MODERNIZING ZAKAT, INFAK AND SHADAQAH GOVERNANCE: INSIGHTS FROM DIFFUSION, INSTITUTIONAL, AND CONTINGENCY THEORIES

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Abstract

This study investigates the modernization of ZIS governance in Ternate City Indonesia, focusing on Baitul Maal Hidayatullah (BMH) as a case study. The primary aim is to formulate innovative models and strategies that integrate technological solutions with community-based approaches to enhance the effectiveness of zakat management. Adopting a qualitative phenomenological method, the research draws on in-depth interviews with zakat managers and stakeholders involved in digital transformation initiatives. Findings reveal that the application of technology, such as blockchain-based systems, mobile applications, and digital payment platforms, has significantly increased the efficiency, transparency, and accountability of zakat operations. BMH, for instance, achieved 100% of its fundraising target through digital channels, compared to only 50–60% via conventional methods. At the same time, challenges persist, including limited access to technology and low digital literacy in rural areas, prompting the adoption of a hybrid model that combines manual and digital services to maintain inclusivity. The study emphasizes the importance of technology as a driver of modern zakat governance while highlighting the need for adaptive strategies aligned with local socio-cultural contexts. These findings contribute to the broader discourse on Islamic social finance and provide practical insights for enhancing trust, inclusivity, and sustainability in zakat institutions.

Keywords*: Innovation; Modernization; Efficiency And Effectiveness; Zakat*

Abstrak

Penelitian ini mengkaji modernisasi tata kelola ZIS di Kota Ternate dengan menjadikan Baitul Maal Hidayatullah (BMH) sebagai studi kasus. Tujuan utamanya adalah merumuskan model dan strategi inovatif yang mengintegrasikan solusi teknologi dengan pendekatan berbasis komunitas untuk meningkatkan efektivitas pengelolaan zakat. Dengan menggunakan

metode kualitatif fenomenologis, penelitian ini didasarkan pada wawancara mendalam dengan pengelola zakat dan pemangku kepentingan yang terlibat dalam inisiatif transformasi digital. Hasil penelitian menunjukkan bahwa penerapan teknologi, seperti sistem berbasis blockchain, aplikasi seluler, dan platform pembayaran digital, telah secara signifikan meningkatkan efisiensi, transparansi, dan akuntabilitas operasional zakat. BMH, misalnya, berhasil mencapai 100% target penghimpunan dana melalui saluran digital, dibandingkan dengan 50–60% ketika masih menggunakan metode konvensional. Meski demikian, tantangan masih ada, termasuk keterbatasan akses teknologi dan rendahnya literasi digital di wilayah pedesaan. Hal ini mendorong diterapkannya model hibrida yang mengombinasikan layanan manual dan digital demi menjaga inklusivitas. Penelitian ini menegaskan pentingnya teknologi sebagai penggerak modernisasi tata kelola zakat, sekaligus menekankan perlunya strategi adaptif yang selaras dengan konteks sosial-budaya lokal. Temuan ini memberikan kontribusi terhadap wacana keuangan sosial Islam serta menawarkan wawasan praktis untuk meningkatkan kepercayaan, inklusivitas, dan keberlanjutan lembaga zakat.

Kata kunci: Inovasi; Modernisasi; Efisiensi Dan Efektivitas; Zakat

INTRODUCTION

The role of zakat, infaq, and sadaqah (ZIS) is crucial in reducing income inequality and empowering vulnerable communities sustainably (Hawariyuni et al., 2019; Husin et al., 2021). Beyond its status as a religious obligation, ZIS also functions as a social instrument to alleviate structural poverty and strengthen the economic solidarity of the ummah (Pratama & Yuni, 2020). The optimal distribution of ZIS has been proven to increase household income among the poor and reduce inequality in various Muslim countries (Ariyani, 2016; Ayuniyyah et al., 2018). Consequently, ZIS can be considered an effective policy tool in addressing socio-economic challenges. The principle of distributive justice in Islam, as represented through ZIS, shows strong potential to support sustainable development in developing countries.

In Ternate, the strategic role of Baitul Maal Hidayatullah (BMH) as a zakat management institution demonstrates a practice that responds to local socio-economic conditions (Widiastuti et al., 2025). BMH applies a participatory and contextual approach tailored to the needs of island communities facing limited access to education and economic resources (Gümüş et al., 2019). One of BMH's strengths lies in its ability to design empowerment programs based on local potential, such as sharia microfinance and entrepreneurship training. These initiatives have been effective in improving the economic independence of mustahik and strengthening Muslim social networks (Mahendra et al., 2021). Thus, a community-based and adaptive institutional approach is key to successful zakat management in

marginalized areas like Ternate. This practice can serve as a model for replication in other regions with similar socio-economic conditions.

At the national level, BMH collected zakat funds amounting to IDR 291 billion in 2023, reflecting high public trust in its transparency and credibility (JPNN.com, 2023; Humaidi et al., 2022; Setiawan, 2019; Tamil & Pakanna, 2023). The funds are allocated for humanitarian initiatives such as disaster relief (MNC Trijaya, 2023). In Ternate, BMH distributes zakat productively to empower fishermen and micro-entrepreneurs. In 2024, the institution also received a "Very Good" rating in its sharia audit (Kompas Money, 2024; Rosele et al., 2022; Rusadi, 2022; Najma, 2017). However, despite Ternate's significant zakat potential, several studies indicate that management has not yet been optimal due to low awareness and limited innovation. Therefore, digitalization and strategic collaboration are needed to maximize ZIS management (Widiastuti et al., 2025).

Scientific studies on innovation and zakat modernization conclude that integrating Internet Financial Reporting with Good Corporate Governance enhances accountability through transparent and easily accessible financial data, thereby strengthening stakeholder trust (Roziq, 2021; Basarud-Din, 2023; Mubin, 2022; Amilahaq, 2021; Azzahra, 2023). An effective zakat system must rest on the principles of trust, benefit, objectivity, justice, and legal certainty (Abdullah, 2023; Beik, 2021; Santoso, 2023). Furthermore, the adoption of blockchain technology is considered capable of improving transparency, reducing costs, and enabling peer-to-peer transactions.

The modernization of ZIS governance in Indonesia has become a central agenda in enhancing the effectiveness of collection and distribution, in line with the digital transformation undertaken by zakat institutions to strengthen transparency and accountability (Shaikh & Ismail, 2017; Hawariyuni et al., 2019). Nevertheless, challenges such as low digital literacy, limited human resources, and inadequate stakeholder involvement still hinder system optimization (Brommeyer et al., 2024; Gebken et al., 2021; Gunawan & Winarto, 2024; Hassan et al., 2024; Rujitoningtyas et al., 2025). In Ternate, BMH faces similar obstacles, even though it has introduced e-zakat platforms and digital financial systems (Maulana, 2023). Its modernization is distinctive because it combines traditional community-based practices with evolving digital adoption (Hassan et al., 2021; Hermawan & Rini, 2016; Mayasari et al., 2023). The main challenge remains the low digital literacy of both muzakki and mustahik in remote areas.

The discourse on ZIS modernization reflects a spectrum of views between supporters and skeptics. Advocates argue that digitalization, including blockchain and e-zakat systems, improves transparency,

accountability, and community participation, particularly during the pandemic (Zulfikri et al., 2021; Akbar, 2015). Critics, however, emphasize that low digital literacy, fragmented systems, and socio-cultural barriers are major obstacles (Takidah & Pratiwi, 2017; Pratama et al., 2024; Hermawan & Rini, 2016). At BMH, similar challenges continue to arise in implementing technological solutions.

Recent research on ZIS governance modernization indicates that technological innovation has positively influenced efficiency and transparency in zakat institutions (Zulfikri et al., 2021). Additionally, the connection between zakat and the Sustainable Development Goals (SDGs) is increasingly acknowledged in scholarly work as part of a long-term zakat management framework (Wahid et al., 2023; Aziz, 2022). However, most of these studies remain conceptual, with relatively few empirical investigations assessing the actual impact of modernization at the local level.

Moreover, research on ZIS modernization rarely addresses the optimal adoption of digital technology within specific socio-economic and cultural contexts (Erni et al., 2024; Narulitasari, 2023). Considering this gap, the present study examines the modernization of ZIS governance at BMH using a multidimensional approach. It not only explores the role of technology in zakat management but also evaluates how socio-economic, cultural, and fiscal policy factors shape governance effectiveness in local contexts (Takidah & Pratiwi, 2017; Wahid et al., 2023; Mayasari et al., 2023). This study thus aims to provide comprehensive academic insights for optimizing ZIS management in a modern and sustainable manner.

LITERATURE REVIEW

Diffusion of Innovation Theory in Modernization of ZIS Governance at BMH Ternate

The Diffusion of Innovation Theory, developed by Everett M. Rogers (Rogers, 2003), explains how innovations are introduced and disseminated within a social system through communication among individuals across five main stages: awareness, persuasion, decision, implementation, and confirmation. The first stage, awareness, occurs when an individual or group becomes familiar with the existence of an innovation and understands its general function. In the context of ZIS modernization at BMH Ternate, this stage is evident when the community is introduced to the concept of zakat digitalization through socialization and counselling. The second stage, persuasion, reflects changes in individual attitudes toward innovation, where

they begin to consider the advantages and potential benefits of using digital systems in the management of zakat, infaq, and sadaqah.

The decision stage emerges when individuals decide to accept or reject innovation after reviewing various information and opinions previously obtained (Ghofar et al., 2024; Danila et al., 2024). In practice, this decision translates into concrete actions such as the use of e-zakat applications or digital payment platforms provided by BMH (Amilahaq et al., 2020). This stage is crucial because it marks the transformation of behavior from a traditional zakat system toward a more efficient digital one (Judijanto et al., 2024; Fharadilla & Muhtadi, 2023). However, this process inevitably faces challenges, including the digital divide, limited infrastructure, and low technological literacy, particularly in remote areas. Thus, the success of implementation largely depends on both technical capacity and social readiness within the community to embrace these innovations.

The final stage, confirmation, is when users seek validation of their decisions by observing results and receiving feedback from the use of innovation (Bin-Nashwan et al., 2023; Danila et al., 2024). When innovations consistently demonstrate relevant benefits, adoption becomes stronger and more widespread within society (Fharadilla & Muhtadi, 2023). At BMH, confirmation can be observed through the increasing number of digital system users and positive testimonials from both muzakki and mustahik (Azmala et al., 2025; Kashif et al., 2018). The core of this theory lies not only in the diffusion of technology itself but also in the surrounding social processes, where perceptions of relative advantage, compatibility with local values, ease of use, trialability, and visibility of results are decisive factors for successful diffusion. At this point, effective communication strategies, continuous education, and stakeholder support are essential to ensure that digital innovations in ZIS governance are widely and sustainably adopted.

Institutional Theory in Modernization of ZIS Governance at BMH Ternate

Institutional Theory, as described by Meyer & Rowan (1977) and DiMaggio & Powell (1983), explains how organizations respond to external pressures to gain legitimacy and sustain themselves in dynamic institutional environments. This theory emphasizes that innovation in organizations is driven not only by internal efficiency or profit motives, but also by normative, regulative, and mimetic pressures from the external environment. In the case of BMH Ternate, the modernization of ZIS governance is strongly influenced by government regulations that mandate the adoption of digital systems to enhance transparency. Such requirements represent regulatory pressure that compels organizations to adjust their practices in accordance with prevailing

policies. Additionally, normative pressure emerges from public expectations regarding the professionalism and accountability of zakat institutions.

Mimetic pressure further encourages BMH to emulate the successful practices of leading institutions such as Dompet Dhuafa and Rumah Zakat, which have effectively implemented digital technologies. This imitation is not merely competitive behavior but also a strategy for preserving reputation and credibility within the broader social system. These three forms of external pressure, regulative, normative, and mimetic, serve as defining structures in the modernization process, where success depends not only on internal capacity but also on the organization's ability to adapt to its external environment (DiMaggio & Powell, 1983). In this sense, innovation is not autonomous; rather, it is shaped by regulatory dynamics, societal expectations, and dominant industry practices.

Accordingly, the essence of Institutional Theory highlights that organizational change, including the digitization of ZIS at BMH, results from institutionalization rather than isolated managerial decisions. Institutions that successfully transform are those capable of interpreting external pressures and aligning internal structures without compromising their institutional identity. For BMH, this theoretical perspective frames modernization strategies not simply as technical adjustments but as deliberate institutional responses to an increasingly complex social, political, and economic environment.

Application of Hybrid Model (Manual-Digital) in ZIS Governance Based on Contingency Theory.

Contingency Theory, as developed by Woodward (1965), Lawrence & Lorsch (1967), and Fiedler (1964), is based on the premise that organizational effectiveness depends on the alignment between strategies employed and the environmental conditions encountered. This theory rejects a universal managerial approach and emphasizes that organizational decisions must be tailored to specific internal and external contexts. In the case of ZIS governance at BMH Ternate, the theory is particularly relevant given the geographical characteristics of the islands and the unequal distribution of digital infrastructure, which demand adaptive solutions. The hybrid approach, combining manual and digital methods, represents a direct response to these varied local needs, ensuring that a single system is not imposed across all regions. This model illustrates the core principles of Contingency Theory, namely flexibility and the adaptation of strategies to remain relevant in specific contexts.

In addition, the theory highlights the importance of mapping situational factors such as resource availability, technological readiness, and human resource capacity when determining organizational policies. For instance, the full adoption of a digital system may work effectively in urban areas with adequate infrastructure, but it is less feasible in remote locations lacking internet access. Under such conditions, employing a hybrid strategy that integrates both manual and digital methods provides an optimal and realistic solution. This approach not only enhances operational efficiency but also ensures inclusivity, allowing zakat services to reach all segments of the community. By embracing the principles of Contingency Theory, BMH avoids a one-size-fits-all strategy that could otherwise lead to service inequality and diminished public trust.

Ultimately, the essence of Contingency Theory underscores that organizational success depends largely on the ability to interpret and adapt to environmental changes. The adoption of a hybrid model by BMH reflects this principle, showing that strategies are designed not merely on technological idealism but also with sensitivity to the social, geographical, and cultural realities of the communities served. Consequently, the success of ZIS modernization is shaped not only by digital innovation but also by careful integration of approaches suited to local contexts. This strategy ensures that ZIS governance becomes not only technically effective but also socially equitable and sustainable in the long term.

METHOD

This study employs a qualitative approach to explore the central phenomena, including informant participation, Zakat, Infak, and Sadaqah organizers, and the research site, BMH (Mayer, 2015; Perry, 2013; Martirano, 2016; Collins et al., 2015; Yee, 2018). The process was carried out using various naturalistic methods that support a deeper understanding of the experiences being studied (Moerer-Urdahl & Creswell, 2004; Salmon & Buetow, 2013). Through this approach, the researcher seeks to capture the meaning of the phenomena as experienced by participants in a comprehensive and reflective manner.

The qualitative approach in this study aims to gain an in-depth understanding of phenomena directly experienced by subjects, specifically in the management of zakat. It emphasizes the description of behaviors, perceptions, actions, and motivations that shape the social realities of individuals. By applying diverse narrative methods grounded in natural language, qualitative research enables a thorough exploration of how

meanings and interpretations of life experiences are constructed. This approach also allows for investigation into the subjective aspects of social phenomena, helping researchers understand how individuals create meaning from their experiences within specific social and cultural contexts.

In this study, informants, zakat managers in Ternate City, were selected through a snowball sampling technique to ensure relevant and informative participation. This method values participants as knowledgeable contributors with meaningful insights, avoiding objectification, and allowing researchers to gain a deeper understanding through direct interaction and narrative exploration (Xu & Connelly, 2010). Figure 1 illustrates the Phenomenological Research Design adopted in this study (Neubauer et al., 2019).
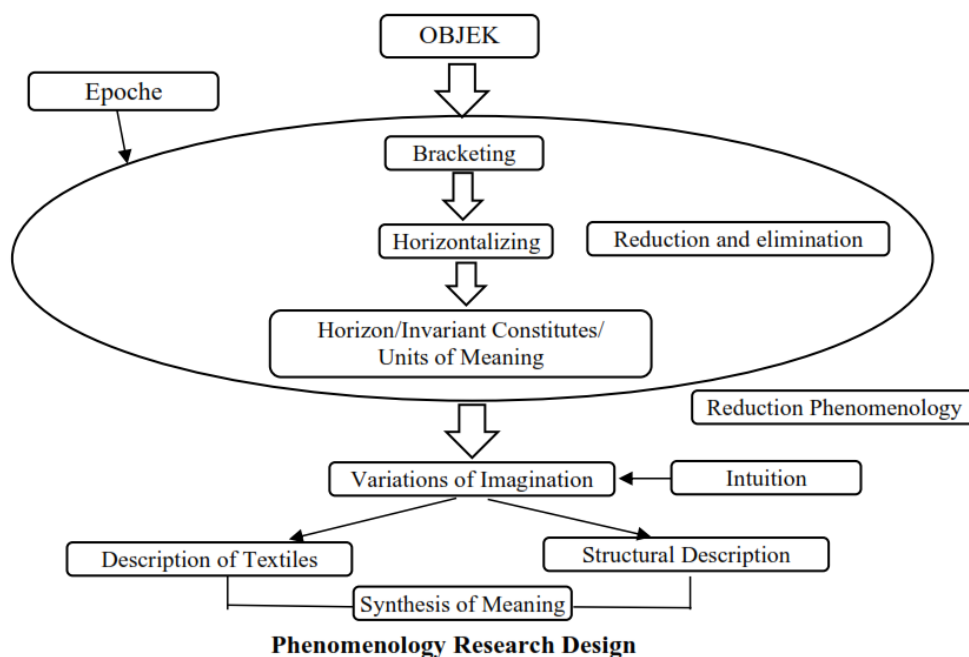

Figure 1. Phenomenology Research Design
Source: Author Analysis (2025)

RESULT AND DISCUSSION

Utilization of Technology for Innovation and Modernization of BMH Governance

Technology serves not only as an operational tool but also as a means to enhance transparency, accountability, and community participation. In this regard, BMH continues to adapt to technological developments in order to meet contemporary demands. Digital transformation represents a strategic step to strengthen institutional performance and deliver broader benefits to beneficiaries. Consequently, the use of technology has become central to the

modernization of ZIS governance at BMH. The implementation of information systems, digital platforms, and innovative financial technologies has introduced significant improvements to BMH's governance. These advancements have enhanced transparency, efficiency, and the speed of ZIS fund collection (Fazial et al., 2025). Technology also facilitates the collection, distribution, and monitoring of ZIS funds more effectively. As expressed by one of the officials:

> *"... in this case, BMH has adopted innovative payments for the receipt of zakat, infak, and alms funds in Ternate City. Payment services at BMH generally use online platforms such as mobile applications, websites, and social media. Especially in North Maluku, the use of technology is still relatively limited, but we continue to use social media, transfer services, and barcodes as a means of payment. We also use WhatsApp services to facilitate communication and service. Thus, we began to adjust to provide convenience in the payment of zakat from muzaki to BMH, which was then distributed to mustahik who were entitled to receive it..."*

The statement illustrates that BMH has adopted digital payment technology to facilitate the receipt of zakat, infak, and sadaqah funds. This innovation enables donors to contribute through various online platforms, reflecting BMH's commitment to leveraging digital advancements to broaden its reach and simplify the payment process for the community. In addition, the use of such technology strengthens transparency and accountability in the management of ZIS funds. Thus, BMH demonstrates responsiveness to the needs of an increasingly technology-literate society. This initiative also aligns with broader efforts to enhance public trust in zakat management institutions.

Furthermore, BMH has developed an online zakat collection application (Apps Zakat) designed to improve user convenience by allowing donors to select the category of zakat they wish to contribute. Through intuitive and accessible features, the application helps individuals better understand their zakat obligations and facilitates a more efficient and transparent allocation of contributions. This initiative reflects BMH's proactive strategy to meet the needs of a demographic that is increasingly familiar with digital solutions. The application also extends the reach of zakat services to a wider community. In this way, BMH continues to innovate in delivering high-quality services to both donors and beneficiaries, underscoring its commitment to leveraging technology for service enhancement.

The integration of technology, including payment gateways, cloud computing, and mobile applications, provides concrete evidence of BMH's

digital transformation. By adopting these innovations, the institution has significantly improved operational efficiency, strengthened data protection protocols, and expanded the accessibility of its services. This development represents a substantial transformation in the way religious institutions interact with stakeholders, showcasing their adaptability to the evolving demands of society. Additionally, such technologies enable BMH to engage a wider audience, particularly younger generations who are more accustomed to digital platforms. Consequently, the institution has successfully increased community participation in zakat activities, reinforcing its position as an organization that is responsive and adaptive to change.

Nevertheless, the application of technology also presents notable challenges. One of the primary concerns is data security, as the protection of personal information and financial transactions is essential. Vulnerabilities such as cyberattacks, hacking, and data breaches could undermine donor trust and damage institutional credibility. Therefore, BMH must ensure that its technological infrastructure is supported by robust security protocols and updated regularly to minimize potential risks. In addition, staff training is necessary to raise awareness of data security and to build institutional resilience. Such measures are crucial for safeguarding integrity and maintaining public confidence in the institution.

In addition, digital literacy and compliance with sharia principles present significant challenges in BMH's process of adopting technology. Not all community members, particularly muzakki from certain backgrounds, possess sufficient understanding of how to use digital platforms for zakat payments. Limited access to digital infrastructure further hampers efforts to educate and guide the community in adapting to online-based zakat services. In this context, BMH faces the dual responsibility of balancing technological application with the Islamic values that form the foundation of its operations. As highlighted in the following statement:

"... muzaki, yes, indeed... eh for the use of technology in this payment, especially the muzaki, this is indeed... There are those who have limited access to technology, yes, there are still some people who do not have access or are limited to technology... therefore... Some have not adjusted to... Technological developments... Therefore, the application of technological innovation in the management of zakat is indeed ... We continue to pay attention to the limited access to technology of the community so that there is no gap... Therefore, we at this zakat institution... Even though there are technological developments, we still provide offline zakat payment

services... Through to Door... Because the touch of a face-to-face meeting is very influential..."

The above statement emphasizes BMH's awareness of the technological access limitations faced by some community members. Therefore, the institution continues to provide conventional services, such as face-to-face interactions and door-to-door visits, to ensure equitable access to zakat services. At the same time, BMH consistently adapts to technological developments to remain relevant and capable of serving an increasingly digital society. The integration of digital technology into ZIS management reflects an adaptive strategy in responding to social change and technological advancement.

This transformation aims not only to enhance institutional efficiency but also to address the growing demand for transparency, accountability, and accessibility for both muzakki and mustahik. BMH's strategy includes the integration of mobile applications, payment gateways, and social media-based communication tailored to the digital preferences of contemporary society. These efforts represent a concrete step in modernizing Islamic philanthropic governance, oriented toward donor comfort and trust. Through this approach, BMH has successfully established a responsive and relevant ZIS management system, strengthening its position as a pioneer in the digitization of zakat services.

The effectiveness of BMH's digital strategy is supported by findings from previous research highlighting the efficiency of technology-based zakat collection. Rahmani (2020) found that digital platforms significantly reduce social and operational costs in ZIS management. From a psychological perspective, Jaenudin et al. (2024) emphasized that initial trust and user satisfaction are dominant factors influencing the intention to pay zakat through digital channels. These findings suggest that the success of digital systems depends not only on technical aspects but also on user convenience and trust. The combination of ease of access and a sense of security makes digitalization a highly effective solution. Therefore, strategies that integrate technology with donor psychology are essential in building a modern zakat system.

Organizational readiness and the quality of human resources are also critical factors in the success of digitalization within ZIS institutions. Aligarh et al. (2023) highlighted that successful digital adoption largely depends on institutional readiness and external pressures from governments and donors, which push institutions to transform swiftly and adaptively. Moreover, Japar and Wahab (2024) confirmed that digital literacy and trust in technology

positively influence the intention to use digital ZIS services. Aulia and Pimada (2023) further demonstrated that social presence and perceived ease of use encourage engagement with crowdfunding platforms for zakat and alms. These findings confirm that social and technological factors complement each other in shaping user preferences for digital services. Therefore, zakat institutions must manage this synergy strategically.

The impact of digitalization extends beyond fundraising, encompassing distribution and reporting processes as well. Hartono (2022) noted that BAZNAS's early adoption of digitalization before the pandemic enabled faster and more accurate distribution and reporting. Similarly, Zein et al. (2025) emphasized that digitalization expanded both the number of muzakki and the scope of zakat distribution, although challenges related to mustahik data disparities remain. The COVID-19 pandemic further accelerated technology adoption, as shown by Safitri and Dzikrulloh (2024), who observed the increased use of QRIS and social media to sustain fundraising performance. These findings demonstrate that crisis conditions can act as catalysts for digital transformation. In such situations, institutional readiness and flexibility are decisive for success, making innovation and managerial preparedness inseparable.

The digital transformation of zakat institutions such as BMH can also be analyzed through the theoretical lens of Diffusion of Innovation (DOI), which helps explain variations in the speed of adoption between urban and rural contexts (Kar et al., 2019; Steiber et al., 2020). According to DOI, adoption occurs in five stages: knowledge, persuasion, decision, implementation, and confirmation (Sennuga, 2025). Urban communities with greater access to digital infrastructure and higher levels of technological literacy tend to move more quickly through these stages (Ajani, 2024). Factors such as relative advantage, compatibility, and observability accelerate adoption because digital technology aligns with modern lifestyles and produces tangible results (Amin, 2024; Rosele et al., 2022). Conversely, rural communities face barriers such as limited infrastructure, low digital literacy, and a preference for conventional social interactions. Thus, DOI emphasizes that the pace of digital adoption depends on both local readiness and users' perceptions of convenience and benefits.

Institutional Theory provides an additional perspective by highlighting the role of external pressures in shaping digital transformation (Steiber et al., 2020; Kar et al., 2019). Regulatory pressures, such as government policies mandating transparency and digital integration in zakat management, strongly encourage institutions like BMH to adapt (Wahyudi et al., 2024). The Indonesian government, through digital philanthropy regulations, has created

new standards that encourage digitalization as a form of institutional legitimacy (Amin, 2024). In addition to regulatory drivers, normative pressures arise from public expectations for efficient, transparent, and accessible zakat services, which further influence digitalization policies (Rosele et al., 2022; Susanto et al., 2024). Equally significant are mimetic pressures, as institutions emulate peers that have successfully adopted digital technologies, thereby maintaining credibility and legitimacy. Institutional Theory thus illustrates that digitalization is not simply an internal decision but an adaptive response to complex external dynamics.

In this context, Contingency Theory reinforces the view that no single digital governance model applies universally to all zakat institutions (Steiber et al., 2020; Kar et al., 2019). BMH has adopted a hybrid strategy, combining digital and face-to-face services, to accommodate varying levels of digital literacy and infrastructural readiness (Ajani, 2024). This approach demonstrates BMH's institutional flexibility in serving diverse communities across different social and geographical conditions (Misra & Singh, 2024). Hybrid strategies not only broaden service coverage but also prevent the exclusion of groups not yet ready for digital engagement (Rosele et al., 2022; Wahyudi et al., 2024). Within the framework of Contingency Theory, such an approach reflects sustainability, as organizational design is aligned with external realities. Thus, a context-based strategy is essential to ensure inclusive and sustainable digital transformation in zakat governance.

Taken together, the three theories, Diffusion of Innovation, Institutional Theory, and Contingency Theory, offer a comprehensive conceptual framework for understanding the dynamics of zakat digitization (Kar et al., 2019; Steiber et al., 2020). DOI explains regional differences in adoption speed, shaped by innovation attributes and socio-technological readiness (Sennuga, 2025). Institutional Theory underscores the influence of regulative, normative, and mimetic pressures on institutional digitalization (Amin, 2024). Contingency Theory emphasizes organizational flexibility in adapting strategies to local contexts (Misra & Singh, 2024; Wahyudi et al., 2024). Together, these perspectives illustrate that zakat digitization is not merely about adopting technology but rather a multidimensional institutional strategy. With this integrative framework, the digital transformation of zakat institutions such as BMH can be directed toward building inclusive, efficient, and sustainable systems.

Technological Innovation Selection Strategy to Improve the Efficiency of ZIS Fund Receipts at BMH

Professional management of ZIS requires transparency and accountability from amil zakat institutions as a form of responsibility to the community. Such efforts aim to ensure that the collected funds are optimally distributed to mustahik to improve their welfare. In this context, technological innovation plays a strategic role in enhancing the efficiency and effectiveness of both collection and distribution processes. The shift toward digital transformation offers new opportunities for zakat institutions to strengthen their fund management systems in a more comprehensive and modern manner. The rapid development of information and communication technology has influenced various sectors of life, including social and religious activities. Therefore, the adoption of technology has become an urgent necessity in establishing zakat governance that is adaptive, modern, and results-oriented.

BMH has introduced an online-based zakat collection application as an effort to simplify the process of zakat payments for the community. This application is designed to allow users to select the type of zakat they wish to pay, such as zakat fitrah, zakat maal, or professional zakat, according to their specific needs. By doing so, it provides flexibility and convenience for muzakki in fulfilling their religious obligations without being limited by time or location.

> *"… Related to this question, BMH has indeed used an online zakat collection application. The goal is to make it easier for the community to pay zakat. Through this application, the public is given the convenience to choose the type of zakat they want to pay, such as zakat fitrah, zakat maal, professional zakat, and so on…".*

An informant explained that the presence of this application provides an effective solution for facilitating individuals accustomed to using digital technology. With the application, communication between the institution and donors becomes easier and faster, thereby increasing participation in fundraising. In addition, BMH has integrated its digital platform with various online channels such as official websites, mobile applications, and social media to broaden communication outreach. Social media platforms such as Facebook and WhatsApp are actively utilized to disseminate program information and educate the public on the importance of zakat. Furthermore, barcode-based payment methods have been implemented to enable quick and secure fund transfers.

"... For the Ternate region itself, as we mentioned earlier, we use social media as the main means, in addition to continuing to use offline methods. The social media used includes Facebook and WhatsApp. We use Facebook for marketing purposes, while WhatsApp is used as a communication service with users. In addition, we also provide transfer services using barcodes to facilitate the payment process. The use of this barcode makes it easy to transfer funds quickly and practically..."

The use of technology forms part of a strategy aligned with both national policies and local needs across various operational areas. This strategy reflects BMH's readiness to leverage technological advancements in order to expand its social impact. The digital platform also supports inclusive service segmentation, enabling the institution to reach muzakki from diverse demographic backgrounds and technological preferences. Innovations such as cloud computing and payment gateway-based payment methods are applied to enhance data security and transaction efficiency. These systems allow for automatic and structured processing of information and transaction records, thereby simplifying auditing and reporting. In an institutional context, technology further supports real-time monitoring and reporting, enabling faster and more accurate decision-making. Through such integrated systems, institutions can build greater public trust in the credibility and professionalism of zakat management. Here, technology is no longer merely a tool but a foundation for creating accountable and modern governance.

Digital transformation also has a tangible impact on institutional operational efficiency, particularly in budget use and human resource management. Prior to the adoption of digital services, institutions had to allocate substantial funds to mobilize field teams to meet muzakki directly. This process not only consumed significant time and effort but also placed an additional burden on the institution's operational budget.

"... There has indeed been an increase year after year when we started using these innovative tools and technologies. In addition to the increase in the collection of ZIS funds—zakat, infak, and alms—we also felt an increase in efficiency. This is very different compared to before, when we were still using offline services. For example, in terms of the use of operational budgets in the field, previously it was quite high because they had to meet the muzaki whose location was quite far. Mobilization requires vehicles, takes a lot of time, and is exhausting. However, since we switched to online platform-based services, thank God, everything has become much more

effective and efficient. The budget can be suppressed, and the receipt of ZIS funds has increased significantly...".

Since shifting to an online system, communication and payment processes have become more efficient, enabling a significant reduction in operational costs. Digital transformation in the governance of zakat, infak, and alms at BMH represents a strategic response to technological developments and changes in donor behavior. The institution has adopted various information technologies, ranging from zakat payment applications and social media integration to barcode-based transactions, cloud computing systems, and payment gateways. These technological applications contribute to enhancing operational efficiency while expanding the scope of services to a broader community. The transition from conventional to digital systems has had a tangible impact on optimizing fund collection, improving budget efficiency, and strengthening institutional relationships with muzakki. This reflects a paradigm shift from field-based administration to modern and adaptive zakat management. In this way, BMH has successfully positioned digitalization as an integral part of its strategy to reinforce Islamic philanthropic institutions.

Numerous studies support the effectiveness of digitalization in ZIS management, particularly in improving efficiency and donor participation. Rahmani (2020) emphasized that the digital ZIS system at the Ummah Zakat Center increased efficiency after overcoming initial challenges related to high startup costs. Within a community-based, technology-driven approach, Solihin and Latifah (2021) demonstrated that socio-technological collaboration has successfully strengthened the donor base. Furthermore, positive perceptions of ease of use and platform effectiveness have been shown to increase interest in online donations. Additional evidence is provided by Mulyono et al. (2022), who highlighted the role of crowdfunding strategies, influencer collaboration, and automated 24-hour chat systems in facilitating donations. Similarly, Nugroho et al. (2023) noted that digital dashboards enhance transparency and accelerate financial reporting in ZIS institutions. Collectively, these studies reinforce the position of technology as a crucial factor in reforming ZIS governance.

Theoretically, the application of digital innovation at BMH can be analyzed through three main frameworks. First, Diffusion of Innovation Theory explains that digital transformation proceeds through five stages: knowledge, persuasion, decision, implementation, and confirmation. Within this context, BMH and BAZNAS serve as early adopters accelerating digitalization in the Islamic philanthropic sector. Second, Institutional Theory

highlights that the push for digitalization stems not only from efficiency needs but also from external pressures such as public expectations, government regulations, and donor demands (Aligarh et al., 2023). Such changes reflect both normative and mimetic processes aimed at strengthening institutional legitimacy. Third, Contingency Theory underscores that BMH's adoption of a hybrid model, combining manual and digital methods, represents an adaptive response to diverse social, geographical, and technological infrastructure conditions. Research by Humaidi et al. (2022) confirmed that a blended approach is more effective in reaching various community segments.

The relevance of this digital approach is further supported by contemporary research findings. Jaenudin et al. (2024) revealed that initial trust and hedonic motivation play significant roles in shaping digital donation intentions. Likewise, Wahyono (2022) showed that the use of QRIS by BAZNAS Banyumas substantially increased ZIS transaction volumes. During the pandemic, collaboration between zakat institutions and online marketplaces, as studied by Khotimah et al. (2023), proved that the private sector can be a strategic partner in Islamic philanthropy digitalization. Such collaborations foster innovation in both collection and distribution, making the system more inclusive and efficient. In this way, digitalization functions not merely as a technical tool but also as a strategic instrument for building a collaborative zakat ecosystem. This cross-sectoral approach broadens the reach and effectiveness of zakat-based social interventions.

Integrating theoretical approaches with empirical evidence demonstrates that digital transformation in ZIS governance is a sustainable strategy. The success of digitalization depends not only on technological tools but also on institutional readiness, strategic precision, and external stakeholder support. Adaptive and context-specific digital strategies make ZIS increasingly relevant in addressing contemporary social challenges. Moreover, this flexibility illustrates the ability of zakat institutions to navigate rapid and complex societal changes. Consequently, digitalization must be viewed as a long-term process requiring continuous innovation and evaluation. In this respect, BMH's experience provides a strong example of best practices in technology-based zakat management.

In summary, the digitization of ZIS at BMH results from the synergy of technological adoption, social adaptation, and robust institutional strategy. This success illustrates that digital approaches enhance the efficiency, transparency, and inclusivity of zakat systems. The implementation of theory-based management models in practical contexts further highlights the value of integrating scientific insights with real-world practice. Supported by a growing body of empirical evidence, digitalization strategies can continue to

evolve to meet contemporary challenges in adaptive and innovative ways. The future of zakat management will increasingly rely on the ability of institutions to integrate technology with community needs. Strengthening the digital capacity of ZIS institutions therefore represents a strategic step toward achieving more professional and globally competitive zakat governance.

CONSLUSION

Digital transformation in the governance of ZIS at BMH reflects a strategic response to technological developments, social changes, and the dynamics of donor behavior in the digital era. By adopting technologies such as payment gateways, mobile applications, social media, and cloud computing systems, BMH has significantly enhanced operational efficiency, reporting transparency, and distribution reach. This achievement is reinforced by studies highlighting the importance of organizational readiness, user trust, community digital literacy, and institutional pressures in accelerating the digital transformation of zakat institutions. The hybrid model, combining manual and digital services, represents a strategic solution to address infrastructure limitations and digital divides within society. Three theoretical perspectives, Diffusion of Innovation, Institutional Theory, and Contingency Theory, together provide a comprehensive framework for understanding the dynamics, challenges, and success of technology adoption in ZIS management. Thus, digitalization is not merely a technical tool but an adaptive and sustainable institutional strategy for realizing a zakat system that is inclusive, accountable, and responsive to contemporary demands.

Future research should investigate more deeply the long-term impact of digital transformation on mustahik welfare, encompassing economic, social, and spiritual dimensions. Comparative studies among zakat institutions in different regions with varying levels of digital readiness would provide broader contextual insights into the effectiveness of digitalization strategies. It is also essential to advance both quantitative and qualitative research on the role of digital literacy in shaping muzaki behavior, including psychological factors influencing trust in digital platforms. Further studies should also consider integrating big data and artificial intelligence to enhance transparency, accuracy, and real-time predictions of zakat distribution needs. In addition, examining collaborations between zakat institutions and private sector actors, such as marketplaces, Islamic banks, and financial technology companies, can shed light on innovative forms of partnership within the Islamic philanthropic ecosystem. With a more multidisciplinary and participatory approach, future research can generate more relevant and

actionable policy recommendations to strengthen an inclusive and equitable digital-based zakat system.

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