



## A Systematic Literature Review Of Electronic Zakat Payment

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### Abstrack

Indonesia has 235.53 million Muslim population, making up 86.88% of the country's total population. In this regard, an online zakat financial instrument is helpful to ensure equal income and alleviate poverty. This study aims to examine the effectiveness of electronic zakat payment and the factors optimizing the electronic zakat payment. This systematic literature review examines articles in a structured and systematic manner. The data sources of the study were secondary data obtained from several previous studies. The study found that online zakat payment has not been conclusive due to several factors, including an overly high target, lack of socialization on technology use, and the absence of sharia regulation. Electronic zakat distribution could be more effective if more people adopt this transaction method.

**Keywords:** *Effectiveness, Zakat, E-payment, Muzakki, Mustabiq*

### Abstrak

Indonesia memiliki 235,53 juta populasi Muslim, yang merupakan 86,88% dari total populasi. Dalam hal ini, instrumen keuangan zakat online sangat membantu untuk memastikan pemerataan pendapatan dan pengentasan kemiskinan. Penelitian ini bertujuan untuk mengkaji efektivitas pembayaran zakat elektronik dan faktor-faktor yang mengoptimalkan pembayaran zakat elektronik. Systematic Literature review ini mengkaji artikel secara terstruktur dan sistematis. Sumber data penelitian ini adalah data sekunder yang diperoleh dari beberapa penelitian sebelumnya. Studi ini menemukan bahwa pembayaran zakat online belum konklusif karena beberapa faktor, antara lain target yang terlalu tinggi, kurangnya sosialisasi penggunaan teknologi, dan belum adanya regulasi syariah. Distribusi zakat elektronik bisa lebih efektif jika lebih banyak orang mengadopsi metode transaksi ini.

**Keywords:** *Efektivitas, Zakat, E-payment, Muzakki, Mustabiq*

## INTRODUCTION

The rapid growth of Internet technology has brought numerous benefits, especially in the economic sector. One of the features born from this rapid advancement is the online payment system (OPS). Almost all online application has an OPS feature. The OPS feature facilitates not only shopping purposes but also charity and zakat. Digitalization of zakat payment is believed to increase zakat collection potential (Utami et al., 2020). Zakat administration institutions need to improve their skills to seize the opportunities. Zakat administration Institution has opportunities to use financial technology to collect zakat, thanks to technological advancement in era 4,0 (Friantoro & Zaki, 2019). Thus, the public can channel their zakat more easily.

Zakat reflects one's generosity that directly affects the beneficiary, especially those with economic difficulties. Zakat may serve as a medium for equal distribution to minimize disparity. Poverty issues in Indonesia worsen, especially during the pandemic. Indonesia



Statistics reported an increase in the poverty rate in 2021 compared to 2019. In 2019, 24.79 million people lived in poverty, making up 9.22% of the country's population. In 2020, the poverty rate increased to 27.55 million people (10.19%). Meanwhile, in 2021, the poverty rate slightly dropped to 27.54 million people (10.14%) (Statistik, 2021). Digital zakat management during the pandemic has proven to be significantly helpful as it solves the issue of social distancing problems. Zakat digitalization is believed to optimize the Zakat collection. Zakat institutions can establish more collaboration with financial technology companies to collect Zakat funds. The simplicity of digital zakat payment and the rapid advancement of financial technology promise strength and vast opportunities (Ninglasari & Muhammad, 2021).

Numerous instruments are required to overcome poverty issues, and zakat could be one of the promising alternative solutions (Santoso, 2019). Many humanitarian organizations currently facilitate zakat collection through e-payment as one of the financial instruments to alleviate poverty issues. Indonesia, with its 236.53 million Muslim population (86.88% of the total population) (Bayu, 2022) supposed to be able to optimize the role of zakat as a financial instrument to minimize poverty considering that Islam itself obliges zakat. The collected zakat should be channeled to eight categories of recipients (At-taubah:60). Digital zakat instrument's simplicity and time-saving features are expected to increase public interest in distributing their zakat funds.

Based on the description above, the purpose of this study is twofold:

1. To see the effectiveness of electronic zakat payment; and
2. To identify the factors affecting the effectiveness of electronic zakat payment.

Applying the systematic literature review (SLR), this study examines and analyzes literature on the topic. Zakat payment has transformed from manual to online payment in the past few years. It is necessary to picture the effectiveness of electronic zakat payment by reviewing several studies conducted in different periods. This study finds its urgency as currently, there is no published SLR on the effectiveness of electronic zakat payment.

## **LITERATURE REVIEW**

### **Effectiveness**

Effectiveness refers to a measure of the success of an organization's goal achievement. An organization is deemed effective when it achieves its goal. Effectiveness may describe the outcome of a program's output in its goal achievement efforts. A unit's effectiveness can be seen from the contribution of the output to the goal attainment. Effectiveness could be measured using the following formula:

$$\text{Effectiveness} = (\text{actual output}/\text{target output}) \geq 1$$

The ratio of  $<1$  indicates ineffectiveness, while the ratio of  $\geq 1$  indicates effectiveness. In other words, effectiveness is the degree of success of an organization in achieving its target.

The Zakat Core Principles (ZCP) document states that the zakat distribution quality could be measured using the financial ratio of zakat managed by official zakat institutions. Thus, the allocation to collection ratio (ACR) emerges, A ratio of distributed and collected zakat funds. The ZCP document sets five categories of ACR scores: highly effective (>90%), effective (70%-89%), fairly effective (50%- 69%), below expectation (20%-49%), and ineffective (<20%).

The first aspect is the proportion of distributed and collected zakat. When the ratio of distributed and collected zakat is more than 90%, and the utilized administrator's right is less than 10%, it indicates that the zakat institution possesses an extensive collection and distribution capacity. The second category shows that the proportion of distributed and collected zakat ranges between 70% and 89%, and the utilized administrator's right ranges between 11% and 30%. A higher proportion of administrators' rights indicates a lower collection and distribution capacity, thus implying lower zakat distribution effectiveness.

The second aspect was the promptness of zakat distribution. This aspect is categorized into two groups: consumptive and productive programs. The former refers to a program designed to fulfill zakat recipients' short-term needs, such as food and health aid programs. In contrast, the latter refers to a program designed to fulfill the recipients' long-term needs, e.g., education and economic programs. Regarding the consumptive program, the distribution is deemed effective or fast if executed less than three months after officially being decided by the Zakat institution management. If the distribution is executed between 3-6 months, it is categorized as good, a distribution between 6-9 months is called fair, 9-12 months is categorized as slow, and a distribution executed more than 12 months is categorized as extremely slow. In short, the longer the distribution period, the lower the distribution capacity, indicating the low effectiveness of the consumptive program. Regarding the productive program, three classifications are set: Fast (less than six months), good (6-12 months), and fair (more than 12 months). These period classifications refer to the promptness in starting the program after it is decided by the head or management of the zakat institution.

The third aspect is the risk management of zakat distribution. The Zakat Core Principle has stipulated two important matters to consider in managing zakat distribution risks. First, timely financial obligation fulfillment and anticipation of a mismatch between fund allocation and real needs are pivotal in determining the implementation of a program. Regarding financial obligation, any lateness potentially negatively affects Zakat recipients. For instance, late scholarship fund distribution potentially threatens the recipients' education. Regarding mismatch, asynchronous fund allocation, and the program's actual needs indicate a lack of professionalism and are likely to result in program distribution failure. Therefore, it is necessary to mitigate these risks to prevent recipients from suffering the negative impacts. It is important to improve the planning quality and organization of zakat institutions to effectively implement the distribution program and meet public expectations (Beik, 2016).



The application of technology in zakat collection is deemed more effective, efficient, and optimal because zakat payers can pay zakat anywhere anytime. Technology also offers lower operating costs as the internet allows broader information spread. Technology helps achieve performance efficiency and effectiveness by improving the amount of collected and distributed zakat. The digital zakat collection appears to match Indonesia's zakat potential.

## **Zakat**

Zakat (cited from the book *al-Hâwî*, al-Mawardi) means taking a part of one's wealth with certain characteristics to be given to certain groups. Islam determines zakat as the primary sharia. Any individual who has met the criteria to pay zakat and denies the obligation is considered *kufur*.

Paying zakat is mandatory for those who are capable. Zakat refers to a payment of a certain amount of wealth by rich people to be given to poor people. This obligation should be performed annually as a religious humanitarian contribution of wealthy people to meet the poor people's needs (Amin & Al-Fandi, 2011). Zakat is obligatory based on Allah's command through *At-Taubah* verse 103, which means:

Take alms out of their riches and thereby cleanse them and bring about their growth (in righteousness), and pray for them. Indeed your prayer is a source of tranquility for them *At-Taubah*: 103).

Zakat is one of the Islamic obligations, and in the Indonesian context, where Islam is the majority, this practice may bring significant benefits. Zakat is a part of wealth Allah obliges its owner to give to the rightful people with certain criteria. Zakat is the fourth Islamic obligation and contains considerable economic merit. Zakat plays an important role in wealth distribution, preventing it from being concentrated in certain groups, and positively affects the economy. *Amil*, or zakat administrator, is an inseparable element of Zakat. The Zakat administrator is responsible for carrying out any zakat-related activities, from the collection, maintenance, distribution, and documentation of zakat inflows and outflows. Zakat collection is a complex process, and it is necessary to use all perspectives of zakat elements, namely the regulator, supervisor, zakat administrator institution, and the community (Ardani & Pujiyono, 2021).

According to a Hadith from Ibn Abbas, when Prophet Muhammad ordered Mu'az bin Jabal to go to Yaman to represent him as a governor, the Prophet asserted that Zakat is the wealth taken from the riches to be given to those who are rightful, including the poor and the needy (Ali, 2012).

The Institution for Research and Community Study (LPPM) of the Islamic University of Bandung (UNISBA) (1991) provides a detailed explanation of Zakat from language aspects:

1. Growth, meaning that the zakatable goods are growing goods, and if the zakat has been taken from the goods, it will grow better, while raising the humanitarian and religious values of the owner (zakat payer) and the recipient.

2. Good, meaning that the zakatable wealth is a good quality wealth, and its quality will increase after the zakat is paid.
3. Blessings, meaning that the zakatable wealth is potentially blessed. Zakatable wealth potentially serves as a blessing for the economy and any individual involved.
4. Holy, meaning that zakatable wealth is a holy wealth. It is free from forbidden business and free from diseases or pests, and after its zakat is paid, it can purify the zakat payers' and recipients' mental and behaviors.
5. Excess, meaning that zakatable wealth is an excess of zakat payers' needs, and is expected to meet the recipient's primary needs. Zakat loses its value if it causes misery for the payers, as zakat is the distribution of happiness and well-being, not misery.

### **Electronic Zakat Payment**

The world's economic history has passed through four eras: the agrarian era, the industrial revolution era, the oil hunt era, and the multinational corporate capitalism era. These four economic waves are exclusive since only some elitists could enjoy them. Then, the emergence of an inclusive digital economy opens broad opportunities for small- and medium-scale businesses to enter and compete in global businesses. The digital economy depicts how the internet has changed the way people do business. Internet and web technology have given birth to a new form of economy that lies in human intelligence. During the old economic regime, information is shared in physical form, while in the digital economic era, the information spreads in digital forms (Fauzia et al., 2021).

Digital information management could be used to control the operating strategy, planning, management, and problem resolution (Laudon, 1995), including social funds like zakat, to achieve efficiency and optimization. A computerized zakat payment system may improve the performance and management of zakat (Razimi, 2016) in addition to modernization and innovation (Makhtar & Ahmad, 2010).

Fundraising is an activity of collecting funds done by an organization. During fundraising activities, an institution should continuously promote, educate, socialize, and transfer information to increase potential donors' awareness and needs. Hence, fundraising activities cover two issues: collection and marketing activities.

Marketing activities are relevant when donors are reminded and encouraged to donate. The activity constitutes a process where potential donors are influenced to do a good deed in the form of donations. Regarding zakat fundraising strategies, two types of strategies exist direct and indirect fundraising (Fauzia et al., 2021). While direct fundraising involves zakat recipients' participation, indirect ones do not involve the recipients. For instance, the promotion of strong institutional images without immediately directing donors to make donations. In its practice, digital zakat fundraising activities in Indonesia are carried out through several platforms that could be classified into internal and external platforms: The institution's website and e-commerce, crowdfunding, digital payment channel, and e-wallet.



## METHOD

This study applied a systematic literature review (SLR), where articles were reviewed in a structured and systematic manner. A systematic review may improve the depth of review and summaries of evidence-based research (Davis, 1989). The systematic literature review primarily aims to answer the research questions in a specific, relevant, and focused manner, in addition to minimizing bias, synthesizing results, and identifying the research gap. The present study was done in five stages:

1. Defining the purpose of the review and the type of evidence considered to answer the review purpose. The purpose of this review is to answer the following research questions:  
Q1: How effective is the implementation of electronic zakat payment?  
Q2: What are the factors affecting the effectiveness of electronic zakat payment?
2. Literature Search. Studies on online zakat payment (e-payment) were collected from journals and conference proceedings. These studies were collected using search engines and websites, including Google Scholar, Connected Paper, and Histcite. Study Evaluation.
3. A study assessment was performed to determine the inclusion criteria. The present review paper selected qualitative and quantitative studies.
4. Combining Results. Review results were grouped to draw meaningful conclusions from these studies. This step is also known as evidence synthesis.
5. Determining Results. Based on the result classification, a discussion was performed to conclude.

This systematic review applies a mixed method by involving quantitative and qualitative studies to improve the integrity of the findings. Several articles were used as a reference. Previous articles (e.g., Rohman and Indrarini; Sakka and Qulub; Yudhira) report a positive finding on the effectiveness of electronic zakat payment using different indicators. In contrast, other studies (e.g., Faozi & Jehan; Ar-Rofie) stated that the electronic zakat payment is ineffective. This paper reviews several articles to examine the factors affecting the effectiveness of electronic zakat payment, including studies conducted by Kharisma and Jayanto; Ichwan and Ghofur; Hanafi, Kasri, and Yuniar; who report different findings.

## RESULT AND DISCUSSION

### Result

Several steps were performed in the literature search. The search began based on inclusion and exclusion criteria using several keywords. The literature search was performed in Google Scholar, Connected Paper, and Histcite. The article title, authors, abstract, and year of publication are collected. The obtained articles were thoroughly read based on the research problem. In this stage, twenty articles were found.

In the last stage, we discuss, analyze, and synthesize the article. The analysis result indicates several findings that are in line with our research question. Some previous findings report that electronic zakat payment has been effective, while other findings show that electronic zakat payment has not been effective due to various factors.

**Table 1. Previous Research Review**

No	Title	Author	Year	Result
1	Efektivitas Strategi Fundraising Sedekah Berbasis Sedekah Online Di ACT Cabang Bogor	Muhammad Ihsan Ar-Rofie1, Ahmad Mulyadi Kosim2, Sutisna3	2021	Ineffective based on the effectiveness ratio
2	Efektivitas Penggunaan E-Commerce Dalam Menunjang Penyerapan Zakat Studi Kasus Laz Al-Azhar	Taufiqur Rohman, Rachma Indrarini	2021	Effective, based on time and energy effectiveness.
3	Zakat Digitalization: Effectiveness of Zakat Management During Covid-19 Pandemic	Sri Yayu Ninglasari, Mumuh Muhammad	2021	Zakat digitalization provides ease, but the study does not mention its effectiveness.
4	Faktor Penentu Minat Muzakki Membayarkan Zakat Pada Lembaga Amil Zakat Dengan Kepercayaan Sebagai Variabel Mediasi	Mohammad Alfian, Hesti Widianti, Arifany Ferida	2021	Trust factor
5	Determinants of Digital Zakat Payments: Lessons From Indonesian Experience	Rahmatina Alawiyah Kasri, Adela Miranti Yuniar	2021	Performance expectation, effort expectation, facility condition, and Zakat literacy
6	The Effect of Digitalization Zakat Payment Against Potential Of Zakat Acceptance in National Amil Zakat Agency	Pertiwi Utami, Tulus Suryanto, M.Nasor	2021	Zakat digitalization may increase the potential zakat collection
7	Faktor - Faktor Yang Mempengaruhi Minat Menggunakan E-Zakat Dalam Membayar Zakat, Infaq Dan Sedekah	Puguh Kharisma, Prabowo Yudo Jayanto	2021	Zakat is affected by its utility, risks, and transparency of E-zakat service



8	Strategi Penghimpunan Dana Infaq Telaah Efektivitas Aplikasi Digital Pada At-Taqwa Centre Kota Cirebon	M. Mabruri Faozi Dan Awalia Jehan S	2020	Ineffective based on five indicators
9	Does Information Affect Online Zakat Payment? A longitudinal study	Syahrul Hanafi	2020	Information significantly affects online Zakat payment service use.
10	A Systematic Literature Review of Performance Management Of Zakat Funds Institutions On Redistribution Of Indonesian Revenue	Zainiyatul Afifah	2020	Zakat is effective in decreasing poverty
11	Pengaruh Technology Acceptance Model Terhadap Keputusan Muzakki Membayar Zakat Melalui Fintech Gopay	Aiful Ichwan, Ruslan Abdul Ghofur	2020	TAM exhibit an effect
12	An Artificial Intelligence and Based Islamic Fintech Model Combining Zakat And Qardh Al-Hasan for Countering The Adverse Impact Of COVID-19 Smes And Individuals	Mohammad Haider Syed, Shahnawaz Khan, Mustafa Raza Rabbani, Yannis E. Thalassinios	2020	A financial technology is proposed to improve the effectiveness
13	Analisis Efektivitas Penyaluran Dana Zakat, Infak dan Sedekah pada Yayasan Rumah Zakat	Ahmad Yudhira	2020	Effective based on the analysis of Allocation to Collection Ratio (ACR).
14	Strategy For Optimizing Zakat Digitalization In Alleviation Poverty In The Era Of Industrial Revolution 4.0	Ivan Rahmat Santoso	2019	Technology may improve the zakat collection efficiency
15	Influencing Factors Of Muzaki Use And Receive	A Jajang W Mahri, Erwanda Nuryahya,	2019	Trust and ease



	Zakat Payment Platform	Aas Nurasyiah		
16	Muslim Millennial's Intention Of Donating For Charity Using Fintech Platform	Farokhah Muzayinatun Niswah , Lu'liyatul Mutmainah, Diah Ayu Legowati	2019	Financial technology improves the intention to donate among millennial Muslims
17	The Factors That Influence People's Interest In Using A Digital Platform As A ZIS Payment (Case Study Go-Pay)	Meilika Aristiana, Bambang Waluyo, A. Bakhrul Muchtasib	2019	Trust in digital platforms
18	Efektivitas Penerapan Zakat Online terhadap Peningkatan Pembayaran Zakat pada Lembaga Dompot Dhuafa Sulsel	Abdul Rahman Sakka dan Latifatul Qulub	2019	Effective, based on the beyond-target achievement
19	Do We Need Financial Technology For Collecting Zakat?	Dian Friantoro And Khozin Zaki	2018	The importance of technology
20	Legal Protection of Donation-Based Crowdfunding Zakat On Financial Technology	Nurul Ula Ulya	2018	Regulation of E-zakat

Source: processed

## Discussion

### An analysis of the effectiveness of electronic zakat payment.

One of the previous studies reports that online zakat is effective, thanks to effective e-commerce features (Rohman & Indrarini, 2021). During the COVID-19 pandemic, electronic zakat payment finds its urgency to help people affected by the pandemic. Zakat is considered an effective Sharia-based financial instrument for helping people minimize post-pandemic poverty (Afifah, 2020).

E-payment allows easier access to distribution, as it could be done more easily and faster without physically moving (Ninglasari & Muhammad, 2021). This claim is supported by another study conducted by Sakka and Qulub, who report that online zakat collection exceeds the predetermined target by 2%.

The zakat collection target in 2017 was Rp. 1,114,329,320, and the actual collection reaches Rp.1,242,957,097. This shows that the fintech-based zakat payment system in



Dompot Dhuafa South Sulawesi was effective (Sakka & Qulub, 2019). Another study also found that the electronic zakat payment in Yayasan Rumah Zakat was effective, viewed from the allocation to collection ratio (ACR). The study concluded that the fund distribution in Yayasan Rumah Zakat was highly effective (Yudhira, 2020).

Information and financial technology in the 4.0 era played a pivotal role in improving the efficiency of zakat collection (Friantoro & Zaki, 2019). Electronic zakat distribution suits the fourth industrial revolution, an era where people are inseparable from digital applications (Santoso, 2019). Zakat digitalization may improve the zakat management efficiency as it offers ease and time efficiency. To optimize the role of digital zakat distribution, it is necessary to improve the digital zakat system management. It is important because online payment systems or financial technology could improve millennial Muslim's intention to donate (Niswah et al., 2019). Financial technology implementation is necessary to improve the effectiveness of zakat collection in Indonesia since technology offers broader coverages (Syed & Khan, 2020)

However, several studies report different findings. Some studies found that the online zakat implementation is ineffective, as reported by a case study in At-Taqwa Center, Cirebon. The case study conducted by Faozi and Jehan includes the indicators of effectiveness: utility, accuracy, objectivity, scope, cost-effectiveness, and accountability. The study found only two indicators that exhibited effective results: cost-effectiveness and accountability. This occurs due to the absence of barcode centralization, and the public has not been familiar with barcode use (Faozi & Jehan, 2020).

A similar finding is reported by Ar-Rofie. The study found that the collection is optimal yet ineffective. Despite the significant amount collected in 2020 (i.e., Rp. 4,448,517,958), it has not achieved the determined target (Ar-Rofie et al., 2021).

### **Factors Affecting Electronic Zakat Payment**

Previous studies reported that electronic zakat payment is both effective and ineffective. This condition is accounted for by several factors, as examined by previous studies. Kharisma and Jayanto employed utility, ease, risk, accountability, and transparency. They found that interest in using E-zakat is affected by the utility, risk, and transparency of E-zakat service, while accountability was found not to significantly affect ZIS management (Kharisma & Jayanto, 2021).

The study conducted by Ichwan and Ghofur found that perceived benefits and perceived ease simultaneously affect zakat payers' decision to pay zakat using gopay (Ichwan & Ghofur, 2020). Ease of use of service and application serves as the primary factor affecting online zakat payment.

In the same vein, Hanafi found that information significantly affects the use of online zakat payment services. More information on online zakat payment may result in lower hindrances in online zakat payment. Therefore, broader socialization is necessary to increase public use of the online zakat payment service (Hanafi, 2020).

Kasri and Yuniar show that expected performance, expected effort, facility, and zakat literacy significantly affect the intention to use the online zakat payment platform in Indonesia. However, the social effect did not exhibit a significant effect in this study.

Another study found that expected performance and expected business significantly affect zakat payers' intention to accept and use the online zakat payment platform. Intention significantly affects zakat payers' behaviors of accepting and using the online zakat payment platform. This is because zakat payers believe that online zakat payment allows faster processing compared to offline payment. Zakat payers' trust and ease of online zakat payment platforms serve as a relevant factors in using online zakat payment platforms (Mahri et al., 2019).

Another study shows that educational factors and trust affect the public interest in using digital zakat services. However, the most significant factor was the individual's trust in the use of the digital platform as ZIS payment. Distrust in the digital platforms will likely result in people's lack of interest in using digital zakat services. The previous study found that trust affects zakat payers' interest in directly paying zakat (Alfian et al., 2021). Thus, a trust may significantly affect zakat payers' direct and online zakat payments.

Another hindrance comes from the absence of regulation on Sharia financial technology. Currently, zakat is regulated in Law No. 23 of 2011 (Ulya, 2018). Meanwhile, in Islamic law, the certainty of the deed in zakat has been stipulated. The deed should meet various Sharia principles and stipulations and all aspects associated with the zakat administrator, payers, and recipients.

## CONCLUSION

Rapid internet technology development has not significantly improved the effectiveness of online zakat payment. The presence of zakat digitalization is reported to improve zakat payers' interest due to its ease and efficiency. However, previous studies with various indicators of effectiveness have not been conclusively related to the online zakat payment effectiveness. A range of factors appears to account for this condition, including the fact that the majority of people still need to adapt to the shift to online payment methods. Promotion and innovation are necessary to improve public acceptance of the technology.

Lack of information and socialization on the use of technology serve as the primary hindering factors that undermine the effectiveness of online zakat payment. The absence of Sharia-based regulation also adversely affects the effectiveness.

This literature review found several efforts that may improve the online zakat payment effectiveness, including technology improvement to increase the ease of use. Moreover, the transparency of zakat management also plays a pivotal role. Efforts to improve effectiveness are inseparable from the government's role. The government plays an important role in issuing Sharia-based policies and regulations to improve zakat payers' interest in online zakat payment. Higher interest in paying zakat could be helpful for the government, as it can help alleviate the country's poverty.



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