

---

# The Influence of Online Zakat Services on the Number of Muzakki at BAZNAS Makassar

Dhea Ah Hadi Pamassei<sup>1</sup>, Muhammad Najib Kasim<sup>2</sup>, Syahidah Rahmah<sup>3</sup>

<sup>123</sup> [Economics and Business/Islamic Economics], [Universitas Muhammadiyah Makassar], [Makassar], [Indonesia]

\*Corresponding author. E-mail address: [dheaahhadi05@gmail.com](mailto:dheaahhadi05@gmail.com)

---

## ARTICLE INFO

## A B S T R A C T

### **Article history:**

Received  
November  
Accepted  
December

### **Keywords**

*Zakat  
Online,  
Muzakki,  
Technology  
Innovation*

This study aims to analyze the impact of online zakat services on the number of registered muzakki at BAZNAS Makassar. The research adopts a quantitative approach using a survey method to collect data from muzakki who utilize online zakat services at BAZNAS Makassar. The obtained data is analyzed to identify the factors influencing muzakki participation in using online zakat services. The population of this study includes all muzakki registered at BAZNAS Makassar who use the online zakat service. According to BAZNAS Makassar data, there are 16,000 registered muzakki, but only about 4,000 use the online zakat service. The sample is selected using purposive sampling, which involves selecting respondents with direct experience in using online zakat services. The sample size is 200 muzakki, expected to represent the target population. Data obtained from questionnaires will be analyzed using descriptive statistical techniques to describe respondents' perceptions of the online zakat service. To examine the impact of online zakat services on the number of muzakki, simple linear regression analysis will be applied. This analysis aims to explore the relationship between independent variables (ease of access, trust in digital platforms, service fees) and the dependent variable (the number of muzakki using online services). All data analysis will be performed using SPSS (Statistical Package for the Social Sciences) software to ensure the accuracy of the results.

---

## 1. Introduction

### 1.1 Background

Technological advancements have significantly impacted various sectors, including the management of zakat in the religious domain. one of the key innovations is online zakat services, which facilitate the community in fulfilling their obligations. In Indonesia, BAZNAS has leveraged technology to broaden its outreach to *muzakki*, particularly in the dynamic modern era [1]. Makassar, as a region with substantial zakat potential, serves as a focal point for the implementation of this service, which is expected to enhance the number of *muzakki* and the efficiency of zakat management [2].

However, the implementation of online zakat services faces several challenges, such as low digital literacy among the community, trust issues regarding digital platforms, and the lack of effectiveness in conveying information to potential *muzakki*. This study aims to evaluate the impact of online zakat services on the number of *muzaki* in Makassar. The adoption of technology in Indonesia is increasing, with more people turning to digital platforms for various activities, including paying zakat. However, despite the significant potential of online zakat services to enhance *muzakki* participation, challenges related to trust and digital understanding remain key barriers to its utilization.

## 1.2 Problem Statement

BAZNAS Makassar has implemented of online zakat services. However, out of the 16,000 registered *muzakki*, only approximately 4,000 utilize online payment methods. Key challenges include public trust in digital services, low technological literacy, and the limited effectiveness of service socialization efforts [2]. This raises questions about the extent to which online zakat services contribute to increasing the number of *muzakki*, particularly at BAZNAS Makassar. The potential zakat revenue in Makassar is estimated at IDR 2 trillion per year, yet only around IDR 80 billion, or 8%, has been collected. This indicates significant opportunities to enhance zakat collection for the betterment of society [3]. Zakat plays a crucial role in the social economy, where zakat funds can be used to improve the welfare of the community and help reduce social inequality. With the vast potential of zakat, more efficient management through digital platforms can maximize its impact on society.

## 1.3 Objectives and Scope

This study aims to examine the impact of online zakat services on the number of *muzakki* at BAZNAS Makassar. The scope of the research includes data from *muzakki* who utilize online zakat services at BAZNAS Makassar. Additionally, this study will explore the challenges that may hinder the effectiveness of increasing the number of *muzakki* through digital platforms and this study aims to measure the extent to which online zakat services influence the increase in the number of *muzakki* at BAZNAS Makassar. Additionally, this study seeks to identify the factors affecting the effectiveness of these services, such as ease of access, the level of public trust, and issues related to digital literacy.

## 2. Literature Review

### 2.1 Zakat Online

Zakat is an Arabic term meaning “purity” or “cleansing”. In Islamic law, zakat refers to portion of wealth that must be given by eligible Muslims and distributed to rightful beneficiaries in need [4]. In fiqh, Yusuf Qardawi defines zakat as a specified amount of wealth that must be given to those entitled to receive it. Zakat is a religious obligations in Islam, requiring Muslims to allocate a certain portion of their wealth to help the underprivileged. In Indonesia, zakat holds significant potential to enhance social welfare by providing support to the less fortunate [4].

The management of zakat has undergone a significant transformations in the digital era with the advent of technology-based zakat services. Rizaludin (2022), highlights that digital services, such as applications and online platforms, have improved efficiency and transparency in zakat management, making it are accessible to the broader public [5]. Similarly, Rahman (2020) notes that online zakat services enable zakat institutions to reach *muzakki* who are difficult to access through conventional approaches. In Indonesia, the National Zakat Agency (BAZNAS) has been a pioneer in adopting this technology to boost trust and participation among *muzakki*, particularly in urban areas. However, the effectiveness of these services varies across regions, influenced by factors such as digital literacy, trust in the platforms, and the outreach strategies employed [6].

## 2.2 Muzakki

A *muzakki* refers to an individual or organization that meets the criteria to pay zakat, allocating a portion of their wealth to eligible recipients, known as *mustahiq* [7]. From the perspective of Islamic law (sharia), *muzakki* bear an ethical and social responsibility to contribute to societal welfare. They are those who have reached the minimum wealth threshold (*nishab*) and the requisite time period (*haul*) for the obligation of zakat [7]. *Muzakki* can come from various backgrounds, including individuals, corporations, or institutions, with the zakat they pay aimed at alleviating poverty, enhancing social welfare, and promoting economic justice. For *muzakki*, paying zakat also serves as an act of worship, purifying their wealth and drawing them closer to Allah [8].

According to Wati (2021), the increase in the number of *muzakki* and their satisfaction are two interrelated aspects of zakat management. Zakat institutions must continuously innovate in fundraising strategies and services to meet the expectations of *muzakki* and enhance their participation. The research provides valuable insights into how zakat institutions can adapt to existing challenges and opportunities to achieve greater social objectives [8].

## 2.3 Digital Payment

According to Trihasta and Julia Fajaryanti, digital payment refers to transactions conducted using digital data through electronic payment devices, where money is stored, processed, and received electronically [9]. Digital payment encompasses various forms, such as mobile payments, e-wallets, and payment applications. A definition of digital payment is also provided by Mubarak and Akhmadi (2022), who describe it as a method of electronically transferring funds from an account using debit or credit cards to pay providers of goods and services [10].

## 3. Methodology

This study employs a quantitative method to analyze the impact of online zakat services on the number of muzakki at BAZNAS Makassar City. By utilizing numerical data, the research applies statistical techniques to test hypotheses and draw valid conclusions about the relationship between online zakat services and muzakki participation.

### 3.1 Data Collection

Primary data is collected through questionnaires distributed to muzakki who use online zakat services in Makassar, as well as interviews with BAZNAS employees regarding the implementation of this technology. The sampling technique used is purposive sampling, selecting respondents who have direct experience in using online zakat services. The population in this study includes all muzakki registered with BAZNAS Makassar, which consists of individuals or groups, approximately 16,000 muzakki. Among them, 4,000 muzakki use the online zakat service. Therefore, using the Slovin formula with a margin of error of 10%, the sample size taken is 98 individuals. Secondary data is obtained from BAZNAS reports and official publications related to the management of online zakat.

### 3.2 Analysis Techniques

The data collected will be analyzed using descriptive statistics to understand the respondents' perceptions of online zakat services. Additionally, simple linear regression analysis will be used to measure the impact of online zakat services on the number of muzakki. The analysis process will be carried out using software such as SPSS to ensure accurate results.

### 3.3 Validation

The validity and reliability of the data will be tested using construct validity and Cronbach's Alpha reliability test. For the questionnaire data, a pre-test will be conducted on a sample of respondents to ensure that the questions are clear and relevant. Data from the interviews will be validated through triangulation by comparing the interview results with secondary data from BAZNAS reports.

## 4. Results and Discussion

### 4.1 Key Findings

Based on the survey results, the majority of respondents gave positive feedback regarding the online zakat services at BAZNAS Makassar. A total of 78% of respondents felt that the online zakat services greatly simplified the zakat payment process, while 70% considered the service fees to be affordable. Trust in the security of the digital platform was also relatively high, with 65% of respondents expressing confidence in the security system used. However, about 22% of respondents were less certain about the ease of access and the payment process, while 35% remained skeptical about the security level of the digital platform. These results indicate that although online zakat services are well-received, there are still challenges in increasing trust and comfort for some *muzakki*.

### 4.2 Interpretation of Results

The results of this study align with previous theories and studies that state that digital technology can improve the efficiency of zakat management (Rizaludin, 2022). Online zakat services allow *muzakki* to access information quickly, make payments without geographical barriers, and feel confident in the transparency of fund management. However, the survey results also reveal some challenges, such as a lack of digital literacy among certain *muzakki* and limited outreach of this service. This highlights the need for a more strategic approach to increase public trust and understanding of online zakat.

## 5. Discussion

### 5.1 Comparison with Prior Research

The results of this study align with the findings of Rahman (2020), who stated that the digitalization of zakat services encourages *muzakki* participation, especially among the younger generation. This suggests that online zakat platforms are particularly appealing to younger groups who are more connected to technology. However, these findings contrast with the study by Wati (2021), which indicated that the effectiveness of online zakat services tends to be lower in areas with low digital literacy. This difference could be attributed to local

context and varying levels of technology acceptance in different regions, which should be considered in the development of online zakat services.

### 5.2 Limitations

This study has several limitations. First, the sample used is limited to *muzakki* who use online zakat services in Makassar, so the results cannot be generalized to other regions with different characteristics. Second, the data obtained from the questionnaires rely on respondents' perceptions, which may be influenced by subjective bias. Therefore, it is important to conduct further research with a larger sample and across different regions to make the results more representative.

### 5.3 Future Research

Future research could focus on a longitudinal analysis to monitor changes in *muzakki* behavior over the long term, as well as to observe trends in the use of online zakat services over time. Additionally, further studies should explore the impact of promotional strategies for online zakat services on increasing the number of *muzakki* in various regions with different characteristics. This would help identify *more* effective approaches to enhancing community participation.

## 6. Conclusion

This study aims to analyze the impact of online zakat services on the number of *muzakki* at BAZNAS Makassar. Using a quantitative approach and simple linear regression method, this study found that online zakat services have a significant impact on increasing the number of *muzakki*. The main factors influencing this are ease of access, trust in the digital platform, and the time efficiency offered by the service. However, the study also identifies several challenges, such as low digital literacy among certain segments of the population and limitations in the socialization strategies implemented by BAZNAS. The findings of this study provide valuable contributions to understanding how digital technology can be optimized to improve zakat management, especially in urban contexts like Makassar.

## 7. Recommendation

Based on the findings of the study, here are some recommendations that BAZNAS may consider:

- a. **Improving Digital Literacy Among the Public**  
Educational programs on the use of online zakat platforms should be intensified, especially for communities less familiar with digital technology. Training and socialization can be conducted in collaboration with local communities, mosques, or educational institutions.
- b. **Increasing Trust in the Digital Platform**  
BAZNAS needs to ensure that the security system and transparency in the management of online zakat are continuously improved. For example, through the regular submission of zakat fund usage reports and donation tracking features that can be accessed by *muzakki*.

- c. **Optimizing Digital Marketing Strategies**  
Socialization of online zakat services can be expanded through social media, digital ads, and collaborations with local influencers who have appeal to the public. This can increase the outreach of information to potential *muzakki*.
- d. **Development of Online Platform Features**  
Adding interactive features to the zakat platform, such as a zakat calculator that helps users calculate their zakat obligations, can enhance the user experience and encourage more *muzakki* to use this service.

## REFERENCES

- [1.] As, M. R. (2022). Peran digitalisasi zakat dalam peningkatan fundraising dan jumlah muzakki di Indonesia. *Tadabbur: Jurnal Integrasi Keilmuan*, 1(1), 15-28.
- [2.] Damanik, E. F. (2023). Efektivitas penerapan zakat online terhadap peningkatan pembayaran zakat pada lembaga DT Peduli. *Jurnal Kajian dan Penelitian Umum*, 1(6), 161-169
- [3.] Hafizah, H. (2023). Dampak digitalisasi pembayaran zakat terhadap peningkatan penerimaan zakat pada Baznas Kota Banjarmasin. *Al Qalam: Jurnal Ilmiah Keagamaan dan Kemasyarakatan*, 17(5), 3549-3576.
- [4.] Listiana, A. N., Khairunnisa, B., Nasution, N. N., & Afna, S. B. (2022). Digitalisasi zakat dalam upaya meningkatkan kesejahteraan sosial dan pemulihan ekonomi nasional selama pandemi COVID-19. *Diponegoro Journal of Islamic Economics and Business*, 2(2), 116-137
- [5.] Ramadhani, R. Y., & Hapsari, M. I. (2022). The analysis of factors influencing the intention of paying online zakat for the millennial generation: Analisis faktor-faktor yang mempengaruhi niat membayar zakat online bagi generasi milenial. *Jurnal Ekonomi Syariah Teori dan Terapan*, 9(3), 401-412
- [6.] Rizal, S., Romadhoni, B., Abdullah, I., & Hariyati. (2023). The impact of service quality and trust on the satisfaction of muzakki at the Amil Zakat Institution Baznas in Makassar City. *Profitability*, 7(2), 173-179.
- [7.] Siregar, F. A., & Hidayat, A. (2024). Optimalisasi zakat dalam upaya pengentasan kemiskinan di Indonesia. *PROFJES: Profetik Jurnal Ekonomi Syariah*, 3(1), 24-34
- [8.] Sutomo, S., Najib, M., & Djohar, S. (2017). Pengaruh kualitas pelayanan lembaga amil zakat (LAZ) terhadap kepuasan dan loyalitas muzakki (studi kasus LAZ PKPU Yogyakarta). *Jurnal Aplikasi Bisnis dan Manajemen*, 3(1), 59-70.
- [9.] Wati, A. (2021). Peran Baznas dalam peningkatan jumlah muzakki (pada Baznas Kabupaten Pinrang) (Skripsi, Universitas Islam Negeri Alauddin Makassar). Fakultas Ekonomi dan Bisnis Islam.