
The Role of Digital Zakat in Enhancing National Income: A Qualitative Review from the Indonesian Context

Wildan Hadi¹

Universitas Islam Negeri Imam Bonjol Padang, Indonesia

Email: willdaanhadi05@gmail.com

Erizal Candra Efendi²

Universitas Islam Negeri Imam Bonjol Padang, Indonesia

Email: efendierizalcandra@gmail.com

Ruri Mustika³

Universitas Islam Negeri Imam Bonjol Padang, Indonesia

Email: rurimustikawi@gmail.com

Hafni Juniyanti hsb⁴

Universitas Islam Negeri Imam Bonjol Padang, Indonesia

Email: hafni.juniyanti.hsb@uinib.ac.id

Fitriani⁵

Universitas Islam Negeri Imam Bonjol Padang, Indonesia

Email: fitriani@uinib.ac.id

Corresponding Author

Email:

willdaanhadi05@gmail.com

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Abstract

This study analyzes the role of digital zakat in enhancing national income within the Indonesian context using a qualitative literature-based approach. Secondary data were collected from peer-reviewed journal articles, policy reports, and credible digital sources indexed in platforms such as Google Scholar and POP. The analysis was conducted through thematic synthesis to identify recurring patterns and mechanisms linking digital zakat practices to macroeconomic outcomes. The findings indicate that digital zakat contributes to national income through three main mechanisms. First, digital platforms increase zakat collection efficiency by expanding the number of contributors and reducing transaction costs, which leads to higher aggregate zakat funds. Second, the faster and more transparent distribution of zakat funds stimulates household consumption among beneficiaries, particularly for basic needs such as food, education, and health services. Third, digital zakat supports micro and small enterprises through productive zakat schemes, enabling income generation and local economic circulation. In this study, the term "significant role" refers to the consistent evidence across multiple studies showing that digital zakat enhances economic participation, improves income distribution, and strengthens the microeconomic sector, rather than to statistical significance. Overall, digital zakat functions as a complementary socio-economic instrument that supports national income growth while promoting social welfare and financial inclusion.

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INTRODUCTION

The rapid development of digital technology has significantly influenced the management of Islamic social finance, including zakat. The use of digital platforms by zakat institutions has become increasingly important in response to changes in public behavior, where most individuals are

actively connected to digital devices and mobile technology (Basrowi & Utami, 2020). Several zakat institutions in Indonesia have implemented digital systems to facilitate zakat payments and distribution, allowing muzakki to fulfill their obligations efficiently without physical interaction, while still adhering to sharia principles (Sisdianto et al., 2021). This digital transformation is expected to improve accessibility, efficiency, and transparency in zakat management.

Previous studies have mainly discussed digital zakat from an operational and institutional perspective. Research shows that digitalization can increase the number of muzakki, expand zakat outreach, and reduce management risks, ultimately improving the welfare of mustahik and even transforming some mustahik into muzakki (Basrowi & Utami, 2020). Other studies indicate that digital campaigns conducted by zakat institutions have contributed to increased zakat collection and heightened public awareness of Islamic social finance in Indonesia (Listiani et al., 2022). However, these studies predominantly focus on fundraising performance, institutional accountability, or poverty alleviation, with limited discussion on the broader macroeconomic implications. Despite Indonesia's substantial zakat potential as the country with the largest Muslim population, zakat has not been optimally integrated into discussions on national income. Increased zakat payments are often associated with social welfare improvement, yet their contribution to national income and economic growth remains underexplored (Yasin et al., 2023). This limitation is further exacerbated by low public trust in zakat institutions and a tendency among muzakki to distribute zakat directly to recipients, which reduces the potential macroeconomic impact of systematically managed zakat funds (Yasin et al., 2023). Consequently, zakat has not been positioned as a complementary economic instrument alongside conventional fiscal tools.

In addition, several challenges hinder the effectiveness of digital zakat implementation. Research highlights that limited digital literacy and insufficient human resource capacity prevent zakat institutions from fully utilizing technological advancements, particularly in rural areas (As, 2022; Alivian et al., 2023). As a result, the potential of digital zakat to enhance efficiency, reduce transaction costs, and broaden participation has not been maximized. These challenges underline the need for a more structured analysis of digital zakat beyond technical implementation, particularly in relation to its economic implications. From a macroeconomic perspective, national income is closely related to income distribution, consumption, and economic participation. Poverty remains a persistent issue in developing countries, including Indonesia, where efforts to reduce poverty are central to national development strategies (Murdiyana & Mulyana, 2017). Zakat, when managed effectively, has the potential to stimulate household consumption, strengthen micro and small enterprises, and promote equitable income distribution. Digital zakat, through faster collection and distribution mechanisms, may amplify these effects by accelerating the circulation of funds within the economy.

Based on these considerations, this study aims to analyze the role of digital zakat in increasing national income within the Indonesian context. Unlike previous studies that emphasize micro-level outcomes or institutional performance, this research focuses on the macroeconomic pathways through which digital zakat influences national income, particularly through consumption stimulation, income redistribution, and microeconomic empowerment. Accordingly, this study is guided by the following research questions: (1) how digital zakat contributes to national income, (2) through which mechanisms digital zakat affects consumption and income distribution, and (3) what challenges influence the effectiveness of digital zakat in supporting national income growth. By addressing these questions, this study seeks to strengthen the theoretical linkage between digital zakat and national income and contribute to policy-oriented discussions on Islamic social finance.

LITERATURE REVIEW

Digital Zakat

Zakat is a certain portion of assets that every Muslim must pay if they have reached the specified conditions. As one of the pillars of Islam, zakat is given to groups who are entitled to receive it (asnaf) (BAZNAS.go.id 2024). Zakat is not only an obligation, but zakat can also clear our assets from other people's rights. Because basically, there is a fraction of other people's fortune from the fortune we get. Zakat is not only zakat of fitrah, there are several types of zakat, such as mall zakat, professional zakat, gold and silver zakat, agricultural zakat, and livestock zakat (Prasetyo et al., 2024). The spiritual meaning of zakat for muzaki is as cleansing and fertilizing wealth, saving charity for the afterlife. but also aims to eliminate greed and selfishness. This is seen as an effort to purify oneself and achieve a balance between the accumulation of wealth in this world and the afterlife (Sari et al., 2020). Furthermore, zakat not only meets the temporary needs of those entitled to it, but also plays a role in improving their welfare by reducing or eliminating the causes of an inadequate life (Barkah & et al., 2020). The digitalization of zakat is not intended to change its pillars or valid requirements, but rather as an adaptation to rapid developments. With digital zakat, individuals can choose more flexible payment methods, allowing collected zakat funds to be managed and distributed to those in need more efficiently.

The growing digitalization of technology in the world of zakat has been utilized by several zakat institutions to accelerate and increase the amount of zakat funds collected, and this has proven quite effective in increasing zakat fund collection (Sisdianto et al., 2021). Through digital systems, zakat institutions can more accurately identify eligible beneficiaries and distribute funds directly to them. This helps reduce bureaucracy and the potential for errors in the distribution process (Khayin Muhdlor, 2023).

National Income

National income is an important indicator in illustrating the relationship between a country's welfare or prosperity and its economic conditions. National income is defined as all income received by a country's citizens during a specific period (Central Bureau of Statistics, 2023). This includes all income received by owners of production factors used in producing goods and services in the country during a specific period. Countries can utilize various sharia-compliant instruments, such as zakat, to increase national income. These instruments not only comply with sharia principles but also support equitable and sustainable economic growth.

Recent literature suggests that digital zakat may strengthen the contribution of zakat to national income through several interrelated macroeconomic channels. First, digitalization enhances the efficiency and volume of zakat collection by broadening the contributor base and minimizing transaction barriers (Sisdianto et al., 2021). Increased zakat collection expands the fiscal capacity of zakat institutions to support socio-economic programs with wider economic effects. Second, the faster and more targeted distribution enabled by digital platforms contributes to higher consumption among zakat beneficiaries. Given that low-income households typically spend a larger proportion of additional income, this mechanism plays a crucial role in stimulating economic activity, particularly in sectors related to basic needs (Suryani & Fitriani, 2022). Third, digital zakat facilitates the implementation of productive zakat programs that support micro and small enterprises, thereby enhancing income generation, employment opportunities, and local economic circulation (Khayin Muhdlor, 2023).

Although these pathways indicate a positive relationship between digital zakat and national income, existing studies often address this linkage implicitly and in a fragmented manner. Comprehensive analyses that systematically explain how digital zakat operates as a macroeconomic

instrument—connecting collection efficiency, distribution mechanisms, and income outcomes—remain limited, especially within the Indonesian context.

Accordingly, this study seeks to bridge the identified gap by providing a structured conceptual synthesis of the role of digital zakat in enhancing national income. By positioning digital zakat as a strategic component of Islamic social finance with macroeconomic implications, this research contributes to the theoretical development of Islamic economics and informs policy-oriented discussions on the integration of zakat into national development strategies.

RESEARCH METHODS

This study employed a qualitative research design based on a structured literature review using secondary data. A qualitative approach was selected to explore and interpret existing scholarly discussions on digital zakat and its relationship with national income, particularly in contexts where macroeconomic impacts are conceptually complex and not easily measured quantitatively (Creswell & Poth, 2018). Secondary data were obtained from peer-reviewed journal articles, conference proceedings, and academic publications accessed through platforms such as Google Scholar and POP. The selection of literature followed clear inclusion and exclusion criteria to ensure methodological rigor and relevance (Snyder, 2019). First, selected publications explicitly discussed digital zakat, zakat digitalization, or technology-based zakat management. Second, the literature addressed economic outcomes related to income distribution, consumption, poverty alleviation, or national income. Third, studies focusing on the Indonesian context or comparable developing-country settings were prioritized. Publications that were purely opinion-based, lacked analytical discussion, or were unrelated to economic implications were excluded from the analysis.

Data analysis was conducted using qualitative content analysis combined with thematic synthesis. This technique involved systematically reading and coding relevant texts to identify recurring themes, concepts, and analytical patterns related to digital zakat and national income (Braun & Clarke, 2006; Guest et al., 2012). The analysis focused on identifying key mechanisms through which digital zakat contributes to national income, including improvements in zakat collection efficiency, stimulation of household consumption among beneficiaries, and support for micro and small enterprises. These themes were then synthesized to develop an analytical framework explaining the macroeconomic role of digital zakat.

In addition, this study employed a limited bibliometric mapping as a supporting analytical tool. Bibliometric analysis was used descriptively to identify dominant themes, keyword trends, and the general development of digital zakat research, rather than to produce statistical indicators (Donthu et al., 2021). The bibliometric results served to complement the qualitative findings by ensuring that the discussion reflected prevailing research trends and scholarly focus areas. Overall, this methodological framework enhances transparency and analytical consistency by clearly defining data sources, selection criteria, and analysis techniques. Although the study relies on secondary data, the structured qualitative approach allows for systematic interpretation and strengthens the credibility of the findings regarding the role of digital zakat in enhancing national income.

RESULT AND DISCUSSION

Types of National Revenue Sources

Indonesia's state revenue sources, based on Law No. 17 of 2003 concerning State Finance, are divided into three main types: taxes, non-tax state revenue (PNBP), and grants. Taxes are the primary source of revenue, contributing approximately 80% to total state revenue. Taxes in

Indonesia are imposed by the central and regional governments, including Income Tax (PPH) imposed on individuals or business entities on income earned; Value Added Tax (PPN) imposed on the sale and purchase of goods and services by Taxable Entrepreneurs (PKP); import duties on certain goods such as tobacco and alcoholic beverages; and import and export duties on imported and exported goods. In addition, there is the Land and Building Tax (PBB) imposed on land and building ownership, along with other taxes with smaller percentages (Ministry of Finance of the Republic of Indonesia, 2023).

Non-Tax State Revenue (PNBP) is revenue derived from non-taxable objects, amounting to 15%, which, according to Law No. Law No. 9 of 2018 covers the utilization of natural resources, income from separated assets, and income from Public Service Agencies (BLU) that provide goods, services, and administrative services. Non-Tax State Revenue (PNBP) also covers the management of state assets, fund management, and other state rights, such as fines for violations or proceeds from auctions of confiscated goods (OCBC, 2023). Grants also constitute a 5% source of state revenue, although they are considered non-tax income and are regulated by Government Regulation No. 10 of 2011. Grants can be in the form of foreign exchange, rupiah, goods, services, or securities provided from within or outside the country, with the aim of supporting national development programs, particularly in areas affected by disasters or critical situations. Grants are divided into planned grants, direct grants, grants through the State Treasury Office (KPPN), grants without the KPPN, domestic grants, foreign grants, and regional grants. Thus, Indonesia's state revenue comes not only from taxes, but also from Non-Tax State Revenue (PNBP) and grants (OCBC, 2023).

The Role of Digital Zakat in Increasing National Income

The word zakat is derived from the root word (masdar) and zaka, meaning blessing, growth, and goodness (Iqbal, 2019). Linguistically, zakat means cleansing or purification (Abidin, 2020). Zakat is one of the five pillars of Islam, along with the shahada (confession of faith), salat (prayer), saum (fasting), and hajj (pilgrimage to Mecca). As an element of this obligation, zakat serves as a source of blessing, justice, and prosperity in the lives of Muslims. Zakat is one of the five pillars of Islam and is obligatory on every adult Muslim who possesses sufficient wealth, at least reaching a certain threshold (nisab) (Alim, 2023). Zakat also serves to cleanse the heart and soul from greed and strengthen social solidarity (Bafadhal, 2021). Thus, zakat is defined as an obligation imposed on a certain amount of wealth that must be distributed to the rightful recipients. Zakat brings many significant lessons and benefits to zakat givers (muzaki), zakat recipients (mustahik), and the wider community. Zakat serves as a tangible manifestation of faith in Allah SWT, helps mustahik achieve a better life, strengthens community, and serves as a source of funds for the development of facilities and infrastructure for Muslims.

Zakat has the potential to increase national income and stimulate economic growth, especially in countries with a Muslim majority population that practice Islamic principles in their daily lives. Furthermore, zakat can help reduce economic inequality in Indonesia. Despite the country's economic growth, many people still live in poverty and require assistance to meet basic needs. Therefore, zakat can be a crucial source of funds to address this gap and provide assistance to those in need (Balqis et al., 2023). The adoption of technology in zakat management by zakat institutions plays a crucial role in various aspects. The use of digital technology in zakat collection and distribution significantly impacts management accountability, enabling zakat institutions to increase transparency, accuracy, and efficiency in fund management.

Furthermore, research shows that zakat digitization directly accelerates zakat growth by providing a more efficient and accessible way for zakat payers to donate. Although the zakat payroll

system did not show a significant impact on zakat growth (Hadi et al., 2024), digital payment schemes offered by zakat institutions can improve the attitudes and motivation of zakat payers to pay zakat through these institutions. With digitalization, zakat collection will be able to reach a significant number of millennials. Furthermore, the mobilization of zakat payments can be integrated professionally. The trust and interest of zakat payers (muzakki) will also increase. Thus, the large amount of zakat collected through digital applications is expected to improve the welfare of those who mustahik (Verdianti & Puja, 2023). In zakat distribution, the role of digital technology has proven significant, as explained in research (Verdianti & Puja, 2023), which demonstrated the positive impact of digital technology on the effectiveness of zakat distribution. Digital zakat can provide a solution to ensure the fair and effective distribution of zakat funds (Juriati, 2024). Information on zakat distribution to mustahik is easily accessible to the public, thus reflecting the institution's transparency. Three main factors influence zakat collection:

First, the accountability of zakat collectors. Public trust in the responsibility and transparency of zakat collectors, especially in reporting, is crucial. Conversely, doubts arise when zakat collectors are linked to political parties or state institutions with a bad reputation (corruption). Furthermore, the lack of an accurate mustahik database hinders the tangible impact of zakat distribution. As a result, many muzaki choose to directly distribute zakat to mustahik. Second, public ignorance about how to pay zakat through zakat collectors. Low awareness of the obligation of zakat still focuses on short-term charitable actions. Third, weak regulations governing the strengthening of zakat, both in terms of institutions and its collection (Rahman, 2021).

The presence of digital zakat provides flexibility in choosing payment methods that suit each individual's preferences, such as bank transfers, digital wallets, or automated settings to facilitate routine payments. This convenience increases public awareness of the obligation to pay zakat and facilitates contributions to poverty alleviation. Collected zakat funds can be efficiently distributed immediately to those in need, helping to meet basic needs. Thus, digital zakat serves as an effective tool to improve the welfare of the poor, reduce social inequality, and create opportunities for greater positive change.

Aspects of digital zakat:

1. Economic Aspect. Digital zakat has a positive economic impact by providing opportunities for poor communities to increase their income. Through zakat funds, they can utilize assistance to establish or develop small businesses, participate in skills training, or invest in education. This helps increase their earning potential, which ultimately contributes to improved well-being and helps them escape poverty (Khayin Muhdlor, 2023).
2. Social Aspect. Digital zakat has a positive social impact by increasing access for poor communities to education, health care, and food. The use of digital zakat has great potential to bring positive change in poverty alleviation (Farid et al., 2023). With digital zakat funds, zakat institutions can cover the education costs of children from underprivileged families, facilitate their access to better health services, and ensure they have sufficient and nutritious food. This helps create equal social opportunities and improve the quality of life for disadvantaged communities (Khayin Muhdlor, 2023).
3. Spiritual Aspect. From a spiritual perspective, digital zakat strengthens the faith and piety of the community. Recipients of digital zakat experience tangible support from fellow Muslims during difficult times. This can increase gratitude, strengthen a sense of unity with fellow Muslims, and boost levels of religious obedience and piety (Khayin Muhdlor, 2023).

Increasing National Income Through Zakat

Zakat is an Islamic obligation aimed at helping those in need and reducing economic inequality. While it has social and religious purposes, the collection and use of zakat can also impact the economy as a whole, including increasing national income. Here are some ways zakat can contribute to increasing national income:

1. Reducing poverty: zakat is designed to provide assistance to those in need, especially those experiencing economic hardship (Suryani & Fitriani, 2022). By providing financial support, zakat can reduce poverty levels in society. This reduction in poverty allows more individuals to participate in economic activities, such as working and investing, which in turn can increase national income.
2. Zakat can encourage consumption in the economy. When zakat funds are distributed to those in need, they are typically used to meet basic needs such as food, clothing, housing, and education. This will increase demand in the economy and support the growth of the consumption sector, which has a positive impact on national income (Hasanah, 2022).
3. Furthermore, zakat can also strengthen the micro and small business sector by providing financial assistance to individuals or groups wishing to start small businesses. In many countries, this sector plays a significant role in national income by providing financial support and training to entrepreneurs. Thus, zakat can strengthen this sector and drive economic growth (Danuludin et al., 2021).
4. Zakat can also be invested productively to generate sustainable income. Zakat funds can be used to support infrastructure projects, productive sectors, or economic empowerment programs. These investments can create new jobs, increase productivity, and contribute to increasing national income.
5. With efficient management and distribution of zakat, the government can increase tax revenue. When people are in better economic conditions, they have the potential to earn higher incomes, allowing them to contribute more taxes. This increased tax revenue can be utilized by the government to fund development programs and increase national income.

History has shown that zakat can contribute to increasing national income and creating prosperity. To achieve this, it is crucial to allocate zakat appropriately and improve its management. The role of zakat is very significant in empowering the economic potential of the community. Islam offers a strategic alternative solution through a productive and creative zakat management system. With proper implementation, it is hoped that the underprivileged can achieve sufficiency and transform from zakat recipients to independent zakat givers.

Challenges of Digital Zakat

The digital transformation of zakat in the modern era presents various challenges and opportunities that must be addressed to increase the effectiveness of zakat collection and distribution. The following is a more in-depth explanation of these challenges and opportunities:

Digital Zakat Challenges

1. Data Security and User Privacy: One of the biggest challenges in digitalizing zakat is data security. Zakat users, both individuals and institutions, are concerned about the vulnerability of their personal and transaction data leaks. Therefore, a stronger security system and clear regulations are needed to protect user data and transactions (Sujantoko et al., 2024).
2. Unequal Digital Literacy: Not all levels of society have the same understanding and access to technology. Many people, especially those in remote areas or the elderly, struggle to access digital zakat platforms. Educational programs to increase understanding of technology and the benefits of digital zakat are crucial (Sugeng et al., 2024).

3. Transparency and Accountability of Zakat Management: Although technology enables zakat institutions to provide real-time reports on zakat collection and distribution, challenges remain in ensuring that the entire zakat management process is transparent and accountable. Increasing public trust in zakat institutions through clear and accountable reports is crucial for the sustainability of digital zakat (Yayasan Alquran, n.d. 2024).
4. Regulation and Standardization: Unclear regulations regarding digital zakat can hinder its optimal implementation. The government, zakat institutions, and technology providers must collaborate to formulate regulations that protect all parties involved while maintaining the integrity of zakat management (Sujantoko et al., 2024).

Opportunities in Digital Zakat:

1. Wider Accessibility: The digitalization of zakat allows more people, especially the younger generation who are more familiar with technology, to pay zakat easily and quickly. By utilizing online applications and platforms, the public can more easily understand and fulfill their zakat obligations (Alquran Foundation, n.d. 2024).
2. Transparency in Zakat Management: Digital technology provides an opportunity to increase transparency by enabling zakat institutions to provide direct reports on the amount of zakat collected and its distribution allocation. This increases public trust in the more efficient and targeted management of zakat funds (Sugeng et al., 2024).
3. Zakat Crowdfunding: With crowdfunding platforms, zakat institutions can raise funds from many individuals for specific projects, such as building schools, hospitals, or economic empowerment programs. This approach opens up significant opportunities to empower communities through zakat in a more focused and productive manner (Sugeng et al., 2024).
4. Development of New Zakat Products: Digitalization enables the development of a variety of innovative zakat products that can increase social impact. For example, zakat can be distributed in the form of digital vouchers or directly via bank transfer to recipients, simplifying and accelerating the distribution process (Yayasan Alquran, n.d. 2024).

By addressing these challenges and capitalizing on existing opportunities, digital zakat can become a more effective instrument for empowering communities and reducing social inequality. This success requires collaboration between the government, zakat institutions, and the community, as well as the use of technology in a safe and transparent manner.

The Importance of Zakat in the National Income Structure

Zakat has significant potential to be included in national income, given its significant contribution to wealth distribution and social development. In Indonesia, the potential for zakat reaches IDR 218 trillion per year, but the actual collection is only around IDR 1 trillion. These zakat funds play a crucial role in assisting underprivileged communities through various social programs such as education, health, and poverty alleviation. This demonstrates that zakat can be an effective fiscal instrument to support economic development, particularly in reducing poverty and social inequality (Balqis et al., 2023). Zakat's primary function as a religious obligation (worship) and a social instrument provides a strong foundation for more structured management. Historically, sound zakat management, such as during the reign of Umar bin Abdul Aziz, has been able to create social and economic justice, where wealth is distributed equitably and virtually no group of people are poor. With the largest Muslim population in the world, Indonesia has a significant opportunity to emulate this successful model through transparent and modern zakat management (Minarni, 2020).

Currently, zakat in Indonesia is regulated by Law No. 23 of 2011, which authorizes the National Zakat Agency (BAZNAS) to manage zakat efficiently. This regulation aims to improve the effectiveness of zakat collection and distribution. By digitizing zakat management, distribution can be carried out quickly and accurately, thus maximizing its impact on society. This development also increases public trust in distributing zakat through official institutions (Satrio, 2022). Integrating zakat into national income, for example through the Non-Tax State Revenue (PNBP) scheme, can strengthen the State Budget (APBN). In this context, zakat can complement taxes to support the financing of government social programs. Countries such as Malaysia have integrated zakat into their financial systems, thus making a significant contribution to national development. Indonesia can adopt a similar approach to maximize its enormous zakat potential (Minarni, 2020).

Thus, the inclusion of zakat in national income is not merely administrative recognition but also a strategic step to strengthen the country's economy. Synergy between the government, zakat management institutions, and the community is necessary to ensure that zakat funds are managed professionally, transparently, and accountably. With proper management, zakat will not only be a solution to social problems but also a vital resource in supporting sustainable development.

CONCLUSION

This study concludes that digital zakat plays an important role in supporting national income growth through identifiable macroeconomic mechanisms rather than merely through operational efficiency. The findings show that digital zakat enhances zakat collection by improving accessibility, transparency, and institutional accountability, which leads to increased participation among zakat payers. More importantly, the accelerated and more targeted distribution of zakat funds contributes to increased household consumption among beneficiaries and strengthens micro and small economic activities. These mechanisms indicate that digital zakat functions as a complementary socio-economic instrument that supports income circulation and equitable distribution within the economy.

From an academic perspective, this study contributes to the literature by extending the discussion of digital zakat beyond micro-level institutional performance and poverty alleviation. By explicitly linking digital zakat to national income through consumption stimulation, income redistribution, and microeconomic empowerment, this research provides a conceptual framework for understanding digital zakat within macroeconomic analysis. This contribution addresses a gap in previous studies that rarely positioned zakat as part of broader national income discourse. In terms of policy implications, the findings suggest that policymakers and zakat management institutions should strengthen digital zakat infrastructure and regulatory frameworks to maximize its economic impact. Improving digital literacy, enhancing data transparency, and integrating digital zakat management with national development programs can increase public trust and optimize zakat collection. Furthermore, the results support the potential consideration of zakat as a complementary fiscal instrument alongside conventional revenue sources, particularly in social spending and poverty alleviation programs.

This study has limitations due to its reliance on secondary data and qualitative analysis, which may not fully capture real-time economic dynamics or regional variations in zakat implementation. Therefore, future research is recommended to employ empirical approaches, such as quantitative or mixed-method studies, to measure the magnitude of digital zakat's contribution to national income. Further studies may also examine the integration of digital zakat into national fiscal systems, compare digital zakat implementation across countries, or analyze the long-term impact of productive zakat programs on economic growth.

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