



**HISTORICAL: Journal of History and Social Sciences**

Vol. 2, No. 1, (2023).

Journal website: <https://historical.pdfaii.org/>

Research Article

## Implementation Of Productive Zakat In The Digitalization Era In Indonesia

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Received : January 22, 2023

Revised : February 18, 2023

Accepted : March 06, 2023

Available online : March 25, 2023

**How to Cite** : Hanik, U., & Hendry Hermawan Adinugraha. (2023). Implementation Of Productive Zakat In The Digitalization Era In Indonesia. *HISTORICAL: Journal of History and Social Sciences*, 2(1), 30–39. <https://doi.org/10.58355/historical.v2i1.40>

**Abstract.** In this modern era, technology has developed rapidly. Technological developments are used in various fields of life. In Indonesia itself, one of the fields that takes advantage of technological developments is zakat. Digital Zakat is an innovation carried out by the Amil Zakat Institution to maximize the potential of existing zakat. This research is research with qualitative methods. This research method uses a library approach that originates from books and journals that are appropriate to the topic and research focus. The results of this study state that digital zakat innovations can help Amil Zakat Institutions to collect zakat from Muzakki. Digital zakat will also make it easier for Muzakki to see how the Amil Zakat Institution manages the assets it issues.

**Keywords** : Zakat, Zakat Innovation, Digitalization, Implementation.

## INTRODUCTION

Zakat is a worship that has high social value. In addition, zakat also has a positive impact on people's welfare. Whereas by giving tithes the rich (muzakki) can distribute part of their wealth to the poor (mustahiq), then there will be a harmonious relationship between the rich and the poor. So that the poor can carry out economic activities in their lives (Ali Ridho, 2014), (Hidayat & Mukhlisin, 2020).

Zakat is one of the instruments used for the distribution of income and wealth (Omar, 2020). The existence of zakat firah, zakat maal and professional zakat is expected to reduce the level of inequality that exists in Indonesia, besides that zakat can also be relied upon as a mechanism for overcoming the problem of poverty that occurs in Indonesia, through the productive zakat program (Yogi Citra P, 2015).

Indonesia is a country with the largest population by occupying the 4th position in the world and is dominated by a Muslim population. The Zakat Potential Mapping Indicator (IPPZ) per 2019, Indonesia's zakat potential is recorded at Rp. 233.8 trillion or equivalent to 1.72% of GDP in 2018 which was Rp. 13,588.8 trillion. In 2019, corporate zakat has a potential of Rp. 6.71 trillion. Meanwhile, in 2020 the potential for zakat will reach Rp. 144.5 trillion. In other words, the total potential for zakat in Indonesia in 2020 is Rp. 327.6 trillion (Imsar, Rahmat Daim Harahap, Nurlaila Hasibuan, 2023).

Based on the data above, it can be concluded that the potential for zakat in Indonesia is quite large. And in modern times, the management of zakat must be pursued and formulated in such a way that it can be managed properly. Managers have formulated management-based zakat management. Management-based zakat management can be carried out with the basic assumption that all activities related to zakat are carried out in a professional manner. (Fithrie et al., 2022). Zakat management in a professional manner, needs to be done with interrelationships between various activities related to zakat. In this case, the relationship between socialization, collection, distribution or utilization, and supervision.

At present there are many amil zakat institutions established by Islamic parties or groups or organizations as well as the government in managing zakat. The Indonesian government itself has established the National Amil Zakat Agency (BAZNAS) which is under the auspices of the Ministry of Religion, which is intended to collect, manage, distribute and utilize zakat from muzaki throughout Indonesia whose offices are spread from Regencies/Cities, Provinces and Central (Hendarsyah, 2013).

But with the existence of amil zakat institutions, in reality there are also muzaki who still distribute their zakat directly to the mustahik (Ben Jedidia & Guerbouj, 2021). This can be seen in television media news, especially in the month of Ramadan ahead of Eid al-Fitr. The muzaki distribute their zakat maal directly to the mustahik or the dhu'afa. During the distribution of zakat, most of the mustahik were not orderly and then jostled so that fellow mustahik pushed around and eventually caused casualties due to being squeezed and squeezed, moreover there were mustahik who brought toddlers and some were elderly parents.

This is of course very unfortunate and should not have happened. Therefore, BAZNAS often appeals to muzaki parties who wish to pay zakat, preferably through

amil zakat institutions, especially BAZNAS whose offices are spread throughout Indonesia. This can make it easier for muzakis without the hassle of gathering mustahik. So that all parties can be peaceful in paying and receiving zakat because it has been managed and distributed by BAZNAS properly, accountably and can be trusted.

In this modern era, there are not a few zakat institutions that take advantage of advances in digital technology to help facilitate all activities in it. Starting from fundraising to distributing zakat funds, now it can be accessed using a digital platform. If you look at this from the perspective of collecting zakat, according to research conducted digital zakat collection can be used as a solution to the problem of zakat in Indonesia (*Digitalisasi Zakat (1)-1*, n.d.). The research states that digital zakat can increase the trust of muzakki (especially young people to adults) in paying zakat, so that they can maximize the potential of existing zakat. This research focuses on the implementation of zakat digitally so that it encourages further research that focuses on the influence of digital zakat on zakat collection.

## **RESEARCH METHODS**

The method used in writing this scientific article is qualitative with the type of literature study research or literature review. The library method is a type of qualitative research method where the location and place of research is carried out in libraries, documents, archives, and other similar (Siyoto & Sodik, 2015). Literature studies can be obtained from various sources, journals, documentation books, the internet and relevant literature regarding the implementation of productive zakat in the digitalization era. The data analysis used in this research is content analysis or content study. As quoted by Lexy J Moleong, Weber stated that content review is a research methodology that utilizes a set of procedures to draw valid conclusions from a book or other document that supports research. (Raco, 2010).

## **RESULTS AND DISCUSSION**

### **Productive Zakat Management**

Zakat comes from the formation of the word zaka which means holy, good, blessing, growing and developing. According to Shari'a terminology (terms), zakat is the name for a number of certain assets that have reached certain conditions that are required by Allah to be issued and given to those who are entitled to receive them with certain conditions as well (Imsar, Rahmat Daim Harahap, Nurlaila Hasibuan, 2023).

The word productive linguistically comes from the English language "productive" which means a lot of produce, gives a lot of results, produces a lot of valuable goods, which has good results. "productivity" means production power. In general, productive means producing a lot of work or goods. Productive also means "producing a lot", giving a lot of results.

The combination of the words zakat and productive means: zakat which is distributed in a productive way as opposed to consumptive (Abdelaal et al., 2019). Or in other words, the naming of productive zakat is taken from the purpose of distributing zakat, namely "to be productive", not taken from zakat classifications

such as zakat maal or zakat fitrah, and also not taken from the types of assets that must be paid zakat such as livestock zakat, zakat money, zakat gold and silver, zakat trade, zakat agriculture and so forth.

Zakat is an obligation for Muslims who have assets, because zakat is one of the Pillars of Islam. Zakat itself has wisdom that can be categorized in two dimensions, namely the vertical dimension and the horizontal dimension. Within this framework, zakat becomes a manifestation of one's worship to Allah as well as a manifestation of a sense of social care (Hendarsyah, 2013).

In practice zakat requires good management. Zakat management is an activity of planning, implementing, and coordinating the collection, distribution, and utilization of zakat. Zakat management is carried out on the basis of Islamic law, trustworthiness, expediency, justice, legal certainty, integration and accountability. The objective of zakat management is to increase the effectiveness and efficiency of services in the management of zakat and to increase the benefits of zakat to realize social welfare and poverty alleviation (RI, 2014).

The collection, distribution and utilization of zakat is carried out by the Amil Zakat Agency which is formed by the government. The collection of zakat is carried out by the amil zakat agency by receiving or taking it from the muzaki on the basis of the muzaki's notification (BAPPENAS RI, 2020). The amil zakat agency can cooperate with banks in collecting zakat on muzaki assets that are in the bank at the request of muzaki. Apart from the National Zakat Amil Agency (BAZNAS), there are also Zakat Amil Institutions (LAZ) and Zakat Collection Units (UPZ) which are authorized to manage zakat. LAZ is an institution formed by the community which has the task of assisting the collection, distribution and utilization of zakat. UPZ is an organizational unit formed by BAZNAS to help collect zakat.

Distribution and distribution of zakat can be done independently and through institutions. We find many independent distribution of zakat in various places such as the National Zakat Amil Agency (BAZNAS) and the Regional Zakat Amil Agency (BAZDA) 18. In addition, there are also Zakat Amil Institutions (LAZ) and Zakat Collection Units (UPZ) in each area that have been established. and managed by foundations or community organizations (Hafizd, 2021).

In general, zakat is often distributed to fulfill daily consumptive needs, covering food and clothing needs. If zakat is used up for consumption, mustahik can return to live in a state of poverty and poverty. To overcome the pattern of zakat distribution which is only consumptive and the benefits are not maximized, the idea of productive zakat utilization emerges. The distribution of zakat on things that are more productive can have long-term impacts and benefits for mustahik. Zakat can be used to add to or become mustahik business capital (BAZNAZ, n.d.). The obligation of zakat encourages the distribution of wealth from rich people (muzaki) to poor people as mustahik zakat. Zakat is an effective method for distributing wealth. Productive distribution of zakat for business capital can give more meaning. The hope of productive zakat is that gradually the muzaki, especially the poor, can increase their welfare and become a muzaki (Mulyana, 2020).

Zakat received by mustahik can support the improvement of their economy if it is aimed at productive activities. Efficiency of productive zakat needs to have careful

planning and implementation ideas starting from examining the causes of poverty, the absence of working capital, to the shortage of jobs. The problems found need to be studied to become material for productive zakat planning. The steps that zakat institutions can take to turn mustahik into successful entrepreneurs include: first, economic incentives to meet mustahik's basic needs; second, business education and training to broaden muzaki's insights so as to generate entrepreneurial motivation; third, business financing with a qardhul hasan scheme, and fourth, business partnerships with the aim of strengthening muzaki business capabilities.

Zakat can be said to be productive if with the zakat funds that have been obtained, the muzaki can obtain continuous benefits to finance their lives. (Adinugraha et al., 2020) Through funds originating from zakat, the poor can have a steady income, increase their business, develop their business and set aside their income for savings. The income of the poor can be increased by utilizing zakat funds, an important keyword for this success is higher productivity.

In its distribution, it is necessary to have a trustworthy and credible amil zakat institution capable of managing this distribution. The nature of trustworthiness means having the courage to be responsible for all the activities it carries out which includes honesty. While professional is the nature of being able to carry out the tasks assigned to him with existing scientific capital.

### **Zakat Innovation in the Digitalization Era**

Digitalization is defined as the exploitation of digital opportunities. Digital transformation is then defined as the process used to restructure the economy, institutions and society at the system level. While the latter encompasses changes at all levels of society, digitization by combining different technologies (e.g. cloud technologies, sensors, big data, 3D printing) opens up unexpected possibilities and offers the potential to create radically new products, services. A process of converting various information, news, and news from an analog format to a digital format so that it is easier to produce, manage, store and distribute is known as information digitization. This can be presented in digital information in the form of text, numbers, visuals, audio that contains ideology, social, health and business. Digital technology is a technological system where human labor or manual work methods are no longer used. The development from an analog system to a digital system is called digitization which leads to an automatic operating system, using a format that can be read by a computer (*Digitalisasi Zakat (1)-1*, n.d.).

Digital zakat management Digitalization of zakat payments at the National Amil Zakat Agency is carried out with a marketing strategy and is in accordance with the principles of Islamic law. The acceleration of socialization is carried out in collaboration with digital partners such as virtual shops and companies that use other online features such as Muslim Tourism, Gopay, and Cimb Niaga Syariah in an effort to make it easy for muzaki to pay zakat anytime and anywhere. Thus, the reflection of digital zakat payments will be able to increase the potential for receiving zakat and providing welfare to mustahik.

In today's all-digital era, the use of sophisticated gadgets has become commonplace for the millennial generation in Indonesia, including the established

millennials and the middle class who are open-minded and responsive to change. Education about Zakat for the millennial generation is urgently needed to increase knowledge of the benefits of technology-based zakat applications to become alternative uses (Subardin et al., 2021). Digitalization of zakat can increase efficiency and effectiveness in the collection and distribution of zakat. The realization of the digitalization of the zakat system in Indonesia is believed to be able to capture more zakat revenues in the era of information technology development. Digitalization of the zakat system can increase the accountability of amil zakat institutions in the aspects of transparency, effectiveness and efficiency in zakat management. There are three areas that need to be addressed in the management of zakat, namely zakat awareness, zakat collection in this case digitalization, and the zakat system, especially in reporting zakat distribution.

The zakat applied is digital zakat which enables and utilizes technological sophistication to receive and distribute zakat by zakat institutions in Indonesia. Olhe, because of this, digital zakat is a solution to provide a stimulus to the problem of zakat in Indonesia, where there is a lack of literacy and trust in the amil to manage zakat. So that this digital zakat is not only for receiving and distributing but also equipped with literacy and national zakat data to serve the community/ummah in Indonesia (Lutfiyanto, 2020).

Zakat is very useful and for the people and the Indonesian economy. This zakat development innovation is designed so that the receipt and distribution of zakat is on target and beneficial to other people and the economy. The development of this innovation can be considered as a digital platform with a crowdfunding model and a Donation-based crowdfunding type. In accordance with the practice as follows:

**Figure 1.** Inclusive Zakat Platform Prototype



From the results of the development of these innovations, namely that mustahiq pay zakat to zakat institutions using one platform, then these institutions distribute zakat funds to muzaki and also distribute zakat to productive zakat to advance the people's economy. Then the development of the platform also provides literacy and information about zakat such as zakat data received and distributed, hereinafter referred to as inclusive zakat (Lutfiyanto, 2020).

## Implementation of Productive Zakat in the Digitalization Era

According to Yaqin, (2015) states that the implementation of zakat is a strong commitment and concrete steps from the state and society to create a systemic and permanent system of distribution of wealth and income. This effort is a concrete manifestation of efforts to create social justice and reflects the social commitment of Islamic economics.

Behind the rapid progress of the world of zakat in Indonesia, there are still many problems that need to be resolved including; gaps in zakat potential and collection, weak public attention to zakat, institutional credibility issues, amil HR (Human Resources) issues, zakat regulation issues, role problems between BAZ (Amil Zakat Institution) and LAZ (Amil Zakat Institution) and effectiveness and efficiency issues zakat empowerment program. Zakat is an instrument for the economy and welfare of the ummah, so efforts to optimize its management are a must because it is one of the pillars of Islam which has the dimensions of *ubudiyah*, *ijtimaiyyah* and *iqtishadiyyah*.

Along with the times and technology, creating an innovation is something that must be done by an institution or a company, because it has to adapt to the development of society that exists at this time. This modern society understands more about technology and prefers something that is easy in their daily activities, such as easy to do online shopping, choosing online transportation, and also in terms of paying zakat, *infaq*, and alms, of course choosing something that is easy and Trusted.

In terms of paying zakat, there needs to be renewal and innovation in the payment system, in accordance with relevant Islamic principles throughout the ages, zakat payments can also be modified online. Meanwhile, zakat is an obligation for every Muslim, so it must be facilitated properly and easily, the position of zakat itself has a strategic role for the progress of the ummah with the existence of zakat, a sense of humanity and concern for fellow Muslims is awakened so that harmonization will be created within the framework of religion and nation.

In Indonesia, zakat is regulated in the 2011 Constitution No. 23, in which the UUD regulates the management of zakat in a professional manner, starting from collecting zakat, capturing muzakki, distribution and reporting, of course with this UUD zakat institutions must be more able to optimize the potential of ZISWAF in Indonesia.

With Indonesia's population being so large and the majority Muslim, the management of zakat is required to be better and comprehensive in order to make it easier for muzakki to pay zakat, even the management of zakat has been legalized by the state in 1999. With evidence of the existence of Law No. 38/1999 concerning Zakat Management . Then updated in 2011, namely Law No. 23/2011. (Yusuf. W, 2015).

Referring to the potential for managing zakat, Baznas said there are around Rp. 233.8 trillion rupiah potential for zakat in Indonesia and only around 6 trillion rupiah has been absorbed. This is clearly a homework for amil zakat institutions to continue to improve services and innovation in zakat management.

Digitalization of zakat management will facilitate the implementation of zakat, facilitate the management of zakat funds at zakat institutions, and facilitate the distribution of zakat to those who are entitled. Digitizing the zakat system can

also increase transparency, effectiveness and efficiency in zakat management. From the point of view of zakat agencies and institutions, technology is considered to be able to facilitate the marketing process to the distribution of zakat funds so that it is more efficient. As for the obligatory zakat (muzaki), the existence of technology will facilitate the payment of zakat, and enable them to monitor the distribution of zakat funds submitted (Dzikrulloh & Permata, 2019).

In fact, the current digital era has actually been used for various needs of the people. Digitalization of zakat management by utilizing a variety of digital technologies, for example, in the field of zakat collection, amil zakat institutions can develop multiplatforms and strengthen information systems that are networked nationally to various provinces and cities.

To maximize the digitalization of the zakat system, there are at least 3 things that must be considered. First, increase awareness of the obligatory zakat by conducting socialization and education that can be easily understood by the public. The use of technology can facilitate the dissemination of various messages regarding the obligation to pay zakat for muzaki, but it must still be packaged in a form that is easily understood by the public. Second, the digitization of the zakat system must be able to touch the reporting of zakat distribution so that the public can know the ins and outs of managing and distributing the assets that have been set aside. This aims to encourage transparency in the management of zakat and increase the credibility of amil zakat institutions.

Citing research conducted by Amilahaq et al. (2021), stated that digital zakat can increase the habit of paying zakat to muzakki at young-adult ages (19-35 years). This increase occurs because digital platforms have become a new phenomenon in society, especially for young adults. By looking at this condition, the Amil Zakat Institution can take the opportunity to enter so that it can easily provide literacy to collect zakat. Amil Zakat Institutions enter into this segment in order to increase public trust, (especially at young-adult ages) by providing literacy regarding the essence of zakat and Amil Zakat Institutions in managing the funds that have been collected. If the understanding of zakat and trust in the Amil Zakat Institution) increases, then an increase in people's habits in paying zakat will occur. Therefore, the opportunity to manage digital zakat must be done as well as possible.

Research from Raihan and Sri (2022) shows that the results of data processing state that there is a significant positive effect between digital zakat and zakat collection. The results of this study are in line with the findings of Sakka and Qulub's research (2019), which state that digital zakat collection is declared effective based on the increase and acceleration of zakat collection when compared to zakat collection in cash. This result is also supported by the findings from Soeharjoto et al. (2019), which states that the growth trend of zakat collection using digital zakat is higher than the average growth of zakat collection in cash. The results of this study are also consistent with the findings of Amilahaq et al. (2021) will increase muzakki's trust, due to ease of transparency regarding activities, (Mauludin & Herianingrum, 2022).

The main task of the Amil Zakat Institution is to collect zakat from the muzakki. In the Al-Quran surah At Taubah verse 103 Allah SWT says: "Take zakat

from their assets, use it to clean and purify them, and pray for them. Truly your prayer (grow) peace of mind for them. Allah is All-Hearing, All-Knowing.

Allah SWT orders his servant to issue zakat in order to purify his wealth as well as his heart so that he is free from the disgraceful nature of wealth. Indirectly this verse mentions the duty of the Amil Zakat Institution to serve and make it easier for Muzakki to distribute their zakat. This research states that digital zakat can help Amil Zakat Institutions to collect zakat from Muzakki. Digital zakat will also make it easier for Muzakki to see how the Amil Zakat Institution manages the assets it issues.

## CONCLUSION

Zakat is an obligation for Muslims who have assets, because zakat is one of the Pillars of Islam. Zakat itself has wisdom that can be categorized in two dimensions, namely the vertical dimension and the horizontal dimension. Within this framework, zakat becomes a manifestation of one's worship to Allah as well as a manifestation of a sense of social care.

Digitalization of zakat management will facilitate the implementation of zakat, facilitate the management of zakat funds at zakat institutions, and facilitate the distribution of zakat to those who are entitled. Digitizing the zakat system can also increase transparency, effectiveness and efficiency in zakat management. From the point of view of zakat agencies and institutions, technology is considered to be able to facilitate the marketing process to the distribution of zakat funds so that it is more efficient. As for the obligatory zakat (muzaki), the existence of technology will facilitate the payment of zakat, and enable them to monitor the distribution of zakat funds submitted.

Digital zakat can improve the habit of paying zakat to muzakki at young-adult ages (19-35 years). This increase occurs because digital platforms have become a new phenomenon in society, especially for young adults. By looking at this condition, the Amil Zakat Institution can take the opportunity to enter so that it can easily provide literacy to collect zakat.

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