

The Effectiveness of Online Zakat in Community Economic Development: A Study of the Dompet Dhuafa and Rumah Zakat Websites

Muhamad Mustaqim

*Institut Agama Islam Negeri Kudus
muhamadmustaqim@iainkudus.ac.id*

Ahmad Atabik

*Institut Agama Islam Negeri Kudus
ahmad.atabik@iainkudus.ac.id*

Abstract

The existence of an online zakat institution will make it easy for the community (muzakki) to give zakat. This study aims to understand the effectiveness of online zakat management on two zakat institution websites. This study uses a descriptive qualitative approach, with content analysis method. The results of the study show that the use of the website as a medium for socialization, implementation and distribution of zakat is effective. The existence of management transparency to the public, both through the release of financial reports and activity reports, is an indicator of public trust in this zakat fundraising institution. To make it even easier, some zakat managers also provide smartphone platforms such as Android applications and the like.

Keywords: *Online Zakat, Economic Development, Zakat Website, Dompet Dhuafa, Rumah Zakat.*

INTRODUCTION

Zakat is an important pillar in Islam (Alam, 2018). Apart from being part of the pillars of Islam, zakat is an effort to distribute wealth, in order to prevent economic oligarchy. Zakat is a religious obligation that cannot be avoided and has been agreed upon by Muslims from generation to generation, and is generally accepted, both in theory and practice as the main teachings of Islam (Al-Qaradawi, 2011). Accumulation of wealth as a person in this case is an indicator of the low level of justice and welfare of the ummah.



In addition to zakat, in Islam there is another concept of generosity or philanthropy, such as alms, infaq, charity, endowments. Everything refers to giving property to others in need. When the practice of zakat and the like can run effectively, it is hoped that economic equality will be realized, so that the poverty disparity is not so deep.

Some of the important roles of zakat sociologically and anthropologically include zakat being able to increase social solidarity and community welfare. In Islam, zakat is used to help less fortunate people, including the poor, orphans, widows, and so on. By paying zakat, the rich can help people in need, thus increasing social solidarity and improving social welfare (Wicaksono, 2019).

Furthermore, zakat is effective in reducing poverty. Zakat is one of the efforts to reduce poverty in society. By paying zakat, the rich can provide assistance to the poor to meet their basic needs, such as food, clothing, and shelter. This can help reduce the level of poverty in the community. Next is able to improve social justice. In Islam, zakat is calculated based on a certain percentage of one's property. That is, people who have more assets must pay more zakat. This can help improve social equity, as the rich contribute more to helping the poor (Nasution, 2020). While spiritually, zakat is evidence in strengthening faith and adherence to Islamic teachings. Zakat is one of the Islamic obligations that must be fulfilled by every Muslim who can afford it. By paying zakat, the rich can strengthen their faith and strengthen their adherence to Islamic teachings. In the moral field, zakat reduces greed and greed in the hearts of the rich. Meanwhile, in the social field, zakat serves to eradicate poverty from society. In the economic field, zakat prevents the accumulation of wealth in the hands of a few people and is an obligatory contribution of Muslims to the state treasury (Hakim, 2020).

As a country with a majority Muslim population, Indonesia has developed various programs and institutions that aim to facilitate the collection and distribution of zakat effectively and efficiently. The government through several regulations has formed bodies and institutions whose job is to manage this zakat. National Zakat Amil Agency BAZNAS is an institution established by the Indonesian government to facilitate the collection and distribution of zakat nationally (Hendarsyah, 2013). BAZNAS works with zakat institutions at the regional and community levels to collect and distribute zakat to those who are entitled to receive it, such as the poor, widows, orphans, and so on. In addition, there are also Amil Zakat Institutions (LAZ. Amil Zakat Institutions (LAZ) are zakat institutions that are registered and recognized by

the Indonesian government, and aim to collect and distribute zakat in their respective areas (Hudaefi *et al.*, 2020). LAZs can be independent institutions or institutions that affiliated with a religious organization, such as a mosque or Islamic boarding school.

In addition, innovative zakat management implementation can also be in the form of productive zakat programs. Apart from distributing zakat to those in need, there are also productive zakat programs that aim to help people become economically independent. An example is a business capital provision program for zakat recipients who want to open a small or medium business, as well as skills training programs to improve the ability of zakat recipients to make a living (Aziz, 2014).

In the information age, the existence of digitalization of zakat collection is inevitable. Zakat collection is easier to do through various digital platforms, such as mobile applications or websites. Through digital platforms such as websites and smartphone-based applications, it is hoped that it will be easier for the community to convey their zakat to groups who are entitled to it (Noeralamsyah *et al.*, 2017). The existence of this zakat website is of course an alternative in efforts to facilitate zakat so that it is easier, faster and practical.

Research on zakat management online was conducted by Ascarya & Sakti (2022) shows that the microfinance technology (fintech) model can be used to optimize the collection of zakat, infaq and waqf. In this case the existence of BMT can provide more social programs for those in need. It's just that this research does not examine how the presence and role of online zakat managers in improving the economy.

Research on online socialization of zakat has also been studied by (Mohd Suki *et al.*, 2022) which is one of the means of wealth distribution. However, very few studies have investigated the behavioural intention of users toward social media networks that use creative animation for zakat online campaigns to promote zakat awareness in developing nations. The rich content of zakat in social media networks using creative animation could attract today's youth to engage with zakat. This research aims to examine the factors that influence youths' intention to use social media networks for understanding zakat online campaigns that use creative animation. Design/methodology/approach: Data were analysed via Analysis of Moment Structures (AMOS. This research only examines how social media is able to become a medium of socialization for the understanding of zakat among young people. In this case, research

focuses more on social media as a vehicle for outreach and campaigns about understanding zakat. However, it is not studied in more detail, how effective is online media in attracting people (muzakki) to give their zakat.

The role of online zakat institutions has also been researched in Malaysia. Research conducted by Makhsin *et al.*, (2021) shows how online zakat institutions have contributed to learning about the calculation of zakat goods, especially gold and jewelry. However, this research focuses more on how jewelry and precious metals are calculated, not on the implementation and role of online zakat institutions in economic development and empowerment.

Munadi & Susilayati (2016) also conducted research on digital portals for zakat institutions. This study focuses on the performance of zakat institutions in empowering the ummah. However, this research is more about institutional management of zakat. In addition, this research was conducted in 2016 with a website format, form and content that is currently experiencing development.

What is new in this research is how the effectiveness of online zakat institutions is able to contribute to economic development. The use of digital media as a medium for outreach, implementation as well as distribution in the management of zakat is of course an important thing in grounding zakat nationally. So that later awareness of the important role of zakat, not only as an obligation, but more as a social movement will be able to build the economy in general, especially the implementation of Islamic economics.

LITERATURE REVIEW

Zakat and Community Economic Development

Zakat is one of the important pillars of Islam and is an obligation for every Muslim who can afford it. Zakat is also an effort to clean up assets to be given to zakat recipients, who are generally the poor, mustahik or those in need (Ridlo, 2014). In addition to providing social benefits for zakat recipients, zakat also has an important role in the development of Islamic economics. As an obligation for every able-bodied Muslim, zakat has great potential to help overcome the problems of poverty and economic inequality in Muslim societies (Yusuf, 2021). Therefore, zakat can help develop a more just and equitable Islamic economy.

M. Raquibuz Zaman, an expert on Islamic economics, argues that zakat can help create a more just and sustainable business environment. In his view, zakat can help reduce social and economic inequalities, as well

as provide financial support to the SME sector which is often difficult to gain access to resources and capital. (Zaman, 2010, p. 58). The collection and distribution of zakat can help strengthen the local economy and help promote economic independence. In this regard, zakat can help promote entrepreneurship, encourage the development of small and medium enterprises, and provide financial assistance to those who need to start their own businesses (Hassan, 2020).

In addition, zakat can also be used to help develop social and economic infrastructure, such as the construction of hospitals, schools and other educational institutions. In this case, zakat can help create a more stable social environment and promote more sustainable economic growth (Kazak *et al.*, 2020). Overall, zakat has a very important role in the development of a more just and equitable Islamic economy. Therefore, it is important for Muslims to understand the importance of zakat and how its collection and distribution can help strengthen local economies and promote social and economic well-being in Muslim societies (Khasandy & Badrudin, 2019).

M. Syafi'i Antonio, an expert on Indonesian Islamic economics, argues that zakat has an important role in poverty alleviation and economic empowerment of Muslims. According to him, zakat can be used to develop the SME sector, strengthen the micro-economy, and help improve the community's economy (Antonio, 2015, p. 76). Ahmad Juwaini is of the opinion that zakat can help strengthen the community's economy through real sector development and poverty alleviation. According to him, zakat can be used to support the agricultural, livestock and fisheries sectors, as well as help strengthen social networks in society (Juwaini, 2017).

Zakat has a very important role in the economic development of Muslims. In Islam, zakat is not only a spiritual obligation, but also an economic instrument that can help reduce social and economic inequality in society (Yusroni & Chadhiq, 2021). From an economic perspective, zakat can help allocate resources and wealth in society more efficiently and fairly. By enabling a more equitable distribution of resources and wealth, zakat can help reduce social and economic disparities, as well as provide greater opportunities for poor individuals and families to participate in economic development (Azam *et al.*, 2014).

In addition, zakat can also help strengthen the informal economic sector in society. In Muslim societies, the informal economic sector is often a source of livelihood for poor and vulnerable families. By giving zakat to this

informal sector, this sector can develop and create new jobs that can help increase the income of poor and vulnerable families (Anwar, 2018). From a business perspective, zakat can also help develop the small and medium enterprise (SMEs) sector. SMEs are often the driving force of the economy in society and play an important role in creating jobs and improving people's welfare. By giving zakat to SMEs, the sector can develop and increase its competitiveness.

In the Indonesian context, Zakat has an important role in developing the economy of Muslims in Indonesia (Suhaimi, 2021). *First*, increase the economic competitiveness of Muslims. Zakat can be used to support training and education, as well as help strengthen the SME sector and social networks in society. In this way, it is expected to increase the economic competitiveness of Muslims in Indonesia. *Second*, Zakat can be used to help alleviate poverty and empower the community's economy. In Indonesia, there are various zakat programs carried out by the government, amil zakat institutions, and other zakat organizations to help people in need. *Third*, Zakat can be used to support the agricultural, livestock and fisheries sectors, as well as other real sectors. That way, it is hoped that it can help strengthen the Indonesian economy as a whole (Hanafi, 2020).

The Phenomenon of Zakat Online in Indonesia

Online zakat is a contemporary phenomenon where people can pay zakat through online platforms or applications. This phenomenon is increasingly popular because of the ease and convenience it offers for people who are busy or find it difficult to pay zakat directly to zakat institutions or to people who are entitled to receive it (Maghfirah, 2020).

In recent years, many online zakat platforms have emerged, both those created by official zakat institutions and those created by organizations or individuals that seek to facilitate zakat payments, including through Dompot Dhuafa (Hidayat & Mukhlisin, 2020). Several online zakat platforms also offer additional features, such as education and information about zakat, as well as fundraising programs to donate funds to charities or other social activities. (Sofiyawati & Halimah, 2022).

However, as with any online service, there are risks and concerns regarding the safety and legitimacy of online zakat platforms. Some people worry that their zakat money may not reach the intended recipients or it may be used for inappropriate purposes. Therefore, it is very important for

individuals to check and verify the online zakat platform before using the service (Hendarsyah, 2013).

In addition, the online zakat phenomenon also opens access for zakat institutions to reach more people who want to pay zakat. With an online zakat platform, zakat institutions can reach people who are difficult to reach, such as people who live in remote areas or people who are busy with work or studies (Mauludin & Herianingrum, 2022). The use of technology can also facilitate the process of collecting, processing and distributing zakat. With an integrated digital system, zakat institutions can monitor and manage zakat funds more efficiently and accurately (Hendarsyah, 2013).

There are several challenges faced by the online zakat phenomenon. One of them is the problem of user data security and privacy. Apart from that, there are also concerns about the possibility of fraud and fraud by irresponsible persons. To overcome this challenge, users must always check and verify the online zakat platform before using the service. In addition, zakat institutions must ensure that the systems and procedures for managing their zakat funds are safe and transparent (Maghfirah, 2020).

Overall, the online zakat phenomenon has great potential to facilitate and improve the collection and distribution of zakat. However, to ensure its success, all parties must work together to overcome challenges and ensure that zakat funds are used appropriately and effectively to help those in need (Hafiz, 2021).

The process of collecting and distributing zakat online must also be carried out properly and in accordance with sharia principles. Amil zakat institutions must have clear systems and procedures in managing zakat funds, starting from collecting, processing, to distributing zakat to beneficiaries (Sulaeman & Ninglasari, 2020). In addition, amil zakat institutions must also have a mechanism to monitor and evaluate the use of zakat funds on a regular basis in order to ensure that zakat funds are used appropriately and effectively. It is also important to maintain public trust in online zakat fund management (Muwakhidah, 2019).

RESEARCH METHODS

This study uses a qualitative approach. Qualitative data analysis organizes data, selects and sorts data into manageable units, searches for what is important and decides what to conclude. Content analysis is used to analyze data, text, figures related to the focus and research objectives. The main data

sources in this study are two zakat management institution websites, namely Dompét Dhuafa with a website address: <https://digital.dompetchduafa.org> and Rumah Zakat with a website address: www.rumahzakat.org. Furthermore, secondary data is used for materials, data and analytical tools from various sources related to the focus of this research study.

RESULTS AND DISCUSSION

Dompét Dhuafa Profile

Dompét Dhuafa (<https://digital.dompetchduafa.org/>) is a non-profit organization based in Indonesia that focuses on humanitarian and social welfare activities. It was established in 1993 with the aim of alleviating poverty and empowering vulnerable communities through various programs and activities.

Dompét Dhuafa's programs are diverse and cover a wide range of areas, including education, health, economic empowerment, disaster relief, and social welfare. Some of its flagship programs include providing scholarships for underprivileged students, running healthcare clinics in remote areas, supporting micro-enterprises through business training and financial assistance, and responding to natural disasters and humanitarian crises.

The organization operates on the principle of "Zakat," which is an Islamic practice of giving a portion of one's wealth to those in need. However, its programs are open to people of all religions and backgrounds, and it aims to build partnerships and collaborations with various organizations and stakeholders to maximize their impact. Dompét Dhuafa has received various awards and recognition for its work, including the Nikkei Asia Prize for Culture and Community in 2019.

The development of communication technology has motivated Dompét Dhuafa to continue to make donations easier. The emergence of the option to donate online or through digital applications has also boosted social fundraising. That's why Digital Dompét Dhuafa is here with you.

With Digital Dompét Dhuafa, donation campaign information can target a wider range of targets. In addition, we are not constrained by the access time for donations which will also be online 24 hours. As we know, Indonesia is ranked first as the most generous country in the world according to the Charities Aid Foundation (CAF) World Giving Index 2021.

So, the presence of Digital Dompot Dhuafa is expected to be a bridge of goodness that connects those who are generous with those who need it with a variety of transaction conveniences and security. 2021, is a year of adapting to new habits, including in terms of donating. By carrying out the concepts of EASY and BLESSED, Digital Dompot Dhuafa seeks to connect many parties in a good ecosystem.

Rumah Zakat Profile

Rumah Zakat (www.rumahzakat.org) is a non-profit organization based in Indonesia that focuses on social and humanitarian work. The organization was established in 1999 and is committed to empowering communities by improving their access to healthcare, education, economic opportunities, and disaster relief.

Rumah Zakat's mission is to build a just and prosperous society through various programs such as education, health, economy, and humanitarian aid. They have several programs including:

1. **Education:** This program aims to improve access to education for children from underprivileged communities. They provide scholarships, school infrastructure, and educational support to help children pursue their dreams.
2. **Health:** This program focuses on improving the health and well-being of communities by providing healthcare facilities, medical assistance, and health education.
3. **Economy:** This program focuses on improving the economic conditions of the communities by providing vocational training, microfinance, and small business development programs.
4. **Humanitarian aid:** This program provides assistance to those affected by natural disasters and emergencies by providing food, shelter, and medical assistance.

Rumah Zakat has received several awards and recognition for its humanitarian work. They have also collaborated with various national and international organizations to provide better support to the communities.

1. Feature

On the Dompot Dhuafa website, the main menu is “Donation”, “Zakat”, “Alms”, “Waqf”, “Sacrifice” and “Our Partners”. This main menu is a philanthropic entity in Islam, plus donations which are donations in general and “Our Partners” which are partners who collaborate in managing all types of philanthropy. Especially on the “Zakat” menu, it has zakat variants such as income zakat, maal, gold and fidyah. Each menu when clicked will bring up information, arguments, zakat intentions and the application for calculating types of zakat. This feature will of course make it easier for visitors to make donations or zakat. For the gold zakat feature, it cannot be activated when clicked, because there will be a confirmation that the web page is not available.

Likewise, the Rumah Zakat website has a main menu related to the context of zakat management. It’s just that at Rumah Zakat, each main menu is in the header section, each of which has a sub menu. The “ZISWAF” menu consists of sub menus: Introduction to zakat, zakat fitrah, zakat maal, infaq alms, waqf and infak.id. While the other main menu is “About Us” which contains information about the profile of this zakat institution. The Program Menu contains several programs consisting of several aspects such as Empowered Villages, education, health, economy, da’wah, Ramadan, qurban and disaster. Overall, the menu on the Rumah Zakat website is more detailed in providing information and features that make it easier for visitors to use it.

2. Zakat as Community Economic Development

Dompot Dhuafa in its annual report release states that all forms of income from philanthropic programs, both zakat infaq and alms, are distributed through various aspects, such as education, health, da’wah programs and the economy. The 2021 report explained that the people who received benefits from various Dompot Dhuafa programs this year reached 3,594,956 people. Out of that figure, as many as 3,000,146 were social programs beneficiaries, 41,689 were educational programs beneficiaries, and 310,539 others were health program beneficiaries, 98,102 beneficiaries of Da’wah and Culture Program, 144,480 The Economic Program Beneficiaries. If added up in aggregate since 1993,

the total number of beneficiaries from the Dompot Dhuafa program is 28,492,740 people.

During 2021, which was a pandemic period, Public concern was still very high during the Covid-19 pandemic and amid the sluggish economy. Evidently, the trust of the people who entrusted their trust to Dompot Dhuafa continues to grow. This year, Dompot Dhuafa managed to raise IDR 413,713,719,657 from the community. Funds channeled to the community through various programs amounted to IDR 388,241,674,707. The absorption rate for distribution in 2021 is 94%. This figure fulfills the title of very effective based on the Allocation to Collection ratio, the Zakat Core Principle (Republika, 2021).

To overcome the problem of poverty, Dompot Dhuafa launched an empowerment program that focuses on efforts to improve people's welfare through programs that target farming communities, fishermen, MSME players, and agro-industry initiatives as an effort to provide added value to products produced by the community. Zakat has an important role in alleviating poverty and empowering the economy of Muslims, which can be used to develop the SME sector, strengthen micro-economy, and help improve the community's economy (Antonio, 2015) . In this context, the existence of Dompot Dhuafa certainly contributes to poverty alleviation and community economic empowerment.

Likewise, Rumah Zakat, which releases financial reports on the management of zakat and other donations to the public. Based on the 2021 report, there are 5,533,866 recipients of benefit services from Rumah Zakat. In details, incidental/disaster programs amounted to 580,698, educational programs totaled 952,288, capacity building (dakwah) programs totaled 3,434,088, health programs totaled 201,422, seasonal programs were 335,687 and economic programs were 29,683 (annual report Rumah zakat 2021). In general, the distribution of the benefits of zakat is also aimed at poverty alleviation and economic empowerment. For example, the program to increase economic growth that is inclusive and sustainable contains assistance for small traders, entrepreneurship assistance, BUMMAS, scholarships, disaster resilient villages and so on. Of course, these programs contribute to joint efforts to reduce poverty and improve people's welfare, as is the function of zakat itself.

CONCLUSSION

The existence of a zakat management website is increasingly giving youth to the community or muzakki. Through the digital portal, zakat management institutions can socialize, collect, distribute zakat funds and other philanthropy in a professional manner. In the case of the Dompét Dhuafa website and the zakat house, the various menus provided to visitors make it easy to find information and give zakat and philanthropy to these zakat institutions. Visitors can also get transparency in both collection and distribution, thus increasing trust in zakat institutions.

Future research can focus more on new online zakat management institutions. So that it gives more public confidence in the existence of fundraising institutions in the category of newcomers.

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