

Digital Innovation in Zakat Collection at the National Zakat Collection Agency of North Lombok Regency

Ernaldo Fikrul Arifin

Akademi Bisnis Lombok

Article Info

Article history:

Received: 20 November 2025

Publish: 26 November 2025

Keywords:

Digital Innovation;
Zakat;
SIMBA;
Fundraising;
BAZNAS North Lombok.

Abstract

The development of digital technology has encouraged zakat institutions to transform their fundraising strategies. This study aims to analyze the digital innovations implemented by the National Zakat Agency (BAZNAS) of North Lombok Regency to increase the effectiveness of zakat, infaq, and alms (ZIS) collection. The research method used a qualitative approach through observation, documentation studies, and in-depth interviews with BAZNAS administrators and the community. The results show that digital innovations through the BAZNAS Management Information System (SIMBA), digital payment channels such as QRIS and bank transfers, digital zakat campaigns, and the use of the official website play a significant role in increasing the transparency, effectiveness, and accessibility of ZIS services. Digital strategies have been proven to strengthen public trust, simplify transaction processes, and reach a younger generation familiar with technology. These innovations also support modern fundraising theory, which emphasizes building an institutional brand image and increasing muzaki engagement through an adaptive approach.

This is an open access article under the [Lisensi Creative Commons Atribusi-BerbagiSerupa 4.0 Internasional](#)



Corresponding Author:

Ernaldo Fikrul Arifin

Akademi Bisnis Lombok

Email: ernaldofikrularifinwork@gmail.com

1. INTRODUCTION

The development of information technology in the digital era has brought significant changes to various sectors, including zakat management institutions. Changing consumer behavior, which is increasingly dependent on digital services, requires zakat institutions to innovate in providing zakat collection and distribution services. As an official government agency, the North Lombok Regency BAZNAS (National Agency for the National Zakat Agency) has implemented various digital innovations to improve the effectiveness and transparency of zakat management.

According to Sayuti, digitalization is an urgent need for modern zakat institutions. The implementation of the SIMBA application is considered capable of recording transactions in real time, streamlining mustahiq (recipients) data, and streamlining the reporting process. The existence of a digital system increases public trust in the professionalism of zakat institutions.

Similarly, Arba'in stated that digital innovation has become a crucial part of the fundraising strategy. BAZNAS North Lombok has begun utilizing digital services such as QRIS, bank transfers, and online donation platforms to make it easier for zakat payers to pay their zakat without having to visit the office.

Previous research by Rahman (2022) showed that digitalizing zakat simplifies the collection process because it is more efficient, transparent, and can save time and costs. This is in line with Suginam's (2023) findings that SIMBA is a priority strategy in optimizing digital-based zakat management.

Based on this background, this research focuses on analyzing the forms of digital innovation implemented by BAZNAS North Lombok Regency and their impact on the effectiveness of zakat collection.

2. RESEARCH METHODS

This study uses a descriptive qualitative approach to provide an in-depth description of the digital innovation phenomenon occurring at the National Azizah (BAZNAS) of North Lombok Regency. Data collection techniques included in-depth interviews with BAZNAS administrators, direct observation of the digital innovation process, and documentation studies of the official website and activity reports.

Data analyzed using data reduction techniques, data presentation, and concluding according to the Miles & Huberman model.

3. RESULTS AND DISCUSSION

To face the challenges of the digital era, the National Zakat Agency of North Lombok Regency continues to innovate to improve the effectiveness of zakat, infaq, and alms collection. Changing lifestyles, which are increasingly dependent on information technology, require zakat institutions to digitally transform. This innovation aims not only to simplify zakat transactions but also to increase accessibility, transparency, and convenience for zakat payers, particularly the younger generation and urban communities. As Mr. Sayuti explained during an interview, digitizing systems is an urgent need for effective zakat management in this modern era. We greatly appreciate BAZNAS North Lombok's move to use a system like SIMBA, which can record transactions in real time, more efficiently record recipients, and simplify the reporting process. We believe this digital system increases our confidence that zakat institutions operate professionally and accountably. Furthermore, we hope to have an online reporting system in the future that we can access to see how our zakat contributions have helped recipients.

Furthermore, Mr. Arba'in also stated that digital innovation is a crucial part of the fundraising strategy. BAZNAS has begun utilizing digital services such as QRIS, bank transfers, and online donation platforms to make it easier for muzakki (payers of zakat), infaq, and sadaqah (charity) to pay zakat, infaq, and sadaqah without having to visit the office in person. This approach has proven effective, especially for the younger generation and urban communities who are more familiar with technology. Through a combination of educational strategies, cross-sector partnerships, and the use of technology, BAZNAS North Lombok Regency continues to strive to optimally and sustainably increase zakat fundraising. From the results of research conducted by Rahman, the results of this study are that digitalization of zakat plays a role as a digital method of collecting and paying zakat, which makes it easier for BAZNAS Sumenep and Muzakki to save time and costs. In addition, with digitalization, it can facilitate the collection of zakat funds to be more transparent, effective, and efficient. For the implementation of digitalization of zakat at BAZNAS Sumenep, namely through bank transfers, websites, QR code scans, and social media (Facebook, WhatsApp, and Instagram).

a. Implementation of the BAZNAS Management Information System (SIMBA)

One of the strategic steps implemented by the National Zakat Agency (BAZNAS) of North Lombok Regency is the use of SIMBA (BAZNAS Management Information System), a digital platform designed to manage all financial activities and zakat

management in an integrated manner. SIMBA enables the recording of zakat receipts, financial reporting, and distribution to those entitled to receive zakat (mustahik) to be conducted transparently and accountably. Similarly, research by Suginam, where the results of this study shows that SIMBA training assistance is the main priority strategy for optimizing digital-based zakat management to increase transparency in zakat management at the National Zakat Agency (BAZNAS) in North Sumatra.

SIMBA facilitates the monitoring and evaluation of institutional performance and increases public trust because every transaction is systematically recorded. Furthermore, SIMBA supports reporting to the central BAZNAS (National Azan Azizah) and government agencies, in accordance with the principles of good public governance.

b. Utilization of QRIS and Digital Payment Channels

In response to changes in people's preferences for more comfortable non-cash transactions, the National Zakat Agency of North Lombok Regency adopted QRIS (*Quick Response Code Indonesian Standard*) as a channel for paying zakat, infaq, and alms. QRIS makes it easy for zakat payers to pay zakat through a digital wallet application or mobile banking by simply scanning a QR code. QRIS is distributed through various media, including displays in mosques, educational institutions, offices, and social media. This approach is considered highly effective in reaching civil servants, millennials, and urban communities accustomed to digital transactions. This convenience makes the zakat collection process faster, safer, and automatically documented.

c. Digital Zakat Campaign and Online Socialization

Digital innovation is also being implemented in the form of online zakat campaigns and education. The National Zakat Agency of North Lombok Regency actively utilizes social media, websites, and WhatsApp groups to disseminate zakat information. Educational content is packaged in the form of infographics, short videos, beneficiary testimonials, and online zakat payment guides. Similarly, the research results compiled by this study provide the following results: first, the use of online services for zakat payments at LAZ Yogyakarta city has an impact on the convenience for muzakki in depositing zakat as an effort to fulfill their obligations. Second, the existence of zakat socialization through social media, in addition to accommodating muzakki who are sensitive to the use of online technology, also has an impact on public awareness in paying zakat through information disseminated on social media.

This strategy not only raises public awareness but also fosters closer ties between the institution and its zakat payers. BAZNAS becomes more responsive to the needs and communication styles of the digital generation, which are more interactive and faster.

d. Utilization of the official website (kablombokutara.baznas.go.id)

BAZNAS North Lombok Regency utilizes an official website(kablombokutara.baznas.go.id) as a comprehensive information center, covering the institution's profile, activity news, leadership agenda, zakat services, financial reports, and contacts, as well as facilitating online zakat payments and providing a zakat calculator to make it easier for muzakki. BAZNAS North Lombok Regency actively carries out news of activities and agendas through the website, including reporting on the Ramadhan Safari, the receipt and distribution of ZIS from various villages, as well as zakat socialization activities, which reflect efforts to reach the wider community and provide information about its programs. This institution builds strong collaborations and partnerships with various parties, including BAZNAS RI in programs such as the construction of Decent Housing, local governments through

the active involvement of officials in BAZNAS events, village governments through silaturrahim events, potential collaboration with educational institutions, as well as collaboration with religious institutions in the distribution of aid, which demonstrates a holistic approach to expanding the reach and effectiveness of zakat collection.

The kablombokutara.baznas.go.id website regularly publishes information related to BAZNAS activities, such as zakat socialization, aid distribution, and community economic empowerment programs. For example, there is an article about the withdrawal of Field Work Practice (PKL) participants from the State Islamic University of Mataram on November 15, 2022, as well as information about scholarship programs and the distribution of business assistance funds. The website also provides information about programs run by the National Aznas Agency (BAZNAS) of North Lombok Regency, such as scholarship programs and the distribution of business assistance funds. Furthermore, it also includes a leadership agenda covering activities to be implemented by BAZNAS. Finally, BAZNAS of North Lombok Regency demonstrates its commitment to transparency and accountability in its implementation. Zakat management. Publication of information related to programs and activities helps the community understand how zakat funds are managed and distributed. By utilizing this official website, BAZNAS North Lombok Regency can reach a wider community, provide transparent information, and increase community participation in zakat programs.

Figure 2. Official Website of BAZNAS North Lombok



1) Providing activities and agendas

National Zakat Agency North Lombok Regency actively utilizes the news and agenda sections of its website to report on various activities. One frequently reported activity is the "Ramadan Safari," a program involving BAZNAS leaders and local government officials in distributing aid to the community at various mosques during Ramadan. In addition, the website also publishes news about the receipt of ZIS (Zakat, Infak, and Sedekah) contributions from various villages, demonstrating the institution's efforts to reach communities down to the village level. Information about the distribution of ZIS for various programs, including health programs and assistance for decent housing, is also regularly shared through the website. The success of BAZNAS North Lombok Regency in achieving its zakat collection target is also part of the published news, reflecting the effectiveness of the implemented strategy. Finally, zakat socialization activities for the community, such as those held in Genggelang Village, are also reported as part of efforts to increase zakat awareness among the community. As explained by Mr. Ali in the interview, we once participated in zakat education activities organized by BAZNAS in mosques and prayer

rooms. The content was quite substantial and opened our insights, especially regarding professional zakat and its calculations.

Figure 3. BAZNAS North Lombok Distributes Aid to 241 Honorary Teachers throughout KLU



Source: official website kablombokutara.baznas.go.id

2) Collaboration and Closeness

The National Zakat Agency (BAZNAS) of North Lombok Regency has established various collaborations and strategic partnerships to support zakat collection and distribution. This collaboration with BAZNAS RI has been realized through programs such as the construction of BAZNAS's Decent Housing (RLHB), demonstrating the synergy between BAZNAS at the district and national levels. Strong partnerships are also established with local governments, as reflected in the active involvement of regional officials such as the Regent, Deputy Regent, Regional Secretary, and Regional People's Representative Council (DPRD) leaders in various BAZNAS events, particularly the Ramadan Safari. The institution also fosters good relations with village governments through gatherings with Village Heads throughout the KLU (North Sulawesi Province), reflecting efforts to build strong relationships at the community level. In addition, there is potential for collaboration with the Ma'arif NU PWNU West Nusa Tenggara Education Institute for a scholarship program in North Lombok, which indicates the expansion of the partnership network to the Education sector.

The Ramadan Safari is one of the main tools for BAZNAS North Lombok Regency to engage with the community. Through this activity, the National Zakat Agency not only distributes aid but also interacts directly with the community, which can be an opportunity to raise awareness about the importance of zakat. Furthermore, the North Lombok Regency BAZNAS also actively holds outreach events at the village level, such as the one in Genggelang Village. This program aims to educate the public about the benefits of zakat and how to distribute it through BAZNAS. Engagement with community leaders is also a key part of BAZNAS's North Lombok Regency strategy. A gathering with village heads throughout North Lombok demonstrates efforts to build strong relationships with community leaders. Partnerships with community and religious leaders can be highly effective in increasing public awareness and participation in zakat programs. The mission of the North Lombok Regency BAZNAS, which explicitly mentions increasing awareness of zakat among

muzakki, shows a strategic focus on education and outreach programs for the community.

Figure 4. The Regent of North Lombok and BAZNAS KLU Hold a Ramadan Safari at the Al-Hikmah Santong Mosque



Source: official website kablombokutara.baznas.go.id

The North Lombok Regency BAZNAS also builds partnerships at the community level by involving village governments. ZIS contributions are received from the administration, village, and the gathering with the village head shows that there are efforts to build strong zakat collection channels at the grassroots level. The potential for collaboration with educational institutions such as the NU Ma'arif Education Institute also opens up opportunities to reach a wider segment of society and raise awareness among students and educators. Furthermore, while not explicitly stated, the distribution of aid through mosques indicates a strong partnership with religious institutions that play a central role in the Muslim community.

3) Digital fundraising

BAZNAS North Lombok Regency has utilized a digital platform through its official website by providing various online payment options. Muzakki can pay zakat via bank transfer using a virtual account from several major banks and through digital payment platforms like Gopay. The zakat calculator on the website is also a digital initiative to make it easier for zakat payers to calculate their zakat obligations. Although it is not explicitly mentioned that there is massive use of social media for fundraising campaigns, the existence of news about BAZNAS North Lombok Regency activities shared online indicates the use of social media to disseminate information. At the national level, BAZNAS RI is actively pursuing digital innovation and establishing partnerships with various digital platforms, such as a collaboration with MNC Securities for zakat and stock donations through the Motion Trade app. This initiative demonstrates a national trend in utilizing technology to increase the ease and accessibility of zakat payments. Interestingly, there is no explicit mention of the use of QRIS by BAZNAS North Lombok Regency, despite the fact that this method is quite popular and effective in other regions of Indonesia. This could be a potential area for developing digital fundraising strategies in the future.

Success zakat fundraising is not only determined by communication strategy or promotion, but also by institutional capacity, the quality of human resources for zakat collectors, and the sustainability of programs offered to zakat payers. Therefore, BAZNAS needs to develop adaptive and innovative strategies that reflect the times and dynamics of society.

e. The Impact of Digital Innovation on Zakat Fundraising

The digital innovation implemented by the National Zakat Collection Agency (BAZNAS) of North Lombok Regency has had a significant positive impact. The collection process has become more flexible, not limited by time and location. Zakat payers can pay zakat anytime and anywhere without having to visit a BAZNAS office in person.

Furthermore, this approach also encourages institutional transformation toward more professional, transparent, and efficient zakat management. Adopting technology provides a bridge to increased public participation, particularly among segments previously unreached by conventional methods.

Thus, the digital strategy implemented by the National Zakat Collection Agency of North Lombok Regency has become an important pillar in building a modern and inclusive zakat fundraising system.

It can be concluded that the results of this strategic analysis, where the digital innovation strategy through social media, websites, and SIMBA supports the fundraising theory which emphasizes the importance of building brand image and public trust through a modern approach.

4. CONCLUSIONS

The digital innovations implemented by the North Lombok Regency BAZNAS through SIMBA, QRIS, a website, and digital payment channels have had a positive impact on increasing the effectiveness of zakat collection. Digitization increases transparency, simplifies transactions, expands the reach of zakat payers, and strengthens public trust.

Going forward, mobile application development, more widespread use of QRIS, and integration with fintech platforms can strengthen sustainable zakat fundraising strategies.

5. BIBLIOGRAPHY

“Wawancara Pak Arba’in Sodri Wakil Ketua 1 BAZNAS KLU.” n.d.

Kamalik, A. I., Fadhilah, N. N., Lestari, T., & Ridwan, M. “Analisis Model Digitalisasi Dalam Pengelolaan Zakat: Studi Kasus Pada BAZNAS Indonesia.” Jurnal Study Islam, , 1, no. 1 (n.d.): hlm. 85-98.

Maghfirah, Fitri. ". "Peningkatan Perolehan Dana Zakat Melalui Penggunaan Teknologi Online." Az Zarqa 12, no. 2 (2020): 58-76.

Maisiyah, and Muktir Rahman. “Peran Digital Marketing Dan Digital Fundraising Dalam Peningkatan Minat Masyarakat Membayar Zakat, Infak, Dan Sedekah Di Baznas Kabupaten Sumenep.” Alkasb: Journal of Islamic Economics 1, no. 1 (2022): 54–69. <https://doi.org/10.59005/alkasb.v1i1.162>.

Miles, M. B. (8). Huberman. AM. Qualitative Data Analysis: An Expanded Sourcebook. Evaluation and Program Planning., n.d.

ohar, Syarifah. “Peranan Dakwah Dalam Pengumpulan Zakat Maal Di Baznas Kabupaten Takalar.” Jurnal Mercusuar 3, no. 3 (2022): 368-378.

Suginam, Suginam. “Strategi Optimalisasi Implementasi Digitalisasi Pengelolaan Zakat Sebagai Upaya Meningkatkan Transparansi Pada Badan Amil Zakat Nasional (BAZNAS) Di Sumatera Utara.” Diss. Universitas Islam Negeri Sumatera Utara, 2021.

Yuniarti, Rosearistavia, Syamsul Hilal, and Muhammad Iqbal Fasa. "Pendistribusian Zakat Produktif Dalam Mensejahterakan Mustahik Atas Dana Zakat Yang Dikelola Baznas Provinsi Lampung." EKSISBANK: Ekonomi Syariah Dan Bisnis Perbankan 7, no. 2 (2023): 244–52. <https://doi.org/10.37726/ee.v7i2.879>.