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# Digital Zakat Governance for Accelarating Zakat Growth

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## ABSTRACT

**Purpose -** This policy-oriented integrative conceptual review develops a framework explaining how digital access, data integrity, reporting transparency, and voluntary zakat payroll can support sustainable formal zakat growth in Indonesia.

**Design/methodology/approach -** This policy-oriented integrative conceptual review audits 32 traceable records: 27 scholarly sources, three official BAZNAS reports, and two method sources. Google Scholar served only as a relevance-ranked discovery layer, not as a structured database or basis for completeness claims. Original page, candidate, and full-text exclusion counts were not retained, so no screening denominator was reconstructed. All retained records were reverified through exact-title searches, DOI metadata, publisher or journal pages, DOAJ, accessible full text, or official repositories. Directed content analysis coded 30 substantive sources.

**Findings/Results -** The Technology Acceptance Model explains digital adoption. Digital transformation theory explains process and data integration. Agency theory and public accountability explain how data integrity and disclosure support trust. Compliance theory explains voluntary payroll continuity. Systems theory integrates the pathways through institutional accountability. Cybersecurity, digital inclusion, amil capability, interoperability, leadership, audit quality, sharia compliance, and ethical consent act as boundary conditions.

**Originality/value -** The framework operationalizes data integrity across transaction, muzaki, payroll, fund-classification, distribution, reconciliation, security, and audit-trail records. It formulates five testable propositions, aligns each proposition with its mediator and outcome, and separates zakat-specific collection from wider ZIS-DSKL and off-balance-sheet reporting.

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## 1. Introduction

Zakat combines religious obligation with income redistribution and social welfare. In Indonesia, formal collection remains below widely cited estimates of national potential. The gap reflects not only religious awareness but also payment access, record quality, public accountability, and the ability of amil institutions to retain muzaki. Hadi et al. (2024) identify relationships among digital zakat management, reporting transparency, voluntary zakat payroll, accountability, and collection growth, but the mechanisms connecting these constructs remain underexplained.

Digital financial behavior has changed how muzaki pay and verify zakat. Mobile banking, QRIS, digital wallets, and institutional applications can reduce time and geographic barriers. Yet a payment interface alone does not constitute digital zakat governance. Governance also requires integrated transaction recording, identity management, fund classification, reconciliation, distribution monitoring, and public reporting. Mutmainah et al. (2024) show that usefulness and ease of use shape digital zakat adoption, while Kasri and Sosianti (2023) identify trust and literacy as additional determinants.

Reliable data are necessary for credible transparency. Muzaki need verifiable information on fund type, collection, distribution, selected mustahik, program outcomes, and unresolved limitations. Consistent disclosure can reduce information asymmetry and strengthen institutional trust. Owoyemi (2020) explains that weak trust can encourage direct distribution outside formal institutions, while Muflih (2023) shows that perceived trust supports mobile zakat adoption.

Voluntary zakat payroll provides a distinct compliance pathway. It can reduce calculation effort, delayed payment, and irregular payment among eligible employees, which may improve collection stability and program planning. These benefits depend on informed and revocable consent, accurate eligibility and calculation, secure payroll data, receipts, and periodic reporting. Sawmar and Mohammed (2021) connect good governance with zakat compliance, while Kamal, Berakon, et al. (2024) show that professional zakat payment involves cognitive, affective, and behavioral considerations.

The core problem is institutional integration. Some organizations provide digital payment channels while retaining fragmented databases, reports that cannot be reconciled with transaction and distribution records, or payroll arrangements without clear consent and correction procedures. These gaps create technical, ethical, and governance risks. Insani et al. (2024) emphasize personal-data and transaction security, while Al Mustofa et al. (2025) show that perceived fintech risk can weaken payment intention.

This article uses a policy-oriented integrative conceptual review. It does not claim PRISMA compliance or exhaustive systematic coverage. The review integrates evidence on digital adoption, process and data integration, data integrity, transparency, trust, voluntary payroll compliance, institutional accountability, and collection stability. It extends Hadi et al. (2024) by specifying the mechanisms and conditions that can strengthen or weaken each pathway.

Indonesia's zakat system involves BAZNAS RI, regional BAZNAS, LAZ, zakat collection units, employers, banks, and platform providers. Different systems and reporting practices can produce inconsistent services and incomparable data. Digital zakat governance therefore requires minimum standards for fund classification, interoperability, data protection, reporting, and complaint handling while allowing legitimate institutional differences.

Shenkoya (2023) shows that digital transformation improves accountability when it changes processes and information flows, not only front-end services.

The review addresses three questions. First, which mechanisms connect digital access, data integrity, reporting transparency, and voluntary zakat payroll with formal participation and collection stability? Second, which theory explains each pathway and how can the theories be integrated? Third, which controls, actors, and readiness indicators can guide implementation and future testing? The objective is to develop testable propositions and policy guidance, not to infer causality from national collection trends.

The study makes four contributions. First, it assigns a distinct explanatory role to the Technology Acceptance Model, digital transformation theory, agency theory, public accountability, compliance theory, and systems theory. Second, it defines data integrity through transaction, identity, payroll, fund-classification, distribution, reconciliation, and audit-trail records. Third, it reformulates five propositions by specifying constructs, mediators, outcomes, and boundary conditions. Fourth, it distinguishes zakat-specific collection from total ZIS-DSKL and off-balance-sheet reporting and translates the framework into measurable governance actions.

## 2. Literature Review

Zakat is an Islamic social finance instrument with sharia-based eligibility, fund allocation, and social justice requirements. Amil institutions therefore carry two linked responsibilities. They must maintain sharia compliance and demonstrate modern public accountability. Weak governance, low trust, and limited public understanding can reduce the effectiveness of formal zakat systems (Saad & Farouk, 2019). Rusli et al. (2024) add that zakat accountability includes both vertical responsibility to God and horizontal responsibility to society.

The framework uses six complementary theories, but each theory explains a different part of the process. The Technology Acceptance Model explains the muzaki decision to adopt a digital channel. Digital transformation theory explains organizational process redesign and data integration. Agency theory explains how reliable records and disclosure reduce information asymmetry. Public accountability explains answerability, verification, and stakeholder response. Compliance theory explains voluntary payroll participation and routine payment. Systems theory explains how the pathways interact and generate feedback across the full governance cycle.

Digital adoption begins with perceived usefulness and ease of use. Davis (1989) argues that these perceptions shape technology acceptance. In zakat services, usefulness includes transaction speed, payment evidence, calculation assistance, and access to distribution information. Ease of use includes simple navigation, accessible support, and low transaction friction. Kasri and Sosianti (2023), Mutmainah et al. (2024), and Beik et al. (2024) show that adoption also depends on trust, literacy, user characteristics, and payment preferences. Digital transformation theory extends this user-level explanation by focusing on process redesign, interoperability, and organizational change (Shenkoya, 2023; Zaoui & Souissi, 2020).

Agency theory and public accountability explain why data integrity and reporting transparency matter after adoption. Muzaki delegate collection and distribution to amil institutions but cannot directly observe every transaction or program decision. Reliable records reduce information asymmetry, while timely disclosure makes institutional decisions more verifiable. Hasan et al. (2022) connect transparent reporting with trust in Islamic social fund management. Alshehadeh et al. (2024) further show that digital accounting processes can support financial transparency.

Compliance theory explains voluntary zakat payroll. The mechanism lowers the time, calculation effort, and behavioral friction associated with repeated payment. Its legitimacy depends on informed consent, correct eligibility and rates, accessible correction and withdrawal procedures, secure salary data, and regular evidence of payment and distribution. Sawmar and Mohammed (2021) support the governance-compliance relationship, while Oktavendi and Mu'ammal (2022) show that user acceptance factors remain relevant to recurring digital ZIS payments.

Systems theory links the separate pathways. Digital access generates records, digital transformation integrates processes, data integrity supports disclosure, transparency supports trust, and voluntary payroll supports payment continuity. Institutional accountability coordinates these elements through reconciliation, audit, stakeholder response, and organizational learning. A failure in cybersecurity, inclusion, human capability, interoperability, leadership, or consent can weaken the entire cycle even when one component performs well.

**Table 1.** Theory-to-pathway architecture for digital zakat governance

| Governance pathway | Primary theory | Core mechanism | Expected outcome |
|---|---|---|---|
| Digital adoption | Technology Acceptance Model | Perceived usefulness and ease of use shape adoption intention | Formal-channel participation |
| Process and data integration | Digital transformation theory | Process redesign, interoperability, and organizational change | Consistent data flow and lower transaction friction |
| Data integrity | Agency theory | Reliable records reduce information asymmetry and support verification | Credible disclosure and stronger accountability |
| Transparency and trust | Public accountability | Timely disclosure, answerability, auditability, and stakeholder response | Muzaki trust and retention |
| Voluntary zakat payroll | Compliance theory | Consent, procedural fairness, lower compliance cost, and payment routines | Payment continuity and collection stability |
| Integrated governance | Systems theory | Complementarity, feedback, risk control, and organizational learning | Sustainable zakat growth and credible mustahik outcomes |

Source: Developed by the authors from Davis (1989), Sawmar and Mohammed (2021), Hadi et al. (2024), Kasri and Sosianti (2023), Hasan et al. (2022), Shenkoya (2023), and Zaoui and Souissi (2020).

Empirical studies support the adoption pathway but also show that technology does not operate alone. Financial technology can strengthen intention to pay zakat when services are practical and trustworthy (Mutmainah et al., 2024). Fiqh knowledge can shape digital payment behavior (Kamal, Safarida, et al., 2024), while differences among millennial users require differentiated service design (Beik et al., 2024). These findings justify separating digital access from the governance mechanisms that follow adoption.

Data integrity is defined here as a multidimensional governance construct. It covers: transaction accuracy and unique receipt matching; complete and current muzaki identity records; payroll eligibility, consent, and deduction records; consistent classification of zakat maal, zakat fitrah, infaq, sedekah, other DSKL, and off-balance-sheet amounts; valid mustahik and distribution records; reconciliation across bank, platform, payroll, ledger, and program systems; and time-stamped audit trails, access logs, and correction histories. Future studies can measure it through error rates, missing fields, duplicate records, classification corrections, unresolved reconciliation exceptions, and audit-trail completeness. Khairi et al. (2023) illustrate the value of traceable real-time records, while Insani et al. (2024) show why security must remain part of data quality.

The payroll pathway requires a narrower construct than compulsory deduction. Voluntary zakat payroll means a consent-based arrangement that provides sharia-based calculation guidance, an auditable opt-in record, correction and withdrawal channels, payment receipts, and periodic distribution information. Routine payment can stabilize inflows, but perceived coercion or inaccurate calculations can reverse the expected effect. This distinction makes the pathway suitable for empirical testing through perceived procedural fairness, compliance convenience, payment continuity, and collection volatility.

Institutional capability and inclusion act as boundary conditions rather than direct substitutes for governance. Amil need digital, accounting, reporting, audit, and risk-management skills. Zakiy and Falikhatun (2024) connect intellectual capital with zakat performance. Digital channels must also remain accessible to older users, rural communities, informal workers, and people with limited digital literacy. Inoue (2024) supports the wider importance of digital financial inclusion, while Juniati and Widiastuti (2026) show that institutional readiness affects advanced technology adoption.

Table 2 records the function of every substantive source retained in the audited corpus. Hadi et al. (2024) provides the empirical starting point. The present review extends that model by specifying mechanisms, operational definitions, boundary conditions, implementation actors, and testable propositions. Official BAZNAS reports are used only to describe collection composition and policy relevance. They are not treated as evidence of causal effects.

**Table 2.** Audited substantive literature matrix (n = 30)

| Source | Focus | Study type | Contribution to this article |
|---|---|---|---|
| Hadi et al. (2024) | Digital zakat, transparency, payroll, accountability, and growth | Empirical study | Provides the empirical starting point and the relationships extended into mechanisms, propositions, risks, actors, and readiness indicators. |
| Abdullah et al. (2023) | Social media adoption by zakat institutions | Qualitative study | Supports organizational adoption conditions, accessibility, training, |

| Source | Focus | Study type | Contribution to this article |
|---|---|---|---|
| | | | and digital communication. |
| Al Mustofa et al. (2025) | Risk perception in fintech-based zakat payment | Empirical study | Supports perceived risk as a constraint on digital-channel adoption. |
| Alshehadeh et al. (2024) | Digital zakat, accounting, and financial transparency | Empirical study | Connects digital accounting processes with financial transparency. |
| Arwani et al. (2022) | Zakat distribution and community economic potential | Empirical study | Links collection governance with productive distribution and community outcomes. |
| Beik et al. (2024) | Millennial zakat payment through digital platforms | Quantitative study | Explains heterogeneity in digital-channel adoption and user preferences. |
| Davis (1989) | Perceived usefulness, ease of use, and technology acceptance | Foundational empirical study | Provides the core TAM mechanism for digital zakat adoption. |
| Hasan et al. (2022) | Governance, transparent reporting, and trust in Islamic social funds | Governance study | Supports the pathway from disclosure and accountability to stakeholder trust. |
| Holipah et al. (2024) | Accountability research in zakat management | Bibliometric review | Maps the development of zakat-accountability research and supports the need for an integrated framework. |
| Inoue (2024) | Digital financial inclusion and poverty reduction | Quantitative study | Supports digital inclusion as a social boundary condition. |
| Insani et al. (2024) | Personal-data and financial-transaction security on zakat platforms | Legal study | Supports privacy, cybersecurity, and legal-protection controls. |
| Juniati and Widiastuti (2026) | Institutional intention to adopt blockchain for zakat management | Empirical study | Supports institutional readiness, leadership, and technology-fit conditions. |
| Kamal, Berakon, et al. (2024) | Professional zakat payment behavior | Qualitative study | Supports cognitive, affective, behavioral, |

| Source | Focus | Study type | Contribution to this article |
|---|---|---|---|
| | | | and educational dimensions of payroll participation. |
| Kamal, Safarida, et al. (2024) | Fiqh zakat knowledge and digital payment behavior | Quantitative study | Supports religious knowledge as a condition for meaningful technology use. |
| Kasri and Sosianti (2023) | Intention to pay zakat online in Indonesia | Quantitative study | Connects TAM, trust, and literacy with online zakat intention. |
| Khairi et al. (2023) | Blockchain-based zakat collection | System-development study | Illustrates traceability, real-time records, and data-integrity mechanisms. |
| Muflih (2023) | Mobile zakat adoption, trust, and religiosity | Empirical study | Supports trust as an intermediate mechanism in mobile-service adoption. |
| Mutmainah et al. (2024) | Fintech and intention to pay zakat | Quantitative study | Supports perceived usefulness and digital-service adoption. |
| Oktavendi and Mu'ammal (2022) | Generation Z adoption of digital ZIS payments | Empirical study | Supports user-oriented communication and payment-system design. |
| Owoyemi (2020) | Trust crisis and direct zakat distribution | Conceptual and legal study | Explains how weak institutional trust can shift muzaki toward direct distribution. |
| Rusli et al. (2024) | Shariah enterprise theory and zakat accountability | Systematic literature review | Supports spiritual and social dimensions of institutional accountability. |
| Saad and Farouk (2019) | Barriers to a functional zakat system | Comprehensive review | Identifies governance, trust, and public-understanding barriers. |
| Sarif et al. (2024) | Productive zakat distribution and sustainable income | Review study | Links collection growth with credible and sustainable social impact. |
| Sawmar and Mohammed (2021) | Good governance and zakat compliance | Conceptual study | Provides the compliance pathway for voluntary and recurring payroll participation. |

| Source | Focus | Study type | Contribution to this article |
|---|---|---|---|
| Shenkoya (2023) | Digital transformation, transparency, and public accountability | Empirical governance study | Supports process redesign and information-flow improvement beyond front-end digital services. |
| Zakiy and Falikhatun (2024) | Intellectual capital and zakat performance | Empirical study | Supports amil capability and organizational knowledge as readiness conditions. |
| Zaoui and Souissi (2020) | Digital-transformation roadmap | Literature review | Supports staged implementation and alignment between technology and organizational processes. |
| Badan Amil Zakat Nasional (2024) | National ZIS-DSKL collection in 2023 | Official report | Provides zakat-specific and aggregate collection context for 2023 without causal attribution. |
| Badan Amil Zakat Nasional (2025) | National ZIS-DSKL collection in 2024 | Official report | Provides zakat-specific and aggregate collection context for 2024 without causal attribution. |
| Badan Amil Zakat Nasional (2026) | National ZIS-DSKL collection in 2025 | Official report | Provides zakat-specific, aggregate, and off-balance-sheet collection context for 2025 without causal attribution. |

Source: Developed by the authors from the audited review corpus.

The synthesis yields five linked but distinct pathways. Digital access affects adoption; data integrity affects transparency and trust; voluntary payroll design affects payment continuity; institutional accountability integrates the governance configuration; and retention plus credible distribution impact connect collection stability with sustainable zakat growth. The model therefore treats technology as an input to governance, not as a direct cause of growth. Five directional propositions translate this synthesis into relationships that can be tested through quantitative, qualitative, or mixed-method designs. Each proposition identifies an independent construct, a mediating mechanism, an outcome, and conditions that may strengthen or weaken the relationship.

**Table 3.** Refined and testable propositions

| Proposition | Independent construct | Mediating mechanism | Dependent outcome | Boundary conditions |
|---|---|---|---|---|
| P1 | Perceived usefulness and perceived ease of use | Digital adoption intention | Formal-channel participation | Perceived security, digital literacy, assisted access, and platform reliability |
| P2 | Data integrity | Reporting transparency and reduced information asymmetry | Muzaki trust and retention | Cybersecurity incidents, fund-classification consistency, and report accessibility |
| P3 | Voluntary zakat payroll design quality | Compliance convenience and perceived procedural fairness | Payment continuity and collection stability | Revocable consent, calculation accuracy, employer coordination, and payroll-data protection |
| P4 | Integrated governance configuration: digital access, data integrity, transparency, and voluntary payroll | Institutional accountability | Sustained formal participation and collection stability | Amil capability, interoperability, leadership, audit quality, and complaint handling |
| P5 | Institutional accountability and collection stability | Muzaki retention and credible distribution impact | Sustainable zakat growth | Digital inclusion, cybersecurity, sharia compliance, economic conditions, and institutional scale |

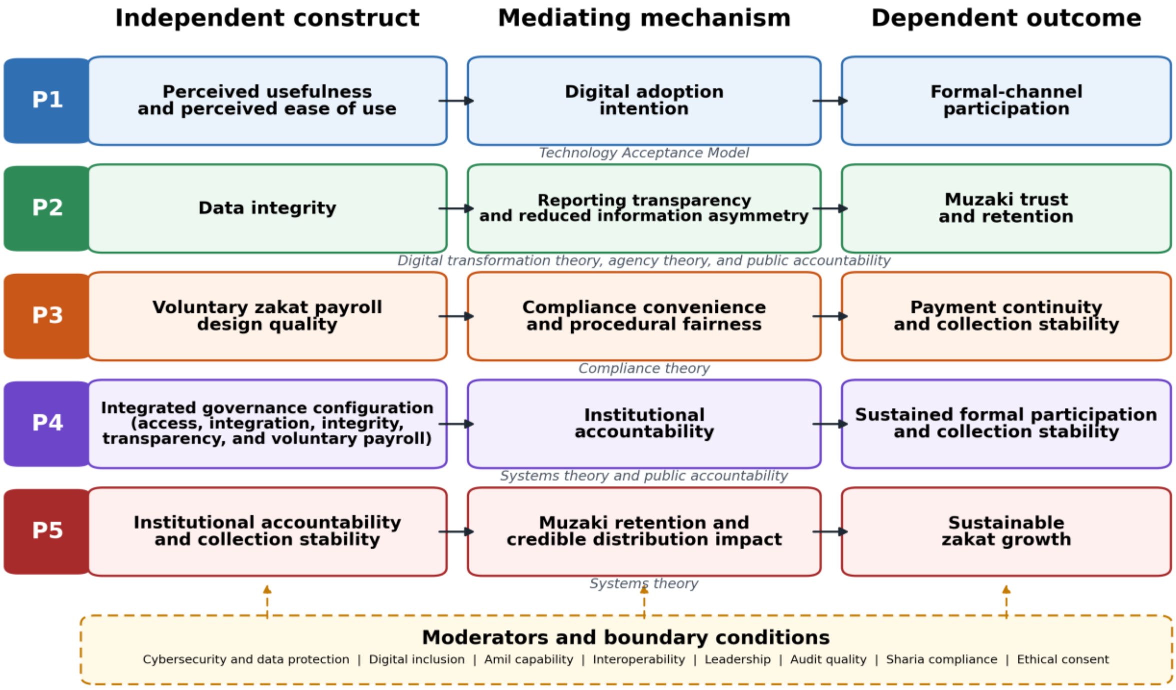
Source: Developed by the authors from the integrated theoretical synthesis.

The propositions are intentionally construct-specific. P1 isolates user adoption. P2 isolates the information-quality and trust pathway. P3 isolates voluntary payroll compliance. P4 treats institutional accountability as the mechanism that connects integrated governance inputs with sustained formal participation and collection stability. P5 links those intermediate outcomes with sustainable zakat growth through retention and credible distribution impact.

Sustainable zakat growth therefore means more than a nominal increase in total ZIS-DSKL. It includes higher zakat-specific formal collection, active muzaki retention, lower volatility in recurring inflows, credible fund classification, and verifiable mustahik outcomes. Cybersecurity, digital inclusion, amil capability, interoperability, leadership, sharia compliance, and ethical consent are modeled as boundary conditions because they can enable or constrain the proposed pathways.

Figure 1 aligns each proposition with its independent construct, mediating mechanism, and dependent outcome. P1 models digital adoption, P2 the data-integrity and trust pathway, P3 voluntary payroll compliance, P4 integrated governance through institutional accountability, and P5 the transition from accountability and collection stability to sustainable zakat growth. The dashed lines indicate boundary conditions that can strengthen or weaken all five pathways.

**Figure 1.** Integrated digital zakat governance framework




Source: Developed by the authors from the integrated theoretical synthesis. Solid arrows represent the hypothesized proposition pathways; dashed lines represent moderating or boundary influences.

## 3. Methodology

This study uses a policy-oriented integrative conceptual review. The method was selected because the research question combines empirical studies, conceptual papers, legal analysis, system-development studies, and official institutional reports. The aim is theoretical integration and policy translation, not an exhaustive database census, effect-size estimate, or PRISMA-compliant systematic review. Snyder (2019) emphasizes explicit review design and selection logic, while Torraco (2016) explains that integrative reviews should generate new conceptual knowledge from fragmented evidence.

The unit of analysis is a finding or argument that explains a relationship among digital access, process integration, data integrity, reporting transparency, trust, institutional accountability, voluntary zakat payroll, collection stability, risk, and sustainable zakat growth. The principal geographic focus is Indonesia. International studies were retained only when they clarified a theory or governance mechanism applicable to zakat institutions. Peer-reviewed journal articles were prioritized. Official BAZNAS reports were included only for national collection composition and institutional reporting context.

Google Scholar served only as the broad discovery layer. Searches used the platform's default relevance ranking rather than date sorting. The four search families were: (1) ("digital zakat" OR "online zakat" OR "zakat fintech") AND (governance OR accountability OR transparency OR trust); (2) ("zakat payroll" OR "salary deduction") AND (compliance OR consent); (3) ("zakat growth" OR "ZIS-DSKL collection") AND (Indonesia OR BAZNAS); and (4) ("digital zakat platform") AND ("data protection" OR cybersecurity OR risk). The main publication window was January 2019 to July 2026. Davis (1989) was retained as a foundational theoretical source and Torraco (2016) as methodological guidance. Search stopping followed theoretical saturation of the framework functions rather than a preset page or record threshold.

Candidate records were assessed in two stages. Titles and abstracts were first judged against a construct-function rule: a source had to explain at least one framework input, mechanism, outcome, risk, actor, or readiness condition. Available full texts were then checked for substantive relevance and traceable publication information. A potentially relevant full text was excluded when zakat was only tangential, the paper did not support a defined pathway, publication details could not be verified, or the source duplicated an existing evidence function without adding a distinct mechanism. The original full-text decision log was not retained, so exclusion counts by category cannot be reconstructed. Table 2 provides a source-by-source inclusion rationale for every retained substantive record.

The initial iterative Google Scholar search did not preserve page numbers, result positions, candidate counts, or the number of full texts excluded. Google Scholar results are relevance-ranked and can change over time, which makes the discovery process less reproducible than export-based searches in Scopus or Web of Science. The authors therefore report this protocol limitation directly and do not reconstruct an unsupported screening denominator. Google Scholar was used for discovery, not to estimate corpus completeness. For the Round 2 audit, all 32 retained records were rechecked through exact-title searching and verified against DOI metadata, publisher or journal pages, DOAJ records where applicable, accessible full text, or the official BAZNAS repository. The final corpus is traceable and purposive, but not exhaustive.

Directed content analysis was conducted in four steps. First, each substantive source was coded for primary theory, governance input, mediator, outcome, risk, actor, and readiness indicator. Second, statements were compared across sources to identify convergent, complementary, and conflicting explanations. Third, the coded relationships were arranged into a sequential model and converted into propositions. Fourth, each proposition was checked against at least two evidence streams where available. National collection figures were coded separately as descriptive context so that aggregate trends would not be interpreted as causal tests.

The principal constructs were operationally defined before synthesis. Digital access refers to the availability, usability, and accessibility of formal payment channels. Data integrity includes transaction accuracy, complete muzaki records, payroll eligibility and consent records, consistent fund classification, valid mustahik and distribution records, cross-system reconciliation, security controls, and complete audit trails. Reporting transparency refers to timely, understandable, accessible, and verifiable disclosure. Voluntary zakat payroll refers to informed, revocable, accurately calculated salary deductions. Institutional accountability refers to the capacity to justify decisions, controls, corrections, and outcomes. Sustainable zakat growth refers to zakat-specific collection, muzaki retention, recurring funding stability, and credible social impact.

**Table 4.** Review protocol and final corpus audit trail

| Stage | Specification | Records | Decision or limitation |
|---|---|---|---|
| Review identity | Policy-oriented integrative conceptual review | Not applicable | No PRISMA or exhaustive systematic-review claim. |
| Discovery layer | Google Scholar, default relevance ranking, four search families | Four search families; no fixed page threshold; original page/result counts not retained | Google Scholar was used only for discovery; no completeness claim or reconstructed denominator. |
| Candidate relevance | Title/abstract assessment against input, mechanism, outcome, risk, actor, or readiness functions | Original candidate count not retained | Eligibility required a defined framework function and traceable publication information. |
| Full-text assessment | Substantive contribution and traceable publication information | Full-text exclusion count not retained | Full texts could be excluded for tangential relevance, no pathway contribution, unverifiable metadata, or duplicated evidence function. |
| Round 2 traceability audit | Exact-title search plus DOI, publisher or journal page, DOAJ, accessible full text, or official-report verification | 32 retained records | Every retained record was rechecked; Table 2 reports the inclusion function of each substantive source. |
| Method-only sources | Review design and integrative synthesis guidance | 2 | Snyder (2019) and Torraco (2016) were not coded as zakat evidence. |
| Substantive synthesis | Scholarly sources and official BAZNAS reports | 30 | Twenty-seven scholarly sources and three official reports were coded. |
| Coding dimensions | Theory, input, mediator, outcome, risk, actor, and readiness | 30 substantive sources | Directed content analysis and cross-source comparison were applied. |
| Time coverage | Main window with justified exceptions | January 2019-July 2026 | Davis (1989) and Torraco (2016) were retained for foundational and methodological reasons. |

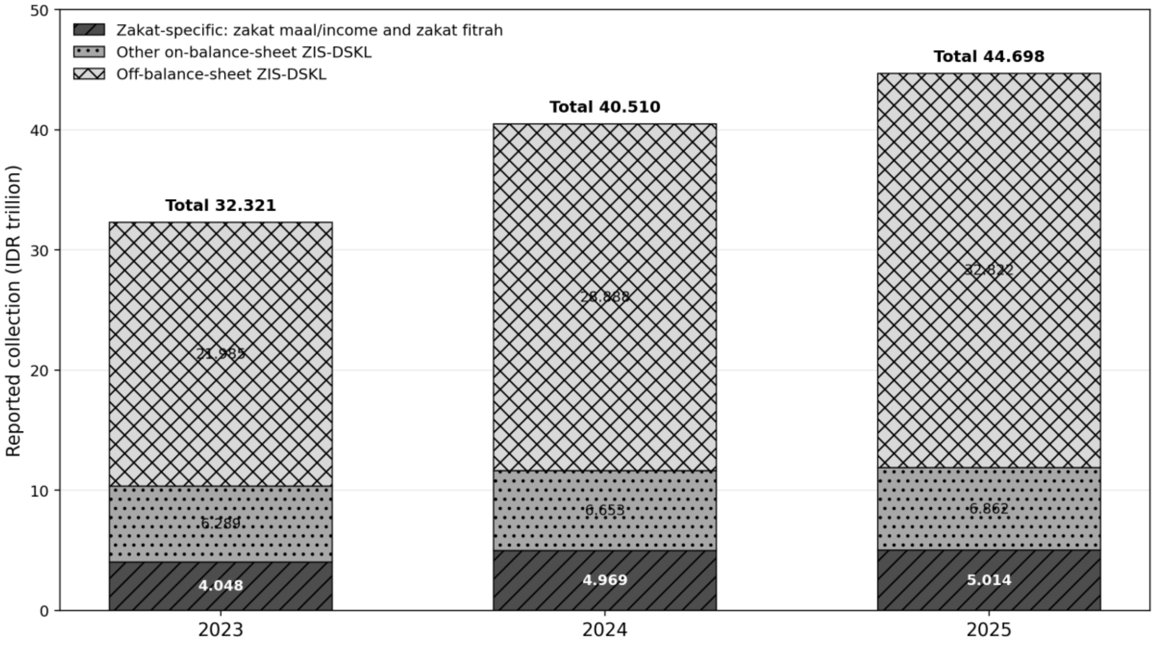
Source: Authors' corpus audit. The table reports missing search-history information explicitly and does not reconstruct unverifiable counts.

The final audit identified 32 traceable records. Two method sources guided the review design. The substantive synthesis coded 30 sources, comprising 27 scholarly sources and three official BAZNAS reports. The full literature matrix allows readers to see why each retained source was included. This source-function mapping improves transparency even though it does not replace a database export, a complete exclusion log, or an exhaustive screening denominator. Meta-analysis was not appropriate because the retained studies use different units, designs, constructs, and outcomes. The review also avoids language associated with comprehensive systematic coverage. Its claims are limited to conceptual synthesis, directional propositions, policy implications, and an auditable final corpus. The missing page-level and exclusion counts remain a methodological limitation and are considered when interpreting the framework.

## 4. Results and Discussion

Official BAZNAS reports show strong growth in total reported ZIS-DSKL, but the composition must be separated before interpretation. In 2023, total reported collection was Rp32.321 trillion, consisting of Rp10.337 trillion reported on the balance sheet and Rp21.985 trillion off-balance-sheet. Zakat-specific collection, comprising zakat maal or income zakat and zakat fitrah, accounted for Rp4.048 trillion. In 2024, total reported collection reached Rp40.510 trillion, including Rp11.622 trillion reported on the balance sheet, Rp28.888 trillion off-balance-sheet, and Rp4.969 trillion in zakat-specific collection. In 2025, total reported collection reached Rp44.698 trillion, including Rp11.876 trillion reported on the balance sheet, Rp32.822 trillion off-balance-sheet, and Rp5.014 trillion in zakat-specific collection (Badan Amil Zakat Nasional, 2024, 2025, 2026). These figures describe reporting scope and policy relevance. They do not show that digital governance caused collection growth.

**Figure 2.** Composition of reported national ZIS-DSKL collection, 2023-2025




Source: Badan Amil Zakat Nasional (2024, 2025, 2026). Notes: Zakat-specific values combine zakat maal or income zakat and zakat fitrah. Other on-balance-sheet values include infaq, sedekah, qurban where reported, and other DSKL. Off-balance-sheet ZIS-DSKL is shown separately. The chart describes reported composition and does not establish causal effects.

Digital access is the entry condition for formal participation, not a direct measure of sustainable growth. Under the Technology Acceptance Model, mobile banking, QRIS, transfers, digital wallets, and institutional applications support participation when users perceive them as useful, easy to operate, secure, and accessible. Organizational support and perceived risk also shape adoption (Abdullah et al., 2023; Al Mustofa et al., 2025). Digital transformation begins only when the resulting transactions are connected with muzaki identity, fund classification, settlement, payroll, ledger, and distribution records. This distinction prevents payment-interface availability from being treated as evidence of governance capacity.

Data integrity supports the information pathway by creating a verifiable chain from payment to reporting. Transaction records must match the muzaki identity, fund category, amount, channel, receipt, settlement, ledger entry, and relevant distribution record, while preserving correction histories and access logs. Reliable records reduce information asymmetry, but trust emerges only when disclosure is timely, understandable, accessible, and consistent with those records. Reporting should therefore separate zakat maal, zakat fitrah, infaq, sedekah, other DSKL, and off-balance-sheet amounts and should explain distribution, costs, audit findings, program outcomes, and unresolved limitations (Hasan et al., 2022; Muflih, 2023).

Voluntary zakat payroll forms a separate compliance pathway. Its expected effect on payment continuity operates through convenience and perceived procedural fairness, not through enrollment volume alone. A legitimate arrangement requires informed and revocable consent, accurate eligibility and calculation, secure salary data, accessible correction and withdrawal channels, receipts, and periodic distribution information. Institutional accountability then integrates the adoption, information, and payroll pathways through reconciliation, complaint handling, audit follow-up, and evidence-based planning. This coordinating role explains how an integrated governance configuration can support sustained formal participation and collection stability (Kamal, Berakon, et al., 2024; Sawmar & Mohammed, 2021).

The proposed relationships remain conditional. Cybersecurity incidents can weaken trust even when a payment channel is convenient. Digital exclusion can prevent some muzaki from accessing formal services. Weak amil capability can produce parallel manual records and delayed reports. Limited interoperability can create unmatched transactions. Poor leadership can prevent corrective action. Payroll systems can also create resistance when consent is unclear. Insani et al. (2024), Inoue (2024), Zakiy and Falikhatun (2024), and Juniati and Widiastuti (2026) support the inclusion of these boundary conditions.

The framework also identifies which actors control each pathway. Table 5 links policy responsibilities with the main governance risk and a measurable monitoring indicator. This allocation prevents digital zakat governance from being treated as the sole responsibility of an information-technology unit.

**Table 5.** Actor-specific implementation actions, risks, and monitoring indicators

| Actor | Priority action | Key governance risk | Monitoring indicator |
|---|---|---|---|
| BAZNAS RI / regulator | Set fund-classification, interoperability, reporting, complaint, and data-protection standards | Fragmented rules and incomparable reports | Share of institutions reporting on time; completeness of standardized fields |
| Regional BAZNAS / LAZ | Operate secure channels, reconcile data, publish reports, and | Weak human resources, poor security, and digital exclusion | Reconciliation exceptions; report timeliness; training |

| Actor | Priority action | Key governance risk | Monitoring indicator |
|---|---|---|---|
| | maintain assisted offline access | | completion; unresolved complaints |
| Employers / payroll units | Use opt-in consent, calculation simulation, correction, withdrawal, receipts, and periodic reports | Miscalculation or perceived coercion | Auditable consent rate; correction requests; withdrawal processing; complaint resolution |
| Banks / fintech / vendors | Provide secure APIs, traceable transactions, continuity, data minimization, and incident notification | Data breach, failed transactions, and vendor lock-in | Service availability; failed-transaction rate; incident count; recovery time |
| Internal audit / sharia oversight | Test reconciliation, classification, consent, distribution eligibility, and corrective action | Formal compliance without operational follow-up | Open audit findings; corrective-action closure; repeated exceptions |

Source: Developed by the authors from the integrated literature synthesis.

Implementation should follow a staged sequence. Institutions should first secure accessible payment and complaint channels, then establish complete and reconciled records, publish verifiable reports, implement voluntary payroll safeguards, and connect collection with mustahik outcomes. Table 5 assigns responsibility for these actions to regulators, zakat institutions, employers, payment partners, and internal or sharia oversight. Scaling should occur only after the preceding stage produces observable evidence of readiness.

Collection growth must remain connected to distribution quality. Larger inflows do not automatically improve welfare. Digital systems can strengthen mustahik identity records, needs mapping, program monitoring, and outcome evaluation. Arwani et al. (2022) show that zakat distribution can develop community economic potential, while Sarif et al. (2024) emphasize productive zakat as a mechanism for sustainable income. Credible distribution impact therefore mediates the final relationship between accountability and sustainable zakat growth.

BAZNAS RI and relevant regulators should define minimum data fields, fund-classification rules, reporting calendars, interoperability requirements, complaint procedures, and data-protection controls. The standards should separate zakat from infaq, sedekah, qurban, other DSKL, and off-balance-sheet reporting. Regional BAZNAS and LAZ can adapt implementation to local capacity while maintaining these minimum controls.

Employers and payroll units should use auditable opt-in consent, calculation simulations, correction and withdrawal channels, receipts, and periodic distribution reports. Banks, fintech providers, and platform vendors should provide secure interfaces, transaction traceability, service continuity, exportable records, and timely incident notification. Internal audit and sharia oversight should test reconciliation, consent, calculation, fund classification, eligible asnaf, distribution records, access controls, and corrective action.

The national collection trend reinforces the need for better classification and reporting, but it does not confirm the framework. Off-balance-sheet amounts formed the largest share of total reported ZIS-DSKL in all three years shown in Figure 2, while the zakat-specific component remained much smaller. Evaluation should therefore prioritize zakat maal, zakat fitrah, active muzaki, recurring payments, data quality, and verified mustahik outcomes. Table 6 consolidates the minimum indicators and evidence needed to evaluate implementation readiness. The indicators support repeated internal assessment and future empirical validation rather than one-time compliance statements.

**Table 6. Measurable readiness indicators for digital zakat governance**

| Readiness aspect | Measurable indicator | Minimum evidence |
|---|---|---|
| Payment technology | Successful and failed digital transactions; receipt delivery; assisted-channel availability | Muzaki can pay, verify, and obtain help when the digital channel fails |
| Data integrity | Transaction error rate; missing or duplicate muzaki records; payroll-consent exceptions; fund-classification corrections; unmatched bank, platform, payroll, ledger, and distribution records; audit-trail completeness | Transaction, identity, payroll, fund-classification, mustahik, distribution, reconciliation, access-log, and correction records follow defined fields and review rules |
| Reporting transparency | Publication timeliness; accessibility; fund-category separation; stakeholder feedback | Reports distinguish zakat from other ZIS-DSKL funds and explain collection, distribution, costs, and outcomes |
| Voluntary payroll | Auditable consent; calculation corrections; withdrawal processing; participant reporting | Deductions are informed, revocable, correctly calculated, and supported by receipts and reports |
| Data protection | Access violations; incidents; containment and recovery time | Role-based access, encryption, backup, vendor controls, and response procedures operate |
| Amil capability | Training completion; role coverage; error and complaint trends | Responsible staff can operate systems, interpret data, communicate reports, and manage incidents |
| Impact evaluation | Programs with defined indicators; linkage between collection and beneficiary outcomes | The institution can explain how funds produced verifiable benefits and how results changed decisions |

Source: Developed by the authors from the integrated conceptual framework.

The indicators provide a practical testing agenda. Researchers can convert them into survey items, audit measures, or longitudinal institutional data, while policymakers can use them to identify weak links before expanding digital channels or payroll partnerships.

## 5. Conclusion and Recommendations

This policy-oriented integrative conceptual review shows that sustainable zakat growth depends on coordinated governance rather than technology alone. The framework assigns distinct roles to the Technology Acceptance Model, digital transformation theory, agency theory, public accountability, compliance theory, and systems theory. Together, these theories explain adoption, process and data integration, information quality, trust, voluntary payroll continuity, institutional accountability, and the interaction among these elements.

The main conceptual contribution is a five-proposition model supported by an operational definition of data integrity that covers transaction, muzaki, payroll, fund-classification, distribution, reconciliation, security, and audit-trail records. The framework also distinguishes zakat-specific collection from wider ZIS-DSKL and off-balance-sheet reporting, which prevents aggregate philanthropic growth from being interpreted as evidence of digital zakat governance success.

For implementation, regulators should standardize fund classification, interoperability, reporting, data protection, and complaint handling. Zakat institutions should strengthen reconciliation, accessible disclosure, assisted payment channels, and amil capability. Employers should use informed and revocable payroll consent, while banks and platform providers should ensure secure, traceable, and portable records. Progress should be assessed through transaction success, reconciliation quality, reporting timeliness, consent integrity, complaint resolution, security incidents, active muzaki retention, recurring-payment stability, and verified mustahik outcomes.

## 6. Limitations and Future Research

This review has five limitations. First, it uses a purposive author-assembled corpus and does not claim exhaustive systematic coverage. Second, the original Google Scholar page count, result denominator, and full-text exclusion log were not retained, which limits reproducibility. Third, the propositions are conceptual and do not establish causal effects. Fourth, official ZIS-DSKL data combine different fund types and substantial off-balance-sheet reporting. Fifth, institutional capacity differs across BAZNAS, LAZ, regions, employers, and platform partners, so readiness thresholds require empirical calibration.

Future quantitative studies should test the five propositions with zakat-specific measures. Surveys can measure usefulness, ease of use, data integrity, transparency, trust, procedural fairness, consent, accountability, and continued formal payment. Institutional panel data can measure digital-transaction shares, active muzaki retention, collection volatility, reporting timeliness, complaint resolution, reconciliation quality, fund-classification corrections, and security incidents. Mediation analysis can test adoption intention, transparency, accountability, trust, and distribution impact. Moderation analysis can test cybersecurity, inclusion, amil capability, interoperability, leadership, and institutional scale.

Qualitative and mixed-method research should compare large and small institutions, high- and low-readiness regions, and different employer-payroll arrangements. Interviews with muzaki, amil, employers, auditors, regulators, platform providers, and mustahik can explain how consent, trust, data quality, risk, and accountability operate in practice. Comparative cases can also identify whether digital channels expand inclusion or mainly shift existing formal payments to new interfaces.

Future research should report zakat maal, zakat fitrah, infaq, sedekah, qurban, other DSKL, and off-balance-sheet collection separately. This approach will allow researchers to determine whether governance mechanisms influence zakat-specific growth, recurring stability, or only broader reporting totals. It will also improve comparisons across institutions and years.

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