ISSN: 2655-6251

Transforming the Paradigma of Zakat: From Annual Obligation to a Sustainable Social Empowerment Tool

Aldino[1], Resi Susanti Harahap[2], Aska Khairani[3], Reza Ahmad Azis[4]
Universitas Negeri Medan[1,2,3,4]

Paper was presented at the 8th International Conference of Zakat (ICONZ)
17 – 19 December 2024, Bandung, Indonesia

ABSTRACT

Zakat has long been perceived as an annual religious obligation aimed at distributing wealth to eight eligible groups. However, this approach often results in short-term benefits, limiting zakat's potential as an economic empowerment tool. This article explores how a shift from a consumptive distribution model to a productive one can enable zakat to create sustainable social impact. Through programs like Zakat Community Development (ZCD), Dompet Dhuafa's economic initiatives, and comprehensive strategies by institutions such as CIBEST, zakat can drive financial independence among beneficiaries (mustahik), eventually transforming them into contributors (muzakki). The role of BAZNAS in guiding and managing productive zakat is crucial for achieving this paradigm shift, emphasizing training, mentorship, and investment in productive activities. This study highlights the importance of strategic management and innovative distribution models to optimize zakat's impact on economic growth and poverty alleviation, aligning with sustainable development goals.
Keywords: Development, Digitalization, Zakat Management, History

INTRODUCTION

Zakat is a mandatory act for Muslims, where wealth must be given as a right of Allah to those who are entitled to receive it. It is called zakat because it brings blessings, purifies the soul, and allows wealth to grow. According to Law No. 23 of 2011 on Zakat Management, zakat refers to wealth that must be set aside by a Muslim or an entity owned by a Muslim, in accordance with religious guidelines, to be given to those who are entitled to receive it. The commandment of zakat is mentioned 32 times in the Qur'an, 26 of which are stated alongside the word "prayer" (salat). This indicates that the obligation to give zakat is as important as the obligation to perform prayer (Bastiar, 2019).

Zakat plays a crucial role in empowering the economy of the Muslim community. However, in countries where the majority of the population is Muslim, such as Indonesia, which is categorized as a developing country, poverty remains a significant issue. From an economic perspective, zakat is essential in preventing wealth from accumulating only among certain groups. Through the obligations imposed on the wealthy, zakat encourages the distribution of wealth to those in need, such as the poor and the destitute. Therefore, zakat also serves as a potential source of funds to alleviate poverty. Moreover, zakat can function as working capital for economically disadvantaged communities, providing them with opportunities to create jobs, earn income, and meet their daily needs.

The success rate of zakat management institutions has only reached the level of alleviating the burden of the poor, with zakat distribution programs often directed toward consumptive purposes. The value of the aid provided is relatively small due to the limited funds collected, while the number of recipients is quite large (Ramadhona et al., 2023). One of the challenges in zakat management and collection is the low awareness among zakat payers (muzakki) to pay zakat, which results in the potential zakat funds, which are quite substantial, not being fully optimized. Additionally, there is a lack of knowledge among muzakki regarding the fiqh (Islamic jurisprudence) of zakat. This lack of understanding of zakat fiqh is a challenge in zakat management in Indonesia, leading to low awareness of the obligation to pay zakat. Some muzakki view zakat as limited only to zakat fitrah, while others still perceive zakat

as something that must be given only during the month of Ramadan. Zakat is often understood solely as a ritual act of worship, whereas zakat is actually one of the five pillars of Islam that has a significant social dimension (Najiyah et al., 2022). Furthermore, from the perspective of the recipients (mustahik), zakat management often tends to be consumptive, focusing on fulfilling the basic needs of mustahik, which only provides temporary benefits and does not foster the economic independence of the mustahik. Thus, the substantial potential of zakat as a tool for social empowerment has not yet been fully realized.

Given these challenges in zakat management and collection, a paradigm shift in the management of zakat is needed. Changes can be made through a more progressive approach, where zakat is not only seen as an annual obligation for muzakki but also as a tool for sustainable social empowerment. This approach would allow the mustahik to transform from being recipients of consumptive aid to becoming productive individuals. For example, productive zakat, which does not merely fulfill basic needs, could provide opportunities for mustahik to use zakat funds as capital for business ventures. This, in turn, could create job opportunities and encourage economic independence. In this context, the development of innovative approaches to zakat management is necessary.

Zakat should not only focus on distribution but also on empowerment. Therefore, zakat institutions must be capable of optimizing the potential of zakat. With the right approach, zakat can become a systemic solution to addressing poverty and promoting sustainable community development. Based on this, the aim of this article is to explore in greater depth the concept of the paradigm shift in zakat, from being merely an annual obligation to a tool for social empowerment that not only has short-term impacts but also generates long-term effects. This approach would ensure that zakat management

LITERATURE REVIEW

Islam teaches zakat as a form of social concern that strengthens the bond of brotherhood among Muslims, reflecting the principles of mutual assistance. Zakat has both a transcendental and social dimension, and requires specialized institutions for its proper management. However, if society views zakat merely as an annual obligation without understanding its deeper purpose, its role in strengthening solidarity and social welfare will not be maximized. Zakat should be an integral part of a sustainable social lifestyle that brings both material and spiritual benefits, which have yet to be fully realized.

The perception of zakat as an annual obligation is clear due to its influence and impact on the economy and welfare. This is because zakat distributed through muzakki is a complement to the provisions established by law, making its distribution beneficial as a means to alleviate poverty. However, the expected benefits from the distribution are often not fully achieved.

A literature review on "Analysis of the Low Public Awareness of Paying Zakat in Indonesia" discusses several issues, including: the use of zakat digitalization, human resources for zakat management (amil zakat), the lack of transparency in zakat management institutions, the absence of mandatory tax policies, and inadequate infrastructure.

The Use of Zakat Digitalization

There is a need for comprehensive zakat digitalization. Technology is widely used in all aspects of life, indicating the high demand for technology in society. The same applies to economic transactions and daily needs. Financial technology (fintech) and the presence of financial services make transactions easier. This digital transformation could serve as a solution to streamline zakat distribution and increase its accessibility.

This also includes zakat management, particularly in the collection process. The presence of fintech and the ability to make zakat payments through financial technology has made it much easier for muzakki, as they can now make payments anytime and anywhere.

In response to this, zakat institutions have made efforts to digitalize zakat as a

medium for zakat collection, believing that this innovation can increase zakat receipts (Rohim, 2019). Furthermore, online zakat can be a solution in this modern and advanced era, as it allows for payment through online platforms (Rohmaniyah, 2021)

Human Resources Not Fully Optimized

The potential of zakat in Indonesia is substantial, but it has not been optimally managed. One of the reasons for this is the lack of qualified human resources (HR) in zakat management institutions. Many individuals in society have yet to fully utilize the resources available to them. This could be due to various factors, such as limited education, lack of access to training or employment opportunities, or unfavorable economic conditions. Individuals from lower economic backgrounds are often hindered in improving their quality of life, which in turn limits their ability to fulfill social obligations, including paying zakat.

This is reflected in the low participation in charitable activities, even though they may have the potential to contribute zakat. Therefore, it is important to empower individuals who have not yet utilized their capabilities. This empowerment can be achieved through better education, increased access to economic resources, and programs that raise awareness about the importance of zakat in both social and religious contexts. By improving individuals' capacities in various aspects—economic, educational, and religious understanding—they will be more capable of contributing fully to society, including fulfilling their zakat obligations.

Lack of Transparency in Zakat Management Institutions

The National Zakat Management Agency (BAZNAS) has been operating for nearly two decades, but the significant zakat potential in Indonesia has yet to be fully utilized (Hasan, 2021). In order for zakat management to be more effective and efficient, in line with the objectives outlined in Law No. 23 of 2011 on Zakat Management, zakat institutions need to gain the trust of the public. One of the main barriers preventing the optimization of zakat in Indonesia is the lack of public trust in zakat management institutions. Therefore, it is crucial for zakat institutions to increase transparency in the management of zakat funds.

Transparency in this context means providing clear, accessible, and adequate information to the public about the management and distribution of zakat. This is not only applicable to government institutions but also to zakat management agencies. By offering open and accurate information, zakat institutions can build public trust. This trust is essential because the public is more likely to channel their zakat to institutions they perceive as transparent and trustworthy. Therefore, if zakat institutions can provide easy access to clear information about how zakat funds are managed and distributed, the public will be more confident and engaged in fulfilling their zakat obligations through these institutions.

Lack of Government Policy Mandating Zakat Payments

Government policies that mandate zakat payments are crucial for increasing public awareness of the obligation to pay zakat through BAZNAS. Zakat management should also involve the role of the government, from collection to management and distribution. However, until now, the policy regarding mandatory zakat remains merely a discourse. If the government eventually enacts such a policy, it is expected that zakat receipts will increase, which in turn will enhance the distribution process. Thus, funds raised from zakat will be more effectively allocated to those in need, facilitating greater impact in poverty alleviation efforts.

Lack of Infrastructure for Zakat Payments

One of the major challenges in zakat management in Indonesia is the lack of adequate infrastructure, particularly in regions far from urban centers. Limited infrastructure can hinder the effective distribution of zakat

and reduce the community's ability to fulfill their zakat obligations easily. Therefore, the government needs to take strategic steps to build and improve the infrastructure that supports zakat management, including both physical and digital infrastructure.

The development of necessary infrastructure covers several aspects, such as the development of digital infrastructure that allows the public to pay zakat online, making it more accessible to all groups, including those in remote areas. Road and transportation infrastructure is also critical to ensure that zakat distribution reaches hard-to-reach areas, enabling zakat recipients or mustahik to receive assistance in a timely manner.

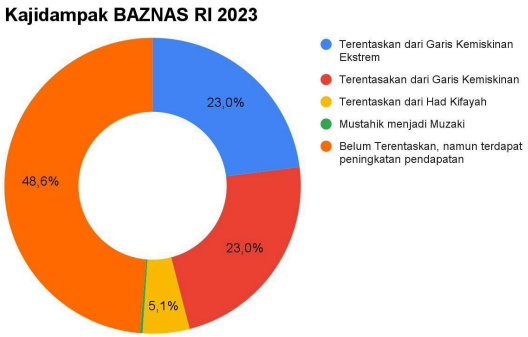


Figure 1. Poverty Alleviation Calculation of BAZNAS Indonesia 2023
Source: Dkpn BAZNAS (Processed Data)

The overall well-being of society can be enhanced with the development of adequate infrastructure. With proper infrastructure, access to healthcare, education, and economic services can become more equitable, ultimately reinforcing the goal of zakat management, which is poverty alleviation and social empowerment. Therefore, zakat infrastructure should be viewed as part of a broader effort to create sustainable development and equitable social welfare across Indonesia.

According to the United Nations (UN), poverty eradication is one of the primary goals to be achieved within the framework of the Sustainable Development Goals (SDGs) by 2030. This global commitment is also supported by various international institutions, including the World Bank, which emphasizes the importance of collective efforts to reduce global poverty. In this context, zakat, as an Islamic economic instrument, holds significant potential to support the achievement of these goals, particularly in terms of poverty reduction, equitable welfare distribution, and increasing access to resources for communities in need.

As acknowledged by the United Nations Development Programme (UNDP), zakat can play a crucial role in supporting the achievement of the SDGs by contributing to poverty alleviation, reducing social inequality, and providing equal opportunities for communities to access various resources. Zakat, functioning as wealth redistribution, allows disadvantaged groups in society to gain greater access to education, healthcare, and economic opportunities, thereby accelerating the achievement of sustainable development goals.

Therefore, effective zakat management in Indonesia and other developing countries has the potential to accelerate the attainment of SDG targets, particularly in poverty eradication and social equity. Zakat management that not only provides direct assistance but also creates economic empowerment opportunities for beneficiaries (mustahik) can contribute to more inclusive and sustainable development.

METHODOLOGY

This study uses a qualitative approach aimed at gaining a deep understanding of the phenomenon being researched. The qualitative approach focuses on interpreting data that is descriptive and contextual. This research is designed to describe the situation or issues currently occurring based on data obtained from relevant sources.

Research Methodology Components

1. **Research Foundation:** This study is grounded in a qualitative paradigm that emphasizes subjective understanding and the context of the phenomenon being studied.

2. **Problem Formulation:** The research problem is formulated to provide a clear focus and direction for data collection and analysis.

3. **Research Stages:** This research is conducted through the following stages:
   - Data collection, primarily sourced from literature reviews (previous research studies).
   - Data analysis and interpretation to draw conclusions relevant to the problem being addressed.

Data Collection Techniques

The data used in this study is secondary data, obtained through a review of literature from credible sources such as journals, books, articles, and other relevant documents.

Criteria and Data Verification Techniques

To ensure the quality and authenticity of the data, triangulation techniques are employed, which involve verifying the data from various sources to ensure consistency and validity of the findings.

Data Analysis and Interpretation

The collected data will be analyzed using qualitative descriptive analysis methods, aimed at organizing and interpreting the data systematically. The results of this analysis are expected to provide a clear depiction of the phenomenon being studied, as well as insights for problem-solving.

RESULTS & DISCUSSION

Zakat has often been seen as an annual obligation focused on the distribution of wealth to the eight categories of recipients, primarily fulfilling their basic needs. This view tends to make zakat a short-term benefit, without fostering economic independence for the recipients (mustahik). As a result, zakat's potential as a tool for social empowerment has yet to be fully realized. The first step to address this issue is to shift from a consumptive zakat distribution model to a productive one. One of the ways to address poverty through zakat is by distributing productive zakat as part of an economic empowerment program. Zakat can also be distributed in the form of educational scholarships, training, mentoring, foster sibling programs, infrastructure, and productive business capital.

Zakat given to mustahik can drive their economic growth if it is utilized for productive activities. One way to develop productive zakat is by using it as capital for small businesses, which helps empower the economic condition of zakat recipients. This is expected to allow the poor to sustain their livelihoods independently. Therefore, productive zakat has the potential to create a positive, systemic impact on the businesses of its recipients, eventually transforming them from mustahik to muzakki. The utilization of productive zakat will be maximized if managed by institutions like BAZNAS. As the institution responsible for managing zakat funds, BAZNAS not only distributes zakat but also provides support, training, and guidance to recipients. This ensures that zakat funds are used as business capital, enabling mustahik to generate a decent income and achieve independence (Erliyanti, 2019). Additionally, small and medium-sized enterprises (SMEs) funded by zakat have the potential to absorb labor, thereby reducing unemployment and ultimately lowering poverty rates.

Zakat management organizations in Indonesia are continuously striving to make zakat a solution for addressing poverty. These efforts are reflected in various creative and educational empowerment programs based on zakat, designed to have a productive impact in its distribution. Typically, these productive zakat programs include community empowerment through business activities such as trade, agriculture, fisheries, and other productive sectors. The goal is to increase the productivity and income of mustahik, enabling them to break free from the poverty cycle and even become muzakki in the future. Several programs designed by zakat management bodies to support poverty eradication and serve as a tool for sustainable social empowerment include Zakat Community Development, CIBEST, Dompet Dhuafa, Rumah Zakat, and Balance Scorecard, among others. These programs are concrete examples of zakat management innovations that help mustahik achieve economic independence.

Zakat Community Development (ZCD) is a program designed to develop productive economies based in specific areas, such as villages. This initiative, led by BAZNAS, follows the Zakat Village Index, where all activities are aimed at creating zakat-based villages. Through ZCD, BAZNAS seeks to empower mustahik communities in underdeveloped villages, addressing both the welfare of the community and available infrastructure. The zakat assistance provided in this program is productive and community-focused, enabling mustahik to collaborate and use the funds to develop their businesses, such as farming, gardening, or trade. With this support, community welfare can improve not only economically but also in terms of education, health, and spirituality, leading to a more independent and prosperous society (Bastiar, 2019).

Dompet Dhuafa, as one of the national zakat management institutions (LAZ), distributes zakat funds across various sectors, such as health, education, economy, social development, and advocacy. One of the initiatives it promotes is the "Jangan Takut Berzakat" (Don't Be Afraid to Pay Zakat) campaign, which includes empowerment programs such as supporting batik weavers in Klaten, Gayo coffee farmers in Aceh, and providing scholarships through the SMART Cendekia program. Meanwhile, Rumah Zakat focuses its zakat management on four community empowerment programs: Senyum Juara (education), Senyum Sehat (health), Senyum Mandiri (economic empowerment), and Senyum Lestari (environmental preservation). With a wide network of branches and partnerships, Rumah Zakat reaches donors from various sectors. One unique program from Rumah Zakat is the Rumah Bersalin Gratis (RBG) clinic, which offers free health services and medicine. This clinic operates in several major cities in Indonesia, providing free basic health services to those in need (Makhrus, 2019).

The Center of Islamic Business and Economic Studies (CIBEST) is a tool used to measure the performance of zakat institutions by analyzing the poverty level of a region through both material and spiritual approaches. This holistic approach to poverty measurement considers both material and spiritual factors. CIBEST uses three main variables to assess the impact of zakat: the CIBEST Welfare Index (which combines material income and spiritual conditions), the Modified Human Development Index (to measure the impact of zakat on education and health of mustahik), and Independence (which reflects the sustainability of mustahik's income after receiving zakat). The unit of analysis in the CIBEST model is the household, which is then categorized into four quadrants based on their ability to meet both material and spiritual needs. Quadrant I represents households that are prosperous in both material and spiritual terms. Quadrant II includes material-rich but spiritually poor households. Quadrant III contains material-poor but spiritually rich households. Quadrant IV represents households that are poor both materially and spiritually. A household is considered above the poverty line if it can meet its material and/or spiritual needs. Through this approach, CIBEST provides a more comprehensive understanding of community welfare, encompassing both material and spiritual aspects (Bastiar, 2019).

A case study related to the improvement of community welfare and empowerment through zakat management is BAZNAS in Sijunjung Regency. BAZNAS Sijunjung has five main programs in managing zakat funds, designed to assist various sectors of community needs, including: a. Sijunjung Peduli Program: This program provides direct assistance to families or individuals who experience disasters such as fires, natural calamities, or other emergencies. The main focus is on providing quick support to those in urgent need. b. Sijunjung Cerdas Program: This program provides scholarships to students and university students from underprivileged families. Its goal is to improve access to education for the poor, enabling them to obtain a better education and transform their future. c. Sijunjung Makmur Program: This is a productive zakat program aimed at helping poor families start small businesses. Zakat funds are allocated as business capital with the expectation that it will improve the economic

status of families sustainably. d. Sijunjung Taqwa Program: This program targets Da'i (preachers) and new converts to Islam (mualaf). Assistance is provided to support preaching activities and help new converts integrate better into society. e. Sijunjung Sehat Program: This program provides health assistance to poor families. Additionally, funds are used to build healthy latrines and sanitation facilities (bathrooms, washing areas, toilets) to improve community health and environmental quality (Delima and Zuwardi, 2024).

From the programs mentioned above, as well as BAZNAS Sijunjung's programs, there is great potential to improve community welfare. When recipients can manage and effectively utilize the assistance, zakat can transform recipients (mustahik) into zakat payers (muzakki), realizing the potential of zakat as a tool for social and economic empowerment. The shift from consumptive to productive zakat distribution could create long-term economic independence for the mustahik.

CONCLUSION

Zakat holds significant potential to evolve from an annual obligation that meets immediate needs into a powerful tool for long-term social empowerment. The transformation of zakat from consumptive distribution to productive use is critical to fostering economic independence among mustahik. Programs like Zakat Community Development (ZCD), various economic initiatives by Dompet Dhuafa, and educational and healthcare initiatives by Rumah Zakat illustrate the practical application of this paradigm shift. By investing zakat funds in areas that promote entrepreneurship, education, and community development, institutions like BAZNAS can facilitate sustainable change, enabling mustahik to achieve independence and eventually become muzakki. The integration of strategic management, training, and transparent practices ensures that zakat is not only a short-term solution but also a foundational element in building sustainable economic resilience. This approach not only addresses the urgent needs of recipients but also contributes to broader social and economic progress, fulfilling zakat's role as mandated in Islamic teachings.

REFERENCES

Abdullah, N., Derus, A. M., & Al-Malkawi, H. A. N. (2015). The effectiveness of zakat in alleviating poverty and inequalities a measurement using a newly developed technique. *Humanomics*, *31*(3), 314–329. https://doi.org/10.1108/H-02-2014-0016

Alivian, I., Lesmana, K. S., Amri Budianto, M. F., & Abdulaziz Jatmala, S. R. (2023). Faktor Rendahnya Kesadaran Masyarakat Dalam Membayar Zakat Di Indonesia. *Ekonomi Islam*, *14*(1), 63–77. https://doi.org/10.22236/jei.v14i1.9056

Anis, M. (2020). Zakat Solusi Pemberdayaan Masyarakat. *El-Iqthisadi : Jurnal Hukum Ekonomi Syariah Fakultas Syariah Dan Hukum*, *2*(1), 42. https://doi.org/10.24252/el-iqthisadi.v2i1.14074

Ayuniyyah, Q., Pramanik, A. H., Md Saad, N., & Ariffin, M. I. (2022). The impact of zakat in poverty alleviation and income inequality reduction from the perspective of gender in West Java, Indonesia. *International Journal of Islamic and Middle Eastern Finance and Management*, *15*(5), 924–942. https://doi.org/10.1108/IMEFM-08-2020-0403

Bakar Sidik, A., Batin, H., & Diem, M. J. (2018). Peranan BAZNAS Dan Sistem Pengelolaan Dana Zakat Terhadap Kelompok Bina Zakat (KBZ) Di Kabupaten Oku Timur. *Ziswaf: Jurnal Zakat Dan Wakaf*, *5*(2). https://doi.org/10.21043/ZISWAF.V5I2.4613

Balqis, T., Lubis, N. R., & Harahap, I. (2023). Peran zakat dalam meningkatkan pendapatan nasional. *Jurnal Masharif Al-Syariah: Jurnal Ekonomi Dan*

Perbankan Syariah, *8*(30), 1155–1170.

Bastiar, Y., & Bahri, E. S. (2019). Model Pengkuran Kinerja Lembaga Zakat di Indonesia. *ZISWAF : Jurnal Zakat Dan Wakaf*, *6*(1), 43. https://doi.org/10.21043/ziswaf.v1i1.5609

Delima, E. R. (2024). *Madani : Jurnal Ilmiah Multidisipline Analisis Efektivitas Program Baznas Dalam Meningkatkan Kesejahteaan Sekonomi Masyaeakat Menurut Prespektif Ekonomi Islam (Studi Kasus : Baznas Kabupaten Sijunjung) Madani : Jurnal Ilmiah Multidisipline*. *2*(9), 386–391.

Dzulqarnain, G. Z., Meigawati, D., & Basori, Y. F. (2022). Implementasi Program Sustainable Development Goals (SDGs) dalam Upaya Penanggulangan Kemiskinan di Kota Sukabumi. *PROFESSIONAL: Jurnal Komunikasi & Administrasi Publik*, *9*(1), 109–116.

Erlindawati. (2016). Motivasi Masyarakat Dalam Membayar Zakat Untuk Meningkatkan Kesejahteraan. *IQTISHADUNA: Jurnal Ilmiah Ekonomi Kita*, *5*(2), 187–205.

Hadi, N. S. (2021). MANAJEMEN PENDAYAGUNAAN ZAKAT TINJAUAN TUJUAN PEMBANGUNAN BERKELANJUTAN (Sustainable Development Goals). *IndraTech*, *2*(1), 38–50. https://doi.org/10.56005/jit.v2i1.46

Makhrus, M. (2019). Pengelolaan Zakat Produktif dalam Upaya Pengentasan Kemiskinan di Indonesia. *Jurnal Hukum Ekonomi Syariah*, *2*(1), 37. https://doi.org/10.30595/jhes.v2i1.4458

Mashur, M., Riswandi, D., & Sibawaihi, A. (2022). Peran Badan Amil Zakat Nasional (Baznas) dalam Pemberdayaan Ekonomi Masyarakat (analisis pengembangan Ekonomi Islam). *Jurnal Sosial Ekonomi Dan Humaniora*, *8*(4), 634–639. https://doi.org/10.29303/jseh.v8i4.184

Mazlan. (2022). Peran Baznas dalam Pengelolaan dan Pemberdayaan Zakat Produktif untuk Meningkatkan Pendapatan Mustahik. *Journal of Comprehensive Islamic Studies*, *1*(1), 33–48. https://doi.org/10.56436/jocis.v1i1.54

Melis, M., Choiriyah, C., & Saprida, S. (2020). Zakat Management Instutition: Management and Strategy. *SALAM: Jurnal Sosial Dan Budaya Syar-I*, *7*(12), 1173–1182. https://doi.org/10.15408/sjsbs.v7i12.17068

Najiyah, F., Khasanah, U., & Asas, F. (2022). Manajemen zakat di Indonesia (tantangan dan solusi). *Insight Management Journal*, *2*(2), 45–53. https://doi.org/10.47065/imj.v2i2.115

Ramadhona, L., Salsabila, V. S., & Nurhaliza, S. (2023). Implementasi Dana Zakat dalam Mengatasi Kesenjangan Sosial (Studi Kasus BAZNAS Bengkalis). *Najaha Iqtishod Journal of Islamic Economics and Finance*, *4*(1), 1–15.

Wahyuni, W., & Sasmito, S. (2023). Peran Zakat Dalam Mengurangi Kemiskinan Di Indonesia. *NOMISMA: Jurnal Ekonomi, Bisnis, Dan Manajemen*, *1*(1), 18–38.

Zubaidah, S., & Afifah, A. (2020). Development of Zakat Management Digitalization in Indonesia. *International Conference of Zakat*, 459–468. https://doi.org/10.37706/iconz.2020.227