

# Navigating the Digital Shift: Key Drivers of Zakat Reporting Effectiveness in Indonesia

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## Keywords

*Zakat, digital reporting, financial management, technology adoption, Indonesia*

## Abstract

Digital transformation in zakat reporting is essential to enhance transparency, accountability, and efficiency in managing zakat, infaq, and sadaqah in Indonesia. Indonesia's National Zakat Board (BAZNAS) developed the Zakat Information Management System (SIMBA) system to support standardized, real-time reporting across national and regional zakat institutions. However, adoption remains limited due to challenges such as low digital literacy, insufficient technical infrastructure, and organizational readiness gaps, especially in Eastern Indonesia. This study identifies key factors influencing the implementation of SIMBA and provides a model to improve compliance in digital zakat reporting in Indonesia. Using the Analytic Hierarchy Process and Multi-Stage Weighted Index method, the study analyzes data from 207 respondents, including experts and practitioners from BAZNAS and zakat management institutions. The findings highlight six critical dimensions affecting SIMBA's adoption: organizational readiness, ease of use, compliance and regulation, user attitudes and perceptions, external factors, and motivation and incentives. Organizational readiness emerged as the most influential factor, followed by technological usability and institutional motivation. The study concludes that effective SIMBA implementation requires strong leadership, technical support, and structured incentives. These insights can help close the digital gap in zakat reporting and ensure Indonesia's zakat ecosystem is transparent and accountable.

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## 1. Introduction

Zakat reporting plays a crucial role in ensuring transparency and accountability of zakat institutions to stakeholders, including muzakki (someone obliged to pay zakat), mustahik (someone entitled to receive zakat), the government, and the general public. Transparency in zakat financial reporting not only builds public trust but also strengthens the professional image and legitimacy of zakat management institutions in effectively and responsibly managing zakat, infaq, and sadaqah (ZIS), alongside other religious social funds (Amilhaq & Kiryanto, 2021). Through accountable reporting, zakat institutions can prove that the management of collected funds is carried out in accordance with Islamic principles and follows zakat accounting standards (known in Indonesia as PSAK 109). This also contributes to increasing public loyalty and participation in fulfilling their zakat obligations through zakat institutions (Hadi *et al.*, 2023).

To meet these needs, Indonesia's National Zakat Board (BAZNAS) developed the Zakat Information Management System (SIMBA) as part of its digital innovation efforts in zakat management. SIMBA is designed to integrate all stages of ZIS management, from collection, recording, distribution, to reporting, in real-time (Yanuar & Makhtum, 2023). Through SIMBA, BAZNAS can enhance efficiency, transparency, and accountability in national zakat management, while also facilitating monitoring and evaluation of both district/city and central zakat institutions.

However, the participation of regional BAZNAS and zakat management offices (lembaga amil zakat, LAZ) in utilizing and operating SIMBA is low, with less than 30% of offices using SIMBA each month, despite periodic training on its use. This low compliance with digital reporting is influenced by several factors, such as low digital literacy, limited technical understanding, and infrastructure challenges in certain regions (Swandaru, 2019).

Low uptake of digital zakat reporting has a significant impact. Zakat management data is poorly integrated and inaccurate, affecting the transparency and accountability of zakat institutions. These risks diminish public trust in zakat management and reduce muzakki participation in fulfilling their zakat obligations through official institutions. Additionally, irregular reporting complicates the auditing and evaluation process of zakat programs to ensure effectiveness and targeting accuracy (Swandaru, 2019).

Based on these conditions, this research identifies the factors that can support

the improvement of SIMBA implementation and formulate effective solutions to enhance participation and compliance in digital zakat reporting. This research is expected to contribute strategically to bridging the digital gap and strengthening a transparent, accountable, and professional zakat management system in Indonesia.

## **2. Literature Review**

### **2.1. Zakat Management in Indonesia**

A major transformation in zakat management in Indonesia took place in 1999, when zakat was formally recognized within the country's legal framework through the enactment of Law No. 38 of 1999 on Zakat Management (Hakim, 2016). Following the implementation of this law, zakat governance became significantly more structured and institutionalized. However, after more than a decade of implementation, debates surrounding the need for amendment grew, particularly due to unresolved issues related to governance, transparency, and accountability. These concerns ultimately led to the enactment of a new regulation, Law No. 23 of 2011 on Zakat Management.

Law No. 23 of 2011 was reinforced by Government Regulation No. 14 of 2014, which outlines the technical implementation of the law. This regulation provides detailed provisions regarding the establishment, duties, authority, and responsibilities of BAZNAS. Zakat management in Indonesia is thus guided by Law No. 23 of 2011 and its implementing regulation, which together serve as an updated and improved legal framework replacing the previous law.

According to Articles 6 and 17 of Law No. 23 of 2011, BAZNAS is designated as the official government body responsible for national zakat management. Its operations are supported by community-established LAZ institutions, which assist in the collection, distribution, and utilization of zakat. In addition to its roles as operator and coordinator, BAZNAS also functions as a regulator.

To facilitate zakat management at regional levels, BAZNAS offices have been established at the provincial and district/city levels. Furthermore, both BAZNAS and LAZ institutions are required to submit audited reports on their zakat collection, distribution, and utilization activities to BAZNAS on a regular basis, as stipulated in Law No. 23 of 2011.

Zakat governance in Indonesia involves a wide range of institutions working in synergy across different administrative levels. As of 2025, there are 735 zakat management institutions across the country, consisting of 52 national-level

institutions, 75 at the provincial level, and 608 at the district/city level.

## **2.2. Transparency and Accountability in Zakat Management**

Discussions on the importance of accountability and transparency in zakat management have grown significantly in recent years. Zahara *et al.* (2023) reviewed how the implementation of Zakat Core Principles (ZCP) and PSAK 109 can enhance the accountability and transparency of zakat institutions. Their findings suggest that ZCP and PSAK 109 provide a strong foundation for professional and trustworthy zakat management and reporting.

Beyond theoretical discussions, studies have also addressed the practical implementation of accountability and transparency in zakat governance. Ramadan *et al.* (2024) conducted a survey of 100 muzakki and found that transparency, accountability, and service quality significantly influence their zakat giving decisions. Respondents felt that transparency ensures a sense of security, accountability builds trust, and service quality enhances comfort and loyalty. Similar results were reported by Hartati and Rafiqi (2023), who also surveyed 100 respondents and found that accountability, transparency, and zakat literacy had a positive and significant impact on muzakki trust.

Putri (2023) explored how accountability and transparency affect muzakki preferences from a different angle. Based on responses from 102 participants, the study concluded that both accountability and transparency significantly influence muzakki in choosing zakat institutions. Muzakki tend to prefer institutions that openly present financial reports and clearly communicate the distribution of zakat funds.

Beyond Indonesia, research on the importance of accountability and transparency in zakat management has been conducted in other countries, such as Malaysia. Rosele *et al.* (2024) identified that challenges in Malaysia's zakat management included inefficiencies and a lack of adherence to good governance principles. In this context, transparent reporting systems, independent financial audits, and public participation are seen as crucial elements to strengthen public confidence and engagement in channeling zakat through formal institutions.

Yaakob and Mahyideen (2024) emphasized the need for transparency and accountability in zakat management in Malaysia. They noted that the growing trend in zakat collection and distribution in regions like the Federal Territory and Selangor has not been matched by a corresponding reduction in absolute poverty. This gap may lead to public distrust in formal institutions tasked with managing zakat funds.

Overall, these findings affirm the vital role of accountability and transparency in building muzakki trust and loyalty. Zakat institutions that demonstrate openness and responsibility in managing funds are more likely to gain public confidence and support. Therefore, the application of these principles should become a priority in future zakat management.

### **2.3. Regulations and Policies on Zakat Reporting in Indonesia**

As an implementation of Law No. 23/2011, Government Regulation No. 14 of 2014 was issued, which details the roles and functions of BAZNAS, including the establishment and duties of BAZNAS at the central and district/city levels, the requirements and procedures for the establishment of LAZ institutions, the planning and implementation of zakat collection, distribution, utilization, and the supervision and reporting of zakat management, with the aim of enhancing the effectiveness and accountability of zakat management for the welfare of the ummah. Presidential Instruction No. 3 of 2014 concerning the Optimization of Zakat Collection in Ministries/State Institutions was also issued (Alamudi & Hasan, 2022).

To enhance transparency and accountability in zakat management, BAZNAS recognizes the urgency in regulating the reporting business process. Consequently, BAZNAS Regulation No. 4 of 2018 was issued, which outlines the provisions for zakat reporting, including periods, types, deadlines, submission procedures, and reporting formats. In accordance with Article 2 of this regulation, zakat management entities are required to submit zakat management reports every six months. The reports include financial reports, performance reports, and reports on the implementation of ZIS management. The reporting procedure is regulated in Article 5, with reports submitted to the local government according to the scale of the zakat management entity and adjusted deadlines.

In an effort to enhance the effectiveness and efficiency of zakat management reporting, BAZNAS established the additional reporting mechanism known as SIMBA. This is regulated in BAZNAS Regulation No. 1 of 2023 concerning the reporting of zakat management implementation. Article 18 stipulates that zakat management entities can perform manual data input or conduct data exchange (host to host) if the entity already has a reporting application.

### **2.3. BAZNAS Information Management System (SIMBA)**

SIMBA integrates software for collection, distribution, utilization, and operations. SIMBA is an advancement of the previous integrated zakat information system,

which has been owned and used by BAZNAS since 2003. SIMBA's advantage is that it is web-based, allowing it to be used by both BAZNAS, Regional BAZNAS, and LAZ institutions. Some of the main goals of SIMBA include increasing transparency and accountability, facilitating the management of data and information related to ZIS, improving the effectiveness of zakat collection and distribution, and assisting in the standardization of national zakat reporting.

SIMBA was born and initiated with the development of an information technology master plan during November 2011 to January 2012. In this design, the information system at BAZNAS was built comprehensively, covering its technology, scope, inputs, and outputs. Afterward, a standard operating procedure was created. SIMBA can be used by zakat institutions across Indonesia as an operational and reporting standard, and consists of two subsystems: the Operational Information System and the Reporting Information System. Each BAZNAS office and LAZ institution uses the Operational Information System for daily operations using a cash-in and cash-out approach. On the cash-in side, for instance, data such as the muzakki database and ZIS fundraising transactions can be input. On the cash-out side, the mustahik database and ZIS distribution can be recorded.

These data, including financial and transactional data, are inputted and produce various reports, such as muzakki profiles, the amount of ZIS funds collected, asnaf profiles, and types of distribution programs. This results in standardized financial reports that refer to the PSAK 109 Statement, zakat identification numbers, and zakat payment receipts. Thus, with SIMBA, muzakki are served optimally, from registration to payment and reporting (Asrida, Atika Amor, Revi Candra, 2021).

SIMBA is equipped with a reporting print feature that includes 88 types of sub-reports categorized into 33 types of reports within five main groups. As a web-based system, it is centralized and can be used by all zakat bodies or institutions across the archipelago without going through complicated installation processes. SIMBA's main reporting features include recording muzakki and mustahik, generating financial reports, daily transaction reporting, quarterly performance reports, and printing various types of reports. The quarterly performance report in SIMBA provides information on all activities related to ZIS receipt, distribution, and management for each zakat manager, including provincial BAZNAS, district/city BAZNAS, and LAZ institutions. Additionally, the quarterly report accommodates zakat managers who are not yet able to conduct daily transaction reporting.

However, there are challenges in implementing SIMBA in the management of ZIS at various zakat institutions. Ulparisi *et al.* (2024) found that BAZNAS in Kolaka

District, Southeast Sulawesi Province, encountered challenges such as unstable internet connections, system disruptions, and inadequate training. Azizah *et al.* (2024) found that BAZNAS in the South Sulawesi districts of Bone, Soppeng, and Wajo experienced challenges such as human error, including SIMBA operators being careless when inputting data or entering incomplete data, and a lack of human resources with sufficient knowledge and expertise in using SIMBA. Meanwhile, Asrida *et al.* (2021) found that BAZNAS in Tanah Datar District, West Sumatra, identified that key elements in successful SIMBA implementation included skilled human resources, stable internet connections, and socialization and technical guidance from BAZNAS National Office for operational staff in each region.

### 3. Methodology

The methods used in this study are Analytic Hierarchy Process (AHP) and Multi-Stage Weighted Index method. AHP was developed by Thomas L. Saaty (1990). It is a theory of measurement through pairwise comparisons and relies on the judgments of experts to derive priority scales. In accordance with the AHP model, the target (goal) of the survey was defined to analyze the challenges and opportunities of digital zakat reporting in Indonesia. The second method is a Multi-Stage Weighted Index, which combines several process weighting stages to each given component of the model, namely dimensions and variables.

#### 3.1. Research Stages

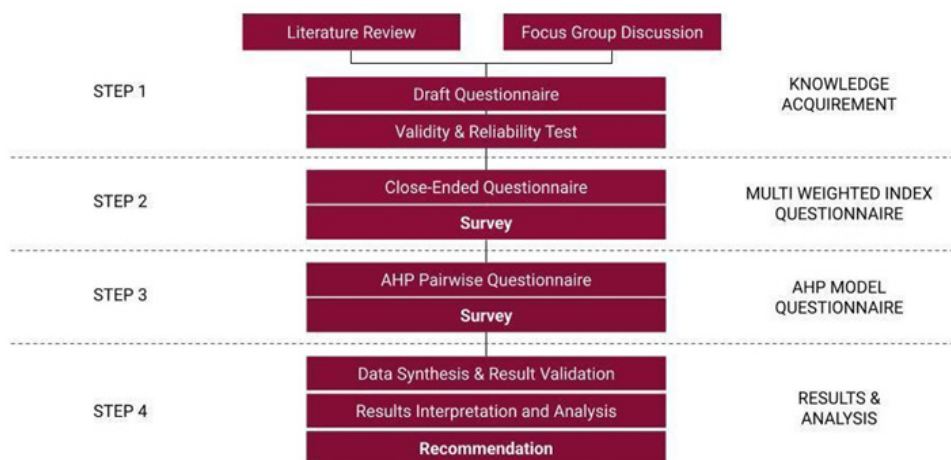


Figure 1. Stages of Research

Four stages of research were carried out. The first step was to construct a questionnaire by conducting literature review and focus group discussions. Second, we prepared a questionnaire, completed a pilot test to test validity and reliability, and undertook the survey. Third, we undertook the AHP survey to gain the weight of dimensions and variables. Lastly, we analyzed the data and interpreted and analyzed the results. The four stages of our research are shown in Figure 1.

The close-ended questionnaire used four point Likert scales for dimensions and variables, ranging from strongly disagree, disagree, agree, to strongly agree. Four point Likert scales are easily understood by respondents and require less effort to answer (Nemoto & Beglar, 2014). Meanwhile, to calculate the weight of the dimensions and variables, this study used Saaty’s (1990) nine-point priority scale for AHP questionnaire (Table 1).

Table 1. The Fundamental Scale of AHP

Intensity of Importance	Definition
1	Equal importance
3	Moderate importance of one over another
5	Essential or strong importance
7	Very strong importance
9	Extreme importance
2, 4, 6, 8	Intermediate values between the two adjacent judgements
Reciprocals	If activity i has one of the above numbers assigned to it when compared with activity j, the j has the reciprocal value when compared with i
Rationals	Ratios arising from the scale

Source: Saaty (1990)

### 3.2. Respondents

This study used purposive sampling to select the respondents. There were two forms of questionnaire: an AHP questionnaire and a close-ended questionnaire. For the AHP questionnaire, the respondents were experts and practitioners. Meanwhile the respondents of the close-ended questionnaire were reporting employees at zakat management organizations in Indonesia from Provincial BAZNAS, District/ City BAZNAS, and LAZ institutions. The AHP questionnaire had nine respondents while the close-ended questionnaire had 198 respondents. Thus, the total number of respondents was 207. The list of respondents is shown in Table 2.

Table 2. List of Respondents

Survey	Respondents		
	Experts	Practitioners	Total
AHP Questionnaire	5	4	9
Close-Ended Questionnaire	-	198	198

### 3.3. Model Development

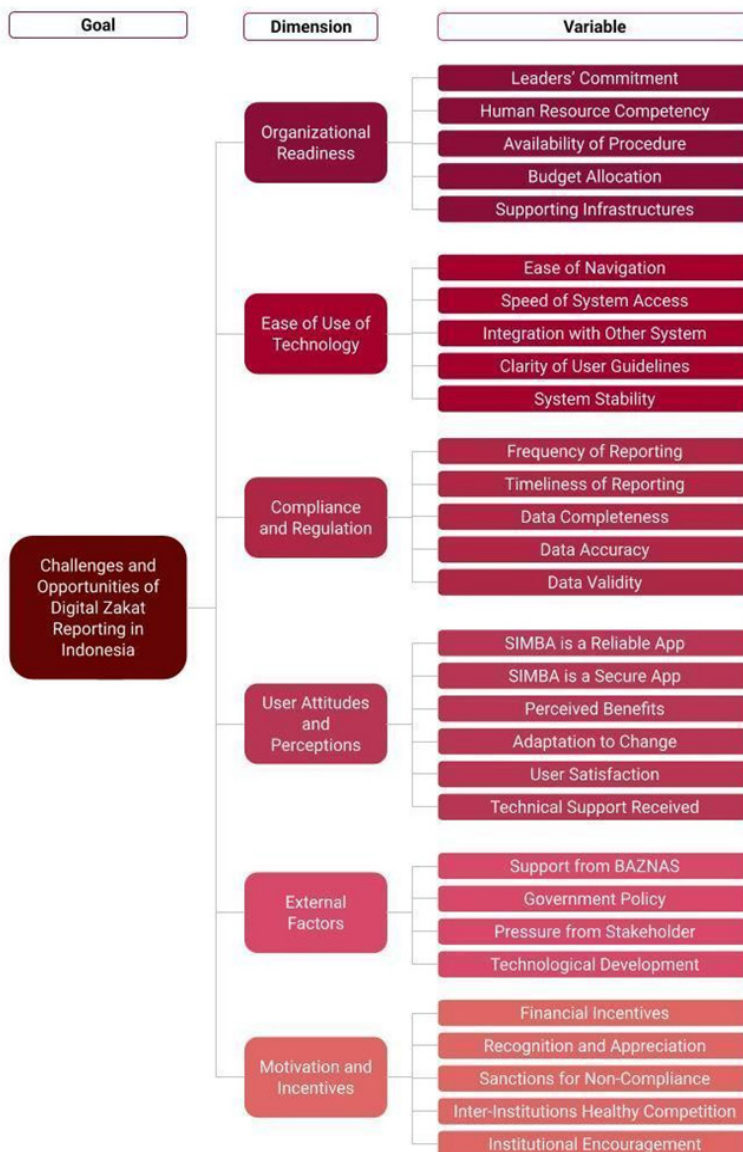


Figure 2. Model Development

This study proposed challenges and opportunities on digital zakat reporting in Indonesia through this model. There were six main dimensions proposed: organizational readiness, ease of use of technology, compliance and regulation, user attitudes and perceptions, external factors, and motivation and incentives. This model was constructed through a questionnaire and was validated by the AHP method. Further details about the model development can be seen in Figure 2.

## **4. Results and Discussion**

### **4.1. Dimensions and Variables Definitions**

To develop a comprehensive model for analyzing the challenges and opportunities of digital zakat reporting in Indonesia, this study identified six key dimensions through a combination of literature review and focus group discussions with relevant stakeholders. The result of the focus group discussions became the dimensions and variables, which were then assigned a weight based on the results from the AHP questionnaire.

#### **4.1.1. Organizational readiness**

This dimension refers to how prepared a zakat institution is to adopt a digital reporting system. It covers internal factors such as leadership commitment, which reflects the top management's support; human resource competency, indicating staff readiness and skills; availability of procedures, ensuring standard processes are in place; budget allocation, relating to financial readiness; and supporting infrastructure, such as adequate information technology tools and networks.

#### **4.1.2. Ease of use of technology**

This dimension assesses how user-friendly and efficient technology is for zakat reporting. It includes ease of navigation for intuitive system use; speed of system access for operational efficiency; integration with other systems to enable interoperability; clarity of user guidelines to help users understand procedures; and system stability to ensure reliable performance.

#### **4.1.3. Compliance and regulation**

This dimension focuses on how well zakat institutions meet reporting standards and legal requirements. Key variables include frequency of reporting, which indicates how often data is submitted; timeliness of reporting, ensuring deadlines are met; data completeness, referring to the inclusion of all required data; data accuracy, which reflects correctness; and data validity, ensuring data is credible and legitimate.

#### **4.1.4. User attitudes and perceptions**

This dimension captures how users perceive and experience the digital reporting system. It involves variables such as ‘SIMBA is a reliable application’ and ‘SIMBA is a secure application’, which show trust in the system; perceived benefits, referring to the advantages users associate with using SIMBA; adaptation to change, indicating readiness to shift from manual to digital approaches; user satisfaction, reflecting overall contentment; and technical support received, representing the assistance provided when needed.

#### **4.1.5. External factors**

This dimension looks at external influences that affect implementation. It includes support from BAZNAS, showing institutional backing; government policy, providing legal and regulatory frameworks; pressure from stakeholders, encouraging accountability; and technological development, which refers to broader advancements in digital infrastructure.

#### **4.1.6. Motivation and incentives**

This dimension considers both rewards and institutional strategies that motivate zakat institutions to adopt and improve digital systems. The related variables are financial incentives, such as bonuses or funding; recognition and appreciation, through awards or public acknowledgment; sanctions for non-compliance, serving as deterrents; institutional healthy competition, encouraging improvement through benchmarking; and institutional encouragement, promoting system use through leadership or peer influence.

### **4.2. Demography of Respondents**

Table 3 presents the distribution of respondents based on organizational scale and type. A total of 198 respondents participated in the two questionnaires. At the national level, 24 respondents came from LAZ institutions. At the provincial level, there were 21 respondents from BAZNAS offices and 11 from LAZ institutions. The largest group of respondents came from district/city BAZNAS offices, totaling 112 individuals, along with 31 respondents from district/city LAZ institutions. This distribution reflects strong participation from decentralized, local-level zakat institutions, especially BAZNAS at the district/city level.

Table 3. Respondents by Organizational Scale

Scale	Organizations	Respondents
National	National LAZ Institution	24
Province	Provincial BAZNAS Office	21
	Provincial LAZ Institution	11
District/City	District/City BAZNAS Office	112
	District/City LAZ Institution	31
<b>TOTAL</b>		<b>198</b>

Source: Processed by authors

Table 4 below details the regional distribution of respondents across Western and Eastern Indonesia. Of the total 198 respondents, the majority (171) were from Western Indonesia and 28 were from Eastern Indonesia. BAZNAS at the district/city level had the highest number of respondents (112), primarily from Western Indonesia. Respondents from national LAZ institutions, provincial LAZ institutions, and district/city LAZ institutions were also mostly concentrated in Western Indonesia, with only a few participants from Eastern Indonesia. This indicates a geographical concentration of zakat institution operations and responses, especially in the western part of the country.

Table 4. Respondents by Region and Organization

Organizations	Region		Respondents
	Western Indonesia	Eastern Indonesia	
Provincial BAZNAS Office	93	19	21
District/City BAZNAS Office	16	5	112
National LAZ Institution	30	1	24
Provincial LAZ Institution	23	1	11
District/City LAZ Institution	9	2	112
<b>TOTAL</b>	<b>171</b>	<b>28</b>	<b>198</b>

Source: Processed by authors

#### 4.4. Questionnaire Results

Table 5. Weight of Dimensions

Dimensions	All	Western Indonesia	Eastern Indonesia	Weight
Organizational Readiness	0.235	0.24	0.10	29.50%
Ease of Technology Use	0.130	0.13	0.14	20.00%
Compliance and Regulation	0.068	0.09	0.09	12.21%
User Attitudes and Perceptions	0.081	0.10	0.11	13.62%
External Factors	0.080	0.08	0.08	10.45%
Motivation and Incentives	0.104	0.10	0.10	14.21%

Source: Processed by authors

Table 5 shows the relative weight of six dimensions influencing SIMBA implementation across three regions: national (all), Western Indonesia, and Eastern Indonesia. Organizational readiness is the most influential (29.50%), followed by ease of technology use (20.00%) and motivation and incentives (14.21%). Compliance and regulation, user attitudes, and external factors show moderate to lower impact. The values are fairly consistent across regions, suggesting similar priorities, with slight regional variations in emphasis. The following section explains the variables within each dimension.

Table 6. Variables in the Organizational Readiness Dimension

Variables in the Organizational Readiness Dimension	All	Western Indonesia	Eastern Indonesia
Leadership Commitment	0.32	0.32	0.33
Competent Human Resources	0.19	0.19	0.18
Availability of Standard Operating Procedures	0.04	0.04	0.04
Budget allocation	0.17	0.17	0.15
Readiness of Supporting Information Technology Infrastructure	0.07	0.08	0.07

Source: Processed by authors

Table 6 presents the variables under the organizational readiness dimension. The results show that leadership commitment carries the highest weight across all regions (0.32 in Western Indonesia and 0.33 in Eastern Indonesia), underscoring its critical role in driving digital readiness. Other notable factors include competent human resources (0.19 in Western Indonesia and 0.18 in Eastern Indonesia), and budget allocation (0.17 in Western Indonesia and 0.15 in Eastern Indonesia), suggesting that human capital and funding also support readiness, though to a lesser extent. The availability of standard operating procedures holds the lowest weight (0.04), indicating it may be viewed more as a supporting element rather than a central enabler.

Table 7. Variables in the Ease of Technology Use Dimension

Variables in the Ease of Technology Use Dimension	All	Western Indonesia	Eastern Indonesia
Ease of Navigation	0.14	0.14	0.15
System Access Speed	0.12	0.12	0.14
Integration with Other Systems	0.12	0.12	0.13
Clarity of User Guidelines	0.09	0.09	0.09
System Stability	0.18	0.18	0.20

Source: Processed by authors

Table 7 highlights the variables within the ease of technology use dimension. System stability emerges as the most influential variable (0.18 in Western Indonesia

and 0.20 in Eastern Indonesia), pointing to the importance of dependable and uninterrupted access to digital systems. Ease of use factors such as navigation and access speed follow closely, both scoring above 0.12. In contrast, clarity of user guidelines receives the lowest weight (0.09), suggesting that while documentation is important, users prioritize system performance and accessibility.

Table 8. Variables in the Compliance and Regulation Dimension

Variables in the Compliance and Regulation Dimension	All	Western Indonesia	Eastern Indonesia
Reporting Frequency	0.05	0.05	0.05
Timeliness of Reporting	0.16	0.15	0.17
Data Completeness	0.15	0.15	0.15
Data Accuracy Level	0.21	0.21	0.21
Data Validity Level	0.20	0.20	0.20

Source: Processed by authors

Table 8 outlines variables in the compliance and regulation dimension. The highest weighted factor is data accuracy level (0.21 in both regions), signaling its vital role in maintaining trustworthy digital records. Data validity level also ranks highly at 0.20, showing that institutions value consistent and correct information. On the other hand, reporting frequency carries the lowest importance (0.05), suggesting that how often reports are submitted may matter less than their completeness and accuracy.

Table 9. Variables in the User Attitudes and Perceptions Dimension

Variables in the User Attitudes and Perceptions Dimension	All	Western Indonesia	Eastern Indonesia
SIMBA is a reliable application	0.09	0.09	0.10
SIMBA is a secure application	0.15	0.14	0.15
Perceived Benefits	0.14	0.14	0.15
Resistance to Change	0.13	0.13	0.15
User Satisfaction with Existing Features	0.13	0.13	0.15
Technical Support Received	0.12	0.12	0.12

Source: Processed by authors

Table 9 displays the variables under the user attitudes and perceptions dimension. Respondents' perception of security is a key driver, with 'SIMBA is a secure application' scoring highest in Eastern Indonesia (0.16), followed by perceived benefits and user satisfaction, each reaching 0.15 in Eastern Indonesia. Resistance to change shows notable variation, being higher in Eastern Indonesia (0.15), indicating a potential barrier that needs addressing. Meanwhile, technical

support received consistently holds a moderate weight (0.12), reflecting its importance in user experience without being the most dominant factor.

Table 10. Variables in the External Factors Dimension

Variables in the External Factors Dimension	All	Western Indonesia	Eastern Indonesia
Support from Central BAZNAS	0.31	0.31	0.31
Government Policy	0.18	0.18	0.17
Stakeholder Pressure	0.08	0.08	0.08
Technological Developments	0.17	0.17	0.19

Source: Processed by authors

Table 10 presents variables in the external factors dimension. Technological developments are the most influential variable, especially in Eastern Indonesia (0.19), indicating that digital readiness is significantly shaped by access to modern technologies. Stakeholder pressure holds the lowest weight at 0.08, suggesting that while external influence matters, internal capabilities and infrastructure remain more critical to digital system adoption.

Table 11. Variables in the Motivation and Incentives Dimension

Variables in the Motivation and Incentives Dimension	All	Western Indonesia	Eastern Indonesia
Financial Incentives	0.18	0.18	0.19
Recognition and Appreciation	0.15	0.15	0.14
Sanctions for Non-Compliance	0.12	0.12	0.12
Healthy Competition Among Institutions	0.14	0.14	0.14
Internal Drive of the Institution	0.15	0.15	0.15

Source: Processed by authors

Table 11 presents the variables under the motivation and incentives dimension. The results show that financial incentives hold the highest weight across all regions, particularly in Eastern Indonesia (0.19), suggesting that monetary rewards are a strong driver of digital system adoption. Other important motivators include recognition and appreciation and internal drive of the institution, both with a weight of 0.15. These highlight the value of both external acknowledgment and intrinsic motivation. Interestingly, sanctions for non-compliance have the lowest weight (0.12), suggesting that punitive approaches may be less influential compared to positive reinforcement strategies. Overall, the table suggests that fostering a motivating environment through financial and non-financial rewards is key to enhancing institutional commitment to digital transformation.

## **5. Conclusion and Recommendations**

### **5.1. Conclusion**

Indonesia has made notable progress in digitalizing zakat reporting in recent years, particularly with the development of SIMBA. However, adoption remains low, with only 30% of the required data consistently submitted. This gap undermines effective program evaluation, policy formulation, and public trust in zakat institutions. Key challenges include a lack of technical skills among zakat officers, infrastructure issues (especially in Eastern Indonesia), and insufficient organizational commitment, standardized procedures, and budget support for digital transformation. Additionally, motivation, unclear incentives, and resistance to change are barriers. This study highlights opportunities for improvement. Key factors for successful digital adoption are organizational readiness, ease of use, and motivation through rewards and recognition. By focusing on these, Indonesia has the potential to bridge the digital gap in zakat reporting.

### **5.2. Recommendations**

To accelerate the adoption of SIMBA and improve digital zakat reporting, BAZNAS and LAZ institutions at all levels must begin by strengthening internal capacity and leadership commitment. Appointing dedicated digital transformation officers or SIMBA coordinators within each institution can help drive this shift. At the same time, simplifying and formalizing standard operating procedures, allocating sufficient budgets for information technology infrastructure and training, and improving the usability of the system are essential steps. Institutions should implement structured training and certification programs, potentially in collaboration with BAZNAS National Office or local universities. Establishing peer mentoring between experienced users in Western Indonesia and less-resourced Eastern Indonesia can also help bridge capability gaps. Motivation plays a key role as well, so linking SIMBA usage to performance evaluations and offering recognition or awards could encourage more consistent adoption and use.

For regulators such as BAZNAS National Office and relevant government bodies, a more assertive and supportive approach is needed to institutionalize digital zakat reporting. Strengthening the enforcement of existing regulations, particularly BAZNAS Regulation No. 1 of 2023, means setting clear reporting expectations and providing structured follow-ups for non-compliance. At the same time, support mechanisms should be enhanced. This includes offering digital infrastructure grants, especially to under-resourced areas, and deploying mobile SIMBA task forces or regional help desks to provide hands-on assistance. Long-term, integrating SIMBA

with broader national systems such as payroll zakat platforms and government financial databases can create a more seamless and efficient digital ecosystem for zakat reporting.

Finally, researchers and academics have a vital role to play in deepening our understanding of the human factors behind adoption of digital systems. More studies are needed on user behavior, what drives resistance to change, what fosters trust in digital systems, and how perceptions of security and usability shape usage. Qualitative and behavioral research in these areas can provide valuable insights for system developers, trainers, and policymakers. In addition, impact evaluations should examine how digital reporting affects operational outcomes such as transparency, efficiency, program reach, and public trust. Longitudinal studies and return on investment assessments can help determine whether digital tools like SIMBA are not only being used but are making a meaningful difference in how zakat is managed and delivered.

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