

**ZAKAT MANAGEMENT STRATEGY THROUGH DIGITALIZATION TO REDUCE
POVERTY AND SOCIAL INEQUALITY IN JAMBI CITY**Al Fahrizal¹, and Muhammad Padli Abdullah²¹ University of the Qur'anic Sciences College, Jakarta, Indonesia² Ma'had Aly Sheikh Ibrahim Al-Jambi, Jambi, Indonesia**Corresponding Author:**

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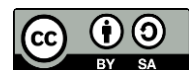
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22, 2025**Abstract**

This research comprehensively analyzes the strategies for zakat collection and management in Jambi City, with a focus on the utilization of technology, information, and the digitalization of muzakki (zakat payers) and mustahiq (zakat recipients) data. Its objective is to examine the impact of these strategies on the reduction of poverty and social inequality. Zakat, as a fundamental pillar of the Islamic economy and a positive legal instrument in Indonesia, holds extraordinary potential for realizing social justice and community welfare. However, the reality in Jambi City indicates that this potential has not been optimally realized. This condition is largely due to low public trust in zakat management institutions (LAZ) and a preference for direct payments, which leads to disorganized data collection and distribution. This study employs a qualitative descriptive approach with a literature review method, analyzing secondary data from scientific journals, articles, and official reports from the Central Statistics Agency (BPS). The findings confirm that the digitalization of zakat, through online platforms and integrated information systems, significantly enhances collection efficiency, transparency, and accountability. The application of technology in data management enables more targeted and productive zakat distribution, which in turn makes a tangible contribution to increasing the income and well-being of mustahiq. This fosters their transformation towards sustainable economic independence. Enhancing muzakki's trust in LAZ through digital transparency is the strategic key to optimizing zakat's potential and accelerating inclusive social development.

Keywords: Muzakki's Trust, Poverty Alleviation, Transparency, Zakat Digitalization, Zakat Management



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INTRODUCTION

Zakat is one of the pillars of Islam that holds a fundamental role in the Islamic economy, not only as an act of worship but also as a vital instrument for creating social justice and community welfare. Etymologically, zakat means purity, cleanliness, growth, and blessing, which implies the goal of socio-economic progress and development. In Indonesia, zakat is recognized within positive law and constitutional law, where the state is involved in its management. The enforcement of zakat law is even considered an important indicator in realizing a state governed by the rule of law that is progressing towards a welfare state in Indonesia. This indicates that zakat has a dual dimension, as a personal act of worship and as a strategic public policy instrument for national development.

Although zakat has significant potential as a means of social security and an instrument of economic development, poverty and social inequality remain a complex issue in Indonesia. Social inequality is characterized by an imbalance in the distribution of resources, income, education, and access to public services, where wealthy groups often possess greater status and power. This phenomenon can trigger significant negative impacts on economic stability and social welfare.

In the context of Islam, zakat is one of the main pillars that functions as an instrument for economic equalization and social justice. Zakat is not only a religious obligation but also has a strong socio-economic dimension as a mechanism for wealth redistribution from the affluent to those in need. In the Qur'an, Allah SWT says:

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ ١٠٣

Take, [O, Muhammad], from their wealth a charity by which you purify them and cause them increase, and invoke [Allah 's blessings] upon them. Indeed, your invocations are reassurance for them. And Allah is Hearing and Knowing. (QS. Al-Taubah[9]: 103)

This verse clearly commands the taking of zakat to cleanse and purify the wealth and souls of the muzakki (zakat payers), while also demonstrating its social function in bringing peace to the community. The importance of zakat is also emphasized in many hadiths of Prophet Muhammad, one of which is:

عَنْ ابْنِ عَبَّاسٍ رَضِيَ اللَّهُ عَنْهُمَا: «أَنَّ النَّبِيَّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ: بَعَثَ مُعَاذًا رَضِيَ اللَّهُ عَنْهُ إِلَى الْيَمَنِ، فَقَالَ: ادْعُهُمْ إِلَى: شَهَادَةِ أَنْ لَا إِلَهَ إِلَّا اللَّهُ وَأَنِّي رَسُولُ اللَّهِ، فَإِنْ هُمْ أَطَاعُوا لِذَلِكَ، فَأَعْلِمُهُمْ أَنَّ اللَّهَ قَدْ افْتَرَضَ عَلَيْهِمْ خَمْسَ صَلَوَاتٍ فِي كُلِّ يَوْمٍ وَلَيْلَةٍ، فَإِنْ هُمْ أَطَاعُوا لِذَلِكَ، فَأَعْلِمُهُمْ أَنَّ اللَّهَ افْتَرَضَ عَلَيْهِمْ صَدَقَةً فِي أَمْوَالِهِمْ، تُؤْخَذُ مِنْ أَغْنِيَائِهِمْ وَتُرَدُّ عَلَى فُقَرَائِهِمْ.

From Ibn Abbas, may Allah be pleased with them both: "The Prophet, peace and blessings be upon him, sent Mu'adh, may Allah be pleased with him, to Yemen and said: 'Invite them to testify that there is no deity worthy of worship except Allah and that I am the Messenger of Allah. If they obey that, then inform them that Allah has enjoined upon them five prayers in every day and night. If they obey that, then inform them that Allah has enjoined upon them a charity (zakat) from their wealth, which is to be taken from their rich and returned to their poor.'" (HR. Bukhari Number 1395)

In Jambi Province, data from the Central Statistics Agency (BPS) shows a downward trend in the percentage of the poor population, from 13.18% in 2002 to 7.6% in 2019. The number of poor people also decreased from 326,900 to 274,320 during the same period. The Poverty Gap Index (P1) and the Poverty Severity Index (P2) also showed a decline, indicating that the poverty level and the severity of suffering among the poor have tended to decrease.

However, on the other hand, the poverty line in Jambi Province increased significantly, from IDR 115,243 in 2002 to IDR 448,509 in 2019. This increase in the poverty line indicates that the cost of basic needs for the poor is getting higher, which means that although the number of poor people has decreased, the challenges for those who remain below the poverty line have become more severe. This highlights the need for sustainable support and productive empowerment through zakat.

Furthermore, specific data for Jambi City shows different dynamics and specific local challenges. The poverty rate in Jambi City slightly increased from 8.12% in 2019 to 8.27% in 2020, accompanied by a significant jump in the open unemployment rate from 6.53% to 10.49% during the same period. The increase in poverty and unemployment in Jambi City during this period, which contrasts with the declining trend at the provincial level, was likely exacerbated by the impact of the COVID-19 pandemic, which restricted mobility and economic activities. Moreover, educational participation in Jambi City shows the lowest increase compared to other regencies/cities in Jambi Province, indicating that educational disparities may be an underlying factor contributing to poverty and inequality in the city. This condition makes Jambi City a relevant case study for understanding the role of zakat in facing crises and supporting economic recovery at the local level.

Although the potential for zakat funds in Jambi City is estimated to reach 30 billion rupiah if the entire muzakki community were to channel their zakat through official institutions, the actual amount collected by the Jambi City BAZNAS in 2021 was only around 8 billion rupiah, out of a 10 billion target. This large gap between potential and realization indicates that massive zakat resources have not been optimally utilized. One of the main identified obstacles is the low public trust in zakat management institutions, which often causes muzakki to prefer distributing their zakat directly to mustahiq. This underscores the urgency for more modern, transparent, and accountable zakat management, especially through the utilization of technology, information, and the digitalization of muzakki and mustahiq data. Digitalization is expected to enhance collection efficiency, transparency, and accountability, thereby restoring the trust of muzakki and optimizing the impact of zakat in reducing poverty and social inequality in Jambi City.

This research aims to understand how zakat collection and management strategies are implemented by zakat management institutions in Jambi City. The main focus is to analyze the impact of utilizing technology, information, and the digitalization of muzakki and mustahiq data on the efficiency and effectiveness of zakat management, as well as how these innovations contribute to efforts to reduce poverty and social inequality in Jambi City.

Specifically, this study seeks to analyze the zakat collection and management strategies applied in Jambi City, and how the use of digital technology in managing muzakki and mustahiq data influences the efficiency and effectiveness of these processes. Furthermore, this research also aims to identify the role of these technology-based zakat management strategies in contributing to the reduction of poverty and social inequality in Jambi City.

Various studies have examined zakat management, digitalization, and its impact on poverty. Several studies highlight that digital zakat collection innovations can significantly enhance zakat receipts optimally. A significant increase in online zakat collection occurred during the COVID-19 pandemic, driven by digital ease and convenience as well as restrictions on public mobility. Digitalization has also been proven to improve the transparency, effectiveness, and overall efficiency of zakat management. The growing academic and practical interest in utilizing technology for zakat management in Indonesia indicates that this topic is highly relevant and timely. Other research has shown that productive zakat has a very significant positive impact on increasing the income and well-being of mustahiq, and is even capable of reducing both material and spiritual poverty. The importance of mentoring accompanying productive zakat programs is also emphasized to create a multiplier effect and ensure sustainable welfare.

Nevertheless, there are multi-dimensional challenges in zakat management, including digitalization. These challenges include a lack of coordination and synergy among zakat management institutions, limited human resources (both in quantity and quality), low public awareness and literacy regarding zakat and its role, as well as legal and regulatory issues that are not yet specific. The issue of muzakki trust in zakat management institutions is also a major concern, often leading to a preference for direct payments to mustahiq and disrupting the potential for organized zakat collection. Technologies like Blockchain have been identified as a potential solution to improve transparency and reduce operational costs, but their implementation still faces challenges related to regulation, Sharia compliance, and technological literacy.

Specifically, studies on zakat management in Jambi City indicate significant untapped potential and challenges related to public trust. BAZNAS of Jambi City has implemented various comprehensive programs to reduce poverty, such as Jambi Healthy City, Jambi Cares City, Jambi Pious City, Jambi Smart City, and Jambi Independent City. However, obstacles such as a lack of public understanding and potential bias in the data collection of mustahiq by local parties remain issues that need to be addressed. This research will deepen the analysis of existing strategies and how the digitalization of muzakki and mustahiq data can be a solution to these challenges in Jambi City.

RESEARCH METHOD

This study uses a qualitative descriptive approach with a literature review (library research) as the primary method. This approach was chosen to conduct an in-depth analysis of zakat collection and management strategies, the utilization of digital technology, and its impact on poverty and social inequality in Jambi City based on available data and information from various scholarly sources. The qualitative approach allows the researcher to understand the context, processes, and meaning behind the phenomenon being studied, while the literature review ensures that the analysis is based on tested and valid knowledge from various academic publications.

The data used in this study is secondary data sourced from scientific journals, articles, papers, reports from the Central Statistics Agency (BPS) of Jambi Province and Jambi City, as well as other valid sources relevant to the research topic. These sources were selected to ensure the validity and relevance of the information used. First, Poverty and Social Inequality Data. Information regarding the poverty rate, poverty line, poverty gap and severity indices, as well as data related to social inequality such as unemployment rates and educational participation in Jambi Province and Jambi City, will be taken from official BPS reports. This data will provide a contextual overview of the problems that zakat aims to address. Second, Zakat Management Data in Jambi City. Information on collection strategies, distribution patterns, the programs of BAZNAS of Jambi City, and the challenges faced in its operations will be drawn from case studies and articles that specifically discuss zakat management in Jambi City. Third, Zakat Digitalization and Technology Utilization Data. Articles and journals that discuss technological innovations in zakat management, zakat management information systems, the digitalization of muzakki and mustahiq data, and the impact on effectiveness and transparency will be the primary sources for this section.

The data analysis technique that will be used is descriptive content analysis. This process involves three main, interrelated stages to ensure a comprehensive and accurate interpretation of the data. First, data reduction. This stage involves selecting, sorting, and summarizing relevant core data from the various sources that have been collected. Irrelevant or redundant data will be filtered out to obtain the most needed information and to focus on the research objectives. This process aims to simplify complex data into a more manageable form, making it easier for the researcher to summarize supporting data, both from field reports and literature

reviews. Second, data presentation. After the data is reduced, the summarized information will be presented in the form of coherent descriptive narratives, tables, and/or graphs. This presentation aims to provide a clear and structured overview of the research findings, allowing the reader to understand patterns, trends, and relationships between variables more easily. Tables and graphs will be used to visualize significant quantitative and qualitative data. Third, conclusion drawing. The final stage is drawing conclusions based on the findings that have been presented. These conclusions will comprehensively answer the research questions. Additionally, verification is carried out to ensure the validity and consistency of the data and the interpretations made. This verification involves cross-checking between sources and ensuring that the arguments constructed are supported by strong evidence.

RESULTS AND DISCUSSION

The Concepts of Zakat, Poverty, and Social Inequality

According to Sharia, zakat signifies purity, cleanliness, and growth. In religious terminology, zakat is the obligation to give a portion of certain assets or staple foods, in accordance with the provisions and measurements set by Sharia, to those who are entitled to receive it once it has reached a specific nisab (minimum amount) and haul (duration of ownership). Ibrahim Muhammad Al Jamal, a scholar from Egypt, defines zakat as a certain amount of wealth that must be set aside and given to those entitled to receive it when it has reached a specific nisab under certain conditions as well. The etymology of the word 'zakat,' which also means 'progress' and 'blessing,' indicates that this act of worship is not only intended to purify wealth but also to encourage development and well-being.

In Indonesia, zakat is not only recognized as a religious obligation but also has a strong legal basis in positive law. Law Number 23 of 2011 concerning Zakat Management defines zakat as wealth that must be set aside by a Muslim or a body owned by Muslims in accordance with religious provisions to be given to those entitled to receive it. The ruling on zakat is obligatory (*wajib*), which means its fulfillment brings rewards, while its neglect is sinful. The Qur'an and Hadith are the primary legal sources for zakat, with many verses explicitly commanding its fulfillment, such as in Surah Al-Baqarah, verse 43, which commands prayer and zakat, and Surah At-Taubah, verse 103, which emphasizes the function of zakat in cleansing and purifying wealth. The existence of zakat within Indonesia's constitutional law framework indicates that the state is involved in its management, making it an important instrument in realizing a welfare state.

Generally, zakat is divided into two main types. First, Zakat al-Fitr. This zakat is also known as the zakat of the soul or zakat of the body, which is paid to purify oneself or the soul after completing the fast of the month of Ramadan. The required amount is one sha' of staple food, approximately 2.5 kilograms or 3.5 liters of rice, which is to be paid before the Eid al-Fitr sermon. Second, Zakat on Wealth (Zakat al-Mal). This zakat is obligatory for individuals who possess wealth that has reached the nisab (the minimum threshold for wealth to be subject to zakat) and has been held for a haul (the time limit of one year of ownership). The types of Zakat al-Mal include: zakat on livestock; zakat on gold and silver; zakat on merchandise (*tijarah*); zakat on agricultural produce; and zakat on professional income.

Poverty is defined as the inability to meet the minimum standard of basic needs, which includes both food and non-food needs. Poverty is a multi-faceted problem related to low income, illiteracy, poor health status, gender inequality, and a poor living environment. There are also the concepts of absolute poverty (the inability to meet essential needs) and development-related poverty (subsistence, rural, and urban).

Social inequality, on the other hand, is an imbalance that causes significant differences in the economy and various aspects of social life. This can be analogized to the difference between upper and lower social classes, where the wealthy have greater status and power than the poor. Social inequality is also reflected in the unequal distribution of economic, cultural, and social capital.

The factors causing social inequality are very diverse and interrelated. The main cause is the unequal distribution of resources, opportunities, and access to vital services. Additionally, the scarcity of job opportunities for job seekers leads to high unemployment and contributes to a weak economy. Low education levels are also a significant factor that worsens this condition, as children from poor families often lack access to quality teaching, hindering the development of skills for good jobs in the future. The dependence of Indonesia's economic structure on the informal and low-productivity agricultural sectors is also a major factor in the high poverty rate.

The impacts of social inequality are devastating. This inequality contributes to high poverty rates, especially among marginalized groups, making it difficult for them to meet basic needs. In the labor market, inequality creates disparities, where decent job opportunities are often unavailable to individuals from low economic backgrounds, promoting unstable informal employment. Inequality also worsens injustice and discrimination, which can trigger social discontent, tension, and even conflict. Furthermore, social inequality can disrupt long-term economic growth and stability because it reduces investment and forces the government to allocate more resources to social programs rather than productive infrastructure. The negative impacts also extend to individual mental health, causing stress and social stigma.

Zakat has a central role as an instrument of wealth redistribution and social justice in the Islamic economy. Zakat aims to cleanse and purify the wealth of the muzakki (zakat payers), as well as provide them with peace of mind. Zakat functions as a mechanism to reduce economic and social inequality by channeling wealth from the affluent to the eight categories of mustahiq (eligible recipients).

The role of zakat extends beyond mere consumptive aid. Zakat is an instrument of empowerment that supports the financial independence of underprivileged communities. Through productive zakat programs, zakat funds can be distributed as business capital, skills training, and business mentoring for mustahiq (recipients). This approach contributes to the growth of micro, small, and medium enterprises (MSMEs), the creation of new jobs, increased economic productivity, and ultimately, a significant increase in the income of mustahiq. Thus, zakat not only provides short-term assistance but also builds sustainable community economic resilience, transforming mustahiq into muzakki (payers). Zakat, especially through digital transformation, can be a vital instrument in achieving the Sustainable Development Goals (SDGs) and creating a just and sustainable society.

Poverty and Social Inequality in Jambi City

Jambi City, as part of Jambi Province, exhibits dynamics of poverty and social inequality that require special attention. Although data from the Central Statistics Agency (BPS) for Jambi Province generally shows a positive trend in the reduction of poverty figures from 2002 to 2019, there are important nuances to consider.

Overall, Jambi Province succeeded in reducing the percentage of its poor population from 13.18% in 2002 to 7.6% in 2019. The number of poor people also decreased from 326,900 in 2002 to 274,320 in 2019. The Poverty Gap Index (P1), which measures the average expenditure gap of the poor relative to the poverty line, decreased from 2.38 in 2002 to 1.23 in 2019. Similarly, the Poverty Severity Index (P2), which measures expenditure inequality among the poor, fell from 0.71 in 2002 to 0.30 in 2019. The decline in the P1 and P2 indices indicates that not only has the number of poor people decreased, but the intensity and inequality of poverty among those who remain poor have also tended to lessen.

However, behind this positive trend lies the fact that the poverty line in Jambi Province has continued to increase significantly. In 2002, the poverty line was IDR 115,243, which surged to IDR 448,509 in 2019. This increase in the poverty line indicates that the cost of basic needs for survival for the poor has risen substantially. This means that although the percentage and number of poor people have declined, those still in poverty face a higher threshold to meet their basic needs, making support and productive empowerment efforts even more crucial.

In contrast to the poverty reduction trend at the provincial level, Jambi City showed different dynamics during a specific period. Jambi City experienced a slight increase in its poverty rate from 8.12% in 2019 to 8.27% in 2020. This increase, though small, indicates specific economic vulnerabilities at the city level. Even more striking, the open unemployment rate in Jambi City jumped sharply from 6.53% in 2019 to 10.49% in 2020. This significant surge in unemployment, likely influenced by the economic disruptions of the COVID-19 pandemic that restricted mobility and business activities, points to urgent local challenges that poverty alleviation programs must address.

Besides poverty and unemployment data, BPS Jambi Province has also released various indicators that provide a comprehensive picture of the dimensions of social inequality. The Gender Inequality Index (GII) for Jambi Province in 2024 was recorded at 0.528, reflecting disparities in achievement between men and women in health, education, and empowerment. The open unemployment rate (TPT) for Jambi Province as of February 2025 is 4.48%. Educational participation rates in Jambi City also showed the lowest increase compared to other regencies/cities in Jambi Province from 2013 to 2017. This suggests that disparities in access to and quality of education may be a fundamental factor contributing to poverty and inequality in the city, requiring targeted interventions.

Poverty, limited employment opportunities, and low education are interrelated factors that contribute to social inequality, creating a poverty trap. Even if the official unemployment rate is low, the presence of hidden unemployment (working with low hours) means that disguised unemployment can still contribute significantly to poverty. This indicates that zakat programs need to address not only job creation but also the quality of employment and income adequacy to break this cycle of poverty.

Zakat Collection and Management Strategies in Jambi City

The National Amil Zakat Agency (BAZNAS) of Jambi City is an official government-owned institution that manages zakat in a professional and organized manner. Zakat management at BAZNAS of Jambi City is based on national laws and regulations (Law No. 23 of 2011), Jambi City Regional Regulation (Perda) Number 1 of 2023, as well as the provisions of the Qur'an and Hadith. The zakat management process at BAZNAS of Jambi City includes four important stages: planning, organizing, mobilization (collection and distribution), and activity supervision. BAZNAS of Jambi City regularly prepares an annual work and budget plan to ensure that the collected funds can be distributed in accordance with the planned programs.

To maximize zakat collection, the National Zakat Agency (BAZNAS) of Jambi City implements several comprehensive strategies and methods. One of the most common ways is through direct payments at the BAZNAS office or via transfers to provided bank accounts. Additionally, BAZNAS extends its reach by establishing Zakat Collection Units (UPZ) in various Regional Work Units (SKPD), as well as forging strategic partnerships with the local government, state-owned enterprises (BUMN), regional-owned enterprises (BUMD), educational institutions like schools and universities, and mosques. These UPZs serve as an extension of BAZNAS to make it easier for the public to fulfill their obligations. Specifically for Civil Servants (PNS) within Jambi City, zakat payment is facilitated through a direct deduction mechanism of 2.5% from their monthly regional allowances. Furthermore, BAZNAS also provides a zakat pick-up service for muzakki (zakat payers) who have limited time or

mobility. All these efforts are supported by intensive socialization and campaign activities conducted through various institutions, communities, and print media to continuously raise public awareness about the importance of paying zakat.

The distribution of zakat by BAZNAS of Jambi City is carried out through two main patterns: consumptive and productive. Although observations indicate that BAZNAS of Jambi City currently focuses more on the consumptive pattern for fulfilling short-term needs, such as providing basic food assistance to the poor and needy, they also have productive programs. The programs of BAZNAS of Jambi City are designed to empower the economy of the dhuafa (the weak/underprivileged) and reduce poverty holistically. These programs are as listed in the following table:

Table I
BAZNAS of Jambi City's Zakat Management Programs and Their Focus

Program Name	Focus Area	Exemple of Activities
Jambi Kota Sehat	Health	Assistance with medical equipment, medical expenses, medical transportation.
Jambi Kota Peduli	Humanitarian & Social	Renovation of uninhabitable houses, assistance for travelers, natural disaster relief (floods, fires, earthquakes), assistance for people with disabilities, compensation for orphans, mass circumcisions, assistance for Islamic organizations. During COVID-19, it was diverted to cash assistance.
Jambi Kota Taqwa	Religious	Renovation of mosques/prayer rooms, madrasas, Islamic boarding schools, assistance for converts.
Jambi Kota Cerdas	Education	Assistance with educational support equipment, education costs for underprivileged school and university students.
Jambi Kota Mandiri	Economic Empowerment	Assistance and business equipment for MSMEs, revolving fund assistance for street vendor groups, establishment of zakat villages, monitoring and evaluation costs for small and medium business activities.

BAZNAS of Jambi City also conducts supervision and monitoring of zakat aid recipients after a program is implemented. For example, for business capital assistance in the form of breeding goats, BAZNAS monitors from the beginning until the goats reproduce. After the business is considered successful, the mustahiq (recipient) is allowed to be independent but can still consult. This demonstrates a commitment to program accountability and effectiveness.

Although BAZNAS of Jambi City has structured strategies and programs, several significant obstacles hinder the optimization of zakat management. The potential for zakat funds in Jambi City, estimated to reach 30 billion rupiah, far exceeds the actual collection by BAZNAS, which was only around 8 billion rupiah out of a 10 billion target. This gap indicates that a large portion of the zakat potential has not been tapped.

The main obstacle faced is the low public understanding and awareness of zakat and the role of zakat institutions. Many people in Jambi City are still reluctant to pay zakat through Zakat Amil Institutions (LAZ) due to a lack of trust, leading them to prefer paying zakat directly to mustahiq. The lack of muzakki's (payer's) trust in zakat amil institutions, which is even exacerbated by cases of zakat fund misappropriation at the national level, directly affects their willingness to channel zakat through official routes. This reduces the effectiveness of zakat collection by official institutions and the potential positive impact of organized zakat.

Additionally, there are obstacles in the process of distributing and utilizing zakat funds. One identified problem is the potential for bias in recipient data collection, where sub-district, village, or neighborhood heads might prioritize their own families in the data collection of mustahiq. This can undermine the principles of justice and targeting accuracy in zakat distribution. These challenges indicate that although the legal and administrative frameworks are in place, aspects of public awareness and operational integrity still require serious attention to optimize zakat management in Jambi City.

Utilizing Technology, Information, and the Digitalization of Muzakki and Mustahik Data

The digital era has drastically changed people's lifestyles and behavior, including in religious activities such as paying zakat. Zakat management institutions, including BAZNAS, have adopted strategies to utilize digital platforms and collaborate with various fundraising partners to optimize zakat collection. These innovations include the development of BAZNAS's internal platforms through its official website and mobile applications like "Muzaki Corner". Additionally, partnerships are also established with various commercial platforms, ranging from e-commerce such as Lazada and Shopee to fintech services like OVO and Gopay. Promotional efforts and zakat campaigns are also intensified by utilizing social media such as Facebook, Twitter, and WhatsApp. In terms of payment innovation, the use of QR codes (QRIS) has also been adopted to provide ease of transaction.

The use of fintech, such as m-banking and instant payment, has proven to make it significantly easier for muzakki (zakat payers) to pay their zakat. This makes the process faster, more efficient, and capable of reaching a broader community, including millennials. The increase in zakat collection through these digital channels has been highly significant, even experiencing a 30% surge during the COVID-19 pandemic. This highlights the adaptability and necessity of digital channels during a crisis.

The digitalization of zakat brings significant benefits to the management of muzakki (zakat payers) and mustahik (zakat recipients) data, which is essential for improving efficiency and accountability. Through digital systems, zakat institutions can store and manage data in a more structured and efficient manner, thereby minimizing the risk of data loss and ensuring a faster and more accurate processing. This digital database also facilitates the tracking of important information, such as the amount of zakat received and its distribution, which ultimately results in more accountable financial reports and allows muzakki to monitor the disbursement of their funds. Furthermore, with centralized and real-time data, institutions can identify the profiles and needs of mustahik more quickly, ensuring that zakat distribution is more accurately targeted. Moreover, the entire zakat management process can be accessed and controlled online, unrestricted by distance and time, as exemplified by the implementation of a centralized management information system like SiMBA (BAZNAS Management Information System) at the national level.

Trust from muzakki (zakat payers) in zakat management institutions is critical, as it directly influences their willingness to channel zakat through official channels. Low trust, often resulting from issues of accountability and transparency (for example, past cases of zakat fund misappropriation), leads muzakki to choose to pay directly to mustahik (zakat recipients).

Digitalization plays a vital role in rebuilding this trust. With a technology-based record-keeping system, muzakki can monitor how their zakat funds are managed and distributed to eligible mustahik. The digital publication of reports increases transparency, which is the most important aspect for zakat contributors. Technologies like Blockchain, while still in the research phase and facing implementation challenges, offer great potential to increase the transparency of zakat fund flow and reduce the potential for misuse. The ease of access offered by digitalization also motivates muzakki to pay their zakat, which in turn increases accountability and trust in the *amil zakat*. Digitalization not only increases efficiency but also

facilitates a fairer and more equitable distribution of zakat, which may be difficult to achieve through unorganized direct giving.

Table II
A Comparison of Conventional vs. Digital Zakat Management

Aspect	Conventional Management	Digital Management
Collection Efficiency	Limited by physical locations and operational hours, manual processes, slow.	Easier, faster, and more efficient; can be done anytime and anywhere; reaches more <i>muzakki</i> (especially millennials).
Transparency	Limited to physical reports or less accessible reports; higher potential for misuse.	Increased through publishable reports, technology-based recording systems, and fund tracking by <i>muzakki</i> .
Accountability	Depends on individual integrity and periodic audits; difficult to track in real-time.	Increased through accurate transaction recording, easier periodic financial audits, and real-time reporting.
Muzakki Reach	Limited to geographical areas and personal networks.	Broader reach, including urban and rural communities, as well as the tech-savvy younger generation.
Distribution Accuracy	Reliant on manual data and time-consuming field surveys; potential for bias.	More accurately targeted with faster and more precise identification of <i>mustahik</i> needs and profiles through a digital database.
Operational Costs	Tends to be higher due to administrative, recording, and manual verification costs.	Potentially reduces operational costs significantly (up to 40% or 3-5% of total funds).
Process Speed	Slow, time-consuming in both collection and distribution	Fast, transactions can be completed in minutes; accelerates zakat distribution.
Muzakki Trust	Low due to a lack of transparency and cases of misappropriation.	Increased due to convenience, transparency, and the ability to track funds.

After the zakat assets are collected, the zakat manager will distribute them to the people who are entitled to receive zakat, who are called *mustahik*. In Islam, there are provisions regarding who is entitled to receive zakat so that the zakat is truly beneficial. Based on the Qur'an, Surah At-Taubah verse 60, there are eight groups of people who are entitled to receive zakat. Digitalization in the management of *mustahik* data is very helpful in ensuring a fair and equitable distribution to these groups.

Table III
The Eight Groups of *Mustahik* for Zakat

No.	Category of <i>Mustahik</i>	Description
1	The Destitute (Fakir)	People who have no property and are unable to earn a living; they usually do not have a permanent job.
2	The Poor (Miskin)	People who have no property and are unable to earn a living, but can still manage to find daily food and adequate clothing.
3	Zakat Collectors (Amil Zakat)	People who manage the collection and distribution of zakat; they cannot be a state leader or a judge.
4	Recent Converts (Mualaf)	People whose hearts have been inclined and who have chosen to enter Islam.

5	Slaves or Captives (Riqab)	Slaves who have an agreement for their freedom; zakat funds are given to free them from bondage.
6	Debtors (Gharim)	Underprivileged people who are in debt for needs in the way of Allah or for permissible (<i>mubah</i>) things.
7	In the Cause of Allah (Fi Sabilillah)	People who strive in the way of Allah SWT to defend His teachings.
8	The Wayfarer (Ibnu Sabil)	Travelers or people on a long journey to a place with no sinful intent.

The Impact of Zakat Management Digitalization in Reducing Poverty and Social Inequality in Jambi City

The utilization of technology, information, and the digitalization of muzakki and mustahik data has a transformative impact on efforts to reduce poverty and social inequality in Jambi City. Digitalization has been proven to significantly increase zakat collection. During the COVID-19 pandemic, zakat collection through BAZNAS's digital channels nationally increased by 30% compared to the pre-pandemic period. The total zakat funds collected by zakat management institutions in Indonesia also increased from IDR 10.2 trillion in 2019 to IDR 12.4 trillion in 2020, with an improved distribution rate. In other cities, such as Surakarta, the implementation of digital zakat even increased collection by 234.07% from 2021 to 2023. This data shows significant potential for Jambi City to drastically increase its zakat collection by adopting and optimizing digital channels, which can help close the city's still-large gap between potential zakat and its actual realization.

Furthermore, productive zakat also has a very significant positive impact on increasing the income and welfare of mustahik (recipients). Research shows that assistance from productive zakat funds can reduce poverty levels, both material and spiritual, leading to more prosperous households for mustahik. Through digitalization, the distribution of productive zakat can be carried out more efficiently and with better targeting, for instance, by providing business capital to MSMEs (Micro, Small, and Medium Enterprises) in a faster and more verified manner.

The importance of mentoring that accompanies the distribution of productive zakat is also emphasized, as this provides a positive multiplier effect in the effort to improve the sustainable welfare of mustahik. Digitalization can support this mentoring process through communication or digital reporting platforms, allowing amil (zakat administrators) to monitor the business progress of mustahik and provide necessary guidance in a more structured manner. Thus, technology-supported productive zakat can become a long-term strategy for building community economic resilience and transforming mustahik into muzakki.

One of the main challenges in zakat management is the low trust of muzakki in zakat management institutions. Digitalization offers a solution to address this issue by substantially increasing transparency and accountability. A technology-based recording system allows muzakki to monitor how their zakat funds are managed and distributed to the rightful mustahik. Technology like Blockchain, although still in the development and scholarly review stage, has the potential to record every transaction immutably, thereby increasing the transparency of zakat fund flows and reducing the potential for misuse. This increased transparency directly builds muzakki's trust, which in turn will encourage more zakat contributions through official channels.

The digitalization of muzakki and mustahik data allows zakat management institutions to manage information in a more structured and real-time manner. This digital database makes it easier for institutions to track important information regarding the amount of zakat received and its distribution. More importantly, institutions can more quickly identify the needs and profiles of mustahik, so that zakat distribution can be better targeted and aligned with the

specific needs of the community. This enables BAZNAS of Jambi City to design and implement more impactful programs, shifting from purely consumptive aid towards sustainable empowerment tailored to real conditions on the ground. Accurate verification of mustahik data, facilitated by digitalization, is fundamental for effective and fair distribution.

Digital platforms expand the reach of zakat management institutions to engage more muzakki, especially from the younger generation or Generation Z, who are very familiar with technology. The ease and convenience of paying zakat online, without being limited by distance or time, is a primary attraction. Furthermore, the application of digital technology also encourages zakat institutions to be more active in educating and conducting public awareness campaigns about zakat, especially through social media and digital platforms. This is crucial for addressing the low level of public understanding and awareness about zakat and the role of zakat institutions in Jambi City, thereby increasing public participation and trust.

Zakat, with optimal management supported by digitalization, has a strategic goal of elevating the status of mustahik to that of muzakki. Through well-targeted and mentored productive zakat programs, mustahik can be economically empowered to start or grow businesses, increase their income, and ultimately, become financially independent. This transformation not only reduces their dependency on aid but also turns them into future zakat contributors, creating a sustainable cycle of good. This represents a significant long-term impact in reducing social inequality.

Although the potential of digitalization is immense, its implementation in Jambi City still faces several challenges that need to be addressed. These challenges include a lack of coordination and synergy among zakat management institutions, limited digitally literate human resources, and low public awareness regarding the use of digital zakat. Operational obstacles such as QRIS system errors, a lack of promotion for digital zakat, and the practice of BAZNAS not yet comprehensively recording all digital transactions also still occur. Moreover, the issue of public trust in zakat management institutions, often caused by a lack of accountability and transparency, remains a primary obstacle.

CONCLUSION

Zakat is a religious and socio-economic instrument with great potential to reduce poverty and social inequality, as recognized in both Islamic law (Sharia) and Indonesian positive law. Although Jambi Province shows a general trend of decreasing poverty, Jambi City faces specific challenges, including an increase in poverty and unemployment in the 2019-2020 period, which underscores the urgency for targeted intervention. The potential for zakat funds in Jambi City remains very large but has not been optimally realized, largely due to low public trust in zakat management institutions and a preference for making direct payments to mustahik (recipients).

The utilization of technology, information, and the digitalization of muzakki (zakat payers) and mustahik data has proven to be a transformative strategy in zakat management. Digitalization has significantly increased the efficiency of zakat collection, expanded the reach to muzakki (especially the younger generation), and reduced operational costs. Moreover, digitalization plays a crucial role in rebuilding muzakki's trust by increasing transparency and accountability in reporting and fund tracking. With structured and real-time management of muzakki and mustahik data, zakat management institutions can ensure a more targeted distribution of zakat, shifting from consumptive aid to productive programs that sustainably empower mustahik. The effectiveness of productive zakat, especially when accompanied by mentoring, is proven to increase the income and welfare of mustahik, and even has the potential to transform them into muzakki, thereby fundamentally reducing poverty and social inequality.

To optimize the role of zakat in reducing poverty and social inequality in Jambi City, a series of strategic steps are recommended for implementation by BAZNAS of Jambi City and relevant stakeholders. The fundamental step that must be prioritized is the strengthening of digital infrastructure and the enhancement of human resource capacity. This includes continuous investment in the development of secure and user-friendly digital platforms, which must be balanced with improving the digital literacy and professional competence of zakat administrators (amil). In line with this, the development of an integrated and real-time data management system for muzakki and mustahik is crucial to ensure data accuracy, prevent collection bias, and enable more personalized and targeted aid distribution.

To build and maintain public trust, a focus on comprehensive transparency is essential. This can be achieved by implementing transparent and easily accessible public reporting mechanisms, covering details from fund collection to distribution. This effort needs to be supported by innovative and continuous public education campaigns through various digital channels to increase community understanding of the obligation of zakat and its positive impact when managed by professional institutions. On the programmatic side, the focus of zakat distribution needs to shift more significantly towards sustainable productive zakat programs, accompanied by strong mentoring and monitoring to encourage the economic independence of mustahik and create a multiplier effect for the local economy. Finally, to expand reach and efficiency, strengthening strategic collaborations with local government, the private sector, and civil society organizations is absolutely necessary. With the integrated implementation of all these strategies, zakat management in Jambi City is expected to reach its maximum potential as an effective driving force in realizing a more prosperous, just, and sustainable society.

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