

ANALYSIS OF PUBLIC UNDERSTANDING REGARDING DIGITAL ZAKAT PAYMENTS AT BAITUL MAL (A CASE STUDY IN MEURIA PALOH VILLAGE, MUARA SATU DISTRICT)

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Abstract

This study aims to analyze public understanding of digital *zakat* payments via Baitul Mal and to identify the factors influencing their adoption in Gampong Meuria Paloh, Muara Satu District. A qualitative method with a descriptive approach was employed. Data were gathered through observation, interviews, and documentation involving 20 informants selected via purposive sampling. The results indicate that while the majority of the community is aware of the digital *zakat* payment service, their understanding varies and remains suboptimal. Five informants had used digital *zakat* payments, whereas 15 still preferred making payments in person. Factors influencing public understanding include knowledge of *zakat*, habits, digital technology proficiency, trust in Baitul Mal, and the extent of outreach and education. Outreach and education are crucial factors in enhancing public understanding and participation regarding digital *zakat* payments. Therefore, there is a need for improved education, transparency, and the sustained utilization of technology.

Keywords: *Public Understanding, Digital Zakat, Baitul Mal, Zakat Payment, Digitalization Of Zakat.*

INTRODUCTION

Islam is a universal religion that remains relevant to the changing times, bringing values of peace and well-being to all of humanity (Ibrahim, 2023). From a *fiqh* (Islamic jurisprudence) perspective, acts of worship are categorized into *mahdhah* (ritual acts of worship) and *ghairu mahdhah* (general acts of worship). *Zakat* falls under the category of *mahdhah* worship; it is governed by Sharia regulations while simultaneously serving a social function by promoting economic equity and enhancing community welfare (Maghfiroh & Mas'ud, 2023; Imam, n.d.)

Zakat is one of the pillars of Islam and an obligation for every Muslim who meets the requisite criteria. Beyond its spiritual dimension, *zakat* plays a role in wealth redistribution, economic empowerment, social support, and the improvement of societal well-being (Bakir, 2021; Adif, 2024). However, the optimization of *zakat* faces various obstacles, such as low public understanding and awareness, a lack of trust in *zakat* management institutions, limited information and payment channels, and public perceptions regarding these institutions (Adif, 2024). Hudaifah et al. (2020) emphasize that enhancing public understanding can be achieved through literacy initiatives, outreach, and education regarding the obligations and benefits of *zakat*.

Advancements in digital technology have driven changes in *zakat* management. "*Digital Zakat*" facilitates payments through services that are faster, more efficient, flexible, and transparent, enabling outreach to the public without spatial or temporal constraints (Siregar & Kholid, 2019). Gustanto (2023) explains that the digitalization of *zakat* is essential, as it can enhance the effectiveness and transparency of fund collection and transaction security, reduce operational costs, and expand the reach of *zakat* institutions. Amzah and Nasution (2024) also state that digitalization has the potential to improve the effectiveness and efficiency of *zakat* management, although challenges remain regarding limited institutional understanding and the security of *muzaki* (donor) data. Meanwhile, Kasri and Sosianti (2023) demonstrate that education and outreach regarding the benefits and security of digital payments can reduce hesitation and increase public trust. In Indonesia, *zakat* management is carried out through BAZNAS and LAZ, whereas Aceh has

the Baitul Mal, which plays a crucial role in managing community funds. The Baitul Mal is responsible for collecting and distributing zakat, infaq, sadaqah, and other funds for the public good. The Aceh Baitul Mal also strives for transparency by publishing information and reports via its official website and social media channels (Koto, 2024; Thahira, 2025). In the context of Lhokseumawe City, the Baitul Mal has shown progress in zakat collection and distribution; however, it still faces challenges regarding increasing public participation, optimizing digital technology, and fostering sustainable economic empowerment (Hasan et al., 2024).

This situation is also observed in Meuria Paloh Village, Muara Satu District. Preliminary observations indicate that the community generally understands the obligation of zakat and the importance of distributing it to eligible recipients. However, understanding of "*Digital Zakat*" and digital zakat payment mechanisms remains relatively low. The majority of residents are accustomed to paying zakat directly to *amil* (zakat collectors), village imams, or the Baitul Mal, even though many already use smartphones and digital payment applications for their daily needs. This situation suggests potential for digital zakat payments, yet actual adoption remains limited, highlighting the need for more effective education and outreach efforts. Demographically, the residents of Meuria Paloh Village have diverse livelihoods. Data from the Meuria Paloh Village Head's Office for 2026 indicates the presence of 23 civil servants, 182 farmers, 111 traders, and 109 private-sector employees. These figures reflect a community with diverse economic activities, representing a significant factor in the region's potential for zakat collection.

Although digital *zakat* payment services have been developed to offer convenience to the public, not everyone utilizes them. Some individuals still prefer making payments in person due to factors such as habit, knowledge of digital payment mechanisms, technological proficiency, trust in *zakat* management institutions, and the level of awareness regarding these services. Consequently, public understanding of digital *zakat* is a crucial aspect to examine, as it directly relates to the acceptance and utilization of digital *zakat* payment services. Given this context, this study aims to analyze public understanding of digital *zakat* payments via Baitul Mal and to identify the factors influencing the decision to use or not use digital *zakat* payment methods in Gampong Meuria Paloh, Muara Satu District. The findings are expected to provide valuable insights for Baitul Mal Lhokseumawe City to enhance outreach, education, transparency, and technology adoption, thereby increasing public participation in digital *zakat* payments.

LITERATURE REVIEW

a. Understanding

Understanding is an individual's ability to accurately grasp, interpret, analyze, and process information. It involves not only knowledge but also the capacity to connect various pieces of information to derive a coherent, comprehensive meaning. According to Amzah & Nasution (2024) and Pajar et al. (2022), indicators of understanding are evident in an individual's ability to interpret and synthesize information accurately and in a manner that is easy to comprehend.

b. Digital Zakat payment

Zakat is an obligation for Muslims who have met the *nisab* (minimum wealth threshold) to distribute a portion of their wealth to the eight categories of eligible recipients (*asnaf*). Beyond being an act of worship, zakat holds spiritual and social significance, as it serves to purify wealth, bring blessings, and foster care, solidarity, and social justice within society (Asnawi, 2021). According to Rohmaniyah (2021), the indicators of digital *zakat* include trust, perception, convenience, knowledge, and motivation, as well as ease of access and platform innovation. Trust in *zakat* institutions and a positive perception of digital services are crucial factors in digital *zakat* payments. Furthermore, knowledge and motivation foster public awareness, while ease of access, payment features, *zakat* calculators, and integration with digital wallets facilitate the process of fulfilling *zakat* obligations digitally.

c. Advantages and Disadvantages of Digital Zakat Payment Methods

1. Advantages of Digital Zakat Payments

According to Madhani et al. (2025), digital zakat payment offers various advantages, particularly regarding *convenience, speed, and efficiency*. *Muzakki* (zakat payers) can make payments anytime and from anywhere using methods such as mobile banking, cards, QR codes, and e-wallets. Furthermore, the availability of zakat calculators, payment receipts, and information on fund collection and distribution helps enhance convenience and transparency. Digital zakat also expands payment accessibility for the public while facilitating the collection and management of zakat funds for zakat institutions.

2. Disadvantages of Digital Zakat Payments

According to Madhani et al. (2025) and Miya & Indra (2024), digital zakat payments still face several limitations, such as security risks and personal data breaches, technical disruptions, limited internet access, fraud risks, and errors in selecting a zakat platform. Furthermore, digital payments can encounter obstacles related to the geographical location of zakat distribution and disparities in payment systems. Therefore, the successful implementation of digital zakat depends not only on technological convenience but also on system security, technological readiness, trust,

accessibility, and public understanding regarding the use of digital services.

d. Zakat

1. Zakat in Islam

Zakat is an obligation in Islam that serves as both an act of worship and a socio-economic instrument for distributing a portion of wealth to those entitled to receive it. It is firmly grounded in the Quran and Hadith and plays a role in purifying wealth, fostering social concern, reducing economic inequality, and promoting societal well-being (Damanhur, 2021; Asnawi, 2021).

2. The Foundation of Zakat

The foundation of zakat is derived from the Qur'an and Hadith; notably, Surah At-Taubah (9:60) establishes the eight categories of zakat recipients (*asnaf*). Professional, transparent, and Sharia-compliant zakat management can foster economic empowerment through support for business ventures, education, healthcare, and other social programs (Ramahdani et al., 2025). Thus, zakat functions not merely as an act of worship but also as an instrument for economic equity and community empowerment.

3. Types of Zakat

Broadly speaking, zakat is categorized into *zakat fitrah* and *zakat maal*. *Zakat fitrah* is obligatory for every Muslim who meets the specific criteria and is paid during the month of Ramadan prior to the Eid al-Fitr prayer. Meanwhile, *zakat maal* is levied on assets that satisfy certain conditions, such as full ownership, reaching the *nisab* (minimum threshold), exceeding basic needs, and being free from debt. Assets subject to *zakat* include gold and silver, trade goods, agricultural produce, and livestock (Novianda, 2024).

4. Essential Elements and Conditions of Zakat

The essential elements of zakat involve the disbursement of a portion of wealth that has reached the *nisab* (minimum threshold) and handing it over to eligible recipients. Conditions for the validity of zakat include the intention and the actual transfer of wealth to the *mustahik* (eligible recipients), whereas the conditions for obligation pertain to being Muslim, ownership of the wealth, and the fulfillment of the *nisab* and other requirements. The wealth subject to zakat must be fully owned, meet the *nisab* threshold, exceed basic needs, and not fall below the *nisab* due to debt (Arif, 2024; Arifatul, 2022).

5. Mustahik (Asnaf): Recipients of Zakat

Mustahik refers to those entitled to receive zakat in accordance with Sharia provisions. Surah At-Taubah, verse 60, identifies eight categories of zakat recipients: the destitute (*faqir*), the poor (*miskin*), zakat administrators (*amil*), new converts (*muallaf*), those in bondage (*riqab*), debtors (*gharim*), those striving in the path of Allah (*fisabilillah*), and wayfarers (*ibnu sabil*). The distribution of zakat to these groups aims to meet the needs of the underprivileged while fostering social justice and welfare (Murtadho et al., 2025).

6. The Role of Baitul Mal in Zakat Management

In Aceh, Baitul Mal serves as an institution responsible for collecting, distributing, and utilizing zakat funds in accordance with Sharia principles. Effective management can transform zakat into a tool for alleviating poverty, increasing income, and empowering the community. However, zakat management still faces challenges stemming from low public trust and limited understanding particularly regarding the channeling of zakat through Baitul Mal (Nazaruddin, 2022). This situation provides a crucial basis for examining the understanding of the residents of Meuria Paloh Village regarding digital zakat payments via Baitul Mal.

A. Previous Research

Previous studies serve as a reference to establish the position of the current study, identify similarities and differences with earlier research, and pinpoint the research gap that forms the basis of this study. Relevant studies include:

1. Amzah and Nasution (2024), in their study titled "Understanding of the Community in Medan Tembung District Regarding Zakat Digitalization," demonstrated that the community does not yet fully grasp the zakat digitalization system, even though some have experienced the convenience and transparency it offers. This understanding is influenced by factors such as age, income, education, and social environment. The similarity lies in the discussion of public understanding regarding digital zakat using a qualitative approach, while the difference lies in the location and research focus; specifically, the current study examines digital zakat payments made through the *Baitul Mal* in Meuria Paloh Village, Muara Satu District.
2. Pajar et al. (2022), in their research on how the understanding and trust of *zakat* payers influence their intention to pay zakat mal (wealth zakat), found that public understanding and trust remain low due to a lack of education and outreach, as well as doubts regarding the transparency of *zakat* fund management. The similarity lies in the shared focus on public understanding of *zakat*, whereas the current study specifically concentrates on the understanding of digital *zakat* payments made through the *Baitul Mal*.

3. Arifuzzaki et al. (2024), in their study titled “Analysis of Public Understanding Regarding the Implementation of Agricultural Zakat,” found that public understanding remains low, particularly concerning the *nisab* (minimum threshold), rates, and timing of zakat payments. This situation is attributed to a lack of education, outreach, and guidance from zakat institutions. The studies share a common focus on public understanding of zakat, but differ in their specific subjects: the previous study examined agricultural zakat, whereas the current study investigates digital zakat payments via *Baitul Mal*.
4. Agustinar et al. (2023) examined the optimization of online zakat payments using the BSI Mobile application. Their findings revealed a positive perception regarding the convenience and efficiency of digital payments; however, obstacles remained, including low trust, limited transparency, technical issues, and reliance on internet connectivity. While both studies address digital zakat, they differ in scope: the previous study focused on the BSI Mobile application, whereas the current study examines public understanding of digital zakat payments via *Baitul Mal* in Meuria Paloh Village.
5. Alvira et al. (2025), in their study “Increasing Zakat Knowledge Among Adolescents,” emphasized the importance of education in enhancing public knowledge and awareness regarding the concepts, types, and purposes of zakat. Both studies address the understanding of zakat, but they differ in their target demographics: the previous study focused on adolescents, whereas the current study examines public understanding of digital zakat payments via *Baitul Mal*.

METHOD

This study employs a qualitative research approach with a descriptive method. The qualitative approach was selected because the study aims to obtain an in-depth understanding of the community’s knowledge, perceptions, experiences, and attitudes toward digital zakat payments through Baitul Mal. The research focuses on describing how the community understands digital zakat payments and identifying the factors that influence people’s decisions to use or not use digital zakat payment services.

A. Research Object and Location

This study examines the community’s understanding of digital zakat payments through Baitul Mal. The research was conducted in Meuria Paloh Village, Muara Satu District, Lhokseumawe City. The location was selected because the community generally understands the obligation to pay zakat but still predominantly uses conventional payment methods through *amil*, village imams, or Baitul Mal offices. In addition, although some members of the community already use smartphones and digital payment applications, the utilization of digital zakat payment services remains limited. The object of this study is the community’s understanding of the concept, benefits, mechanism, and procedure of digital zakat payments. The study also analyzes the factors influencing the community’s decision to use or not use digital zakat payment services through Baitul Mal.

B. Research Informants

The informants in this study consisted of 20 members of the Meuria Paloh Village community and relevant representatives of Baitul Mal. The informants were selected using purposive sampling based on specific considerations. The criteria included community members who were Muslims, had knowledge or experience of paying zakat, lived in Meuria Paloh Village, and were willing to provide information related to digital zakat payments. The selection of informants was intended to obtain diverse information regarding the community’s understanding, payment habits, experience in using digital technology, trust in Baitul Mal, and views concerning the advantages and limitations of digital zakat payment services.

C. Data Collection Techniques

Data were collected through observation, interviews, and documentation.

1. Observation : Observation was conducted to examine the conditions of the community, the payment habits of residents, the use of digital technology, and the availability of information concerning digital zakat payments.
2. Interviews : Semi-structured interviews were conducted with 20 informants. The interviews focused on the informants’ understanding of zakat, knowledge of digital zakat payments, perceived benefits, difficulties in using digital payment services, trust in Baitul Mal, and reasons for using or not using digital zakat payments.
3. Documentation : Documentation was used to complement the interview and observation data. The documentation included research photographs, interview records, information about Baitul Mal’s digital services, and other relevant documents related to the research topic.

D. Data Analysis Method

The data were analyzed using a qualitative descriptive method. The analysis consisted of four stages: data collection, data reduction, data presentation, and conclusion drawing.

Data collection was conducted through observations, interviews, and documentation. The collected data were then reduced by selecting, organizing, and focusing on information relevant to the research questions. The reduced data were presented in the form of descriptions and thematic categories. Finally, conclusions were drawn and verified by comparing information obtained from different informants and data collection techniques.

The data analysis also involved a coding process to identify important themes related to community understanding and the factors influencing the use of digital zakat payments. The main themes included knowledge of zakat, understanding of digital payment mechanisms, perceived benefits, payment habits, digital skills, trust in Baitul Mal, and socialization and education.

E. Data Validity

The validity of the data was examined through source and technique triangulation. Source triangulation was conducted by comparing information obtained from different informants. Technique triangulation was conducted by comparing the results of interviews, observations, and documentation. This process was intended to ensure that the research findings accurately reflected the community's understanding of digital zakat payments.

Research Findings and Discussion

1. Community Understanding of Digital Zakat Payments

The findings indicate that most members of the Meuria Paloh community are aware of the existence of digital zakat payment services provided through Baitul Mal. However, their level of understanding varies and is generally not yet optimal. Most informants understand digital zakat payments as a method that enables zakat to be paid through mobile phones, bank transfers, electronic wallets, or other digital platforms. The community generally recognizes several benefits of digital zakat payments, including convenience, speed, flexibility, and efficiency. Digital payments enable zakat to be paid without requiring the muzaki to visit the Baitul Mal office or meet directly with an amil. This method is also considered suitable for people with limited time or those who live far from the zakat institution.

Nevertheless, the findings show that community understanding remains limited in relation to the technical mechanism and procedures of digital zakat payments. Several informants were unable to explain the stages of making a digital zakat payment, the available payment channels, the procedure for confirming a transaction, and how proof of payment is obtained. Some informants also expressed uncertainty regarding the security of digital transactions and the process of distributing zakat funds after payment. Of the 20 informants interviewed, only five had used digital zakat payment services, while the remaining 15 informants continued to pay zakat conventionally. This finding demonstrates that knowledge of the existence of digital zakat services does not automatically encourage people to use them. The community may be aware of digital zakat payments but still prefer direct payment because it is considered more familiar, trustworthy, and consistent with their established habits.

2. Factors Influencing the Use of Digital Zakat Payments

The study identifies several factors influencing whether community members use or do not use digital zakat payment services through Baitul Mal.

a. Knowledge of Zakat

Knowledge of zakat influences the community's understanding of digital zakat payments. Informants who had a better understanding of the types, conditions, calculation, and recipients of zakat were generally more open to receiving information about digital zakat payments. Conversely, informants with limited knowledge of zakat tended to focus only on the obligation to pay zakat without seeking information about alternative payment methods.

b. Payment Habits

Payment habits were one of the main reasons why most informants continued to use conventional payment methods. The community was accustomed to paying zakat directly to amil, village imams, or Baitul Mal officers. Direct payment was considered more familiar because it enabled the muzaki to interact directly with the recipient or administrator of zakat.

This habit created a preference for conventional payments, even though digital services offered greater flexibility. Consequently, the use of digital zakat payments was not determined solely by the availability of technology but also by the community's established religious and social practices.

c. Digital Technology Skills

The ability to use digital technology also influenced the community's decision to use digital zakat payments. Informants who were accustomed to using mobile banking, electronic wallets, online shopping applications, or other digital services were more likely to understand and use digital zakat payment facilities. However, several informants experienced difficulties in operating digital applications, scanning QR codes, transferring funds, and verifying transactions. These difficulties were particularly evident among informants who were less familiar with digital technology. This indicates that the availability of digital services must be accompanied by clear instructions and direct assistance.

d. Trust in Baitul Mal

Trust in Baitul Mal was another important factor influencing the use of digital zakat payments. Some informants believed that paying zakat directly was safer because they could meet the amil and observe the payment process. Other informants were concerned about the security of their personal data, the possibility of transaction errors, and the transparency of zakat distribution. Therefore, the community requires clear information regarding the security of digital payment systems, official payment channels, financial reporting, and the distribution of zakat funds. Transparency and accountability are necessary to strengthen public trust in digital zakat services.

e. Socialization and Education

Socialization and education were found to be the most influential factors in improving community understanding of digital zakat payments. The findings show that many informants had not received detailed explanations regarding the mechanism, benefits, security, and legal basis of digital zakat payments.

Limited socialization caused the community to have an incomplete understanding of the services provided by Baitul Mal. Therefore, Baitul Mal needs to conduct continuous education through village meetings, religious gatherings, mosques, social media, brochures, and direct assistance. Socialization should not only explain the existence of digital zakat payments but also demonstrate the payment process step by step. The community should be informed about the official platforms, payment procedures, proof of payment, data security, and the distribution of zakat funds.

3. Community Preference for Conventional Payments

The findings demonstrate that the majority of informants still prefer conventional zakat payments. This preference is influenced by familiarity, direct interaction with amil, social relationships, and the belief that direct payment is easier to understand. Conventional payments also provide a sense of certainty because informants can immediately communicate with the person responsible for receiving the zakat.

However, this preference does not necessarily indicate rejection of digital zakat payments. Most informants expressed a positive attitude toward digital zakat payments if the system is easy to use, secure, transparent, and accompanied by adequate guidance. Thus, the community's limited participation is primarily caused by insufficient understanding and experience rather than opposition to technological innovation.

4. Digital Zakat Payments through the Perspective of Islamic Principles

The findings also indicate that the community generally accepts digital zakat payments as long as the process complies with Islamic principles. Digital payment is considered permissible because it functions as a medium for transferring zakat funds, while the essential elements of zakat, including intention, eligible muzaki, eligible wealth, and distribution to mustahik, remain fulfilled.

Therefore, the main issue is not the validity of digital zakat payments but the community's understanding of the mechanism and the credibility of the institution managing the funds. Digital zakat payments need to be managed in an amanah, transparent, secure, and accountable manner so that technological convenience does not reduce public confidence in the religious and social dimensions of zakat.

Conclusion

This study concludes that the Meuria Paloh community is generally aware of digital zakat payment services through Baitul Mal, but its understanding remains incomplete. The community understands the general benefits of digital payments, such as convenience, speed, and efficiency, but still has limited knowledge of the technical procedures, payment mechanisms, transaction security, and confirmation of digital zakat payments. Only five of the 20 informants had used digital zakat payment services, while 15 informants continued to use conventional payment methods. The factors influencing community participation include knowledge of zakat, payment habits, digital technology skills, trust in Baitul Mal, and socialization and education. Among these factors, socialization and education have the greatest influence on improving community understanding and encouraging the use of digital zakat payments. Therefore, Baitul Mal needs to strengthen public education, provide simple payment instructions, increase transparency, ensure transaction security, and offer direct assistance to users. These efforts are expected to increase community participation in digital zakat payments while maintaining the principles of sharia, accountability, and public trust.

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