

The Implementation of Digital Productive Zakat Management Strategy at Musa'adatul Ummah

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ABSTRACT

This study aims to analyze the strategy of productive zakat management in the digital era as implemented by the Zakat Management Institution Musa'adatul Ummah. A qualitative approach using a case study method was employed to gain in-depth understanding of the institution's strategic efforts in empowering zakat recipients (mustahik). The findings reveal that the strategy focuses on the selection of potential mustahik, the provision of business capital in the form of non-repayable grants, and intensive mentoring in entrepreneurship. The institution has also begun utilizing digital technology to enhance efficiency and effectiveness, particularly in fundraising through digital platforms, program promotion via social media, and zakat distribution reporting in the form of digital infographics. However, the digitization process still faces several challenges, such as limited technological infrastructure, insufficient digital competence among human resources, and low digital literacy among mustahik. These findings highlight the need for institutional capacity building, the development of an integrated digital zakat system, and strategic collaboration with various stakeholders to support sustainable digital transformation in zakat management. This study contributes theoretically to the development of a digital-based zakat management model and practically offers insights for local zakat institutions to navigate the challenges of the digital era.

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INTRODUCTION

Zakat is one of the main pillars of Islam, playing a strategic role in realizing social justice and poverty alleviation. In addition to being an individual obligation, zakat also has significant socio economic dimensions when managed optimally. In line with Alwi et al. (2023), Hafizah et al. (2025), and Ramadhani et al. (2024) in the modern context, the challenges of zakat management have become increasingly complex not only in terms of collection and distribution but also in ensuring the productive and effective utilization of zakat funds.

Productive zakat management is a strategic approach designed to enhance the economic independence of zakat recipients (mustahik) through the more efficient and impactful use of zakat funds. In practice, this approach is implemented through various empowerment programs such as providing business capital assistance, job and entrepreneurship skills training, as well as continuous business mentoring. The main goal of this strategy is to ensure that zakat is not merely consumed in a temporary or consumptive manner, but rather delivers a long term and significant impact on the living standards of mustahik. Thus, zakat serves not only as a wealth distribution tool but also as a means of social and economic transformation. This perspective is in line with Insani



(2021), Suradi and Kurniasih (2024), who argue that through productive zakat management, mustahik are expected to transition from being aid recipients to becoming self reliant individuals who actively contribute to the economic development of the ummah.

On the other hand, the advancement of digital technology offers great opportunities to improve the efficiency, effectiveness, and transparency of zakat management. In accordance with Agustini et al. (2025), Alwi et al. (2025), Indriani and Novendri (2024), and Telaumbanua (2021), digitalization allows the public easier and broader access to fulfill their zakat obligations practically anytime and anywhere without the need to visit zakat institutions directly. Moreover, the use of technology accelerates administrative processes, strengthens accountability, and facilitates the monitoring and evaluation of ongoing productive zakat programs Augustin et al. (2024), Aziz et al. (2024), Yulistian. (2024). Consequently, digitalization does not merely function as a technical tool but also becomes a key strategy to build public trust in the credibility and professionalism of zakat management institutions. Managing zakat in the digital era thus requires continuous innovation and a high degree of adaptability to respond to the dynamic times and optimize zakat's potential as a tool for empowering the ummah's economy.

The Zakat Management Institution Musa'adatul Ummah was established in 2023 under the Musa'adatul Ummah Foundation in Bandung. The institution is engaged in the collection of zakat, infaq, sadaqah, and waqf. As a local zakat institution, it has developed various productive zakat programs within the community. These include (1) Scholarships: Community empowerment through programs that improve access to formal, non formal, and informal education for underprivileged families. (2) Business Development: Fostering mustahik community groups through systematic and continuous mentoring by providing revolving capital and marketing support for productive ventures. (3) Da'wah: Empowering Islamic propagation in a way that is more impactful and widely beneficial for the community. (4) Social Care: Providing emergency and immediate support services for the underprivileged.

Despite the substantial potential of zakat funds in Indonesia, the actual collection and management by zakat institutions remain far from optimal. Many institutions still face challenges in reaching a broader base of zakat payers (muzakki), distributing funds productively, and ensuring that zakat programs truly empower mustahik sustainably Amymie. (2017), Nikma & Ghufon. (2025), Putra et al. (2025). In the digital era, these challenges are further complicated by the need for technological transformation, transparent reporting systems, and uneven levels of digital literacy among both zakat managers and beneficiaries. These issues create a gap between the vast potential of zakat and the tangible impact experienced by society. Therefore, adaptive and innovative strategies are needed in managing productive zakat particularly in mid-scale and local zakat institutions such as Musa'adatul Ummah.

Based on this background, the aim of this study is to analyze in depth the strategies of productive zakat management implemented by the Zakat Management Institution Musa'adatul Ummah in the digital era. The analysis includes various aspects, ranging from planning and implementation to program evaluation highlighting how technology is utilized to support the effectiveness and efficiency of zakat management. In addition, this research seeks to identify the challenges faced by the institution such as limitations in human resources and technological infrastructure as well as potential opportunities, including increased digital literacy and collaborative support from various stakeholders. Therefore, the results of this study are expected to contribute significantly to the development of more professional, transparent, and accountable zakat governance. Furthermore, it is hoped that it will be able to strengthen the role of zakat as an instrument for empowering the people's economy which has a broad and sustainable impact.

METHODS

This study employs a qualitative approach with a case study design as the primary method for gathering relevant data and information. This approach was chosen because it is considered capable of providing an in depth and comprehensive understanding of the phenomenon under investigation, particularly in social and institutional contexts. The main focus of the research is to analyze the strategy of productive zakat management implemented by the Zakat Management Institution Musa'adatul Ummah as part of efforts to economically empower zakat recipients (mustahik). The study not only examines the general strategic aspects but also specifically highlights how the institution utilizes digital technology to support the effectiveness, efficiency, and transparency of zakat management. Through this approach, it is expected that a holistic picture of digital based productive zakat management practices as well as the accompanying challenges and opportunities can be obtained.

Data collection was conducted using several techniques to ensure the accuracy and depth of the information gathered Handoko et al. (2024), Husnullail & Jailani. (2024), Puspitasari. (2025), Wijaya et al. (2025), and Zahroh et al. (2025). The primary technique used was in-depth interviews with key informants, including institutional leaders, managers of productive zakat programs, and several mustahik who have benefited from these programs. The interviews aimed to explore their perspectives, experiences, and evaluations of the implementation of the productive zakat programs. In addition to interviews, the researcher conducted participatory observation to directly observe the zakat management processes taking place in the field. To strengthen data validity, internal documentation from the institution was also analyzed as a relevant supplementary source of information.

Data analysis was carried out thematically, following a systematic process consisting of data reduction, data display, and conclusion drawing. The data reduction phase involved filtering and summarizing essential information relevant to the research focus. The reduced data were then presented in descriptive narrative form to facilitate understanding and further analysis, Dewi. (2025), Fadli. (2021) and Wijana. (2020). The final stage, drawing conclusions, was based on thematic patterns that emerged from the field findings. To ensure the validity and credibility of the data, this study applied both source triangulation and methodological triangulation by comparing and cross checking results from interviews, observations, and documentation to obtain reliable and trustworthy data.

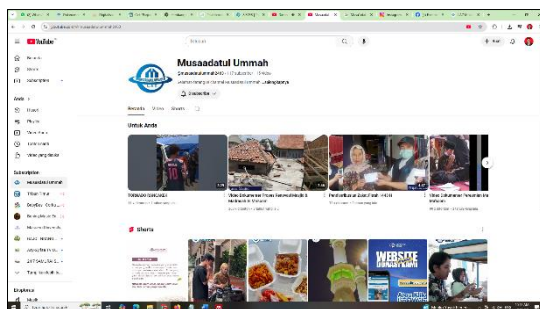
The method used in this research is expected to provide a comprehensive picture of the implementation of productive zakat management strategies in the use of digital technology, Ikhsan. (2022), Masruroh et al. (2025) and Widyanto et al. (2025). This approach enables the researcher to gain a deeper understanding of the dynamics and complexities occurring in the field. Furthermore, this method is expected to identify various factors that support the success of productive zakat program implementation in the digital era. In addition, obstacles encountered during the implementation process are also a central focus of the analysis. Therefore, the findings of this study are expected to contribute to the development of more effective and adaptive zakat management models that are responsive to technological advancements.

RESULTS AND DISCUSSION

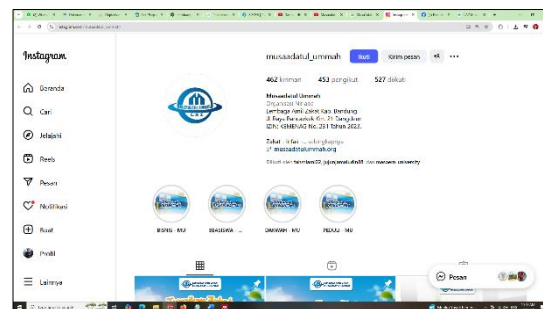
Based on interviews with the management of the Zakat Management Institution Musa'adatul Ummah, it was found that the strategy for managing productive zakat is focused on several interrelated key aspects, including: Identification and selection of mustahik are carried out, particularly targeting individuals who are considered to have potential especially those who demonstrate interest, readiness, and commitment to run small or micro businesses sustainably. Based on data in 2024, 19 individuals have been

included in the Bisnis-MU program under the category of fostered MSMEs (Micro, Small, and Medium Enterprises). The institution provides business capital assistance sourced from zakat funds in the form of grants, not loans, and this is accompanied by an intensive mentoring program. The mentoring includes entrepreneurial skills training, financial management, and marketing strategy development ensuring that mustahik receive not only financial support but also guidance to build their business capacity. Based on the most recent annual data (2024-2025), 131 individuals have received grant funding. This management model emphasizes that zakat distribution does not end with the disbursement of funds but continues into an economic empowerment process aimed at achieving the long term independence of the mustahik. This strategy aligns with the principles of productive zakat, which emphasize sustainability and socio-economic transformation for beneficiaries Afif et al. (2021), Hidayat & Hidayah. (2025), and Setyarso. (2023).

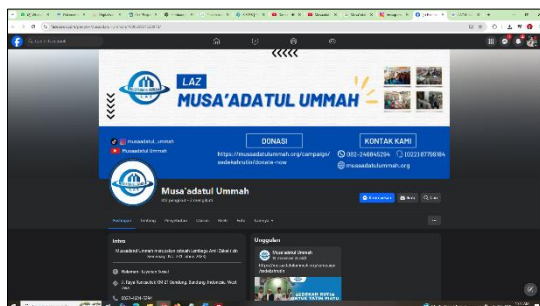
Musa'adatul Ummah has begun integrating digital technology in several areas, including: Zakat fund collection through digital platforms. zakat fundraising at the Zakat Management Institution Musa'adatul Ummah has utilized various digital platforms to facilitate access and increase community participation. The collection process is conducted via interbank transfers, the use of digital wallets (e-wallets) such as OVO, GoPay, and Dana, as well as through social media as a means of communication and promotion.



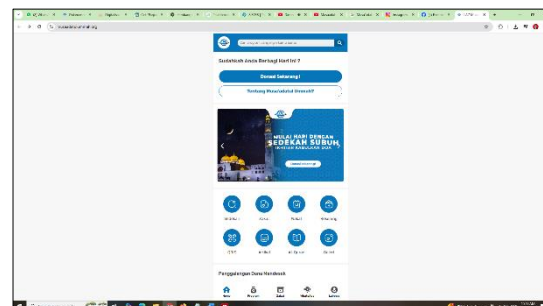
Sumber: www.youtube.com



Sumber: www.instagram.com



Sumber: www.facebook.com



Sumber: www.musaadatulummah.org

Figure 1. Social Media

Source: Zakat Management Institution Musa'adathul Ummah (2025)

With this convenience, zakat payers (muzakki) can fulfill their zakat obligations practically without having to visit the institution's office in person. Digital innovations are considered effective in reaching younger generations and urban communities who are accustomed to technology. However, the optimization and integration of digital systems still need to be continuously developed to ensure that the zakat collection process becomes more efficient and transparent.

Promotion and education regarding productive zakat programs are carried out by the Zakat Management Institution Musa'adatul Ummah through various digital channels, particularly social media platforms such as Instagram and Facebook, as well as the institution's official website. Through these platforms, the institution actively shares

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informative and educational content aimed at increasing public awareness of the importance of productive zakat and its impact on empowering mustahik. The content includes program information, beneficiary testimonials, and calls to action encouraging public participation in supporting zakat programs.

This strategy not only expands the reach of information but also helps build a positive public image of the institution. With the right digital approach, zakat promotion and education become more interactive, responsive, and capable of reaching a wider audience across different segments of society.



Figure 2. Social Media Content

Source: Amil Zakat Institution Musa'adatul Ummah (2025)

Reporting and transparency are among the core commitments of the Zakat Management Institution Musa'adatul Ummah in building public trust in the management of zakat funds. To realize this, the institution routinely publishes zakat distribution reports periodically every month. These reports are presented in the form of concise, informative, and easy to understand digital infographics. Through these infographics, the public can clearly see the flow of fund distribution, the number of mustahik beneficiaries, and the programs that have been implemented. This initiative demonstrates that the institution is not only focused on internal accountability but also on public transparency as a form of social responsibility. According to the reports from the past year (2024–2025), the institution has served 31 beneficiaries under the Beasiswa-MU (Scholarship) program, 131 under the Peduli-MU (Social Care) program, and 191 under the Bisnis-MU (Business Development) program.

Although the Zakat Management Institution Musa'adatul Ummah has begun utilizing digital technology in zakat management, its implementation remains relatively basic and not yet fully integrated into the institution's management system. As of now, the institution

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does not have a comprehensive zakat information system, resulting in administrative processes, reporting, and program monitoring still being carried out manually. These limitations not only affect operational efficiency but also impact the speed and accuracy of decision making. In line with Aziz et al. (2025), Fadilah and Zen (2024), and Putri et al. (2025) the lack of digital system integration becomes a significant obstacle in achieving modern, transparent, and sustainable zakat management. Therefore, the development of a more comprehensive digital infrastructure is one of the main challenges that must be urgently addressed in order to optimize the digitalization of zakat management.

The factors supporting the implementation of productive zakat strategies in the digital era reflect a synergy between institutional management, volunteers, and beneficiaries in realizing adaptive and sustainable zakat management. These factors include: (1) A strong commitment from the management of the Zakat management Institution to enhance program quality through innovation and more strategic approaches, including the utilization of technology; (2) The involvement of young volunteers with strong digital literacy, which significantly contributes to supporting promotional activities, educational efforts, and the dissemination of zakat program information across various digital platforms; (3) The support of mustahik who are active and open to innovation is a key factor in the smooth implementation of programs, as they are not only recipients of aid but also partners in the economic empowerment process. The synergy of these three elements strengthens the foundation for implementing productive zakat strategies that are digitally based and responsive to contemporary challenges.

Meanwhile, the implementation of productive zakat strategies in the digital era is not without challenges that require serious attention, including the limited human resources with competencies in information technology remain a major challenge in the digitalization of zakat management Sa'diyah & Sasmita. (2025). The lack of professionals who understand both the technical and strategic aspects of digital system implementation hampers the development of effective and integrated technological infrastructure. This results in low operational efficiency and limited innovation in digital based services. Without adequate human resource support, the institution will struggle to keep pace with the rapidly evolving technological landscape. Strengthening the capacity of human resources in the field of information technology is an urgent need to support the digital transformation of zakat institutions. Budget constraints for digital system development represent a significant obstacle in the effort to modernize zakat management. Limited funding allocations hinder the design, implementation, and maintenance of digital infrastructure needed to support an integrated and efficient zakat system. As a result, many digital initiatives cannot be optimally realized or must be postponed due to financial limitations. This condition also affects the institution's ability to provide technology training for staff and procure adequate software and hardware. A more strategic and collaborative financing plan is required to ensure the sustainable development of digital systems that can deliver maximum impact on zakat management effectiveness. Low levels of digital literacy among mustahik present another challenge in the application of technology in productive zakat programs Kamizi & Pramudita. (2024). Limited understanding and skills among mustahik in using digital tools make it difficult to implement technology-based applications especially for monitoring and evaluation purposes effectively. This limits their active participation in reporting and tracking the progress of their business activities. Furthermore, this constraint makes it difficult for institutions to establish a fully digital reporting system. Therefore, improving the digital literacy of mustahik is a strategic step that must be taken to support the success of digital transformation in productive zakat programs.

The findings of this study reveal that the productive zakat management strategy implemented by the Zakat Management Institution Musa'adatul Ummah reflects an empowerment oriented approach for mustahik that is sustainable in nature. This approach emphasizes not only the distribution of zakat funds, but also includes business mentoring, education, and capacity building for economic independence of the beneficiaries. These

findings align with and strengthen the results of research by Hajar et al. (2023), which highlighted the importance of integrating zakat distribution with continuous mentoring efforts to achieve long term impact on mustahik self sufficiency. Therefore, the strategy adopted by Musa'adatul Ummah can serve as a relevant and adaptive model for productive zakat implementation that meets the needs of the community. The integration of spiritual, social, and economic dimensions in zakat management becomes the key to the success of empowerment programs.

In terms of digital technology utilization, the Zakat Management Institution Musa'adatul Ummah has taken initial positive steps toward digital transformation in zakat management. These efforts are reflected in the use of digital platforms for fundraising, program promotion, and periodic zakat distribution reporting.



Figure 3. Interview Activity
Source : Author (2025)

According to the management of the Amil Zakat Institution Musa'adatul Ummah "this digitalization process still faces several limitations, especially in terms of inadequate technological infrastructure and limited human resources with competencies in information technology". This condition is consistent with the findings of Firdausy. (2021), which stated that zakat digitalization in small and medium sized institutions is generally hindered by low infrastructure readiness and institutional capacity. Therefore, support and strengthening in technological aspects and human resource development are required to ensure a more optimal and sustainable digital transformation.

To maximize the potential of productive zakat in the digital era, comprehensive internal capacity strengthening is needed including improvements in human resources, governance, and technological infrastructure Jamali, (2024). In addition, strategic collaboration with third parties such as tech startups, non governmental organizations, and higher education institutions is a crucial step to support innovation and facilitate knowledge and technology transfer. Such partnerships are expected to accelerate digitalization efforts and provide relevant solutions to the challenges faced by zakat institutions. On the other hand, the formulation of a more structured and long term oriented digital strategy is also essential to ensure that digital transformation proceeds systematically, sustainably, and with real impact. Through the synergy of strong internal capacity, productive partnerships, and well directed digital strategies, productive zakat can be optimized as a more effective economic empowerment instrument for the ummah in the era of digital transformation.

CONCLUSION

This study demonstrates that the Zakat Management Institution Musa'adatul Ummah has successfully implemented a productive zakat management strategy focused on the sustainable economic empowerment of mustahik (zakat beneficiaries). The strategy is systematically designed, starting with a rigorous selection process to ensure the readiness and entrepreneurial potential of mustahik, followed by the provision of zakat based business capital in the form of grants, and accompanied by intensive mentoring in business management, skills development, and marketing. This approach reflects the institution's commitment to positioning zakat not merely as a tool for distribution, but as an instrument for social and economic transformation. As a result, the strategy has proven effective in enhancing the independence of mustahik, strengthening their business capacity, and facilitating their transition from aid recipients to productive economic actors. Thus, the productive zakat program implemented by the institution not only delivers short term benefits but also creates long term impacts on community welfare.

In the digital era, the Zakat Management Institution Musa'adatul Ummah has begun to utilize technology as part of its efforts to modernize zakat management. Technology is employed in various critical aspects, including fundraising through digital platforms, program promotion via social media and the official website, as well as the delivery of zakat distribution reports in a digital and informative format. Although the current use of technology remains limited and is not yet fully integrated into a comprehensive information system, these initial steps reflect the institution's commitment to adapting to contemporary developments. These digital initiatives form an important foundation for enhancing the effectiveness, efficiency, and transparency of productive zakat management. In the future, the strengthening of digitalization efforts is expected to expand program outreach, increase public participation, and realize a more professional and competitive zakat management system.

However, in the process of digital transformation, the Zakat Management Institution Musa'adatul Ummah continues to face several challenges that require serious attention. The primary obstacle lies in the limited availability of human resources with adequate competencies and expertise in information technology, which hinders the optimal implementation of digitalization. Additionally, budget constraints for digital system development present a significant barrier, as available funds are insufficient to support the establishment of a fully integrated and sustainable technological infrastructure. Equally important, the uneven level of digital literacy among mustahik poses a unique challenge, as it affects their ability to access and benefit from the digital services provided by the institution. Therefore, a comprehensive strategy is needed to address these issues in order to ensure that digital based productive zakat management can operate more effectively and reach all segments of society.

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