

# Ziswaf: Zakat Application to Improve Ease of Recording Zakat Data in Indonesia

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**Abstract:** - Maximizing zakat is one of the endeavors of the Indonesian government in alleviating poverty. However, the manual procedures used in the zakat management system are a hindrance because it takes too long to process data collection and distribute received zakat funds. The purpose of this research is to develop a zakat-recording application that is automatically and continuously synchronized across all user interfaces. Therefore, it can aid in ensuring that the worthiest or *Mustahik* are properly receiving zakat from the *Muzakki* (zakat payers) and that all transactions are legitimate. The research procedure used was the development of the Extreme Programming (XP) approach. The number of research subjects involved was 255 people, consisting of zakat ambassadors, group managers, area managers, local committees (called *Panzisda*), regional committees (called *Panziswil*), and institutional committees. With the assistance of the User Experience Questionnaire (UEQ), an evaluation of the newly developed system was performed. The findings of the evaluation of the system development demonstrate that users have provided satisfactory evaluations on several characteristics, including attractiveness (1.72), accuracy (1.75), efficiency (1.55), dependence (1.50), stimulation (1.72), and novelty (1.03). All of the data indicates positive evaluation results, which means that the developed application can be utilized to facilitate the process of zakat data recording and verification.

**Key-Words:** - Information System, Zakat, UEQ, Ziswaf, Zakat-recording application, Indonesia

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## 1 Introduction

Indonesia is an archipelagic country with around 200 million inhabitants. As a vast archipelagic country, inevitably, the leaders of the country are confronted with a great deal of difficulty. The nation views the issue of poverty as one of its primary concerns. Based on data from the Central Statistics Agency of the Republic of Indonesia, there are around 26.42 million people identified in the poor category, [1]. This issue affects the progress of the country's economy, which leads to the fact that Indonesia is still classified as a developing country. Many initiatives have been taken to alleviate poverty, one of which is to maximize the zakat system.

The government is not attempting to maximize this zakat system for no purpose. Indonesia is one of the countries with the world's largest Muslim

population. In Islam, zakat is an obligation that must be performed to support the disadvantaged, [2], [3]. When there are a great number of Muslims, the overall amount of money donated will likewise be substantial. The significant amounts of these contributions will make a difference in the fight against poverty. To this end, the Indonesian government has established a zakat collection institution to make it easier for individuals to realize their zakat commitments. The institution is also tasked with collecting various sorts of charity, including infaq, shodaqoh, waqf, and fidyah.

This institution will undoubtedly facilitate the process of raising funds to the maximum extent possible if the process of coordination, validation, and distribution is adequately established. However, there are still certain challenges in collecting and managing payments, particularly in the process of

validating and distributing funds, [4]. Another issue that frequently arises is the merging of data from each zakat collection institution in each region, [5]. the zakat collection committee, also known as the zakat ambassador, usually reports the amount of zakat collected in their region to the city or district coordinator, [6], [7]. The received data will be manually matched by the regional coordinator by reviewing receipts recorded and sent by the zakat ambassador, [5]. Furthermore, the zakat recording process is still carried out by reporting each transaction, [8], [9]. Due to the length of the data integration procedure, this procedure is considered less effective and efficient, hence disrupting the zakat distribution process. This is evident from the observation process conducted at various zakat collection institutions. Essentially, the gathered funds should be handed promptly to those in need.

To address these issues, we need an innovation that makes the process of distributing zakat funds convenient and practical. With the technological breakthroughs of the industry 4.0 era, the use of information technology should be maximized. This is because the advancement of information technology has greatly affected many facets of human life, [8], [10]. The existence of Information and Communication Technology (ICT) is typically the impetus for making previously manual tasks into automated ones, [10]. The process of automation allows for increased productivity and efficiency in a given endeavor.

There has been extensive use of information systems in many different contexts, including but not limited to Smart Cities, transportation systems, health information systems, geographic information, community participation systems, food systems, and many others, [11], [12], [13], [14], [15]. Observing numerous examples of the application of information technology, it is evident that information technology can facilitate the automation of a system, hence simplifying tasks. However, the use of information technology to collect zakat, infaq, shadaqah, waqf, and fidyah has not been optimized, particularly in Indonesia, [16]. Various electronic-based ZISWAF digitizations are considered to be effective and generate outcomes that exceed the objective, [17]. Some authorities, however, believe that certain forms of digital zakat activities involve non-Islamic elements. As a result, the Baznas agreement must stipulate that financial technology (FinTech) must separate ZISWAF funds from those of other fintech customers, for neither Baznas, muzakki, nor mustahik may benefit from depositing funds. Therefore, this research was carried out to develop an information technology-

based application specifically for the management and reporting of zakat, infaq, shadaqoh, waqf, and fidyah. Evidently, the application has generated a database that combines data access amongst regional coordinators with the same role, automating the process of data integration.

## 2 Literature Review

### 2.1 Indonesian Population and Poverty Rate

Indonesia is a country that consists of thousands of islands and has a wealth of natural resources. Nevertheless, even though natural resources are abundant, there are still a significant number of inhabitants that are identified as impoverished, [18]. This is clear from data provided by the Central Statistics Agency for September 2021, which shows that the number of individuals living in poverty reached 26.50 million, [1]. This alarmingly high poverty percentage can be attributed to differences in the quality of available human resources, [18]. This can also be seen in Figure 1, which shows that the island of Papua, which has the lowest quality of education, has the highest poverty rate. Nevertheless, education is not the only factor that leads to poverty. The ownership of natural resources, the caliber of human resources, and disparities in access to capital are three more causes, [18], [19].

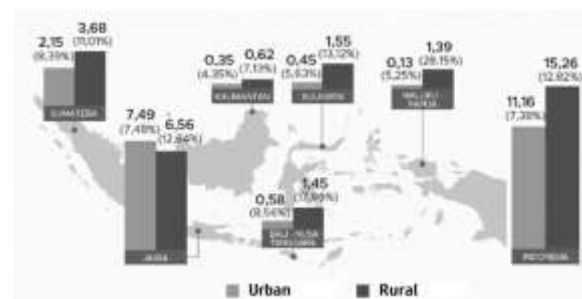


Fig. 1: Distribution of the poor population per island

In actuality, the poverty rate in Indonesia dropped between 2006 and March 2020, except for September 2013, March 2015, and March 2020. The growth in the number and percentage of impoverished people during this period of time was precipitated by the growing prices of products, services, and necessities as a result of the rise in energy prices and the Covid-19 pandemic in March 2020, [1], [18]. Even during the period from March to September 2021, the number of impoverished people witnessed a downturn, falling from 27.54 million (20.14%) in March 2021 to 26.50 million

(19.71%) in September 2021, a decrease of 1.04 million individuals, [1].

The Poverty Line in March 2021 was recorded at IDR 472,525.00/capita/month with the composition of the Food Poverty Line of IDR 349,474.00 (73.96 percent) and the Non-Food Poverty Line of IDR 123,051.00 (26.04 percent). In March 2021, the average poor household in Indonesia had 4.49 household members. Thus the size of the Poverty Line per poor household on average is IDR 2,121,637.00/poor household/month, [1].

Figure 1 depicts the percentage and number of individuals living in poverty on each island in March 2020. It can be seen that the largest percentage of poor people is on the islands of Maluku and Papua, which is 20.34 percent. On the other hand, the island of Kalimantan has the lowest percentage of disadvantaged people, at 5.81 percent. In terms of numbers, the island of Java has the largest population of poor people (14.05 million), whereas the island of Kalimantan has the smallest population of poor people (0.97 million).

## 2.2 Zakat

Zakat is a religious obligation in Islam, [20], [21]. As one of the Five Pillars of Islam, the Qur'an specifies in great detail who is obligated to pay zakat and who is eligible to receive the funds, [22], making zakat a religious obligation for all Muslims who meet the necessary conditions of wealth to aid the needy. Since zakat is a religious act with both spiritual and material (social) dimensions, it is inextricably linked to both the afterlife and the worldly life, [23]. In the context of Indonesian law, a zakat is undoubtedly a form of worship with the formalization of its arrangement in the form of state legislation, apart from the pilgrimage to the Mosque, [22], [23]. Empirically, zakat has been proven to be beneficial to the flourishing of social and economic life, [24]. Zakat is an incredible resource to utilize in initiatives that aim to alleviate poverty, [25].

## 2.3 Management of Zakat in Indonesia

Zakat management must be carried out professionally and follow good systems or rules. As with financial management in large companies or with international standards, it must have good and professional management such as standard operating procedures. Likewise, good zakat management must have standard operating procedures in accordance with sharia rules and laws.

Indonesia is one of the nations having the highest Muslim population worldwide. In 2013, the total Muslim population of Indonesia reached 87.21%,

[23]. It can be stated that Indonesia, with the largest Muslim population, has a significant potential for zakat. According to studies, the potential for national zakat is IDR 217 trillion, [1].

However, based on the results of the BAZNAS report, it was revealed that from the potential zakat that could be absorbed and managed by the BAZNAS institution, only Rp450 billion for 2007, increased to Rp2.73 trillion in 2013 or only about 1%. Before this point, research on zakat has focused on either the potential of zakat, the impacts of zakat on people's welfare and other social issues, or the practicality of receiving zakat funds, [26].

As one of the nations with the largest Muslim population in the world, consisting of 207.2 million people or 87.18% of the total population, [1], Indonesia has a substantial zakat potential. In 2020, the total potential for zakat in Indonesia was recorded at Rp233.84 trillion, with zakat income accounting for the greatest amount at Rp139.07 trillion. In its realization, the total national collection in 2019 was still Rp10,166.12 trillion, [19], [23]. Meanwhile, the potential value of Rp233.84 trillion includes Rp6.71 trillion for Corporate Zakat, Rp139.07 trillion for Income Zakat, Rp19.79 trillion for Agricultural Zakat, Rp9.51 trillion for Animal Zakat, and Rp58.76 trillion of Money Zakat. The largest percentage of zakat sources is still dominated by income zakat. Based on the report on the realization of the zakat collection by Lazismu Nasional which was recorded from 2019 until mid-2020, it was Rp239,003 billion. Thus, it can be asserted that the zakat collection is not carried out most efficiently and effectively, [2], [3], [19].

## 3 Method

This research is development research with an Extreme Programming (XP) approach, which is a software development approach that tries to simplify the various stages of its development to be more adaptive and flexible, [27], [28]. The research was conducted from the end of May 2021 to the beginning of October 2021. The research steps carried out refer to the development research described by Primary which can be seen in Figure 2.

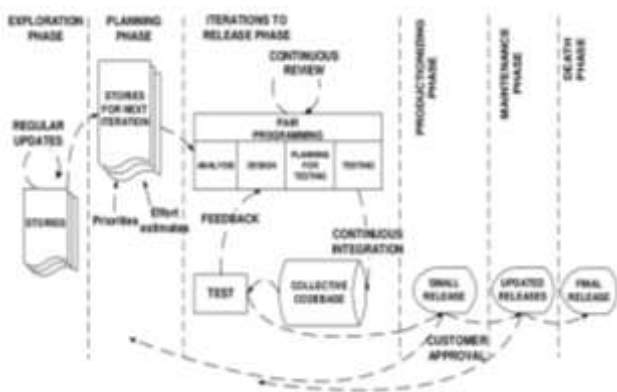


Fig. 2: Extreme Programming Stage

### 3.1 Exploration Phase

The initial stage is known as the exploration phase. At this stage of the process, the researchers have completed a comprehensive study of the application design. The study was conducted by studying the current state of knowledge, doing observations, and conducting interviews. Interviews were carried out with stakeholders who will eventually utilize the application, such as zakat ambassadors, group managers, area managers, local committees (named *Panzisda*), regional committees (named *Panziswil*), and institutional committees. The fundamentals of what is required were investigated, such as the process for recording and distributing zakat, infaq, and alms. The entirety of this information formed the basis for the design of the application.

### 3.2 Planning Phase

The information gathered during the exploration phase was used to drive the planning stage processes. To design the system that would be used in the application, the researchers compiled a work schedule. The researchers created the system designs for the application by predicting what menus and application screen displays, among other things, need to be offered. At this point in the process, researchers were also preparing a variety of applications or supporting programs for the development of zakat applications. Some of the software used include Microsoft Visual Code as a code editor, Dbeaver as a database administration tool (which supports MySQL and PostgreSQL), as well as the Laravel 8 framework.

### 3.3 Iterations Phase

During the iteration phase, some processes have been completed, namely system analysis, system design, and system testing, [28]. As shown in Figure 2, it is possible to return to this stage multiple times depending on whether or not the application design that was developed has satisfied the user's needs.

An analysis of the system was carried out concerning the requirements that the system must meet for administrators. These requirements include the provision of category menus, login menus, list menus, and any other menus that are deemed necessary. In addition, the system design and analysis became the basis upon which system development was conducted. When the system was completed, the stakeholders were put through their paces. The data gathered from the results of the tests were then utilized as the basis for developing system enhancements for the application. This stage is repeated until the final product is closer to perfection, with modifications made following the requirements of all of the stakeholders.

### 3.4 Instruments and Techniques of Data Analysis

In this particular study, data collection was accomplished through the utilization of user experience. User experience, also known as UX, typically refers to the relationship between humans (the users) and the application systems they interact with, [29]. The user experience can provide an overview of user perceptions and responses to the results of interactions with the system, [30], [31], [32], [33]. To be able to measure UX, an instrument in the form of the User Experience Questionnaire (UEQ) was employed, which is part of the classic usability test to get a comprehensive impression of the usability and UX experience aspects, [31], [32]. The UEQ is structured according to the users' perceptions of the product's ergonomic or pragmatic quality, pleasure quality, and product attractiveness, [34], [35]. Figure 3 below depicts the structure of the UEQ in further detail.

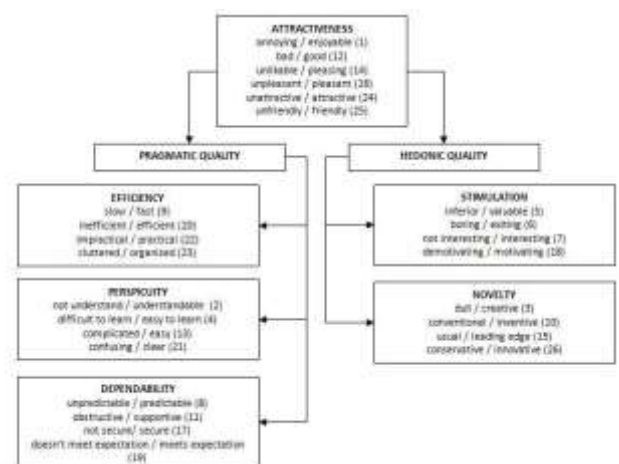


Fig. 3: User Experience Questionnaire Structure

The UEQ rating scale is divided into two aspects: pragmatic quality, which contains acuity, efficiency,

as well as dependence variables, and hedonic quality, which includes stimulation and novelty variables, [31], [32], [35]. According to the UEQ analysis, the average value of each variable ranges from -3 to +3.

A variable with an average value of -3 indicates a very negative assessment, while an average value of +3 indicates a very positive assessment. The mean value between -0.8 to +0.8 describes the neutral evaluation result. A negative evaluation result is indicated by an average value below -0.8 and a positive evaluation result is indicated by a value above +0.8.

The UEQ questionnaire was then distributed to 255 stakeholders, including the regional coordinator, zakat ambassadors, and the community, who would eventually use the application. The questionnaire was further analyzed using the UEQ technique to assess the level of Attractiveness, Perspicuity, Efficiency, Dependability, Stimulation, and Novelty in the developed application.

## 4 Results and Discussion

### 4.1 Application System Design Results

In this present study, the design of an application system named the Ziswaf application was produced. This application is designed based on the results of the initial assessment or needs analysis. Figure 4 illustrates a system layout that was designed on the application page. On that page, a login menu is provided, and that page serves as the application's starting page whenever it is opened. After the user has successfully logged in, many menus will become available to them. These menus include input and update of transaction data menu, an about applications menu that contains information or profiles related to applications, a zakat calculator menu that assists with determining the amount of zakat that must be issued, and a transaction report menu.

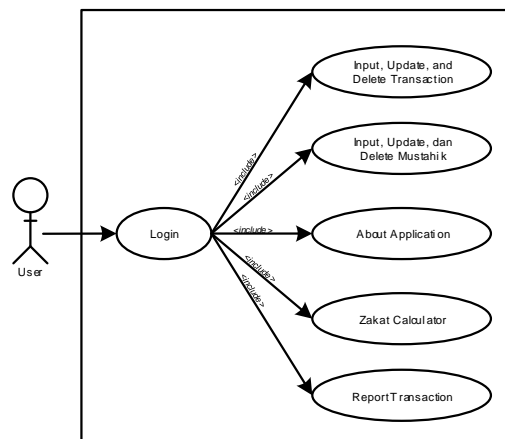


Fig. 4: One Example of a Use Case Diagram made

Following the creation of the use case diagram, the database design was subsequently carried out. During this stage of the process, the researchers was designing the necessary database in accordance with the model that has already been created. In particular, users of the application can have more than one role, which means that switching between tables and user roles as connected entities is something that can be done. The database management system will be used to save any new data that comes in. Figure 5 is a representation of a database that demonstrates one possible organizational structure. This database will hold all of the data, including records of transactions, information about users, and other records. All of this information will serve as the foundation upon which the Ziswaf application will be developed.

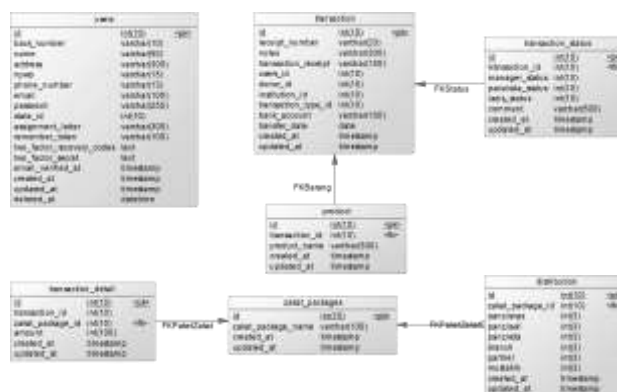


Fig. 5: One Example of Database Design

Referring to the diagram shown in Figure 4, the display design of the application that was constructed is illustrated in Figure 6. In accordance with the design of the use case diagram, the display on this menu comprises a login and register menu as the user's initial stage in utilizing this program.

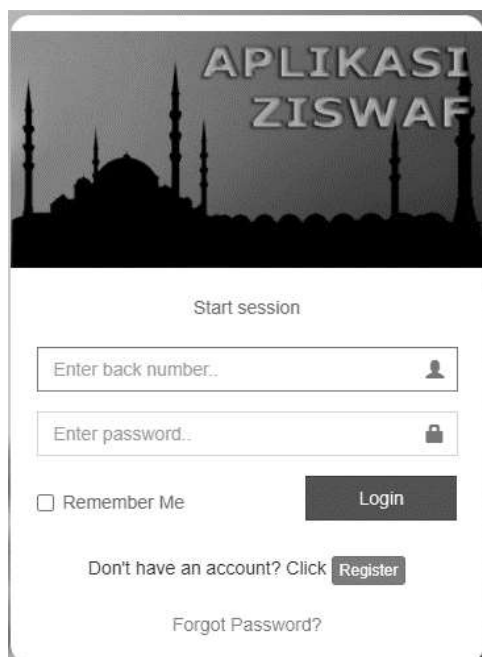


Fig. 6: Login Display

The incoming information will be inputted into the application in the form of a database. In this instance, the term “database” refers to the structure of the database that has been designed. When referring to the design of the database, which is displayed in Figure 5, it is clear that the information that is saved when a user register is in the form of the user’s identity card number, name, telephone number, email address, and some other information. This data will, without a doubt, benefit users in the process of data collecting, which will, in turn, help facilitate the data-gathering process. In addition, information such as email addresses and phone numbers will be of assistance to users in the event that they have forgotten their passwords and are unable to log in.

When the user has finished registering for the application and logged into it, the user will be taken to the dashboard menu, which is depicted in Figure 7 and is described below. The user will have access to view information related to the total number of transactions as well as the total amount of funds collected inside this section. This data will be automatically updated whenever new data is entered by other users. The updated data will also be directly synchronized with other users’ accounts on the application. Therefore, it will ensure that all users, including zakat ambassadors, group managers, area managers, regional committees (called Panzisdas), regional committees (called Panzisdas), and institutional committees, can view and access this data. Since the data will be collected in real-time with such a system, the process of

gathering data and verifying the number of transactions will be more effective and efficient, since the data will be updated in real-time.



Fig. 7: Zakat Ambassador Dashboard page

#### 4.2 Application Evaluation Results

The researchers performed a number of tests in order to complete their evaluation of the application. These tests included functional testing of the application as well as testing of matters regarding technical applications. The results of the tests are used as feedback, and if there are any inconsistencies in the results, such inconsistencies will be addressed in the subsequent iteration.

The following is the result of testing a web-based Ziswaf logging application on localhost using the described implementation. As soon as we receive feedback from potential clients, the design phase of the application will move forward with the execution of any necessary modifications. All improvements are possible to ensure that the application continues to innovate in response to the needs of the times and its users. When compared to one the other applications such as Zakat Ummat, [36], this application lacks a search function and has a poor User Interface (UI) and User Experience (UX) design. In addition, it is known that Zakat Ummat currently has issues with intricate transaction process layouts, necessitating modifications to its website. In other words, performing maintenance and repairs can be performed at any time to assure the optimal performance of the application.

The results of calculating the average UX value for 26 variables using the five dimensions of UEQ are presented in Table 1. The average value of the variables has been calculated as a result of the transformation of the respondents’ responses.

Table 1. UEQ Scale Measurement Results

Quality	Mean Scales UEQ	Variable	Scales UEQ
Attractiveness	1,71	Attractiveness	1,716
Pragmatic Quality	1,60	Perspicuity	1,750
		Efficiency	1,545
Hedonic Quality	1,38	Dependability	1,503
		Stimulation	1,723
		Novelty	1,028

Based on the rules of UEQ Analysis, most of the positively evaluated variables were characterized by a mean value above +0.8 (see Table 1), [31]. There is evidence of positive assessments in the dimensions of Attractiveness, Pragmatic Quality, and Hedonic Quality. Moreover, there is no indication of a negative assessment based on the measurement results for the variables of Attractiveness, Perspicuity, Dependability, and Stimulation. In the meantime, it appears at first glance that the Efficiency and Novelty variables both exhibit unfavorable outcomes. However, further investigation reveals that the two factors do not yield any unfavorable outcomes.

The evaluation results in Table 1 are reinforced by the results of measuring the UEQ value of each variable in Table 2. The data in Table 2 shows that the Attractiveness Quality, Pragmatic Quality, and Hedonic Quality are included in the positive evaluation assessment (above 0.8). The measurement results of all variables are not categorized as negative or below -0.8 (see the difference between the mean and variance), [31], [32]. To see this more clearly, the data from the UEQ analysis is presented in the form of a benchmark chart as in Figure 8 which refers to the Schrepp Benchmark category, [35]. This is due to the fact that, if we only consider the UEQ value, it will be quite challenging to determine whether or not the application has satisfied the quality standards, [35], [38]. The UEQ benchmark chart in Figure 8 shows that four scales are categorized as good, namely Attractiveness (1.72), Perspicuity (1.75), Efficiency (1.55), and Dependability (1.50). The figure shows that the scale of the UEQ measurement results ranges from 1.03 (for Novelty) to 1.75 (for Perspicuity). This average value falls within the category of above-average to excellent. This demonstrates that the Ziswaf information system is of high quality.

On the rating scale for the attractiveness variable, there is a positive value. The Ziswaf application is considered to have a high level of attractiveness by its users, which contributes to a sense of ease and convenience when utilizing the application. Users

believe that the Ziswaf application is excellent because it has a system that is straightforward to use, and it aids in the process of calculating the total amount of funds that have been received in real-time.

The mean score on the acuity rating scale is 1.75, making it the scale with the highest mean score. The perspicuity assessment shows how simple it is for users to operate the Ziswaf app. The ease of use can be affected by several factors, including the level of difficulty, the level of complexity, the ease of understanding, and the ease of learning. The Ziswaf application offers a simple user interface, making it accessible to users hailing from a wide range of cultural and educational experiences. Therefore, engaging in a variety of activities does not result in confusion. Despite this, there are still aspects of user input that can be improved upon within the application, such as the way language is employed within it.

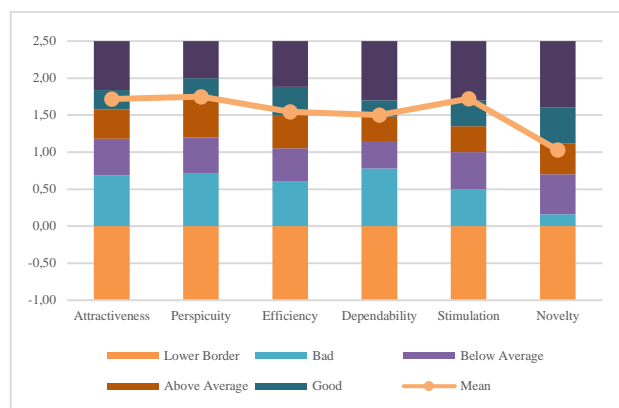


Fig. 8: Output Benchmark UEQ

Furthermore, a score of 1.55 on the efficiency scale shows that the Ziswaf application system is well-designed to assist its users in achieving their objectives. This rating shows that this application is capable of resolving issues associated with data integration and synchronization from each zakat collection institution in each region, issues that traditionally have taken considerable time and included intensive manual operations, [5].



Table 2. The output of UEQ Variable Value Measurement Results

Item	Mean	Variance	Std. Dev.	No.	Left	Right	Scale
1	1,8	1,5	1,2	255	annoying	enjoyable	Attractiveness
2	2,1	1,3	1,1	255	not understandable	understandable	Perspiciuity
3	0,8	2,3	1,5	255	creative	dull	Novelty
4	1,7	2,3	1,5	255	easy to learn	difficult to learn	Perspiciuity
5	2,0	1,2	1,1	255	valuable	inferior	Stimulation
6	1,4	1,4	1,2	255	boring	exciting	Stimulation
7	1,7	1,3	1,1	255	not interesting	interesting	Stimulation
8	1,3	2,1	1,5	255	unpredictable	predictable	Dependability
9	1,4	1,8	1,3	255	fast	slow	Efficiency
10	1,3	1,8	1,3	255	inventive	conventional	Novelty
11	1,0	1,8	1,3	255	obstructive	supportive	Dependability
12	1,7	2,1	1,4	255	good	bad	Attractiveness
13	1,5	2,0	1,4	255	complicated	easy	Perspiciuity
14	1,7	1,6	1,2	255	unlikable	pleasing	Attractiveness
15	1,0	2,1	1,5	255	usual	leading edge	Novelty
16	1,7	1,6	1,3	255	unpleasant	pleasant	Attractiveness
17	1,7	1,8	1,3	255	secure	not secure	Dependability
18	1,8	1,2	1,1	255	motivating	demotivating	Stimulation
19	2,0	1,5	1,2	255	meets expectations	does not meet expectations	Dependability
20	1,4	1,9	1,4	255	inefficient	efficient	Efficiency
21	1,7	1,9	1,4	255	clear	confusing	Perspiciuity
22	1,6	1,6	1,3	255	impractical	practical	Efficiency
23	1,8	1,6	1,3	255	organized	cluttered	Efficiency
24	1,6	1,4	1,2	255	attractive	unattractive	Attractiveness
25	1,8	1,3	1,1	255	friendly	unfriendly	Attractiveness
26	1,0	2,0	1,4	255	conservative	innovative	Novelty

Users have reported that the Ziswaf application settings are really useful. In addition, the factors of the level of security, the level of conformity to expectations, the level of predictability, and the level of reliability in supporting the user’s work are indicated by the dependency value scale, [36], [38]. Dependency variables determine the extent to which interactions in the Ziswaf application can be controlled by users, [31], [32], [38]. According to the results of the UEQ measurement, the dependency value is currently at a value of 1.50 (a positive evaluation result).

In the hedonic quality aspect, the stimulation variable shows a rating scale of 1.72 and the novelty variable is 1.03. Experiences that stimulate users to access and run Ziswaf applications are referred to as Stimulation Variables. The stimulation rating on the scale indicates that users are experiencing the benefits that encourage them to use the Ziswaf application services, [31], [35], [36], [37], [38].

Nevertheless, the novelty variable exhibits the lowest possible positive rating scale. The term “novelty” refers to the degree to which users experience a sense of innovation while using the Ziswaf application. Users have the impression that the Ziswaf application does not make use of innovative approaches to the development of its system. Users believe that the services that are currently accessible lack the innovation necessary to sustain the existing online distribution of zakat, infaq, shadaqah, and waqf transactions, in particular when contrasted with several other applications.

### 4.3 Production Phase

At this stage of the process, the application being developed is ready for its final release. After the previous stages of development and improvement have been completed, this stage is then carried out. The purpose of the final release form is to provide the developer with a means by which they may present the user with all of the applications that have been developed.

At this phase, the application is subjected to one final round of quality assurance testing. It is checked at this point in the process to ensure that the system's requirements, both functional and non-functional, have been met in terms of implementation. If all of these prerequisites are met, the application that needs to be presented can proceed to the publishing stage.



Fig. 9: Catziswaf.id page

The publication stage marks the completion of the development of a system that has been tested and then implemented in accordance with the requirements of the objective. At this stage, the system will be implemented on a production server that the general public will be able to access. At the



time, the developed system is available on the page shown in Figure 9 at <http://catziswaf.id>.

After the product, in the form of the Ziswaf application, has been successfully released, the application must be maintained regularly to avoid potential issues that can arise at any time. As with other common applications, we will continue to look for any and all chances for improvement in order to maintain this application performing at its peak. If the application's system is not regularly maintained and updated, it will interfere with system performance, making the process of integrating and synchronizing data difficult.

## 5 Conclusion

The following are conclusions that can be drawn from the descriptions and discussions that have been presented before this point: (1) This study produces an application for recording Ziswaf that makes it easier for zakat ambassadors to report the results of zakat collection, (2) This application aids in the facilitation of automatic zakat transaction validation to ensure that the process is carried out efficiently, (3) Zakat distribution reports are described according to zakat collection areas and categories of zakat packages, and (4) The data entered into the system will be directly integrated among the many regional zakat coordinators, and will be accessible to any region at any time.

We provide recommendations for scholars interested in conducting research in this area that they investigate numerous digital zakat payment applications in order to collect data on people's preferences in selecting zakat, infaq, and shadaqah payment applications. In addition, future research can find out whether or not the utilization of financial technology in the process of paying zakat conforms with Islamic law itself.

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