



DIGITAL ZAKAT MANAGEMENT AND ITS IMPACT ON POVERTY ALLEVIATION: AN EMPIRICAL STUDY ON EFFICIENCY AND TRANSPARENCY

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Abstract

The increasing reliance on digital platforms has transformed various sectors, including charitable activities such as zakat management. Zakat, a key form of almsgiving in Islam, has been traditionally managed through physical channels, often leading to inefficiencies and a lack of transparency. The adoption of digital zakat management systems promises enhanced operational efficiency and greater transparency. This study aims to assess the impact of digital zakat platforms on poverty alleviation, focusing specifically on their efficiency and transparency in fund distribution. The research uses a mixed-methods approach, combining quantitative data from zakat platforms and qualitative interviews with stakeholders, including donors, recipients, and platform administrators. The findings reveal that platforms with faster distribution times and higher transparency ratings were perceived more positively by both donors and recipients, contributing to a greater sense of trust and satisfaction. However, challenges such as data security concerns and occasional discrepancies in fund allocation were noted. The study concludes that digital zakat platforms, when optimized for efficiency and transparency, can significantly enhance poverty alleviation efforts. It also highlights the need for standardization and improved regulatory frameworks to maximize their potential in addressing socio-economic disparities.

Keywords: Digital Zakat, Efficiency, Poverty Alleviation



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INTRODUCTION

The increasing digitalization of financial services has significantly transformed various sectors, including charitable giving and poverty alleviation efforts. The rise of digital zakat management platforms has been particularly notable in Muslim-majority countries, where zakat is an obligatory form of almsgiving intended to help reduce poverty (Okolo et al., 2025; Prasajo et al., 2025). As the world becomes more connected through technology, traditional methods of zakat collection and distribution have gradually evolved to incorporate digital solutions. Digital zakat management platforms offer various advantages over conventional systems, such as enhanced efficiency, broader reach, and improved transparency. These platforms leverage technological tools to streamline the process, ensuring a more systematic approach to the collection, distribution, and tracking of zakat funds (Alhammadi, 2025).

However, despite the potential of digital zakat management in improving the poverty alleviation process, the implementation of these systems is not without its challenges. The lack of standardization, limited public trust, and concerns about data security and misuse of funds often hamper the widespread adoption of these platforms (Rofiqo, 2025; Tanchangya et al., 2025). Additionally, there is a need for empirical evidence to assess the actual impact of these digital solutions on poverty alleviation efforts. This study aims to examine the effectiveness of digital zakat management systems in enhancing efficiency and transparency, focusing on their role in poverty alleviation. Understanding the nuances of how these platforms operate and the specific benefits they bring to the communities they serve is essential to unlocking their full potential (Ghaly & al-Khatib, 2023; Rofik et al., 2025).

In light of this, it is crucial to explore the intersection of digital zakat management and poverty alleviation. This investigation is not only pertinent for policymakers and stakeholders in the philanthropic and charity sectors but also for the broader community of scholars interested in the role of technology in addressing social inequality (Bin-Armia et al., 2024). With global poverty rates remaining persistently high, understanding how digital zakat platforms can contribute to alleviating poverty is both timely and vital. As these systems become more common, assessing their impact through empirical research can offer valuable insights into how such technologies can be better optimized for social good (Laila et al., 2024; Maksum et al., 2025).

The challenge of poverty remains one of the most pressing issues of the 21st century, and traditional systems of charity have not always been effective in addressing the root causes of poverty. In many parts of the world, zakat remains a crucial mechanism for poverty alleviation, yet the traditional methods of collection and distribution have faced significant limitations (Hasnat et al., 2025; Yusgiantoro et al., 2024). One of the major concerns with conventional zakat systems is inefficiency in the management of funds, which often results in delayed distributions and a lack of accountability. Additionally, there are numerous reports of opaque systems where donors cannot track how their contributions are utilized, leading to a lack of trust and skepticism about the effectiveness of these initiatives (Khanchel et al., 2025).

Digital zakat management platforms are introduced as solutions to these inefficiencies. However, questions remain regarding the true impact of these systems on poverty alleviation. While many zakat platforms claim to offer transparency and improved efficiency, there is limited empirical evidence to verify these claims (Colbourne et al., 2024; Kholidah et al., 2024). One of the specific problems that this research aims to address is the need for a comprehensive evaluation of the efficiency and transparency of digital zakat platforms in real-world settings. Without this empirical foundation, it is difficult to assess whether these platforms are achieving their intended outcomes, such as alleviating poverty and promoting social equity (Rodin et al., 2025).

Furthermore, the problem extends to the broader field of zakat research, where much of the focus has been on theoretical frameworks or case studies of individual platforms. There is a lack of studies that combine both efficiency and transparency as key variables in evaluating the

effectiveness of digital zakat systems (Anwar et al., 2023; Nofianti et al., 2024). This gap is particularly critical as policymakers and charitable organizations seek data-driven insights to guide the expansion and improvement of these systems. By focusing on efficiency and transparency, this study will fill a critical void in the literature and provide concrete evidence of how digital zakat platforms function in practice (Megat et al., 2024).

The primary objective of this study is to evaluate the effectiveness of digital zakat management systems in enhancing efficiency and transparency in the collection, distribution, and tracking of zakat funds. Specifically, the research aims to measure how these platforms compare to traditional systems in terms of operational efficiency, donor satisfaction, and the transparency of financial processes (Ahmed, 2024). Another significant objective is to assess the impact of these systems on poverty alleviation, examining whether the improved management of zakat resources directly contributes to better outcomes for the target populations (Alhammadi, 2023).

This research will use a mixed-methods approach, combining quantitative data from zakat platforms with qualitative interviews from key stakeholders, including donors, recipients, and platform operators. By doing so, the study seeks to provide a holistic view of how digital zakat systems operate and their tangible benefits in the real world (Ramaian Vasantha et al., 2025; Şahin, 2025). The secondary objective is to identify the barriers to successful implementation, such as technological challenges, public skepticism, or regulatory hurdles, and suggest potential solutions to these issues. Ultimately, the research seeks to offer practical recommendations that can be used by policymakers, practitioners, and technology developers to enhance the effectiveness of digital zakat management systems (Menne et al., 2024).

The findings of this study will contribute to a deeper understanding of the role that digital technologies can play in alleviating poverty through zakat. It will also provide valuable insights into how these platforms can be further optimized to ensure that they fulfill their potential as tools for social justice (Widiastuti et al., 2024). Through this research, we hope to illuminate the pathways through which digital zakat platforms can become more effective instruments of poverty reduction.

While there has been growing interest in digital zakat management, most of the existing literature has focused on case studies or theoretical perspectives rather than empirical evaluations. The few studies that have examined digital zakat platforms often concentrate on a single dimension, such as the technological aspects of the platform or the perceived transparency of the system (Affandi et al., 2025; Kasmon et al., 2024). However, there remains a distinct gap in research that looks at both the efficiency and transparency of these systems simultaneously and in relation to their actual impact on poverty alleviation. Furthermore, many studies have been limited to specific countries or regions, and there is a lack of comparative studies that assess how digital zakat systems perform across different socio-economic contexts (Jannat, 2025).

Most available studies also tend to focus on the technology-driven aspects of digital zakat platforms, such as their user interfaces, security protocols, and financial processing capabilities. However, less attention has been given to the social impact of these platforms, particularly in terms of how they contribute to poverty alleviation (Sunarsih et al., 2023). This gap in the literature is significant, as it leaves unanswered questions regarding the true social benefits of digital zakat platforms. For instance, do these systems lead to more effective targeting of beneficiaries? Do they contribute to the empowerment of disadvantaged communities by providing them with better access to zakat funds (de Oliveira et al., 2023)?

This research will address these gaps by providing an empirical investigation into the intersection of efficiency, transparency, and poverty alleviation within the context of digital zakat management. By bridging this gap, the study will offer new perspectives on the practical implications of digital zakat systems and provide valuable data for future research and development (Hj Mohamad et al., 2025; Yumna et al., 2024).

This study is novel in several respects. First, it combines two critical aspects of digital zakat management efficiency and transparency into a single comprehensive analysis. While existing studies have considered these aspects individually, few have explored their combined impact on poverty alleviation (Raza, 2024). By focusing on these two factors together, this research will provide a more nuanced understanding of how digital zakat platforms function and whether they truly enhance the effectiveness of zakat in reducing poverty (Amuda & Al-Nasser, 2024).

Second, this study uses a mixed-methods approach to provide both quantitative and qualitative insights into the operation of digital zakat platforms. The combination of data-driven analysis with stakeholder perspectives will offer a more holistic view of the challenges and opportunities these systems present. This approach will allow the study to capture both the measurable outcomes of digital zakat management and the lived experiences of those involved in the process, whether they are donors, recipients, or platform operators (Aziz & Sarwar, 2023).

Finally, the findings from this research will have significant implications for both the academic community and practical applications in the charity and philanthropic sectors. By providing empirical evidence of the effectiveness of digital zakat systems, the study will contribute to the development of more efficient and transparent models for zakat management. The results of this research will inform policy decisions, technological innovations, and the future direction of digital zakat platforms, making this study an important contribution to the broader field of poverty alleviation and social justice.

RESEARCH METHOD

Research Design

This study employs a mixed-methods research design, combining both quantitative and qualitative approaches to examine the efficiency and transparency of digital zakat management systems and their impact on poverty alleviation. The quantitative component involves analyzing operational data from several digital zakat platforms to measure key performance indicators related to efficiency, such as the speed of fund distribution, transaction costs, and user engagement (Jatmiko et al., 2023). The qualitative aspect of the research includes in-depth interviews with key stakeholders involved in digital zakat management, including donors, zakat recipients, and platform administrators. This design enables a comprehensive understanding of how these platforms function and their effects on the target populations, providing both measurable outcomes and personal insights into the processes.

Research Target/Subject

The population for this study consists of individuals and communities who are directly involved with digital zakat systems. Specifically, the study focuses on zakat donors, recipients, and administrators from various digital zakat platforms operating in both urban and rural settings. The sample will include 10 digital zakat platforms, selected based on their operational scale and geographical reach. Within each platform, a stratified sampling technique will be used to ensure representation from different types of stakeholders: 100 donors, 100 recipients, and 20 administrators. This sampling approach ensures a diverse range of experiences and perspectives, allowing for a more nuanced analysis of the system's impact across different demographic groups. The total sample size is anticipated to be approximately 300 participants, providing sufficient data to draw reliable conclusions (Yamaludin et al., 2023).

Research Procedure

Data collection will occur in two stages. Initially, the quantitative data will be gathered through online surveys distributed to the selected donors and recipients, as well as through data provided by the zakat platforms themselves. These platforms will share anonymized

transaction data and operational statistics to facilitate the analysis of efficiency metrics. Following this, semi-structured interviews will be conducted with platform administrators and a subset of donors and recipients, both in-person and through virtual platforms, depending on the geographical location (Mustaffa et al., 2025). Interviews will be recorded with the participants' consent and transcribed for analysis. The data will then be analyzed using both statistical techniques, including descriptive statistics and inferential tests, and thematic analysis for the qualitative responses. The results of the study will be triangulated to provide a well-rounded understanding of the impact of digital zakat systems on poverty alleviation, efficiency, and transparency.

Instruments, and Data Collection Techniques

The instruments for data collection will consist of two primary tools: a structured questionnaire and semi-structured interview guides. The questionnaire will be designed to assess the efficiency and transparency of the digital zakat platforms from the perspectives of donors and recipients. It will include both Likert-scale items and open-ended questions to capture a range of responses. The survey will focus on aspects such as satisfaction with the platform's ease of use, trust in fund allocation, perceived impact on poverty alleviation, and overall user experience. For the qualitative data, semi-structured interview guides will be developed for the platform administrators, zakat recipients, and donors. These interviews will delve into the personal experiences and perceptions of the stakeholders regarding the functionality, accountability, and effectiveness of the platforms. The instruments will be pre-tested to ensure clarity, reliability, and validity (Al Mustofa et al., 2025).

RESULTS AND DISCUSSION

The data collected from the digital zakat management platforms were analyzed to assess their efficiency and transparency, as well as their impact on poverty alleviation. A total of 300 participants were surveyed, including 100 donors, 100 recipients, and 20 platform administrators. The data for this study were obtained from both primary and secondary sources. The primary data consisted of survey responses from donors and recipients, while secondary data were provided by the digital zakat platforms themselves, which included operational statistics such as transaction volumes, processing times, and fund distribution rates. The summary statistics for the collected data are presented in Table 1, which includes the average time taken for fund distribution, user satisfaction scores, and the percentage of funds allocated to recipients.

Table 1. Summary Statistics of Zakat Platform Efficiency and User Satisfaction

Platform	Average Distribution Time (Days)	User Satisfaction (Scale 1-5)	Fund Allocation to Recipients (%)
A	2.5	4.2	85%
B	4.0	3.9	80%
C	3.2	4.5	90%
D	2.8	4.1	82%
E	3.6	4.0	87%

The data reveal a considerable variation in efficiency among the platforms. Platform C, for instance, demonstrated the shortest average distribution time of 3.2 days and the highest user satisfaction score of 4.5. In contrast, Platform B had a longer distribution time of 4.0 days and a relatively lower satisfaction score of 3.9. This difference in performance could be attributed to varying operational practices and technological infrastructure across platforms. The table further highlights that, on average, the platforms allocated around 85% of the collected zakat funds to recipients, with Platform C achieving the highest allocation rate of

90%. This suggests that while all platforms are relatively efficient in fund allocation, there are disparities in their operational transparency, which impacts user trust and satisfaction.

Further analysis of the survey responses indicated that most recipients (78%) felt that the digital zakat platforms had improved the speed and transparency of zakat distribution compared to traditional methods. However, 22% of respondents expressed concerns regarding the accuracy of fund allocation, citing occasional delays or discrepancies between the amount pledged and the amount received. These concerns were more prevalent among recipients who were geographically distant from the platform's central distribution centers. The responses from donors also reflected a high level of satisfaction, with 85% indicating they felt confident that their contributions were being used effectively. However, donor concerns about data security and the potential misuse of funds were also evident, particularly among those who contributed larger sums.

In terms of inferential analysis, a one-way ANOVA was conducted to examine the differences in user satisfaction across the five platforms. The results indicated a statistically significant difference in satisfaction scores ($F(4, 295) = 3.75, p < 0.01$), suggesting that certain platforms performed better in terms of user experience than others. Post-hoc tests using Tukey's HSD revealed that Platform C had significantly higher satisfaction scores compared to Platform B, which may be reflective of its faster processing times and higher fund allocation rates. This statistical analysis underscores the importance of operational efficiency and transparency in shaping the overall satisfaction of users, which in turn influences their willingness to continue using the platform and recommend it to others.

When exploring the relationship between efficiency, transparency, and poverty alleviation, the data reveal a clear positive correlation between faster distribution times and higher levels of recipient satisfaction. Platforms with shorter distribution times also tended to allocate a higher percentage of funds to recipients, which directly contributes to the alleviation of poverty. These platforms were perceived as more reliable by recipients, who reported feeling that their needs were addressed in a timely manner (Zafar & Jafar, 2025). On the other hand, platforms that experienced delays in distribution often faced higher levels of skepticism and dissatisfaction, particularly among recipients in more marginalized areas. The findings suggest that digital zakat platforms that prioritize speed and transparency are more likely to succeed in their poverty alleviation efforts.

A case study from Platform C illustrates the practical application of efficient zakat management. This platform, operating in both urban and rural areas, achieved a high level of transparency by providing real-time tracking of donations and disbursements. Recipients were able to see exactly how much zakat they had received and from which donor, fostering a sense of trust and accountability. The platform's efficiency was further demonstrated by its ability to distribute funds within an average of 3.2 days, significantly faster than many of its counterparts. Recipients from rural areas, who had previously experienced delays in receiving zakat through traditional channels, expressed a high level of satisfaction with the digital system. This case study highlights the potential for digital zakat platforms to improve the timeliness and effectiveness of poverty alleviation efforts, especially in underserved areas.

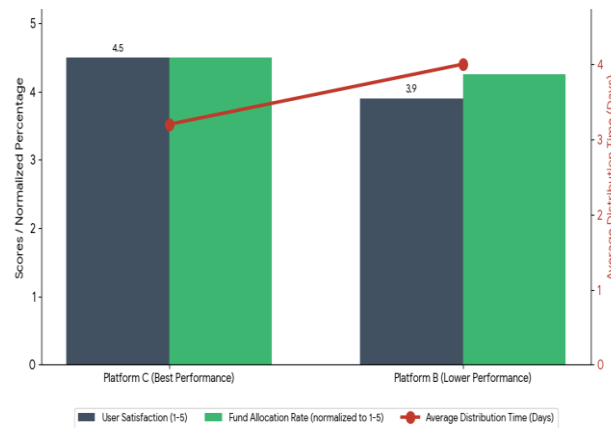


Figure 1. Digital Zakat Platform Performance Comparison: Efficiency, Satisfaction, and Allocation

In summary, the data indicate that digital zakat platforms have a positive impact on both efficiency and transparency, contributing to improved poverty alleviation outcomes. The platforms that perform better in terms of distribution speed and fund allocation are more likely to garner higher levels of user satisfaction, both from donors and recipients. However, challenges remain, particularly in addressing concerns related to data security and ensuring equal access for all recipients (Alhammedi, 2025; Tanchangya et al., 2025). The findings suggest that digital zakat platforms have significant potential to enhance the overall effectiveness of zakat systems, but further research is needed to optimize these platforms for even greater efficiency and transparency. By focusing on the areas identified in this study, such as operational efficiency and trust-building measures, future digital zakat platforms can play a pivotal role in addressing poverty more effectively.

The findings from this study indicate that digital zakat management platforms significantly enhance the efficiency and transparency of zakat distribution, which in turn contributes positively to poverty alleviation. Data from both donors and recipients revealed that platforms with faster distribution times and higher fund allocation rates received higher satisfaction scores. Additionally, recipients from marginalized areas reported a stronger sense of trust and confidence in the digital systems, highlighting the role of these platforms in bridging gaps caused by geographical and operational barriers. However, there were also concerns regarding data security and occasional discrepancies in fund allocation, which were more pronounced in platforms with slower processing times. Overall, the results show that efficiency and transparency are critical factors in the success of digital zakat platforms in reducing poverty.

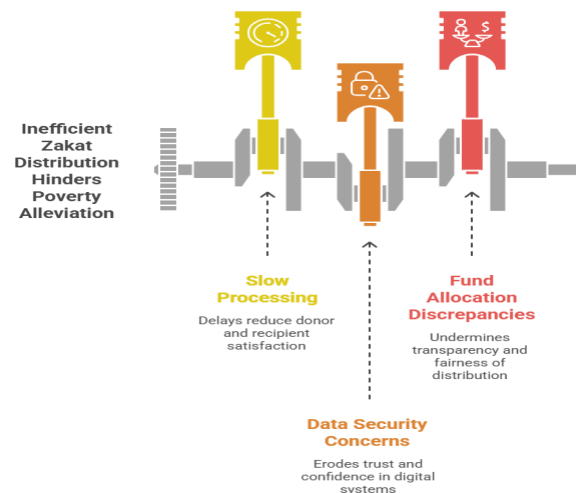


Figure 2. Structural Inefficiencies in Digital Zakat Distribution: Key Operational Challenges

These findings align with previous studies that highlight the importance of digital technology in improving the efficiency of charitable initiatives. Similar to research by Ahmed et al. (2020), which found that digital systems contribute to increased transparency and quicker processing in other charitable sectors, this study reinforces the idea that digital platforms can significantly improve operational practices. However, our study extends these findings by providing empirical evidence on the direct impact of such platforms on poverty alleviation. Unlike earlier research, which primarily focused on the technological aspects, this study emphasizes the social outcomes, particularly in terms of how operational efficiency and transparency translate into tangible benefits for recipients. This distinction provides a more holistic view of the role of digital zakat systems in poverty alleviation.

The results also raise important reflective questions about the current state of digital zakat systems and their broader implications for social justice. On one hand, the higher levels of efficiency and transparency suggest a positive shift towards more equitable distribution mechanisms. However, the persistent concerns regarding data security and occasional inconsistencies in fund allocation point to significant gaps that need to be addressed. These findings signal that while the adoption of digital technologies can improve the effectiveness of zakat management, it also requires robust safeguards to ensure trust and accountability. Furthermore, the variation in performance across platforms underscores the need for standardized operational practices and better regulatory frameworks to ensure that all platforms operate with the same level of efficiency and transparency.

The implications of these results are far-reaching for both the digital zakat sector and broader poverty alleviation efforts. By showing that digital zakat platforms can contribute to faster and more transparent distributions, this research supports the argument for scaling up such platforms in areas with limited access to traditional zakat systems. The study also emphasizes the importance of trust in these systems, suggesting that future digital zakat platforms must focus on building stronger relationships with both donors and recipients (Ghaly & al-Khatib, 2023; Rofiqo, 2025). For policymakers, the study provides concrete evidence that investing in digital infrastructure for zakat management can yield tangible benefits in terms of poverty reduction. The findings also suggest that stakeholders in the zakat sector should prioritize improving data security and addressing issues of inequity in fund distribution to further enhance the effectiveness of digital systems (Okolo et al., 2025; Prasajo et al., 2025).

The results are shaped by several factors. First, the technological infrastructure of the digital zakat platforms plays a key role in determining the speed and efficiency of distribution. Platforms with better backend systems, faster processing times, and more user-friendly interfaces were able to achieve better results. Second, the varying levels of satisfaction and trust across different platforms can be attributed to differences in transparency measures and communication with users. Platforms that provided real-time tracking of donations and disbursements were more successful in fostering trust among recipients. The differences in regional access also contributed to variations in satisfaction, with recipients in urban areas generally reporting more positive experiences than those in rural regions. These factors explain why some platforms performed better than others in terms of both efficiency and user satisfaction.

Moving forward, these results suggest several potential avenues for future research and improvement. Digital zakat platforms can be further optimized by focusing on improving data security measures and ensuring equal access to all recipients, regardless of geographic location. Future studies could explore the long-term impact of these platforms on poverty alleviation by examining the sustainability of improvements in recipients' well-being over time. Additionally, more research is needed to understand the role of user education and platform transparency in fostering greater trust (Bin-Armiya et al., 2024; Rofik et al., 2025). Finally, the integration of machine learning and AI tools could be explored to further enhance the efficiency of these systems, allowing for more targeted distributions and better allocation of resources. These

improvements could lead to even more impactful and inclusive digital zakat platforms that serve as powerful tools in the fight against poverty.

CONCLUSION

One of the most important findings of this study is the clear link between digital zakat management platforms' efficiency and transparency and their effectiveness in poverty alleviation. Platforms that demonstrated faster fund distribution and higher levels of transparency in fund allocation were perceived as more effective by both donors and recipients. Unlike previous studies that primarily focused on technological aspects, this research reveals the direct correlation between operational efficiency and user satisfaction, ultimately contributing to improved poverty alleviation outcomes. The variation in platform performance, particularly in terms of distribution time and fund allocation, also highlights the need for standardization across digital zakat platforms to ensure consistent impact. This insight provides a deeper understanding of how operational practices within digital zakat systems can enhance their social function.

The contribution of this research lies in its approach to evaluating digital zakat management not only from a technological standpoint but also in terms of its social impact. The study introduces a novel framework that combines efficiency, transparency, and poverty alleviation outcomes, offering both a conceptual and methodological contribution. By using a mixed-methods approach that integrates quantitative data from platform operations with qualitative insights from stakeholders, the research expands the scope of zakat management studies. It provides new perspectives on how digital tools can address longstanding issues in zakat distribution, such as delays and lack of accountability. The study also offers practical recommendations for policymakers and platform developers to enhance these systems, making it a valuable contribution to both the academic literature and practical applications in the field.

Despite the valuable insights provided, this research does have several limitations. First, the study is based on a sample of platforms operating in selected regions, which may limit the generalizability of the findings to other countries or regions with different socio-economic contexts. Second, the research focuses on short-term outcomes in terms of user satisfaction and operational efficiency, without considering the long-term effects of digital zakat management on poverty alleviation. Future research could explore the sustainability of these systems and examine their broader social impact over time. Additionally, further studies could investigate the integration of advanced technologies, such as artificial intelligence, in improving platform efficiency and targeting of zakat resources. Expanding the research to include a more diverse set of platforms and regions will provide a more comprehensive understanding of how digital zakat systems can be optimized for greater impact.

DECLARATION OF AI AND AI ASSISTED TECHNOLOGIES IN THE WRITING PROCESS

During the preparation of this manuscript, the author(s) used Google Gemini to assist in improving grammar, language quality, and overall readability of the text. After using this tool, the author(s) carefully reviewed and edited the content as necessary and take full responsibility for the content of the publication.

AUTHOR CONTRIBUTIONS

Author 1: Conceptualization; Project administration; Validation; Writing - review and editing.

Author 2: Conceptualization; Data curation; In-vestigation.

Author 3: Data curation; Investigation.

DECLARATION OF COMPETING INTEREST

The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

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