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Design and Implementation of the BAZNAS Microfinance Desa Application for Empowering Mustahiq Micro Enterprises

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Abstract: *Microfinance has become an important strategy for expanding financial access to micro-entrepreneurs, who dominate the Indonesian economic structure. Since 2018, the National Zakat Agency (BAZNAS) has introduced the BAZNAS Microfinance Desa (BMD) program, which is based on zakat, infaq, and alms funds. This research aims to design and implement a BMD digital application to manage sharia financing based on al-Qardhul Hasan and productive grants, while also supporting transparent monitoring and reporting. The research method employs a Design Science Research (DSR) approach, involving the stages of problem identification, artifact design, application implementation, and program evaluation across several regional BMDs. The application supports the financing application process, Mustahiq eligibility assessment, fund disbursement, repayment recording, and a centralized reporting dashboard. The implementation results show that the BMD application can improve the efficiency of administrative processes, reduce the risk of non-performing financing, and accelerate the consolidation of Mustahiq data at the national level. This research contributes to the development of a more transparent, measurable, and sustainable zakat-based microfinance model. It is relevant to the national zakat digitalization agenda and the achievement of the Sustainable Development Goals (SDGs).*

Introduction

The gap in financial access remains a significant factor hampering poverty alleviation efforts in Indonesia. Recent data shows that over 90% of businesses in Indonesia are micro-enterprises, yet most face difficulties accessing financing from formal financial institutions due to limited collateral, low administrative capacity, and limited financial literacy (World Bank, 2022). This situation underscores the importance of alternative financing mechanisms that are more inclusive and tailored to the socio-economic characteristics of low-income communities (OECD, 2021).

Globally, microfinance has proven effective in supporting the empowerment of poor communities. The Grameen Bank model in Bangladesh and Amanah Ikhtiar Malaysia (AIM) are often cited as examples of successful community-based microfinance implementation (Hassan, 2020; Abdullah & Rahman, 2021). In Indonesia, Islamic microfinance institutions such as Baitul Maal wat Tamwil (BMT) have contributed to expanding financial inclusion, although they still face challenges in governance and digital transformation (Firmansyah, 2022). Nationally, the National Zakat Agency (BAZNAS) launched the BAZNAS Microfinance Desa (BMD) program in 2018, which utilizes zakat, infaq, and sadaqah funds through productive grant schemes and revolving al-Qardhul Hasan (alms-giving) to strengthen the economy of those entitled to receive (BAZNAS, 2024).

However, the effectiveness of BMD in the field still faces challenges. Manual administration, reporting delays, and variations in the quality of regional management often hamper program performance. Furthermore, limited digital literacy and infrastructure in some regions widen the gap between program design and its practical implementation (UNDP, 2022). Therefore, technology-based innovation is imperative to improve efficiency, transparency, and accountability in zakat-based microfinance management (IFSB, 2021; United Nations, 2023).

Previous research emphasizes the importance of integrating microfinance with digitalization. Obaidullah and Shirazi (2021) argue that zakat can be an effective strategy for poverty alleviation if systematically integrated with microfinance. Ali and Khan (2022) highlight that Islamic microfinance not only provides business capital but also strengthens the social dimension and community sustainability. From a technological perspective, Banna and Alam (2021) demonstrate that digital transformation in Islamic financial institutions can enhance transparency and user trust, while Venkatesh, Thong, and Xu (2022) stress that perceived usefulness and ease of use remain central to digital adoption, as framed by the UTAUT2 model.

Building on these state-of-the-art developments, this study contributes beyond previous works by positioning BMD as a novel governance-oriented adaptation of zakat-based microfinance, which integrates digital applications not merely as administrative tools but as part of a broader model of accountability, transparency, and sustainable empowerment. The UTAUT2 model informs the research framework to analyze user acceptance, while the TAM model evaluates perceived ease of use and perceived usefulness. Additionally, governance principles ensure accountability and transparency in financial management. Accordingly, this study aims to theoretically articulate the concept of BMD as a zakat-based microfinance governance model. Then, Design and implement a digital-based BMD application as a practical instantiation of this model. Moreover, it also evaluates the application's effectiveness in supporting Mustahiq micro-enterprises, using UTAUT2, TAM, and governance principles as analytical lenses.

Method

This research employs the Design Science Research (DSR) methodology, which focuses on the creation, implementation, and evaluation of technological artifacts to solve practical problems. The process was carried out in four stages. The first is Problem Identification. This stage involved a review of zakat regulations, including Law No. 23 of 2011, Financial Accounting Standards Statement (PSAK) 409, Fatwa DSN-MUI No. 19/2001 on Al-Qardh, and the Ijtima' Ulama of 2021, as well as document analysis and observations from BMD outreach activities in several regions. The aim was to identify administrative, reporting, and digital literacy barriers that have been the main challenges in BMD implementation.

The second, Artifact Design. A digital BMD application was developed with several core modules, including Mustahiq registration, financing applications, eligibility assessments, fund disbursement, repayment recording, business monitoring, and a national dashboard for centralized data consolidation. The system architecture was designed in accordance with Sharia accounting standards and the principles of accountability and transparency, specifically the third principle of Implementation.

The third, Implementation. The prototype was tested using simulated data from Mustahiq (recipients of alms). This pilot implementation aimed to validate the workflow of the system—from submission to reporting—while ensuring that the interconnections between modules functioned properly. The trial was intentionally conducted on a limited scale to identify potential technical challenges before considering wider deployment at

regional BAZNAS offices.

The fourth, Evaluation. The evaluation stage combined functional and user testing. Functional testing was conducted using black-box testing to ensure that each module performed according to specifications. User testing involved four regional BAZNAS amils, who provided feedback based on indicators of speed, accuracy, and transparency. Preliminary analysis compared administrative processes before and after using the application to observe efficiency improvements. Since this study is primarily design-oriented, the Evaluation was limited to functional validation and pilot feedback rather than large-scale statistical testing. The findings are therefore preliminary in nature. Future research should extend the Evaluation by involving more regions and Mustahiq participants, while also employing quantitative approaches to empirically test relationships such as perceived usefulness, user satisfaction, and application effectiveness.

Result and Discussion

The research results show that the design of the BMD is based on the principles of Sharia compliance, regulatory compliance, and alignment with national development goals (NKRI-compliant). This application not only provides capital but also supports mentoring, training, and monitoring of Mustahiq businesses, ensuring a more comprehensive and sustainable empowerment process.

In terms of system design, the BMD application integrates several key modules, including registration and management of Mustahiq profiles, financing applications and eligibility assessments, disbursement of grants or qardh funds, business monitoring and mentoring, and a national dashboard that enables real-time data consolidation. This module integration ensures that financing management is systematic, transparent, and easily monitored by both central and regional BAZNAS.

When positioned within a broader international context, the BMD initiative reflects global trends in the digitalization of Islamic finance. For example, Malaysia has implemented digital zakat platforms that emphasize efficiency and accountability, while Pakistan has advanced Islamic crowdfunding models that channel community-based resources toward poverty alleviation. In the Middle East, fintech-based waqf initiatives are increasingly used to enhance transparency and attract more involvement in charitable endowments. Compared to these initiatives, BMD offers a distinctive contribution by combining zakat-based microfinance with a governance-oriented digital platform tailored to rural communities. Thus, while rooted in the Indonesian context, the BMD model demonstrates relevance to the global discourse on digital Islamic finance, providing insights that can inform similar initiatives in other Muslim-majority countries.

During the implementation phase, the application was deployed in a regional BAZNAS environment, covering key processes such as submission, assessment, disbursement, monitoring, and repayment recording. All data was stored centrally, enabling financial reports and Mustahiq business activities to be directly accessed by the central BAZNAS. This integration provided advantages in terms of faster information access and greater data consistency across regions. The evaluation of the application's implementation indicated several positive outcomes. In terms of efficiency, the recording and disbursement process was reduced from an average of ten days to six days, representing a 40% improvement compared to manual methods. In terms of transparency, financial reports that were often delayed can now be monitored in real time, reducing reporting lags by up to 60%. Furthermore, a user survey showed that 85% of respondents agreed that the application simplifies administrative work. These findings confirm that the BMD application design can meet practical needs and support

more effective zakat-based microfinance governance.

However, these achievements must be considered alongside potential challenges. The centralized storage of sensitive *Mustahiq* data raises concerns regarding data privacy and cybersecurity, which are critical in maintaining user trust. In addition, the digital divide, particularly in rural areas with limited internet connectivity and low digital literacy, may hinder equitable access and reduce the effectiveness of the application at scale. Addressing these challenges requires complementary strategies, such as capacity building for local amil and investments in infrastructure.

From a policy perspective, the BMD application has broader implications for national zakat governance. Its integration with the regulatory frameworks of BAZNAS, Bank Indonesia, and the Financial Services Authority (OJK) could strengthen accountability and compliance in line with sharia accounting standards. Moreover, by enhancing transparency and financial inclusion, the application contributes directly to several Sustainable Development Goals (SDGs), including poverty reduction, decent work and economic growth, and reduced inequalities. Thus, while the BMD application demonstrates promising results, its long-term success will depend on balancing innovation with risk management and embedding it within Indonesia's broader financial and regulatory ecosystem.

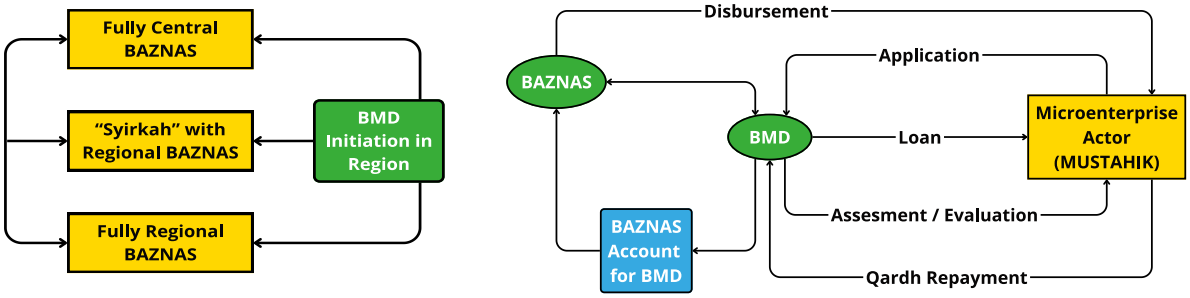


Figure 1. Initiation Scheme and Financing Flow of BAZNAS Microfinance Desa

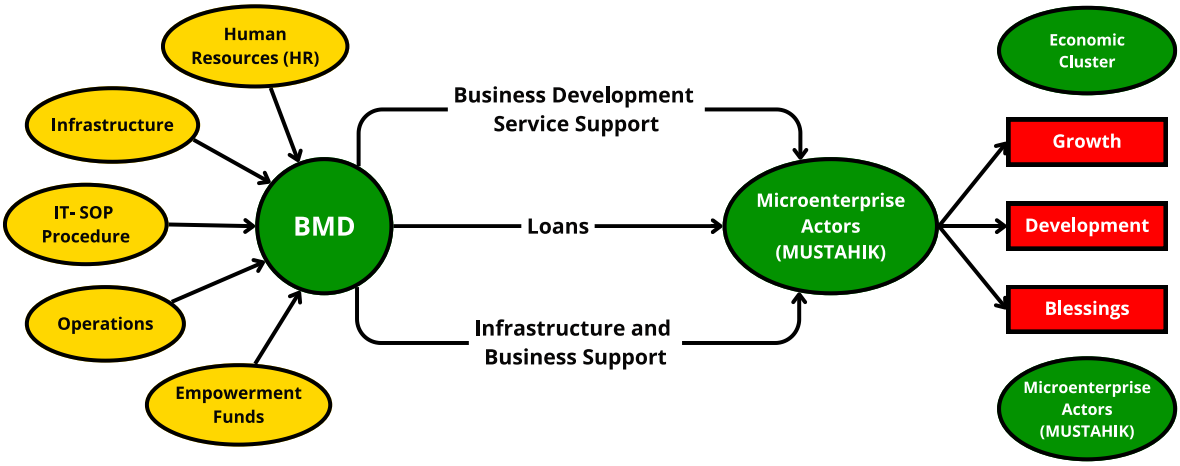


Figure 2. Supporting Ecosystem and Impact of BAZNAS Microfinance Desa (BMD)

The diagrams show the BMD process, from initiation by central or regional BAZNAS to providing qardhul hasan financing for beneficiaries. Through application,

assessment, disbursement, and repayment, supported by infrastructure and resources, BMD empowers microenterprises to grow and form sustainable economic clusters. This integrated approach ensures transparency, accountability, and long-term sustainability in zakat-based microfinance management.

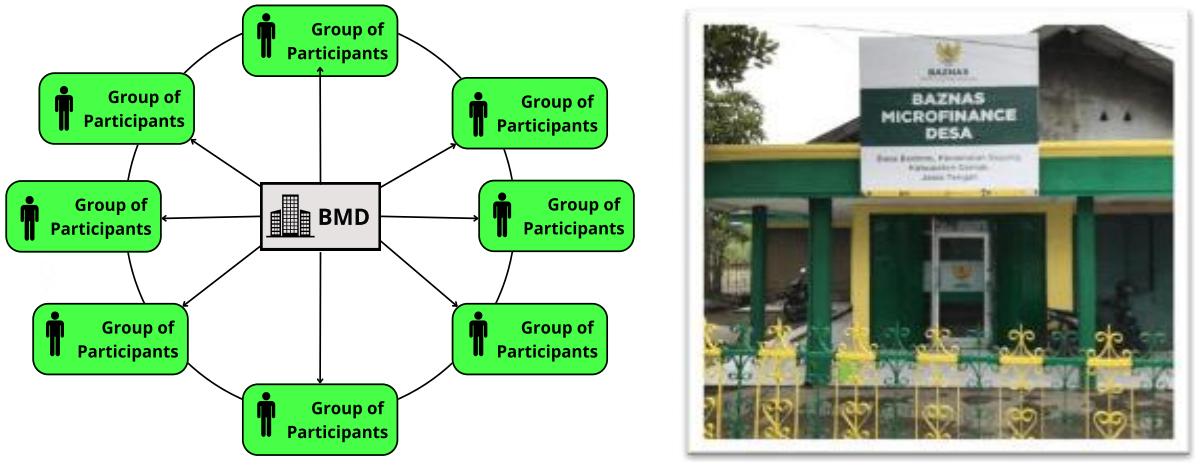


Figure 3. Structure of BMD) Participation

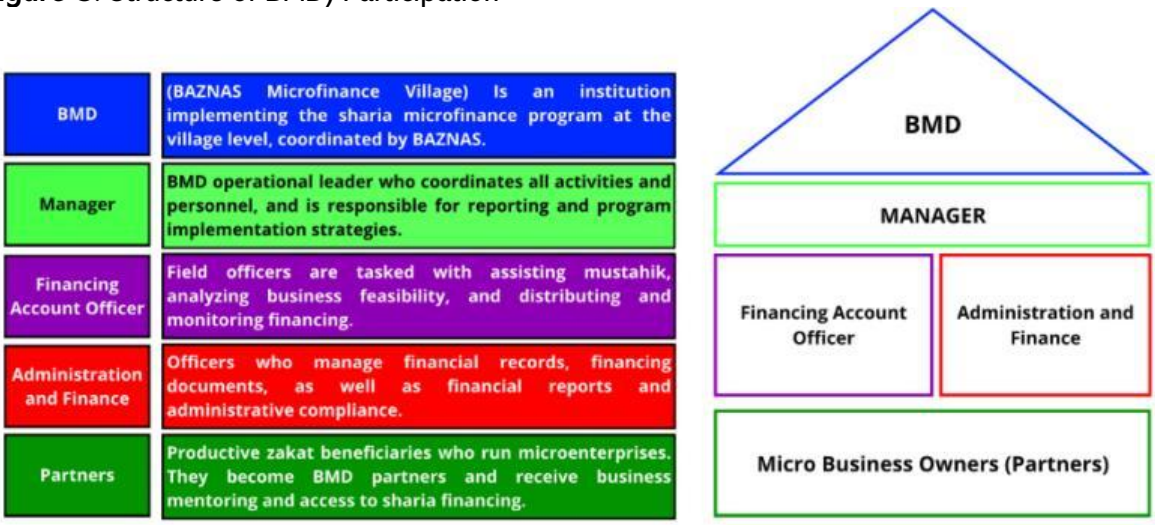


Figure 4. Organizational Structure and Role of Actors in BAZNAS Microfinance Desa

The figures illustrate the ecosystem and governance of BMD as a zakat-based empowerment model at the village level. BMD can be initiated through three schemes by central BAZNAS, in partnership (syirkah) with regional BAZNAS, or independently by regional offices. The model integrates financing flows with institutional governance, linking BAZNAS, BMD accounts, and Mustahiq micro-entrepreneurs. Beyond fund distribution, BMD incorporates mentoring, infrastructure, and capacity-building support, enabling Mustahiq to develop into empowered economic clusters.

From a theoretical perspective, the BMD model reflects governance principles of accountability and transparency, while also aligning with technology adoption models such as TAM and UTAUT2 through its emphasis on perceived usefulness and facilitating conditions. Internationally, similar initiatives include digital zakat platforms in Malaysia, Islamic crowdfunding in Pakistan, and fintech-based waqf in the Middle East. However,

BMD is distinctive in its integration of zakat-based microfinance with a digital governance framework tailored to rural communities. Nonetheless, challenges remain, particularly in bridging the digital divide in rural Indonesia, ensuring data privacy, and embedding the model within national regulatory frameworks such as BAZNAS, Bank Indonesia, and OJK.

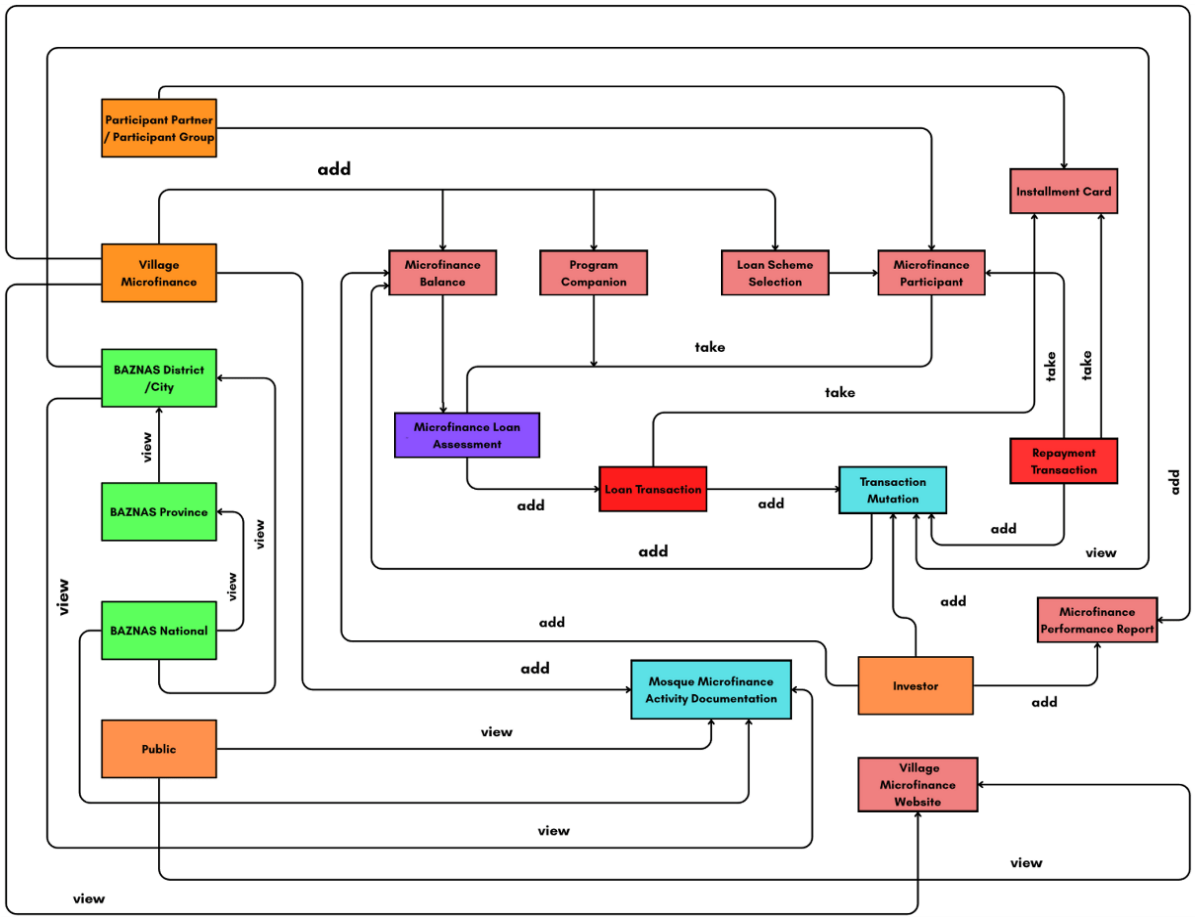


Figure 5. System Architecture and Information Flow of BAZNAS Microfinance Desa

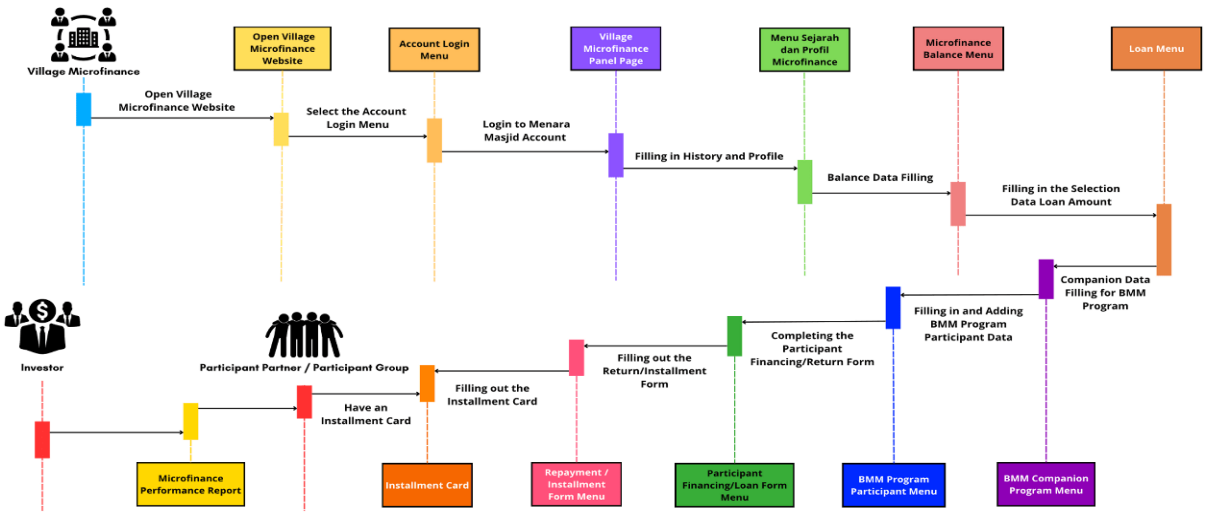


Figure 6. Process Flow for Using the BAZNAS Microfinance Desa (BMD) Application

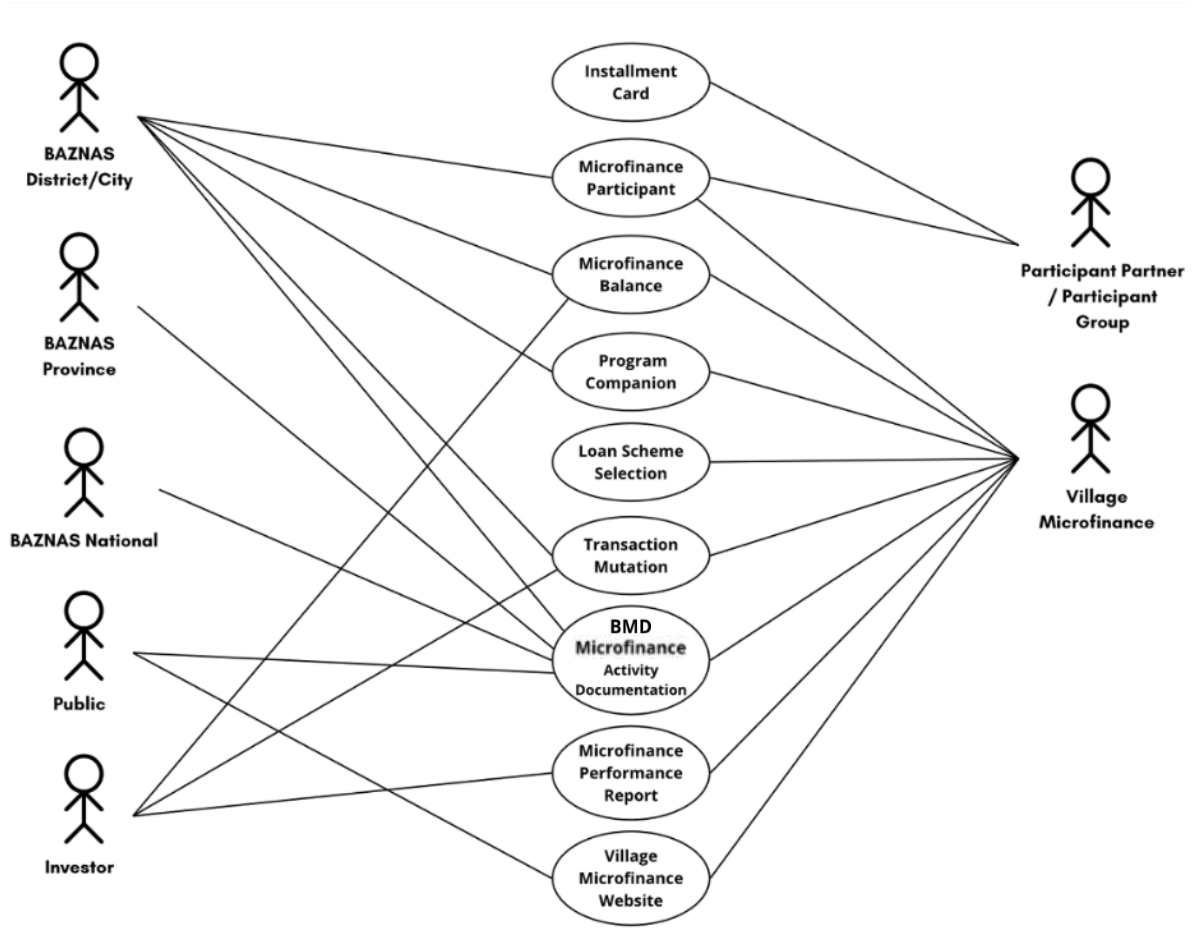
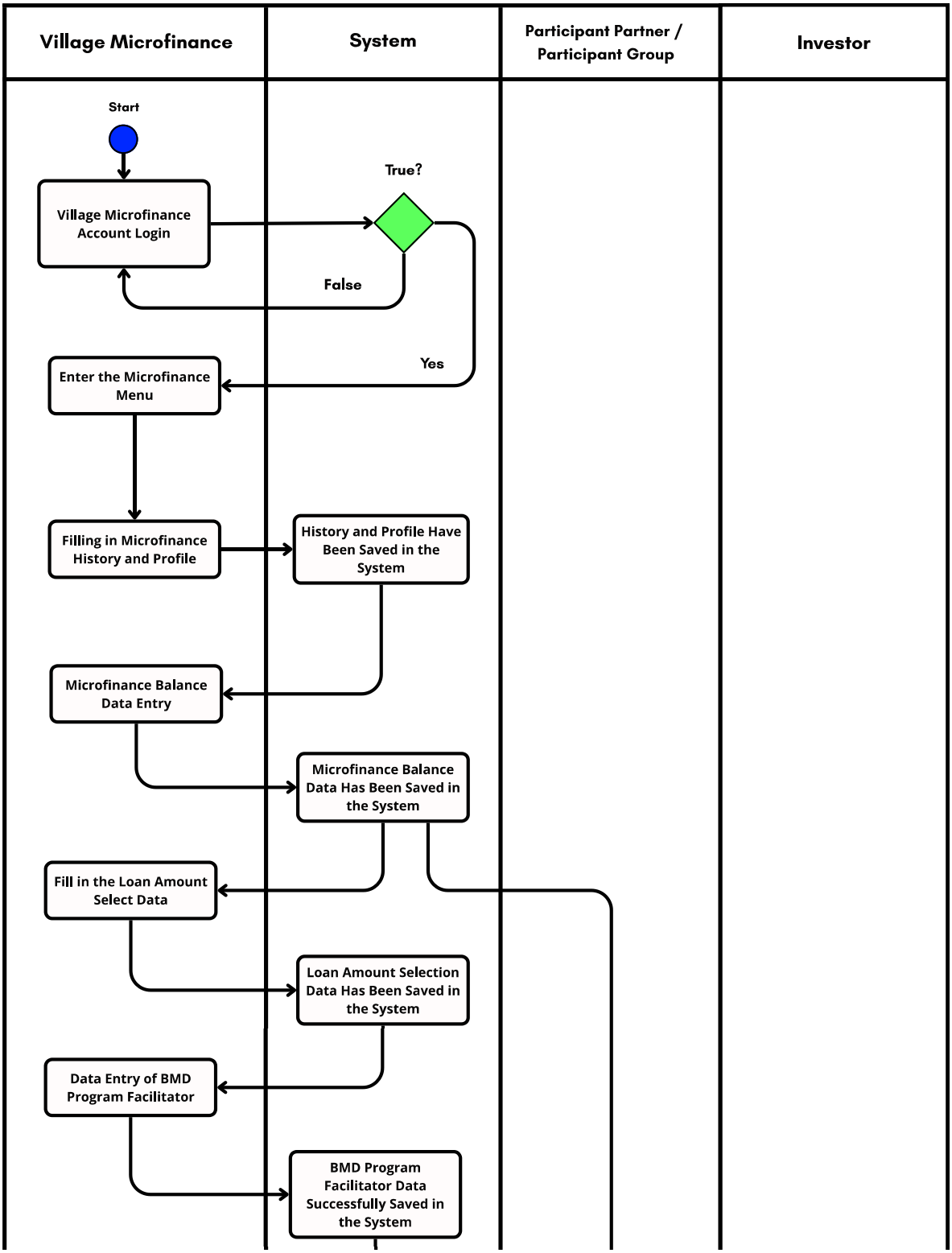


Figure 7. Use Case Diagram of the BAZNAS Microfinance Desa (BMD) Application

These images depict the information system architecture and workflow of BMD, which is integrated from the central level to the participants. The process begins with the participation of Mustahiq or participant groups through Village Microfinance, which then connects with various modules such as financing eligibility assessment, balance recording, transaction mutations, and performance reporting. All of this data is accessible to BAZNAS at the city/district, provincial, and national levels, and can be viewed by the public and investors through the official BMD website for transparency. The flowchart illustrates the interrelationships between modules, including account login, filling in history data, business profiles, loan applications, the installment repayment process, and systematic reporting. Meanwhile, the use case diagram displays the interactions of actors such as BAZNAS, the public, investors, and participants with various interconnected system functions. With this design, BMD not only acts as a sharia financing institution but also as a transparent digital platform that facilitates the monitoring, evaluation, and accountability of zakat-based microfinance at the village level. The presence of this system is expected to improve management efficiency, accelerate the service process, and strengthen the sustainability of Mustahiq empowerment programs nationally.


Village Microfinance
System
Participant Partner / Participant Group
Investor
Start
Village Microfinance Account Login
True?
False
Yes
Enter the Microfinance Menu
Filling in Microfinance History and Profile
History and Profile Have Been Saved in the System
Microfinance Balance Data Entry
Microfinance Balance Data Has Been Saved in the System
Fill in the Loan Amount Select Data
Loan Amount Selection Data Has Been Saved in the System
Data Entry of BMD Program Facilitator
BMD Program Facilitator Data Successfully Saved in the System

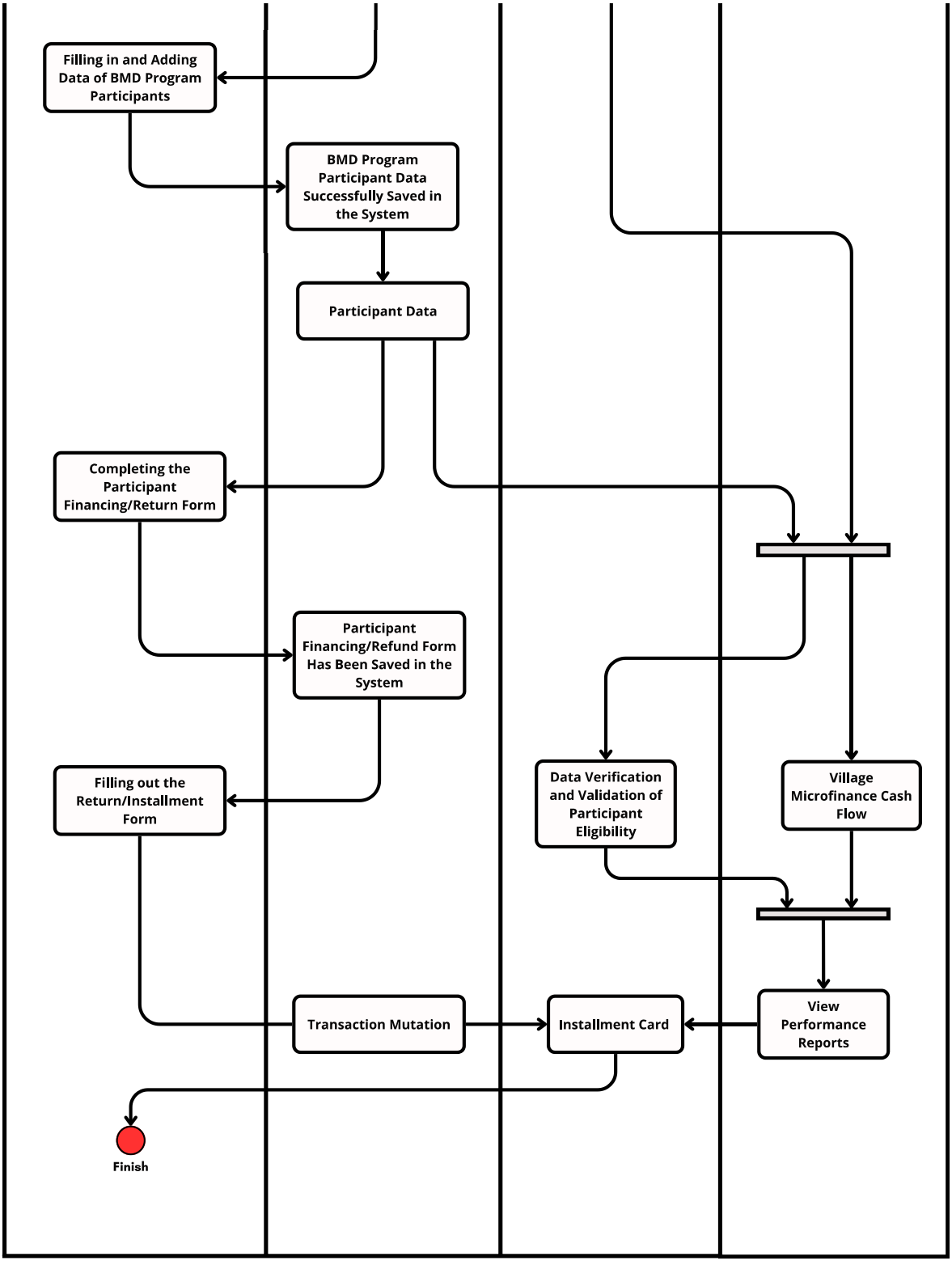


Figure 8. Activity Diagram of BMD Application Service Process for Loan Management, Assessment, Disbursement, and Repayment

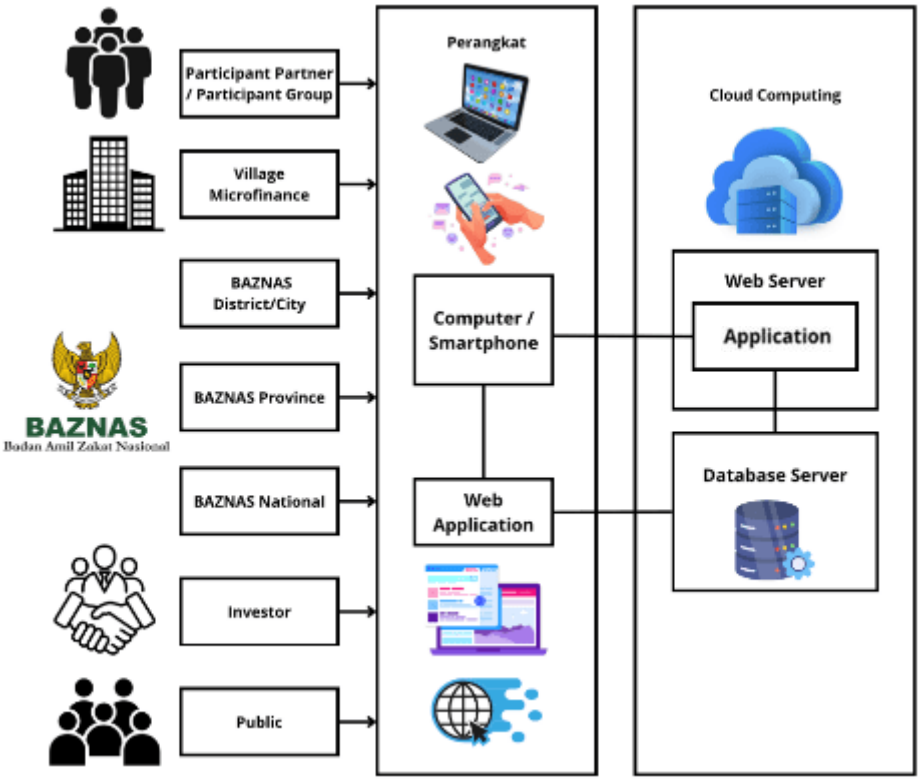


Figure 9. Technical Architecture of the BAZNAS Microfinance Desa (BMD) Application

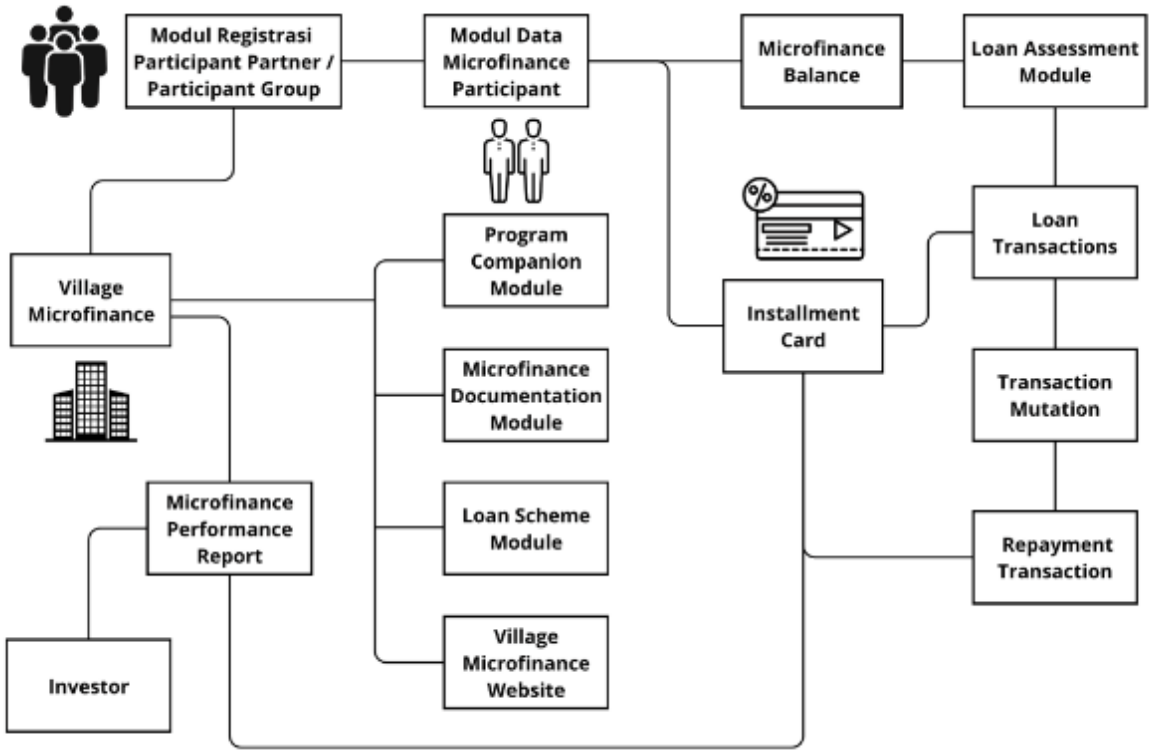


Figure 10. Diagram of the BMD Application Module

This diagram illustrates the module structure in the BMD application, which is designed in an integrated manner to support the entire zakat-based microfinance management process. The system begins with a participant or group registration module that records Mustahiq data. This data is then managed through a microfinance participant data module, which is connected to the program companion module, documentation module, and loan scheme module. Furthermore, financial aspects are managed through the microfinance balance, installment card, loan assessment, loan transactions, transaction mutation, and repayment transaction modules, ensuring accurate and documented recording and repayment of funds. This application is also equipped with a microfinance performance report and a village microfinance website that serves to present performance reports and information to stakeholders, including investors. With the interconnectedness between these modules, BMD can integrate the processes of recording, disbursing, reporting, and monitoring financing in a transparent and accountable manner.

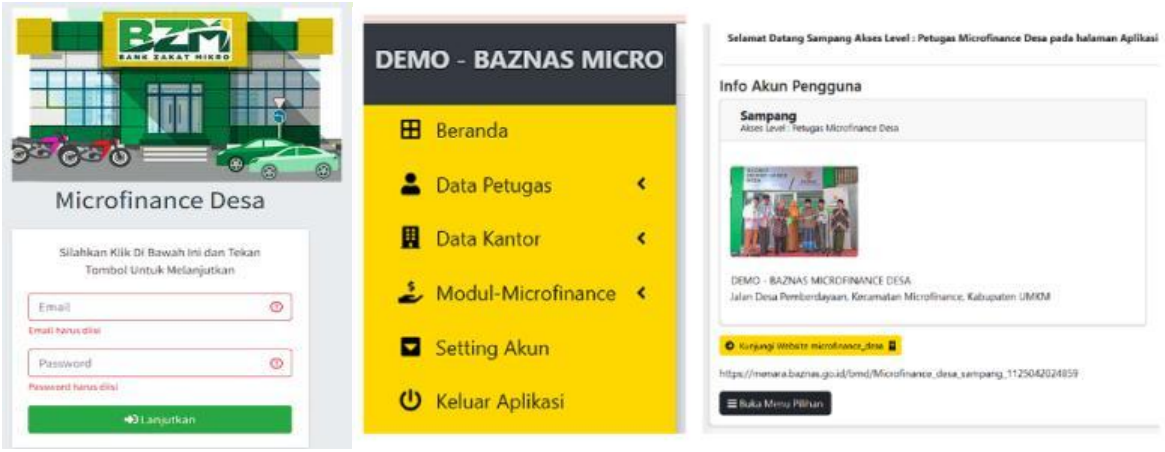


Figure 11. BAZNAS Microfinance Village Application Interface Display

(Login Page and Dashboard)

Figure 12. Microfinance Module Display in the BAZNAS Microfinance Desa Application

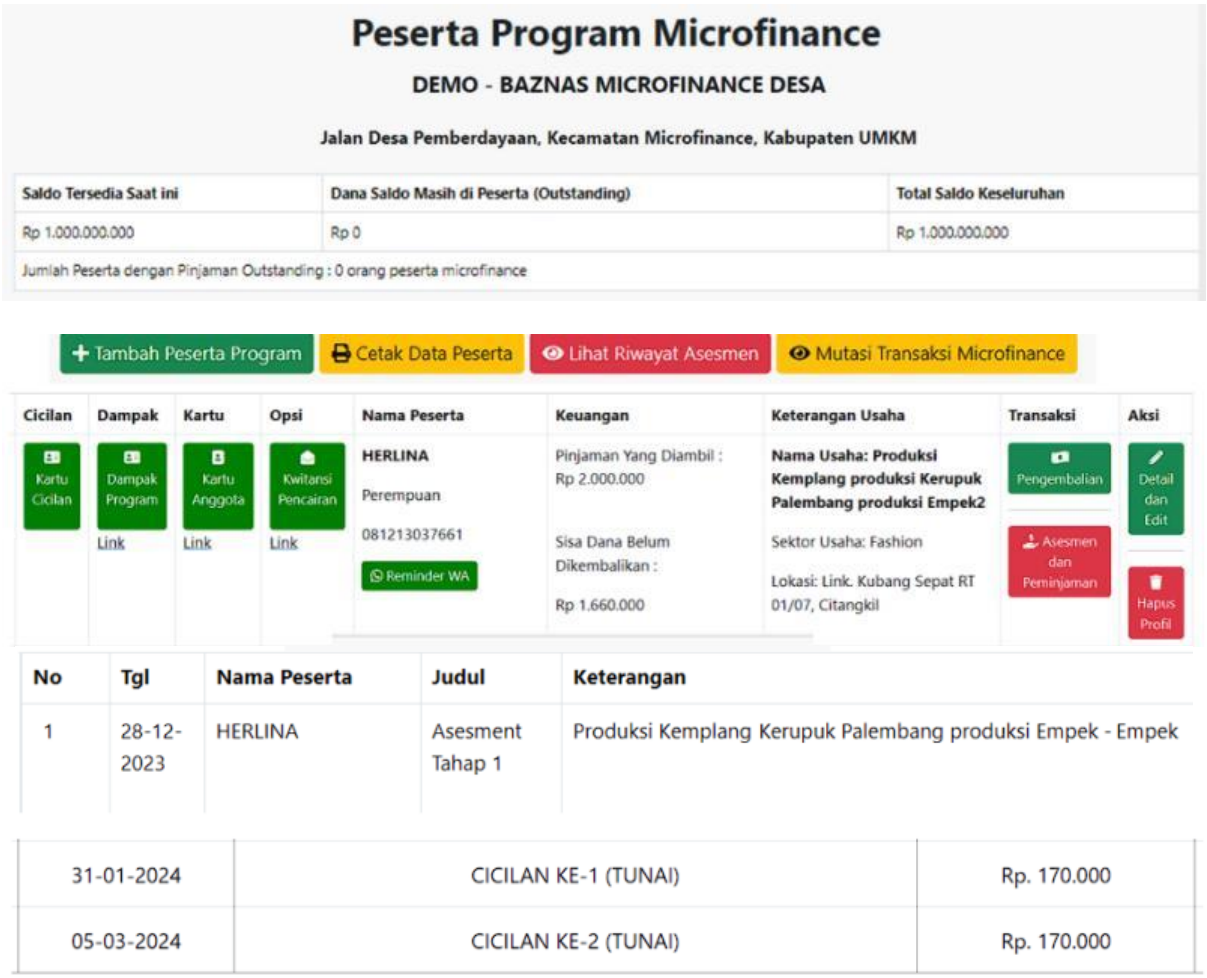


Figure 13. Microfinance Program Participant Dashboard and Assessment History

Figure 14. Membership Card and Impact Report of Microfinance Participants

Figure 15. Map of the Distribution of Business Locations of Participants in the BAZNAS Microfinance Desa Program (BMD)

Table 1. User Testimonials on the BMD Application

No	Institution	Testimony
1	BMD Demak	"The BMD application simplifies participant registration and recording. Data is automatically stored in the central system, ensuring efficiency."
2	BMD Tulung Agung	"The digital process reduces paperwork and accelerates validation. Field officers find it easier to manage participant data."
3	BMD Mamuju Tengah	"The financing assessment feature is easy to access. The Mustahiq evaluation process is more structured, though more search tools would help."
4	BMD Gorontalo	"The business monitoring process is clearer, with real-time reporting available. The dashboard feature greatly supports supervision."
5	BAZNAS Aceh	"Activity documentation and financial reports are well-organized. Transparency has improved and is easily monitored by all stakeholders."

Discussion

The implementation of the BAZNAS Microfinance Desa (BMD) application This text demonstrates both significant achievements and ongoing challenges in the digital transformation of zakat-based microfinance. To provide a comprehensive understanding, this discussion is structured around key dimensions: efficiency gains, transparency and accountability, user acceptance, challenges and risks, and policy and global implications.

Efficiency Gains

The implementation of the BAZNAS Microfinance Desa (BMD) application demonstrates significant improvements in operational efficiency. The average time from recording to disbursement was reduced by 40%, accelerating service delivery and streamlining administrative processes. This aligns with findings from similar digital zakat initiatives in Malaysia, where automation has also reduced delays in fund disbursement.

Table 2. Comparison of Administrative Efficiency in BAZNAS Microfinance Desa Application vs Manual Processes (Pilot Testing Data)

Process Indicator (BMD Context)	Manual (Time/Process)	BMD Digital Application	Efficiency
Mustahiq registration and loan recording	±15 minutes/participant	±2 minutes/participant	85%
Payment receipt generation	±10 minutes/transaction	Automatic (<1 minute)	92%
Monthly report preparation & submission	±2 working days (~960 minutes)	±30 minutes, directly linked to BAZNAS	95%
Installment verification & reconciliation	Manual (recap and Excel checking)	Real-time automatic in BMD system	93%
Accountability report submission to BAZNAS	Manual, retyped and sent via email	Automatic export & integration system	94%

Transparency and Accountability

From a transparency perspective, the application enables real-time monitoring of financing data and financial reports by both central and regional BAZNAS. This minimizes the risk of delays and data manipulation. Furthermore, compliance with PSAK 109 standards ensures that all transactions are auditable, reinforcing accountability and strengthening public trust. These outcomes resonate with governance principles in Islamic financial institutions, emphasizing openness and responsibility.

Table 3. Reporting Efficiency of BAZNAS Microfinance Desa: Manual vs Digitalization (Pilot Testing Data)

Reporting Aspect	Before (Manual)	After Digitalization	Efficiency
Report preparation	Compiled manually using excel spreadsheets at the end of each month	Automatically generated and accessible via the central BAZNAS dashboard	88%
Report format	Inconsistent templates across different regions	Uniform format standardized by the system on a national scale	95%
Submission process	Delivered by email or printed copies	Directly transmitted to the national BAZNAS server through system integration	97%
Validation and revision	Required multiple rounds of manual correction	Automated validation with only minor adjustments needed	94%
Audit trail (activity log)	No structured record, making it hard to trace missing entries	Comprehensive digital log automatically archived in the system	96%
Monthly reporting duration	Equivalent to nearly two working days of manual effort	Completed in less than an hour with automated online submission	95%

User Acceptance

Survey results show that 85% of regional BAZNAS amils reported that the application facilitated their work, highlighting its perceived usefulness and ease of use. This finding supports the TAM, where these two factors are critical for technology adoption. It also reflects the UTAUT2 framework, which emphasizes facilitating conditions and performance expectancy as determinants of user acceptance.

Challenges and Risks

Despite these achievements, several challenges remain. Limited digital literacy and inadequate internet infrastructure in rural areas create a digital divide that may limit the application's reach. In addition, the centralized storage of Mustahiq data raises concerns about data privacy and cybersecurity. Addressing these risks will require capacity-building for amil, investment in infrastructure, and robust digital security protocols. It should also be acknowledged that this evaluation was limited to pilot testing with a small number of participants. Future research should involve larger samples and multiple regions to strengthen the generalizability of the findings.

Policy and Global Implications

Beyond technical implementation, the BMD model has important policy implications. Integrating the application with the broader regulatory framework of BAZNAS, Bank Indonesia, and the Financial Services Authority (OJK) could strengthen zakat governance nationally. Internationally, the BMD initiative offers lessons comparable to Islamic crowdfunding in Pakistan and fintech-based waqf in the Middle East, where digitalization has enhanced accountability and expanded participation. By contributing to poverty reduction, financial inclusion, and sustainable economic empowerment, the BMD application also supports the achievement of key Sustainable Development Goals (SDGs).

Conclusion

This study concludes that the BAZNAS Microfinance Desa (BMD) application has been proven to improve administrative efficiency, reporting accountability, and transparency in zakat-based microfinance management. Positive impacts are evident in the acceleration of the fund disbursement process, increased amil satisfaction, and more measurable and sustainable empowerment of Mustahiq. These findings highlight the need for stronger regulatory support from policymakers to ensure program sustainability, integration of the BMD application with SIMBA, the development of a national dashboard based on big data by BAZNAS Pusat, and efforts to enhance the digital literacy capacity of amil at the regional level.

Furthermore, future research should quantitatively examine the application's impact on increasing Mustahiq's income and welfare in the long term, while also comparing its effectiveness with other sharia microfinance models at the international level. Ultimately, the BMD application illustrates how zakat-based microfinance can be digitally transformed to strengthen national zakat governance while contributing to the broader Sustainable Development Goals (SDGs), particularly poverty reduction, financial inclusion, and sustainable community empowerment. This positions BMD not only as a localized innovation but also as a model with global relevance in the discourse on digital Islamic finance. As this study is primarily design-oriented, the evaluation remains limited to a pilot scope. Future research should involve larger samples, multiple regions, and advanced statistical analysis to strengthen empirical validation.

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