

Studia Economica : Jurnal Ekonomi Islam

Issn (Online) : 2809-4964, Issn (Print) : 2303-2618

journal homepage: <http://jurnal.uinsu.ac.id/index.php/studiaeconomica>

Zakat Management: Challenges and Solution for Zakat Management Institutions in Indonesia

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Correspondence: rinda.asytuti@uingusdur.ac.id | Submission Received : 10-10-2025; Revised : 17-11-2025; Accepted : 01-12-2025; Published : 30-12-2025

Abstract

The main objective of this study is to analyze the crucial role of Islamic economic institutions namely the National Zakat Agency (BAZNAS), Zakat Institutions (LAZ), and Zakat Collection Units (UPZ) in optimizing zakat management in Indonesia. In addition, this study comprehensively identifies the main challenges faced by these institutions and formulates prospective improvement strategies. Using a descriptive qualitative approach based on an in-depth literature review and relevant secondary data analysis, the results of the study confirm that Indonesia has established a solid legal and institutional framework for zakat. However, optimization is hampered by several persistent issues, including the need to improve the institutional capacity of amil, low public awareness and participation, limitations in reporting transparency, and the use of a digital system that is not yet fully integrated. Strategic steps are needed to improve the professionalism of zakat administrators, strengthen accountability through good governance, promote a more equitable and even distribution of zakat, and extensively develop technology- and digital-based zakat services. By integrating technological innovation and the principles of good governance, zakat management can be optimized. These efforts are important for realizing social justice and sustainable community welfare in Indonesia.

Keywords: Sharia Economics, Zakat, Zakat Digitalization, Zakat Management Institution

INTRODUCTION

In Islam, zakat is not only a religious obligation, but also a very important socio-economic tool for distributing wealth and reducing social inequality (Othman et al., 2021). In addition, zakat serves as an alternative fiscal tool that helps to achieve social justice and promote economic growth.(Jahan, 2021)

Zakat not only helps meet the basic needs of those in need, but also serves as a tool to reduce poverty and improve economic welfare. If zakat is managed effectively, it has the great ability to provide a lasting impact, such as supporting small businesses, education, or health programs. In the Islamic economic system, zakat plays an important role as part of efforts to create a fair and sustainable economy. (Saputro & Sidiq, 2020) Zakat has a clear legal basis as stated in the Qur'an and Sunnah. It explains who is obliged to pay zakat, who is entitled to receive it, as well as the rules regarding nisab and other conditions. This makes zakat different from ordinary charitable deeds, because zakat is an obligation regulated by Islamic sharia law.(Emzaed et al., 2025)

Over time, the implementation of zakat has undergone changes from the model that was previously carried out by early Islamic countries to the present day, which uses

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official institutions in Indonesia such as BAZNAS, LAZ, and Zakat Collection Units (UPZ) established in various institutions and communities. These institutions are expected to carry out their zakat duties in accordance with sharia law, which means not only collecting zakat, but also managing and distributing it effectively and transparently. However, in reality, there are several obstacles that prevent the optimal management of zakat in Indonesia. Several studies show that these challenges include a lack of public trust, limited management capabilities of zakat institutions, and minimal use of technology in the process of collecting and distributing zakat.(Efendi, 2025)

This study aims to examine the role of Islamic economic institutions such as BAZNAS, LAZ, and UPZ in improving zakat management in Indonesia, including an analysis of challenges and development strategies to make zakat management more efficient and effective. This structured study is expected to contribute significantly to zakat management policies and to the relevant communities

LITERATURE REVIEW

Zakat

Zakat is a crucial tool in Islamic economics that functions both as a form of worship and in socio-economic aspects. Through the mechanism of zakat, there is a transfer of wealth from individuals who are able (muzakki) to those in need (mustahiq), which has the potential to reduce social inequality and poverty levels. Based on Law Number 23 of 2011, zakat management is carried out professionally through official institutions so that it can be targeted appropriately and follow sharia principles. In terms of management, zakat management includes planning, organizing, implementing, and supervising the collection and distribution of zakat funds to provide more effective and efficient results.(Atabik, 2015)

Zakat Management Institution

Zakat management in Indonesia is carried out by two types of organizations, namely the National Zakat Agency (BAZNAS) and the Zakat Institution (LAZ). BAZNAS acts as a non-formal government agency that has the right to coordinate and supervise zakat management throughout the country, while LAZ was established by the community to support the process of collecting and distributing zakat independently. Cooperation between the two is very important to increase the effectiveness of zakat collection and utilization. However, there are still various challenges such as overlapping programs, lack of coordination, and insufficient transparency in reporting.(Mulyono, 2023)

Obstacles and Challenges in Zakat Management

Zakat management in Indonesia faces a variety of complex challenges despite its enormous potential. One of the main problems is the significant gap between the potential zakat and its actual collection, with the actual figure still far behind the potential, indicating that the public does not yet fully trust zakat institutions, so many choose to distribute zakat directly to mustahiq in their neighborhood. Other challenges include a lack of coordination and synergy among zakat institutions (LAZ, BAZNAS, and local governments), which are not yet functioning optimally, as well as the absence of clear standards in zakat management including in the areas of regulation, reporting, and internal auditing. In addition, the low level of public understanding of zakat is a major obstacle;

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many individuals are still confused about the terms nisab, haul, and the differences between zakat, infaq, and sadaqah. Particularly in productive zakat, there are issues related to sustainability such as a lack of capital for businesses, entrepreneurship training, and long-term assistance for mustahiq so that empowerment programs can continue.(Pangestu et al., 2024)

To eradicate poverty, the function of zakat requires careful planning so that zakat funds can contribute to long-term programs aimed at improving the living standards of the poor. In order to improve the effectiveness of zakat management, important aspects that need to be considered are the competence of zakat administrators, infrastructure development and human resource development, active community participation, and continuous supervision.(Majid et al., 2025)

Zakat Management Strategy

To overcome these challenges, various approaches and innovations are needed. First, increasing understanding of zakat through public promotion, social media platforms, and educational institutions so that the public has a better understanding of the obligation to pay zakat through official institutions. Second, implementing good governance principles by conducting sharia audits and preparing financial reports based on sharia accounting to increase public trust. Third, strengthening digitization in zakat management, such as introducing online zakat applications, following up on transparency, and real-time donation systems to expand the scope of collection. Finally, cooperation between BAZNAS, LAZ, local governments, and the private sector is very important so that productive zakat can be managed more efficiently in supporting the economic empowerment of the people.(Mufid, 2024)

METHOD

This study employs a descriptive qualitative approach rooted in library research. The data analyzed consists of secondary sources relevant to zakat management issues in Indonesia, comprising national and international journals, academic books, official reports from BAZNAS (The National Board of Zakat), and government regulations regarding zakat.

Literature selection was guided by specific inclusion criteria: (1) discussions on zakat from the perspective of Islamic economics or institutional management; (2) provision of empirical data or conceptual analysis regarding zakat management; and (3) publication within the 2015–2025 timeframe to ensure currency. Exclusion criteria encompassed publications that: (1) lacked substantial data or discussion on zakat; (2) were unrelated to zakat institution management issues; or (3) contained non-academic opinions lacking scholarly basis.

Data analysis was conducted using thematic analysis, categorizing literature content into key themes: zakat concepts, management frameworks, operational challenges, productive zakat and mustahik empowerment, and strategies for institutional optimization. To ensure validity, data was tested through source triangulation by cross-referencing findings across journals, government regulations, and statistical reports from BAZNAS and Statistics Indonesia (BPS). This approach ensures that interpretations are not reliant on a single source but are consistent across various scientific documents. To underscore the research urgency, recent data from BAZNAS (2024) indicates that the

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national collection of ZIS-DSKL funds reached IDR 40.509 trillion, a 25.34% increase from the previous year. However, this figure remains significantly below the estimated national zakat potential of IDR 327 trillion as projected by BPS and BAZNAS. This disparity between potential and realization highlights the critical need for optimizing zakat management strategies by Islamic economic institutions

RESULTS AND DISCUSSION

The Concept of Zakat

Zakat comes from the term zakāh, which means clean, pure, blessed, and growing. This term reflects zakat as a method of purifying the soul and wealth of individuals from arrogance and pride. According to Islamic law, zakat is defined as the distribution of a certain portion of wealth that has reached nisab, to be distributed to eight groups that are entitled to receive it according to religious provisions. Zakat is concrete evidence of a Muslim's moral responsibility and social concern for others.(Fatoni, 2020)

Zakat is divided into two types, namely zakat fitrah and zakat maal. Zakat fitrah is zakat that must be paid by people who are capable or have more wealth than they need, which is carried out after sunset on the last day of Ramadan until before performing the Eid al-Fitr prayer. The amount of zakat fitrah is one sha', adjusted to the needs of the local community. In Indonesia, it is usually 2.5 kilograms.(Arif, 2024) Zakat Maal is an obligation that must be paid by a Muslim on their wealth if it meets certain conditions, namely full ownership, halal, reaching nisab, and owned for one year (haul). Zakat mal covers various forms of property, including gold, silver, cash, savings, financial assets, as well as property for business, agriculture, livestock, and income from services. Zakat Mal is usually 2.5% of the total eligible wealth, although the calculation method may vary depending on the type of asset. For example, for trade, it is calculated from current assets after deducting short-term debt.(Rusdan, 2021)

Zakat is obligatory for every Muslim who is able to fulfill it. The Prophet Muhammad SAW said that Islam is built on five pillars, namely acknowledging that there is no God but Allah SWT and Muhammad SAW as His messenger, performing prayers, paying zakat, and performing the pilgrimage to Baitullah for those who are able (HR. Muslim). The verses of the Qur'an that command zakat are:

Q.S. Al-Baqarah (110)

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَمَا تُقَدِّمُوا لِأَنفُسِكُمْ مِنْ خَيْرٍ يَجِدُوهُ عِنْدَ اللَّهِ إِنَّ اللَّهَ بِمَا تَعْمَلُونَ بَصِيرٌ

“Establish prayer and give alms. Whatever good you do for yourselves, you will find it with Allah. Indeed, Allah is All-Seeing of what you do.” (*Al-Baqarah:110*, n.d.)

Q.S. At Taubah (103)

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

“Take alms from their wealth to purify and cleanse them, and pray for them, for indeed your prayers are a source of tranquility for them. Allah is All-Hearing, All-Knowing.”(*Q.S At-Taubah:103*, n.d.)

The following are the categories of people who are entitled to receive zakat:

1. The poor, someone who has almost nothing and is unable to meet their basic needs.
2. The needy, someone who has wealth but not enough to meet their daily needs.
3. Amil, an official assigned to collect and distribute zakat.

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4. Mu'allaf, a person who has recently converted to Islam and needs to be strengthened in their faith.
5. Riqab, a slave who wants to free themselves from slavery.
6. Gharim, someone who is trapped in debt for lawful purposes and is unable to pay it off.
7. Fi Sabilillah, people who fight in the way of Allah, such as in education, da'wah, or jihad.
8. Ibnu Sabil, travelers or people who are on a journey and have run out of supplies.(Chaerunnisa et al., 2025)

Obstacles and Challenges in Zakat Management

Zakat management in Indonesia faces a number of complex challenges that impact the success of zakat distribution as a tool for reducing poverty and empowering communities. These issues are not only related to internal aspects of zakat management organizations, but also to the attitudes and understanding of the community. The challenges of zakat management include:

1. Limitations of Institutional Facilities

Zakat management in Indonesia often encounters problems with organizational infrastructure that is not yet fully adequate. Although there is the National Zakat Agency (BAZNAS) and several other zakat collection agencies, their results are still uneven across Indonesia. These limitations can hinder the community in distributing their zakat optimally.(Alam, 2018)

2. Community Literacy Gap

Public awareness of paying zakat can be affected by a lack of education, limited information, including the use of technology in zakat (digital zakat), which has not been able to meet the needs of the younger generation. Zakat management institutions are generally still passive and unable to create effective zakat marketing models such as advertisements that can attract public attention. Even the use of marketing is still considered a sensitive issue. (LazisMu Jatim, 2024)

3. Issues of Transparency and Accountability

Transparency and accountability in zakat fund management are crucial for building public trust. However, a number of zakat management institutions still lack transparency in the use of their funds, causing doubts among the public about the effectiveness of zakat management.

4. Technological and Digitalization Challenges

The use of technology and digitalization can increase the effectiveness and transparency of zakat management. However, there are challenges in implementing this technology evenly throughout Indonesia, especially in remote or underdeveloped areas.

5. Regulatory Uncertainty

The lack of certainty in regulations related to zakat is also one of the obstacles in its management. Differences in views or interpretations of zakat regulations can confuse zakat administrators, both in terms of calculation, reporting, and governance.

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6. Targeted Distribution of Zakat

Ensuring that zakat is distributed to the right recipients is a challenge in itself. The large number of zakat recipients in need of assistance requires a careful and efficient mechanism so that zakat funds can have the maximum impact.

7. Challenges in Managing Productive Zakat

In addition to being distributed as direct aid, managing productive zakat, such as economic empowerment or education programs, also presents its own challenges. Strict management and supervision are required so that zakat funds can provide long-term benefits for recipients.

8. Social and Economic Challenges

Social and economic aspects, such as poverty levels, economic inequality, and natural disasters, also affect the management of zakat in Indonesia. These challenges require a holistic and sustainable approach to the collection and distribution of zakat. (Asmara, 2024)

Zakat Management Institution

Zakat management in Indonesia is carried out through a structured and official system. This is regulated by Law Number 23 of 2011 concerning Zakat Management, which explains that there are several institutions that manage zakat, namely the National Zakat Agency (BAZNAS), Zakat Institutions (LAZ), and Zakat Collection Units (UPZ). The existence of these institutions is very important because zakat is not only considered a religious obligation, but also has a social and economic role in reducing poverty and improving the welfare of the people. (Yahya, 2020)

BAZNAS is a government agency that is not part of the direct government structure. BAZNAS has the task of managing zakat nationally. BAZNAS also acts as the main regulator and coordinator in the collection, distribution, and use of zakat, infaq, and sadaqah. BAZNAS's function is to ensure that zakat funds are distributed transparently, responsibly, and effectively. With the help of regulations, BAZNAS strives to ensure that zakat is not only used for aid, but also allocated to programs that can improve the welfare of the community in a sustainable manner. (Badan Amil Zakat Nasional, 2025)

Meanwhile, the Zakat Management Institution (LAZ) is a private institution that has received official approval from the government to help collect and distribute zakat. LAZ is usually closer to the community because it is flexible and able to adapt to local needs. Many LAZ also develop various community-based economic empowerment programs, such as small business training, capital loans, and entrepreneurship programs based on zakat. (Apriliana & Farullah, 2023)

In addition, there are also Zakat Collection Units (UPZ) which are usually formed by BAZNAS in various places such as government agencies, companies, mosques, or educational institutions. The task of the UPZ is to facilitate the process of collecting zakat from muzakki, especially in areas with a large number of muzakki. With the UPZ, zakat collection can be more efficient because funds can be collected directly from the main sources of community income, such as employee salaries or company employees. (Dinar & Hilal, 2025)

Based on the 2024 National Zakat Management Agency (BAZNAS) Report, national ZIS-DSKL fund collection reached IDR 40.509 trillion, an increase of 25.34% compared to the previous period. The number of individual muzaki increased to

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28,162,797 and institutional muzaki reached 296,620 in 2024 indicating an increase in awareness and participation in zakat among the community and institutions. (Badan Amil Zakat Nasional, 2024) Zakat distribution also showed positive performance: distribution and utilization reached IDR 39.508 trillion in 2024, an increase of 26.30% from the previous year. As of 2023, a total of 123,177,742 mustahik (zakat recipients) have benefited from zakat. (Badan Amil Zakat Nasional, 2023)

Overall, the existence of zakat management institutions is not only administrative in nature, but also has a major goal of building community capacity. Through targeted management, zakat is expected to become a strategic tool in reducing poverty, reducing social inequality, and improving community welfare. The success of zakat institutions in alleviating poverty is highly dependent on factors such as transparency, innovation, and the level of closeness between the institutions and the community. In other words, the better the management of zakat institutions, the greater their contribution to social and economic development in Indonesia.

Zakat Management Strategy

ZISWAF management in Indonesia faces difficulties in increasing fund collection and distribution. An efficient plan is needed to increase community involvement and ensure that the funds collected are allocated appropriately. (Imanuddin, 2024) Various zakat institutions (LAZ) and the National Zakat Agency (BAZNAS) have initiated strategic measures to achieve these targets.

1. Increasing Transparency and Accountability

In order to increase transparency and accountability, institutions that manage ZISWAF need to implement transparent and detailed reporting practices. The use of information technology, such as digital platforms and applications, can make it easier for the public to obtain information about the use of funds. Regularly prepared financial reports and audits by independent parties can strengthen donor confidence.

2. Equitable Distribution Approach

In order to address the issue of unequal distribution, ZISWAF management institutions must implement a neutral needs assessment system. The use of technology-based data and analysis can help identify the areas and groups most in need of support. With a data-driven approach, the distribution of funds can be carried out more evenly and efficiently.

3. Improving Professionalism in Management

Implementing more professional and modern management methods is a crucial step to improve effectiveness. Training for ZISWAF management staff on management, accounting, and technology use can have a positive impact on the quality of management. In addition, the use of managerial software and automation systems can accelerate and improve accuracy in administrative and distribution processes.

4. Education and Public Awareness

To encourage public participation, it is important to educate the public about the significance of ZISWAF and the benefits it offers. Awareness campaigns through social media platforms, seminars, and educational programs in the community can contribute to increasing public knowledge and involvement. Collaboration with

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community leaders and religious leaders can also expand the reach of information and encourage more individuals to contribute.

5. Development of Rules and Standards

The government and relevant institutions need to design and implement clear regulations and standards for the management of ZISWAF. These rules should include guidelines on transparency, accountability, and best practices in management and distribution. Strict enforcement of the law and continuous monitoring are also essential to ensure that management institutions follow the specified standards. (Laju Peduli, 2024)

Research conducted by (Churulain & Marzuki, 2024), titled “*Efektivitas pengelolaan Zakat produktif Pada Program BAZNAS Tangerang Peduli dalam Mengentaskan Kemiskinan di Kabupaten Tangerang*” (The Effectiveness of Productive Zakat Management in the BAZNAS Tangerang Regency Care Program on Poverty Alleviation) examines a systematic management framework that encompasses small business initiatives (MSMEs), revolving fund schemes, Joint Business Groups (Kelompok Usaha Bersama or KUBE), mentorship, and strategic distribution. The findings indicate that the program has successfully enhanced the well-being of mustahik (beneficiaries), bolstered household economies, and provided sustainable business alternatives, thereby enabling certain recipients to transcend the poverty line. Furthermore, the study underscores the critical necessity of robust governance, strategic planning, and collaborative synergy between BAZNAS, the community, and local stakeholders to ensure the efficacy of productive zakat.

Furthermore, a study conducted by (Mulyawisdawati & Nugrahani, 2019) regarding the productive zakat initiatives of Dompot Dhuafa Republika Yogyakarta indicates that the success of mustahik economic empowerment is not solely contingent upon capital provision, but relies heavily on sustainable mentorship. Through programs such as Kampung Ternak and Institut Mentas Unggul, it was demonstrated that integrating zakat interventions with entrepreneurship training and intensive coaching effectively enhances the economic capacity of beneficiaries. This finding underscores that capacity building is a critical determinant in fostering mustahik self-reliance. Consequently, this empowerment framework serves as a vital benchmark for other zakat institutions aiming to optimize the impact of zakat on poverty alleviation.

Optimizing Zakat Through Digital Services

The high level of technology integration in daily activities has resulted in a shift in the way economic transactions are carried out, including in the administration of zakat. The existence of fintech, mobile applications, and e-commerce platforms makes it easier for people to pay zakat at various times and locations, without having to visit zakat institutions or mustahik directly. Various digital services now facilitate the zakat collection process: digital wallets such as DANA and LinkAja collaborate with zakat institutions (e.g., BAZNAS, Dompot Dhuafa, Rumah Zakat, Lazismu), e-commerce platforms like Tokopedia and Bukalapak provide calculators and payment features for fitrah and maal zakat, specialized apps like BAZNAS's Muzaki Corner simplify the selection of amounts and payment methods via banks or e-wallets, and even on-demand service platforms like Gojek offer the GoGive feature as a channel for online zakat and donation distribution. (Rohmaniyah, 2022)

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CONCLUTION

Based on the above discussion, it can be concluded that zakat in the Islamic perspective is not only obligatory as a form of worship, but also plays an important role in helping social life and economic growth in the community. Zakat has a clear legal basis based on the Qur'an and hadith, which explain the obligation of zakat, who is entitled to receive it, the amount of zakat, and its conditions. In Indonesia, zakat is managed by official institutions such as BAZNAS, LAZ, and UPZ, which are tasked with collecting, managing, and distributing zakat in an honest, open, and effective manner. However, zakat management still faces several problems, such as a lack of adequate facilities or institutions, a lack of public understanding of zakat, issues of transparency, and limited use of technology. To develop zakat, strategies are needed such as improving the quality of management, distributing zakat evenly, educating the public, ensuring transparency, and utilizing digital technology to facilitate the collection and distribution of zakat. By implementing the right strategies and maximizing the use of technology, zakat can be more effective in reducing poverty, minimizing social inequality, and improving the welfare of the community in a sustainable manner

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Studia Economica : Jurnal Ekonomi Islam

Issn (Online) : 2809-4964, Issn (Print) : 2303-2618

journal homepage: <http://jurnal.uinsu.ac.id/index.php/studiaeconomica>

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