded in sharia normative values to achieve its goals optimally.

The principle of trust is the foundation of digital zakat management. Amanah contains the meaning of trust that the zakat management institution must maintain as a party mandated to manage the people's funds. In practice, BAZNAS Ponorogo Regency has applied the principle of trust through the professional and responsible management of zakat funds. The digital zakat system automatically records and integrates all zakat transactions, thereby minimizing the risk of irregularities and administrative errors. With this system, zakat management can be carried out more orderly and measurably, ultimately strengthening muzakki's trust in zakat institutions. (Ramadhani, 2017) This principle of trust aligns with Islamic teachings, which emphasize the importance of maintaining trust in asset management. The Qur'an also emphasizes that trust must be delivered to the rightful parties.

In addition to trust, transparency is an important principle in Sharia economic law, especially in the management of public assets such as zakat. Transparency aims to ensure that zakat funds are managed openly and can be supervised by the community. In the context of digital zakat, BAZNAS Ponorogo Regency utilizes digital technology to present financial reports and publications of zakat programs to the public. Information about the collection, distribution, and utilization of zakat funds is

available on digital platforms, making it easily accessible to muzakki and the wider community. This transparency not only serves as a means of accountability of zakat institutions, but also as an effort to increase public awareness and participation in zakat management. With this information disclosure, digital zakat can help build an accountable and reliable zakat management system. (A. Setyawan, personal communication, April 10, 2025)

The principle of justice (*al-'adl*) is another fundamental principle in Sharia economic law that must be realized in the management of zakat. Justice in zakat is related to the distribution of zakat funds to mustahik in accordance with the provisions of asnf that have been stipulated in Islamic law. Through the digital zakat system, BAZNAS Ponorogo Regency can manage mustahik data more systematically and in a structured manner. The data serve as the basis for determining zakat distribution priorities, so that funds can be distributed more on target and proportionately. (BAZNAS, n.d.) Thus, digital zakat helps realize distributive justice by ensuring that zakat funds are received by the parties entitled in accordance with sharia provisions. This justice not only has an impact on the fulfillment of the right of mustahik, but also strengthens the function of zakat as an instrument of economic equity.

Furthermore, the optimization of digital zakat can also be viewed through the lens of the principle of benefit (*maṣlahah*), which is the main goal of sharia economic law. The benefits of the management of zakat are not only measured by the distribution of zakat funds, but also by the extent to which zakat can have a sustainable positive impact on the life of the mustahik. BAZNAS Ponorogo Regency has directed the use of zakat funds not only to consumptive assistance, but also to productive-based mustahik empowerment programs. (A. Abdur Rahman, personal communication, April 2025) These programs aim to increase the economic capacity of mustahik to achieve financial independence. Through the digital zakat system, the planning and implementation of empowerment programs can be carried out in a more measurable, data-driven manner, enabling the benefits of zakat to be felt more effectively.

Within the framework of *maqāṣid al-shari'ah*, the optimization of digital zakat contributes to the protection of property (*hifz al-māl*) and the improvement of the welfare of the ummah. Trustworthy, transparent zakat management protects zakat funds from abuse, while fair distribution and productive empowerment programs encourage sustainable social welfare. Thus, digital zakat not only serves as a means of modernizing zakat management but also as a strategic instrument for realizing the goals of sharia economic law. (Saad & Farouk, 2019)

Based on this description, it can be concluded that the management of digital zakat at BAZNAS Ponorogo Regency has substantively reflected the principles of sharia economic law. The principles of trust are realized through professional fund management, transparency through information disclosure and reporting, justice through the distribution of zakat according to asnf, and benefit through a

productive-based mustahik empowerment program. Optimizing digital zakat based on these principles makes it an instrument not only sharia-legal but also effective in addressing the socio-economic challenges of modern society.

#### 4. CONCLUSION

The optimization of digital zakat at BAZNAS Ponorogo Regency has shown significant development and is in line with the principles of sharia economic law. The management of zakat funds through a digital system can ensure the principles of trust, transparency, justice, and benefit, so that every zakat transaction can be recorded accurately, allocated to asnaf, and used to support mustahik programs effectively. Thus, digital zakat not only makes it easier for the muzakki to fulfill their zakat obligations, but also strengthens zakat's role as an economic and social instrument based on sharia.

In addition, the digitization of zakat has strengthened the principle of good governance in the management of zakat in BAZNAS Ponorogo Regency. The digital system enables greater accountability through systematic transaction recording, transparency of financial information through the publication of financial statements and programs, community participation in paying zakat, and institutional effectiveness and efficiency. The implementation of these good governance principles plays an important role in increasing public trust in zakat institutions and in encouraging the active involvement of muzakki in the collection and distribution of zakat.

However, this study shows that optimizing digital zakat remains challenging, particularly due to limited digital literacy, technical regulatory constraints, and human resource capacity. To realize optimal and sustainable digital zakat management, BAZNAS Ponorogo Regency needs to strengthen digital literacy for muzakki, strengthen regulations and technical procedures that support the digital system, and improve amil competence through training and capacity building. These efforts are expected to ensure that digital zakat management is not only efficient and modern but also based on sharia principles and good governance.

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