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Initial Identification of Zakat Management Applications

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Abstract: *The use of zakat management applications supports the success of zakat management in Indonesia. This study aims to identify zakat management applications in Indonesia. This study employs a qualitative method with a descriptive approach, incorporating a literature review. Data is sourced from journal article databases, the Google Play Store, the App Store, websites/applications, and the Google Scholar search engine. Inclusion criteria are active applications that support zakat management. Analysis is conducted based on content that aligns with the research theme, specifically the keyword 'zakat application'. The results show that there are three main groups of actors managing zakat applications in Indonesia: BAZNAS, the Zakat Amil Institution (LAZ), and Fintech (financial technology) platforms. Zakat management authorities in Indonesia need to provide support and protection for zakat management applications to minimize risks, maintain the trust of muzaki (those who pay zakat), and deliver the best service to mustahiq (those who receive zakat).*

Introduction

Zakat is one of the five pillars of Islam (Zulkhibri and Ismail 2018). Zakat also has multidimensional benefits: socio-economic empowerment (Efendi 2025), improving the standard of living of Mustahiq to Muzaki (Rafi 2024), the financial foundation of mosques and Muslim communities to survive and thrive (Hamzah, Haji-Othman, and Cheumar 2023), and to minimize poverty and improve the community's economy (Muzayyana and Asmuni 2023). In Indonesia, the potential for zakat is substantial, amounting to IDR 327 trillion (BAZNAS 2023; Risqoh, Rieza, and Handoko 2024; Zanri, Ashim, and Rasyid 2025). However, the main challenges of zakat management are low public awareness and compliance (Ascarya and Diana Yumanita 2018), lack of trust in zakat collection institutions (Bin-Nashwan, Abdul-Jabbar, and Aziz 2021; Grahesti, Hutami, and Rohmah 2023), minimal transparency and accountability (Alam 2018; Alivian et al. 2023), obstacles in targeted distribution (Maghfirah 2022), and limitations in regulations, human resources, and adoption of digital technology (Alivian et al. 2023).

In the modern context, information technology presents a disruptive solution that transforms zakat governance from a conventional model to a more integrated, transparent, and accountable system (Salsabila 2024). Therefore, the success of national zakat management increasingly depends on the adoption of digital technology (Alwi et al. 2025; Listiana et al. 2022; Sa'diyah and Sasmita 2025). This research begins with the premise that the use of zakat management applications is a key supporting pillar in enhancing the performance of zakat institutions in Indonesia (Kamizi and Pramudita 2024; Luntajo and Hasan 2023).

A zakat management application can be defined as a software platform designed to automate and simplify the entire zakat management cycle, from registration and education of muzaki (zakat payers), zakat calculation, digital payment processing, recording, data collection of mustahiq (zakat recipients), to transparent reporting(Listiana et al. 2022). The existence of zakat applications aims to uphold core values , such as ease of access, transaction speed, and, most importantly, building public trust through transparency (Fahrozi, Ghofur, and Habibi 2024; Indah, Ningrum, and Malik 2025). Features such as donation trackers, real-time financial reports, and impact stories are crucial elements that bridge the information gap between zakat management institutions (LPZ) and the public (Indah et al. 2025; Syafran Nurrahman et al. 2025).

The development of Islamic fintech and the digitalization of philanthropy in Indonesia have spurred the proliferation of zakat applications developed by the National Zakat Agency (BAZNAS), Zakat Collection Institutions (LAZ), and social startups (Azizi and Ivantri 2021; Huda 2011; Listiana et al. 2022). Applications such as BAZNAS, Kitabisa, Lazismu, and Dompet Dhuafa have become concrete examples of how technology expands the reach of zakat collection (Arnes 2022). Several previous studies have examined the impact of digitalization on increasing zakat fundraising (Hafizah and Muhaimin 2023). These studies generally highlight that the ease of digital transactions is positively correlated with increased community participation, particularly among tech-savvy millennials and Generation Z (Rahayu and Mulyadi 2023).

Various studies have been conducted on zakat applications in Indonesia. Indah et al. (2025) discuss the Byond Application as a Medium for Zakat Payment Transformation: between Digital Innovation and Social Spirituality. Furthermore, Sehiling et al. (2019) discuss the Development of the SIZISKU 1.0 Application to Improve the Optimization of National Zakat Institution Management. Meanwhile, research on zakat management applications in Indonesia remains limited. This research is important to provide a comprehensive overview of the existing zakat application landscape in Indonesia (Salsabila 2024). Based on this analysis, this study aims to identify zakat management applications in Indonesia.

Method

This study uses qualitative methods to identify zakat management applications in Indonesia (Nuryati, Purbasari, and Purnomo 2024; Simamora 2025). Furthermore, a descriptive approach was used to explain zakat management applications. This study also employed a literature review technique to obtain data related to zakat management applications in Indonesia. Literature review data came from scientific journals, including journal articles, and the Google Scholar database. The data collection process involved databases in the Google Play Store, App Store, websites/applications, as well as the Google Scholar search engine. Inclusion criteria were active applications that support zakat management, accessed using the keyword "zakat application." All articles obtained were then selected based on their content, including application, launch time, institution, description, and source. Data presentation was grouped based on the category of managing actors.

Result and Discussion

Results of Mapping Zakat Management Applications

Based on the literature identification and screening process, this initial research has produced a preliminary map of zakat management applications in Indonesia. The results of this initial research identified three main groups of actors managing zakat management applications in Indonesia: BAZNAS (National Zakat Agency), the Zakat Collection Institution (LAZ), and fintech platforms. These three actors have contributed to zakat management in Indonesia. These three actors are detailed in Table 1.

Table 1. Zakat Management Applications in Indonesia

Application	Launch Time	Institution	Description	Source
SiMBA BAZNAS simba.baznas.go.id	2012	BAZNAS	SiMBA is a web-based application system that was built and developed for the purposes of storing data and information owned by BAZNAS nationally.	BAZNAS (2025), Syam et al. (2025), Ariannor et al. (2023)
Cinta Zakat cintazakat.baznas.go.id	2022	BAZNAS	This application features a "Report" function that displays actual information for mustahik, including total zakat, alms, and donations, as well as the number of mustahik and muzaki.	Alam et al. (2024), Cinta Zakat (2026)
Kitabisa kitabisa.com	2017	Yayasan Kitabisa	Application for donations, zakat, and protecting families with millions of people.	Alam et al. (2024), Kitabisa (2025), Lubis et al. (2024)
Sedekah Yatim sedekahyatim.id	2019	Pondok Yatim & Dhuafa	A trusted online donation platform owned by Pondok Yatim & Dhuafa – Yayasan Amal Sholeh Sejahtera to raise funds for Zakat, Infaq, Sedekah, Waqf, and other donations, making it easier to share happiness with orphans and the dhuafa.	Alam et al. (2024)
Zakatpedia zakatpedia.com	2016	LAZ IZI	An easy online ZIS platform, providing two payment channels: (1) Various zakat services (Professional, Savings, Fitrah, etc.), Infaq/Alms, and Fidyah; and (2) Programs	Alam et al. (2024), Zakatpedia.Com (2025)

			divided into the categories of Education, Health, Da'wah, Economy, and Social.	
AksiBerbagi-berbagi dan sedekah	2021	Yayasan Aksi Berbagi	An online sharing platform, bringing the convenience of easy sharing.	Aksiberbagi.Com (2025), Alam et al. (2024)
Zakat Kita zakatkita.org	2020	LAZ Nurul Hayat	A digital platform that provides zakat and humanitarian services in Indonesia.	Alam et al. (2024), Zakat Kita (2025)
Beramal Jariyah beramaljariyah.org	2020	Yayasan Sahabat Beramal Jariyah	A platform to help you fulfill your zakat (Islamic charity) needs as easily as filling a donation box. Disbursed funds can be monitored transparently at any time.	Beramaljariyah.Org (2025)

Source: compiled from various sources (2025)

These applications can be categorized into three main groups based on their managers. The first category consists of applications developed by official authorities, such as BAZNAS (Badan Amil Zakat Nasional, BAZNAS), with the SiMBA BAZNAS (simba.baznas.go.id) and Cinta Zakat (cintazakat.baznas.go.id) applications. The second category consists of applications managed by the Zakat Collection Institution (LAZ), including sedekahyatim.id, zakatpedia.com, zakatkita.org, and beramaljariyah.org. Finally, the third category consists of applications initiated by startups or independent fintech platforms, such as kitabisa.com.

An analysis of the features offered shows that most apps have adopted comprehensive core functionality. These features include a digital zakat calculator to simplify zakat calculations, integrated non-cash payment options (bank transfers, credit/debit cards, e-wallets), and a donation tracker that allows zakat payers to monitor the status and history of their payments. More importantly, reporting and transparency features have also developed, with several leading apps providing real-time dashboards on fund distribution and impact stories for recipients, which significantly contribute to building public trust.

A key finding of this study is the fragmentation of the zakat application ecosystem. On the one hand, this diversity reflects the dynamics and active participation of various parties in digitizing zakat. However, on the other hand, this creates challenges, such as the lack of uniform technical and data security standards across platforms. Variations in interface quality, system reliability, and the depth of transparency features are also evident. This situation highlights the need for coordination and standardization efforts to ensure that all platforms can operate with equal levels of accountability and security, despite the large number of applications.

Nasir et al. (2020) explained that SiMBA was designed to create reports, store data, and manage information held by BAZNAS, the institution mandated to coordinate zakat management nationally. Being web-based, SiMBA is a centralized application that can be used by Provincial BAZNAS, Regency/City BAZNAS, and LAZ, eliminating the need for a complicated installation process (Nasir et al. 2020). The Kitabisa platform can be used to raise donations, including zakat (Hidayanto et al. 2022). SiMBA is a system developed nationally to store information and data held by national zakat institutions. Additionally, SiMBA features a report printing function comprising 88 sub-reports, organized into 33 reports, which are divided into five main groups (Mukarromah and Widya Prasetyandari 2023).

Discussion

The research findings, which identified three categories of zakat application managers, demonstrate that the digital transformation of zakat management in Indonesia has entered a phase of massive adoption. This abundance of applications reflects the positive response of various zakat institutions to the demands of the digital era, where convenience, speed, and transparency are determining factors for community participation, particularly among the younger generation. These results align with previous research that digitalization is essential for expanding the zakat payer base (Haryono and Yusuf 2025; Saputra, Kamal, and Qudratullah 2025; Syaifulloh 2024). However, preliminary findings suggest that this wave of digitalization is not solely dominated by large institutions but also involves various actors with varying technical and financial capacities.

The dominance of core features, such as zakat calculators and digital payments, in most applications indicates that the primary function of these applications remains focused on fundraising. This is understandable given the urgency of increasing collection capacity. However, findings regarding variations in the quality of transparency and reporting features reveal a critical challenge. Research by Ikhwandha & Hudayati (2019), Janie et al. (2023), Zahara et al. (2023) and Putra & Lestari (2022) warns that the trust of zakat payers is fragile and is built not only on the ease of payment but also on the belief that funds are distributed appropriately and accountably. Therefore, gaps in the quality of these accountability features have the potential to become a weak point that could erode overall public trust if not addressed.

The potential for ecosystem fragmentation identified is a key implication of this research. Application diversity without adequate standardization can pose risks such as data security vulnerabilities for muzaki and mustahiq (recipients of zakat), operational inefficiencies, and difficulties for authorities in conducting oversight. This situation emphasizes the need for more decisive policy intervention. Authorities such as BAZNAS, which currently acts as a regulator, also need to act as hubs to facilitate the creation of technical protocol standards, cybersecurity, and platform ethics applicable to all zakat application providers. The goal is to create an interoperable, secure, and accountability-oriented digital ecosystem, so that application diversity no longer becomes a source of fragmentation but rather a collaborative force to maximize the social impact of zakat.

Conclusion

Based on the overall analysis, zakat management applications in Indonesia have developed rapidly, with the identification of zakat management applications managed by three main groups: BAZNAS, LAZ, and fintech. However, this development is accompanied by challenges such as ecosystem fragmentation and varying quality of accountability features. The implications of these findings emphasize that the success of zakat management in the digital era no longer depends solely on the quantity of applications, but on the capacity of authorities to create integrated and standardized ecosystem governance. Therefore, an urgent practical implication is the need for BAZNAS and relevant stakeholders to formulate policies on technical standardization, data security, and transparency protocols that must be adhered to by all application providers. This step is crucial for minimizing risk, maintaining the long-term trust of muzaki (recipients of zakat), and ensuring that digital innovation truly leads to optimal and accountable services for mustahiq (recipients of zakat).

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