



Digital-based zakat management from a good governance perspective at BAZNAS Muara Enim

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Abstract

Purpose – This study aims to analyze the role of digital zakat management based on the BAZNAS Management Information System (Sistem Informasi Manajemen BAZNAS, SIMBA) application in strengthening good governance practices at the BAZNAS Muara Enim Regency.

Methodology – This research uses a qualitative approach with a case study method. Data collection techniques included in-depth interviews, observations, and documentation. Data analysis was descriptive-analytical, using a good governance perspective that emphasizes the principles of transparency, accountability, and responsiveness.

Findings – The research results show that the implementation of SIMBA not only functions as an internal administrative and managerial instrument but also serves as a technology-based public governance mechanism. SIMBA contributes to increasing transparency through information disclosure and a digital reporting system, enhancing accountability through integrated and accountable zakat data recording and management, and encouraging the responsiveness of services that are fast and efficient in responding to public information needs and requests. However, SIMBA implementation still faces limitations, particularly related to human resource capacity and digital literacy among service users.

Implications – This research can serve as a reference for zakat institutions by expanding the study of digital-based management from a good governance perspective.

Originality – The research can make a practical contribution to zakat management institutions by optimizing the use of digital systems as an instrument for strengthening governance and improving the quality of public services.

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Introduction

In the current era, technology plays a crucial role in the development of various entities, leading to the latest innovations to facilitate interactions through the digital world. Over the past few decades, digital services have become a trend for increasing efficiency in business, entertainment, education, and other systems that can be integrated with online access (Gadekallu et al., 2022). Digital roles can improve the performance of managing Islamic philanthropy funds that contribute to overcoming various humanitarian crises, such as conflict, climate change, hunger, poverty, and Covid-19 (Huda et al., 2023).

Philanthropic practices in Indonesia have experienced dynamic developments over time, resulting in shifts in the meaning of the term philanthropy itself. Therefore, the term philanthropy

serves as the primary conceptual framework. Philanthropic organizations obtain their primary resources from donors, whether individuals, families, corporations, or institutions, which are then managed and distributed to beneficiaries, either directly or indirectly, through other organizations (Fauzia, 2017). Although Islamic philanthropy in Indonesia continues to grow, its management still faces various challenges and differing views from various parties, resulting in its implementation being controversial and not evenly distributed throughout Indonesia. In eastern Indonesia in 2005, thousands of teachers demonstrated in protest against a regulation passed by the head of East Lombok Regency concerning zakat collection. They argued that the collection of 2.5% of teachers' salaries was illegal and that its management was not in accordance with proper regulations (Fauzia, 2013).

Despite various polemics, the government has provided support to Islamic philanthropic institutions in managing community funds, such as zakat, infaq, and sadaqah; in 2011, the Indonesian government issued laws and regulations related to zakat management by establishing the National Zakat Collection Agency (Badan Amil Zakat Nasional, BAZNAS) and other zakat institutions as special institutions to manage zakat, which has a strategic role in carrying out zakat management activities, both collection and distribution, with the aim of benefiting the community in accordance with applicable legal regulations (Presiden Republik Indonesia, 2011).

The development of zakat, infaq, and sadaqah management institutions has utilized various digital media in line with the high internet usage in Indonesia. This is seen as a new form of giving practice, particularly among middle- and upper-class Muslims. For example, BAZNAS RI has collaborated with several digital platforms, including e-commerce platforms such as Shopee and Tokopedia, digital banking services such as BSI Mobile, service-based applications such as Gojek, and social enterprises such as Kitabisa.com, which have provided various features specifically for donation activities (Triantoro et al., 2021). The role of digital media has had a very positive impact on charitable activities carried out by zakat, infaq, and sadaqah management institutions, making these activities more efficient and transparent through developing closeness through social media communication, which has had an impact on the trust of donors (Kailani & Slama, 2020).

Islamic philanthropy in Indonesia has undergone various developments. Governance related to philanthropic institutions is now divided into three groups: members of Islamic philanthropic institutions. The philanthropic institutions that have experienced this development are state, non-state, and youth organizations (Hardi et al., 2022). The representative government institution in the Islamic philanthropic movement is the formal zakat institution, namely, the BAZNAS. Non-governmental institutions are represented by religious, social, or community-based philanthropic organizations, such as Rumah Zakat Indonesia (RZI), Dompot Dhuafa (DD), the Muhammadiyah Zakat Agency (LAZISMU), or the Nahdhatul Ulama Zakat Agency (LAZISNU). In addition to these two institutions, the youth philanthropic movement has become a third stream in philanthropic activities in Indonesia. They tend to be dynamic and seek to fill the gap in recipients not reached by these two main institutions (Hardi et al., 2022).

Recently, there has been a shift in the promotion of social charity or Islamic philanthropy in Indonesia. These practices are no longer carried out conventionally but rather through modern digital means. This change is influenced by the rapid development of Internet media and the growth of the Muslim population in Indonesia from the middle class to the upper class. Various e-commerce platforms, such as Tokopedia.com and Bukalapak.com, have collaborated with Islamic philanthropic institutions, such as BAZNAS, Dompot Dhuafa, ACT, Rumah Zakat, LAZISMU, LAZISNU, and others, to provide digital-based donation services. In addition to e-commerce, other companies also offer digital philanthropy features, including fintech social enterprises such as Kitabisa.com and Sedekahonline.com. Furthermore, online transportation services such as Go-Jek also offer digital philanthropy features (Go-Zakat). This is possible through collaborations between fintech companies and philanthropic institutions (Triantoro et al., 2021).

However, behind this digital progress lies a challenge related to collection: the public's low level of knowledge about digital-based zakat distribution. Some people understand it but have not yet fully utilized digital platforms for zakat payment activities. Furthermore, internal factors, such as weak understanding and trust, and external factors, such as issues with information disclosure, transparency,

and poor zakat governance, have significantly created negative perceptions and reduced public interest in paying zakat through zakat institutions (Ridho et al., 2025).

BAZNAS is a state institution authorized to carry out national zakat management duties. In addition, as the national zakat management coordinator, BAZNAS is tasked with carrying out zakat management functions, including planning, implementation, control, reporting, and accountability in the areas of zakat collection, distribution, and utilization. The importance of understanding income distribution in relation to economic growth from a conventional economic perspective demonstrates that zakat, introduced to Muslim communities over 14 centuries ago, has significant economic relevance, even within the context of the modern capitalist system. Zakat not only affirms that equitable income distribution is a prerequisite for economic growth but also offers a structured and effective redistribution mechanism. Through its provisions, zakat establishes the timing of deliberate redistribution and establishes a minimum level of redistribution for each type of wealth. Therefore, within the framework of Islamic economics, the principle of equitable income distribution and poverty alleviation efforts take precedence over economic growth alone, as the obligation to pay zakat remains in effect even when the economy is not experiencing growth (Iqbal, 2015).

This research does not focus only on internal managerial and administrative instruments. However, this research offers novelty by analyzing digital zakat based on the SIMBA application (BAZNAS Management Information System) using a good governance perspective as an analytical framework and positioning SIMBA as a public governance mechanism that plays a role in strengthening the principles of transparency, accountability, and effectiveness of zakat management in regional zakat institutions. By taking the case study of BAZNAS Muara Enim Regency, this research provides an empirical contribution to the development of digital zakat studies in the context of technology-based public institutional governance.

Literature Review

Digital-based zakat management

The various distributions that have been carried out by zakat institutions show the results of the utilization of zakat through various sectors, such as social and humanitarian, da'wah, education, economics, and health; therefore, in its management, the latest developments should be used by employing digital platforms for both collection and distribution. This is based on the research by Sa'adah and Hasanah (2021), who state that zakat distribution in Indonesia is still dominated by the social and humanitarian sector. At the national level in 2019, this sector received the largest allocation, amounting to 37% of the total zakat funds collected, equivalent to IDR 2.3 trillion. Furthermore, 25.54%, or approximately IDR 1.5 trillion, was allocated to the da'wah sector, followed by the education sector, which received 19.3%, or IDR 1.2 trillion. The economic sector received an allocation of 13.5%, or approximately IDR 841 billion, while the health sector received the smallest portion, at 8.5%, or IDR 325 billion (Sa'adah & Hasanah, 2021).

The various distributions carried out by zakat institutions demonstrate the benefits of zakat utilization across various sectors, such as social and humanitarian, da'wah, education, economics, and health. Therefore, its management requires the latest developments using digital platforms for both collection and distribution. Research conducted on several previous studies indicates that digital platforms now offer donors greater convenience in channeling their funds. This initiative was pioneered by social entrepreneurship institutions such as Kitabisa.com and Sedekahonline.com, and supported by e-commerce platforms and digital services such as Bukalapak.com, Tokopedia.com, and Go-Jek, which provide donation features for Indonesian Muslims, especially those from the middle to upper classes (Triantoro et al., 2021). Transformation digital-based zakat management can not only increase efficiency, accessibility, and transparency, but also have an impact on economic growth to expand and maintain zakat collection over time (Suprayitno et al., 2025). The use of the SIMBA application has been quite effective in preparing financial reports at BAZNAS Bosowa. This is because the SIMBA application simplifies the management of zakat, infaq, and alms (ZIS), particularly in financial reporting (Azizah et al., 2024). SIMBA-based zakat management is more efficient, the validity of financial reports, increasing institutional accountability, transparent

information, stakeholder participation, and increasing public trust, thus becoming evidence of the implementation of responsive and professional good corporate governance principles through SIMBA (Syam et al., 2025). Although the SIMBA application has been implemented in terms of financial reporting, it has not been implemented optimally at BAZNAS Bogor City, only for collection and distribution management (Nawawi & Maudy, 2019).

Various key components related to good governance that can influence trust in government include: capacity in the public sector; decentralization and governance in local areas; general and parliamentary elections; civil society engagement and partnerships with the government and the private sector; accountability and transparency of governance; and conflict management and recovery (Cheema, 2010). In the context of good governance, transparency, accountability, and responsiveness in public administration are widely recognized as essential prerequisites for strengthening public trust (Beshi & Kaur, 2020).

Good governance theory

Through strong public institutions capable of making the government effective, it can play a significant role in economic growth and development, reduce corruption, increase government spending and accountability, strengthen political stability, and contribute to improving the rule of law (Meyer, 2018). This is different from other research, which states that governance is influenced by several factors, namely, education and group management, which can influence the performance of economic, environmental, and social sustainability (Sudarsono et al., 2021; Tjahjadi et al., 2021). The application of good management of conservation conflicts and collaborative governance can produce solutions to overcome complex problems in various protected areas in the dynamics of complex social-ecological systems (Fisher et al., 2020).

In addition, other studies have conducted research related to environmental, social, and governance performance that is influenced by Islamic labels in various companies in Indonesia and Malaysia; the results show that companies with Islamic labels have an influence on better environmental and social performance; however, in governance, they do not show good performance because there needs to be adjustments in policy management (Qoyum et al., 2022). In the context of good governance, transparency, accountability, and responsiveness in public administration are widely recognized as essential prerequisites for strengthening public trust (Beshi & Kaur, 2020).

Transparency in public administration is reflected in the public's open access to information related to the activities, policies, and decisions made by public institutions. The principle of transparency is a result of the availability of adequate, accurate, and easily accessible information to the public. The implementation of transparency plays a strategic role in strengthening public participation, as open information encourages citizen involvement in the decision-making process. Transparency can contribute to increased accountability, as in a democratic system, the public has the right to hold public officials accountable for every policy and action taken. Furthermore, transparency increases the efficiency of public administration because, through the provision of information both reactively and proactively, the public can assess the performance of institutions, evaluate the quality of services, and provide feedback as part of a public oversight mechanism for governance (Androniceanu, 2021).

The implementation of transparent and accountable governance enables the public to obtain clear information regarding public policies, expands opportunities for participation in decision-making processes, and promotes efficiency in resource allocation in both the public and private sectors. Furthermore, these principles play a role in minimizing corruption and unethical behavior, thereby creating stability and consensus in governance. This provides a crucial foundation for building and strengthening trust between the government and citizens (Armstrong, 2005).

Research Methods

Types of research

This study used a qualitative approach as its methodology. Creswell (2009) classifies qualitative research into five types: phenomenological research, grounded theory, ethnography, case studies,

and narrative research. Of these approaches, the method applied in this research is a case study. A case study is a qualitative research strategy that emphasizes in-depth exploration of a program, event, process, or activity involving one or more subjects. The case study was limited by a specific time and activity context and was examined through comprehensive data collection using a variety of data collection techniques conducted on an ongoing basis. The data analysis was conducted based on various relevant sources to provide a comprehensive understanding. This study employed a good governance approach with three basic principles: transparency, accountability, and responsiveness (Beshi & Kaur, 2020).

Previous research related to digital technology has similarly employed qualitative descriptive studies through legal, conceptual, and analytical approaches. The primary data used were Indonesian legal regulations that aligned with various aspects of the study (Sukardi et al., 2024). This is in line with other studies that used qualitative data analysis to analyze data and explain and interpret the meaning of law (Ridho et al., 2025).

Furthermore, other studies have utilized a qualitative approach, utilizing the Analytic Network Process (ANP) with the BOCR model to formulate an ideal model based on the findings of the literature review and expert assessment. Data were collected through in-depth interviews with five experts: Islamic scholars, regulators from the Financial Services Authority, fintech practitioners, fintech academics, and representatives of the Indonesian Grand Mosque Council (Nuriyah & Fakhri, 2022). In addition, other studies have employed qualitative research methods, employing an inductive approach to data analysis through primary and secondary data sources. Data collection was conducted through semi-structured interviews (Mikail et al., 2018).

Data source

The data source in this study is the BAZNAS of Muara Enim Regency, South Sumatra Province, which served as the location for this study. The data sources used in this study are primary and secondary data. The primary data in this study are the collection and distribution reports of BAZNAS Muara Enim Regency in 2021–2024 and the results of interviews with informants, namely, the leaders and administrators of BAZNAS Muara Enim Regency and the beneficiary community of the services implemented by BAZNAS Muara Enim Regency. Secondary data in this study are in the form of field observations related to the implementation of digital-based institutional governance using the BAZNAS Management Information System (SIMBA), which is run by BAZNAS Muara Enim Regency.

Data collection and analysis techniques

Table 1. Data processing and analysis flow

Data reduction	Data display	Conclusion drawing/Verification
Data collection begins with a large and varied amount of data obtained in the field, which requires careful and detailed recording. Once the data is collected, analysis is immediately conducted through data reduction. Data reduction means summarizing, selecting the main points, focusing on important points, and determining themes and patterns. This reduced data will provide a clearer picture and make it easier for researchers to collect further data and search for it when needed.	After data reduction, the next step is displaying the data. In qualitative research, this data presentation can take various forms, such as brief descriptions, relationships between categories, flowcharts, charts, and the like. In this regard, Miles and Huberman (1984) stated that narrative text is the most frequently used type of data presentation.	The final step is drawing conclusions and verifying them. The initial conclusions presented are still provisional and will change if strong supporting evidence is not found in the next data collection stage. However, if the conclusions presented in the initial stage are supported by valid and consistent evidence when the researcher returns to the field to collect data, then the conclusions presented are credible.

Source: Sugiyono (2013)

Data collection in this study was conducted in a naturalistic setting, primarily utilizing primary sources. The process involved participant observation, in-depth interviews, and documentation studies. Qualitative analysis was performed concurrently with the data collection process. During interviews, an iterative analysis was conducted on the information provided by informants; if the data were found to be insufficient, subsequent interviews were held until saturation and credibility were achieved. Following the framework by [Sugiyono \(2013\)](#), the qualitative data analysis comprised three continuous stages: data reduction, data display, and conclusion drawing/verification. The integrated flow of data processing and analysis is detailed in [Table 1](#).

Results and Discussion

BAZNAS Muara Enim Regency is one of the Islamic philanthropic institutions in Muara Enim Regency which has the task and function of managing zakat, infaq and shadaqah both in the areas of collection and distribution with the aim of creating a trustworthy, professional, transparent and accountable zakat management process in accordance with the demands of Islam and applicable laws and regulations ([BAZNAS Muara Enim, 2026](#)), so that in the end it can improve the welfare, especially of the people in Muara Enim Regency.

The role of BAZNAS Muara Enim regency

Since the issuance of government regulations regarding zakat management in 2011, BAZNAS Muara Enim Regency has carried out its duties, functions and work programs in accordance with the mandate of laws and regulations. As an official institution mandated by the government to manage zakat, infaq and sadaqah within the scope of the Muara Enim Regency government. Various efforts have been implemented by BAZNAS Muara Enim Regency in contributing to regional government programs, especially regarding poverty issues and improving the welfare of the people in Muara Enim Regency. As a unit of the national BAZNAS institution, BAZNAS Muara Enim Regency also has the responsibility to plan, implement, collect, manage, and distribute zakat properly, trustworthy, responsible, transparent, professional and accountable. In addition to referring to positive law, BAZNAS Muara Enim Regency in carrying out its mandate and responsibilities must certainly refer to Islamic law so that positive law and Islamic law become a strong foundation for BAZNAS in carrying out zakat, infaq and sadaqah fund management activities that have been entrusted by muzakki and munfik so that the objectives of BAZNAS can be realized through 3 national security, namely Sharia security, regulatory security and security of the Unitary State of the Republic of Indonesia.

BAZNAS Muara Enim Regency manages zakat, infaq, and sadaqah funds in terms of collection, distribution, and utilization, as well as finance and administration. Collection, distribution, and utilization are important instruments in managing zakat, infaq, and sadaqah funds. In terms of collection, the Muara Enim Regency BAZNAS has implemented several programs, including the following ([BAZNAS Muara Enim, 2026](#)): 1). Cash deposit program via bank that can be done by muzakki and munfik in order to fulfill their zakat and infaq through BAZNAS Muara Enim Regency by using the bank as an intermediary for ease in transactions, 2). Cash deposit program via the BAZNAS Muara Enim Regency digital office. Both muzakki and munfik can pay their zakat and infaq to the BAZNAS Muara Enim Regency through the digital office on the official BAZNAS Muara Enim Regency website. In addition to being able to distribute their zakat and infaq through the BAZNAS Muara Enim Regency digital office, they can also access various features, such as a zakat calculator and news about activities carried out by the BAZNAS Muara Enim Regency. 3). (3) A zakat pick-up and cash deposit program at the BAZNAS Muara Enim Regency office; in addition to donors being able to distribute their zakat and infaq online, they can also distribute it directly either through the zakat pick-up program or deposited directly at the BAZNAS Muara Enim Regency office. 4). Collaboration and fund-sharing program. In this program, both muzakki and munfik can distribute their funds through a collaboration and fund-sharing program, which can be implemented through a distribution program.

In addition to the various collection programs owned by BAZNAS Muara Enim Regency, there are also several distribution programs, namely as follows (BAZNAS Muara Enim, 2026): 1). Muara Enim sejahtera. This program aims to help the poor and needy achieve a better life, especially in terms of food security. 2). Muara Enim sehat. This program aims to provide empowering assistance in healthcare, including medical expenses and assistance with other healthcare facilities. 3). Muara Enim cerdas. This program is designed to empower those who are entitled to receive the benefits, providing tuition assistance or scholarships to students from underprivileged families. 4). Muara Enim makmur. This program aims to empower productive mustahik with the hope that they can eventually become muzakki/munfik. 5). Muara Enim taqwa. This program is an activity program implemented by the Muara Enim Regency BAZNAS in the form of religious guidance. 6). Muara Enim cares. This program is for consumption purposes or provides initial assistance to those experiencing disaster.

Implementation of SIMBA-based digital zakat governance

The research results show that BAZNAS Muara Enim Regency has implemented digital-based zakat, infaq, and sadaqah management through the BAZNAS Management Information System (SIMBA) as the main instrument in institutional governance. SIMBA is used in the process of collecting, distributing, and reporting zakat, infaq, and sadaqah in an integrated manner directly to BAZNAS RI. In the collection aspect, SIMBA facilitates the recording of muzakki data, types of transactions such as zakat maal, zakat fitrah, bound or unbound infaq, transaction nominals, and transaction times systematically and timely, which are sent directly via short messages according to the mobile phone numbers of the muzakki or munfik who have been registered previously. This makes it easier for amils to monitor the flow of zakat funds and minimize administrative errors that often occur in manual or conventional systems. Furthermore, through SIMBA, amils can access the total amount of funds received through the BAZNAS Muara Enim Regency and also report data on the amount of funds off-balance sheet/not recorded in the BAZNAS Muara Enim Regency cash receipts.

Table 2. Data features in SIMBA

Collection	Distribution	Asset
SIMBA facilitates the recording of <i>muzakki</i> data, types of transactions such as zakat maal, zakat fitrah, bound or unbound infaq, transaction nominals, and transaction times systematically and timely, which are sent directly via short messages according to the mobile phone numbers of the <i>muzakki</i> or <i>munfik</i> who have been registered previously.	SIMBA allows the recording of <i>mustabiq</i> based on <i>asnaf</i> category, program type (consumptive or productive), and target area. This data helps BAZNAS Muara Enim Regency in ensuring the accuracy of zakat distribution targets and avoiding duplication of beneficiaries	Asset feature that functions as a management module related to the BAZNAS asset inventory, supporting integrated asset recording, control, and reporting. This feature plays a role in strengthening digital zakat governance, particularly in terms of transparency and accountability in asset management.

Source: BAZNAS Muara Enim regency (2024)

The SIMBA application integrates comprehensive features for the distribution and utilization sectors. The system facilitates the categorization of *mustabiq* based on *asnaf* classifications, program types (consumptive or productive), and target regions. This functionality enables BAZNAS Muara Enim Regency to ensure the accuracy of zakat distribution while preventing beneficiary duplication. Furthermore, SIMBA supports the preparation of periodic reports, encompassing both on-balance sheet (cash inflows) and off-balance sheet (non-cash inflows) transactions, ensuring seamless integration across regional, provincial, and national BAZNAS levels. To enhance reporting efficiency, the system also maintains a distinct separation between zakat distribution, infaq, and operational expenditures. Detailed data regarding these functionalities are presented in [Table 2](#).

Based on data from the BAZNAS Management Information System (SIMBA), the performance of BAZNAS Muara Enim Regency in managing Zakat, infaq, and shadaqah funds from 2021 to 2024 exhibited noticeable fluctuations in both collection and distribution. As illustrated in Figure 1, the collection of funds peaked in 2023 at IDR 2,157,140,000, while the highest distribution occurred in 2021, reaching IDR 1,813,114,000. Despite a general trend in which collection consistently exceeded distribution each year, both metrics saw a decline by 2024, with collection dropping to IDR 1,974,592,000 and distribution reaching its lowest point at IDR 1,248,746,000. These variations highlight the agency's ongoing challenges and efforts to optimize its performance in mobilizing and allocating religious social funds within the regency.

The use of SIMBA demonstrates a shift in governance from a manual system to a more systematic and structured digital system. Furthermore, in addition to the collection, distribution, and utilization features, there is also an asset feature that functions as a management module related to the BAZNAS asset inventory, supporting integrated asset recording, control, and reporting. This feature plays a role in strengthening digital zakat governance, particularly in terms of transparency and accountability in asset management, thereby facilitating the monitoring process and accountability to the authorities.

Despite its various conveniences, digital-based zakat management must comply with applicable regulations. The transition from conventional to digital zakat management must be based on clear objectives and prioritized aspects, whether management requires innovation to keep pace with digital advancements or whether conventional methods should be maintained due to considerations of public welfare. Given these diverse challenges, an in-depth discussion of digital-based zakat management is necessary.

Discussion

This study analyzes and discusses the role of digital zakat based on the SIMBA application, which not only serves as an internal administrative instrument but also as a public governance mechanism. The United Nations Development Programme defines governance as a system of values, policies, and institutions that serve as a framework for society in managing economic, political, and social affairs through interactions built within and between state actors, civil society, and the private sector. There are six main principles: participation, inclusion, non-discrimination, equality, the rule of law, and accountability. By using a good governance perspective, this discussion is more focused on SIMBA's contribution to strengthening the principles of transparency, accountability, and responsiveness in terms of zakat management (Beshi & Kaur, 2020). These three principles are used as analytical dimensions to assess the role of SIMBA application-based digital zakat in the governance practices of zakat institutions as public institutions. In addition, through good governance, binding legal regulations and fair rights will be available (Omri & Bel Hadj, 2020). This approach allows for a more comprehensive analysis of the strategic function of digital zakat in the context of technology-based public institutions.

Transparency of SIMBA-based digital zakat governance

Transparency in administration plays a crucial role in improving the quality of governance. These findings indicate that the implementation of Law No. 544/2001 concerning free access to information of public interest and Law No. 52/2003 concerning transparency in decision-making has contributed to increased transparency in government ministries (Androniceanu, 2021). The implementation of transparency practices can influence the level of public trust in the government because of the openness of information (Beshi & Kaur, 2020). Therefore, transparency is influential in improving the governance of the BAZNAS institution to realize transparent management of zakat, infak, and shadaqah.

The implementation of the SIMBA application at the BAZNAS Muara Enim Regency has shown increased transparency in the management of zakat, infaq, and shadaqah, particularly in reporting and information provision. Field findings indicate that data on the collection and distribution of zakat and infaq are systematically documented through a readily accessible digital

system. From a good governance perspective, transparency requires publicly accessible information as a form of accountability for the management of public funds. This finding is in line with previous research conducted by [Kailani and Slama \(2019\)](#) who showed that digitalization of the zakat system contributed to increased transparency of information and public trust in zakat institutions through digital-based on social media, which provided greater convenience and transparency compared to conventional systems, both during the late colonial and post-colonial periods. Therefore, SIMBA functions as a public governance instrument that strengthens transparency in zakat management at both regional and national levels.

BAZNAS Muara Enim Regency produces transparency that can be accessed publicly through the BAZNAS digital office website via digital-based management on the SIMBA application. Various news activities, services, and consultations for muzakki and mustahik, as well as financial reports from BAZNAS Muara Enim Regency, are available. In addition, for donors who have distributed their zakat, infaq, and shadaqah through BAZNAS Muara Enim Regency, if the funds have been inputted through the SIMBA application, donors will systematically receive a short message as a form of confirmation that the results of their donations have been received by BAZNAS Muara Enim Regency. This shows the ease and efficiency of digital-based management of zakat, infaq, and shadaqah in increasing public trust through institutional transparency, as implemented by BAZNAS Muara Enim Regency. Although some previous research has demonstrated that transparency is crucial for enhancing trust, other research conducted by [Sawmar and Mohammed \(2021\)](#) suggests that trust is a moderating factor that can influence the relationship between governance mechanisms and the public. Trust can be achieved when governance is optimally implemented through the role of leaders, information transparency, management by those in power, and procedural justice.

The integration of digital technologies and governance improves zakat management activities. The goal of integrating these two aspects is to create transparency in zakat management. Transparency in administration is the primary goal, ensuring free access to information for the public interest, in accordance with the mandate of applicable laws and regulations ([Androniceanu, 2021](#)).

Accountability of digital zakat management

Trust in government consists of 4 subdimensions that can be evaluated, namely: 1. Trust in good intentions, this can be achieved if the government and organizations carry out their duties and functions well so that they pay attention to the interests of citizens; 2. Trust in competence, if leaders and institutions have competence in their fields so that they are able to carry out the mandate and responsibilities they carry out; 3. Trust in procedures, the regularity and consistency of leaders and institutions in implementing established legal regulations and procedures; and 4. Trust in the performance, productivity or performance results of leaders or institutions that have the full trust of the community ([Cheema, 2010](#)). Thus, accountability has a significant influence on governance in the management of zakat, infaq, and sadaqah carried out by BAZNAS Muara Enim Regency digitally based on the SIMBA application.

Good governance perspective, accountability is one of the principles in digital zakat management. The findings show that the implementation of the SIMBA application at BAZNAS Muara Enim Regency has shifted from a conventional/manual to a modern/digital approach, thus facilitating BAZNAS institutions in increasing institutional accountability, which has resulted in a high level of public trust. BAZNAS Muara Enim Regency, through the implementation of the SIMBA application, has achieved good oversight, as evidenced by the audit results conducted by the Public Accounting Firm (KAP) from 2020 to 2022, which received a WTP (Fair Without Exception) predicate. This finding is in line with previous research suggesting that institutional accountability can influence levels of public trust. For example, [Beshi and Kaur, \(2020\)](#) linked accountability to government administration, stating that public trust in the government relative to changes in the government's success in implementing accountability in its policies, which fosters a sense of responsibility for its actions in turn increases public trust in local governments.

Although digital-based management through the SIMBA application provides various conveniences, its implementation still experiences various difficulties owing to the need for improvements and updates to the application and the lack of assistance from BAZNAS RI in using the SIMBA application, which has an impact on the lack of knowledge of amils, especially in the regions, in using digital-based zakat, infaq, and sadaqah management on the SIMBA application, which results in many errors in its application. Therefore, in addition to the capacity of amils that must meet the requirements, assistance in implementing the SIMBA application is necessary to improve the knowledge and performance capacity of amils both at the regional and national levels. This is in line with the development of public sector governance frameworks by various international institutions, such as the International Federation of Accountants and the American Institute of Certified Public Accountants, which aim to strengthen good governance practices. The framework encompasses several key principles, including integrity and the rule of law, stakeholder participation, clarity of strategic vision, efficiency and effectiveness, capacity development, risk management, internal control, transparency, and accountability. However, the implementation of these principles in practice still faces various challenges and has not been fully implemented optimally (Sawmar & Mohammed, 2021).

Responsiveness of digital zakat services

The implementation of the SIMBA digital zakat application at the BAZNAS Muara Enim Regency demonstrates efforts to improve the responsiveness of zakat management services, particularly in responding to the public's administrative and information needs. An analysis of the existence of a digital system reveals that it enables a faster and more structured zakat service process than manual mechanisms. This is evident in the ease of access to zakat services and the acceleration of the recording and reporting processes, which support the needs of service users. Unresponsive governance leads to a continuous decline in trust in the government or institutions, making it a key factor in restoring and increasing trust in the government or institutions (Brillantes & Fernandez, 2011).

From a good governance perspective, responsiveness is defined as the ability of public institutions to serve the needs, questions, and complaints of the public in a timely and adaptive manner. Research findings indicate that the use of SIMBA assists zakat, infaq, and sadaqah management in providing fast and efficient services to requests for zakat information and services. This condition is in line with previous research by Beshi and Kaur (2020) who suggests that through fast service practices, public trust in the government or institutions can be increased.

However, the responsiveness of SIMBA-based digital zakat services still faces several limitations, particularly those related to human resource readiness and the community's digital literacy. Dependence on operator skills and user understanding of digital systems are determining factors in the service's effectiveness. Therefore, strengthening the capacity of managers and improving the community's digital literacy are crucial aspects to ensure that SIMBA implementation can optimally support the responsiveness of zakat services as part of a technology-based public service. This is in line with previous research conducted by, who explained (Brillantes & Fernandez, 2011) that trust is an element that lies at the intersection of concept and practice in public administration and governance. Increasing public trust requires several frameworks, including institutional and procedural transformation, behavioral transformation, paradigm and mindset transformation, leadership quality transformation, and citizen transformation.

Conclusion

This study confirms that the research objective, namely, to analyze the implementation of digital-based zakat management from a good governance perspective, was achieved. The findings show that the application of digital zakat management plays a significant role in improving the effectiveness of zakat collection, distribution, and financial management. The implementation of the SIMBA at BAZNAS Muara Enim Regency represents an important innovation in digital governance, in which the system not only functions as an internal administrative tool but also as a

technology-based public governance mechanism. From the perspective of good governance, the use of SIMBA strengthens the principles of transparency through digital reporting and information disclosure, enhances accountability through integrated data recording and financial management, and improves responsiveness by enabling faster and more efficient public services. These findings imply that digital transformation in zakat management can support the realization of accountable, transparent, and trustworthy zakat institutions, which in turn may increase public confidence and compliance in paying zakat.

Theoretically, the findings of this study expand the study of digital zakat, which has traditionally positioned technology as a tool to support the internal efficiency of zakat institutions. This research confirms that digital systems, such as SIMBA, can be positioned as part of the governance mechanisms of public institutions, particularly in the context of the management of zakat, infaq, and sadaqah funds by official state institutions. Thus, this study provides a conceptual contribution to the development of digital zakat studies from a good governance perspective.

Practically, the results of this study provide implications for zakat management institutions, particularly BAZNAS at the regional level, to optimize the use of digital systems not only as an administrative tool but also as an instrument for strengthening governance and improving the quality of public services. However, this study has limitations in terms of the scope of the location and the qualitative approach used. Therefore, further research is recommended to develop a quantitative approach or comparative studies across regions to obtain a more comprehensive picture of the effectiveness of digital zakat in supporting good public governance practices.

Nevertheless, this study has several limitations, particularly its focus on a single zakat institution and the use of qualitative data, which may limit the generalizability of the findings. Therefore, future research should involve a wider range of zakat institutions, apply quantitative or mixed-method approaches, and further examine the role of digital governance in strengthening public trust and institutional performance in zakat management. Furthermore, further research is warranted to develop research on digital-based Islamic philanthropy management through various other applications, such as blockchain and similar technologies.

Declaration of generative AI and AI-assisted technologies in the writing process

During the preparation of this manuscript, the author used ChatGPT in a limited capacity to assist in conducting scientific discussions and paraphrasing sentences, which were subsequently rephrased by the author. All ideas, analyses, and conclusions presented in this article are solely the responsibility of the author. The author has carefully reviewed and edited the content after using these tools.

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