

Literature Study on Zakat: Compilation of Factors Hindering Zakat Collection in Indonesia

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Abstract

The high potential for zakat in Indonesia cannot be separated from the obstacles to its collection. This study aims to analyze and compile various factors that hinder the collection of zakat in Indonesia based on the results of a literature review of various previous studies. The method used is a literature review by examining scientific articles, zakat institution reports, relevant academic publications in the period 2020-2025, as well as through interviews with relevant and knowledgeable sources on zakat issues in their surroundings. The results of the study show that low public awareness and literacy regarding zakat, lack of trust in Zakat Institutions, the quality of Amil human resources, uneven governance and infrastructure, legal obstacles, and the dual function of BAZNAS are the biggest factors hindering zakat collection in Indonesia. This research contributes to strengthening the national zakat collection strategy by emphasizing the importance of increasing public literacy and awareness of zakat, along with improving the quality of Zakat Institutions to strengthen public trust, and strengthening collaboration between the government, BAZNAS, and Zakat Institutions (LAZ) in Indonesia.

Keywords: Zakat, Compilation, Obstacles, Collection, Literature Study

Introduction

Zakat is an obligation that must be fulfilled by every Muslim who is able to set aside some of their wealth for those in need, such as the poor, the destitute, those in debt, those fighting in the way of Allah, and so on. (Risnawati et al., 2023). Zakat has become a culture embedded in Indonesian tradition, making it a potential means of alleviating poverty and developing the community's economy. (Mustari et al., 2024; H. Ridho et al., 2025). The important role of Zakat in the process of collecting and distributing assets evenly to all aspects of society will increase the positive effect on the economy. (Ardani & Pujiyono, 2021). However, in practice, there are obstacles in collecting and distributing funds

experienced by the Zakat Institution and the community (Setiawan & Budimansyah, 2022).

Zakat is the purification of some of one's wealth that has met certain conditions and is donated to those who are entitled to it ((Ridwan et al., 2025)). The purpose of zakat is not only to support the poor, but also has a more permanent goal of reducing poverty in society (Roziq et al., 2022). Zakat is a form of worship that has significant social and economic benefits for Muslims and the entire community (Prasetyo et al., 2024). As the third pillar of Islam, zakat is a very important act of worship. Zakat has great potential to reduce poverty and improve the community's economy, but in practice, zakat has not been fully optimized (Chaerunnisa et al., 2025). Zakat development has experienced positive growth from year to year. In 2024, zakat fund collection reached IDR 40,509 trillion, an increase of 25.35% from 2023 (Hanum et al., 2024). However, there are obstacles in its management, such as a lack of literacy and awareness among the public regarding zakat, a lack of trust in zakat institutions, and the quality of human resources in zakat institutions that is not yet adequate. As a result, the potential of zakat to drive the community's economy has not been fully realized (Muthoifin et al., 2024).

A similar study by (Aulia et al., 2025) on Zakat Fund Collection and Its Obstacles shows that BAZNAS Kota Batu's Economic Empowerment Program, which provides zakat funds to mustahik to be managed as business capital, is effective and has a significant effect on the collection and distribution of zakat by BAZNAS Kota Batu. The study used a qualitative approach that produced deductive analysis with descriptions. However, the study did not clearly describe the factors hindering zakat in a straightforward and clear manner, while the presentation of data and interview results was described quite clearly..

The research conducted by (Dani et al., 2024) in North Indralaya, Ogan Ilir, states that the optimization of zakat and alms in the area is still minimal. This is due to limited infrastructure and community knowledge regarding the effectiveness of zakat distribution. The author does not explicitly mention the research method used, but he involved a series of extension workers and direct assistance to the Payakabung Village community regarding the use of the KitaBisa application to pay zakat digitally. This study states that paying zakat using digital media is more effective. This is because transparency in the management of zakat funds can be seen directly with the fund allocation tracking feature in the application. The increase in zakat transactions through digital media is considered effective in helping the process of collecting zakat funds, while maintaining legal certainty and the legalization of the organizers and sufficient understanding of zakat literacy for the organizers so that they remain accountable.

Research (Hanafi, 2020) on Does Information Affect Online Zakat Payment? A Quantitative Study states that information barriers play a significant role in resistance to online zakat payments. The method used in this study is quantitative, which allows for more accurate evidence because it is explained with numbers and data. Theoretically, this study seeks to provide an understanding of zakat and the adoption of technology. It would be more accurate to collaborate between quantitative and qualitative research methods so that the data obtained would be more accurate by interviewing sources who are donors or *muzakki* at the institution. The study will also produce highly accurate data by adding real interviews summarized in the form of descriptions.

The utilization of zakat funds that will be distributed must go through an optimal selection process so that it is in line with the targets for consumptive and productive purposes. The implementation of tasks in the collection and distribution of zakat must be accompanied by guidelines from Islamic law, in order to avoid obstacles in the accountability and trustworthiness of zakat funds sourced from *muzakki* (Pramiswari et al., 2021). Maintaining the trust of *muzakki* has a moderating effect on the correlation between governance and their obedience in paying zakat (Sawmar & Mohammed, 2021a). One of the obstacles in zakat management is the lack of transparency of the government, BAZNAS, and Zakat Institutions in publishing zakat reports to the public. Therefore, the digital infrastructure for zakat collection needs to be improved (Rasiam et al., 2023). The zakat programs carried out by BAZNAS in several regions in Indonesia have not been effective in utilizing zakat, namely, the effectiveness of distribution needs to be improved so that mustahik experience long-term prosperity (Nurfuadi & Nasution, 2025). As part of its mission to fulfill religious obligations and realize social welfare, BAZNAS needs certainty in its function or role in upholding the principles of the rule of law and institutional accountability as decided (Constitutional Court Decision Number 54/PUU-XXIII/2025, 2025).

The poverty rate in Indonesia can be reduced through zakat, but if ignored, it will have a negative impact that will increase the rate of social crime (Alam et al., 2022). Thus, the dimension of zakat is very broad, not only as an obligation to perform worship but also as a solution to the problem of national poverty (Setiawan & Budimansyah, 2022). Law No. 23 of 2011 concerning Zakat Management stipulates that assets must be paid by individuals or business entities, but in practice, zakat in Indonesia is still based on the principle of voluntariness. This creates an environment where sincerity is a prerequisite for fulfilling this obligation, with the state tending to focus only on zakat management institutions rather than on the obligation of zakat itself, which causes some people to neglect or even avoid this obligation (Maula, 2025).

METHOD

The scope of the above discussion is a compilation of obstacles to zakat collection in Indonesia, which will be discussed further in the following discussion. This is a special concern for the government, BAZNAS, and the Zakat Amil Institution so that collection can be optimized. This article uses a literature study with materials and data sourced from literature published between 2020 and 2025. The literature study, which uses data collection techniques, was conducted by reviewing various written sources to obtain topics for specific studies (Ade Rahayu, 2025).

This study uses research by analyzing articles and data that focus on the findings of each study that has been published in journals indexed by SINTA 1 to 5 and SCOPUS. Research such as that used (Paledung et al., 2023) to facilitate the collection of articles uses the Publish or Perish application and the SCOPUS website. Through the Publish or Perish application, 19 articles with the keywords “hambatan dan zakat” (obstacles and zakat) were found, while through the SCOPUS website, 5 similar articles with the same keywords, namely “hambatan dan zakat”, were found, both using limitations on published articles only. In addition, the data obtained came from reliable sources and was relevant to the discussion. Furthermore, through direct interviews with informants who have the capacity and expertise on zakat issues in the surrounding environment, the interview results were then processed into data and descriptions.

RESULT AND DISCUSSION

Lack of Literacy and Public Awareness

Cultural diversity and community life do not always go hand in hand with social reality. Communities, especially Muslims who are considered *muzakki*, are the main focus of zakat institutions in collecting zakat funds. However, this process still requires a lot of effort and socialization so that Muslims are willing to set aside some of their wealth for zakat. One of the main challenges faced by zakat organizations is the lack of public awareness about the importance of paying zakat. This makes it difficult for them to inspire, educate, and inform the public about zakat so that they can fulfill their religious obligations. (Tias et al., 2024). The involvement of many parties, especially the state and the private sector, cannot be ignored in efforts to alleviate poverty. These efforts include the fair and comprehensive distribution of zakat funds. This cannot be done without public literacy and awareness, personal commitment, and planning. According to the Center for Strategic Studies - National Zakat Agency (Puskas BAZNAS), literacy and the

level of public trust have not yet reached all levels of the Muslim community, who do not fully understand the mechanism and urgency of zakat in the context of community development. Low literacy certainly has an impact on the flow of zakat payments, which do not reach an optimal level, including the lack of awareness to distribute through official and trusted zakat agencies (Khaerul & Azwar, 2025).

Although the potential for zakat in Indonesia is enormous, as evidenced by the potential reaching 3.4% of total GDP if zakat is designated as a tax deduction. However, it cannot be denied that low literacy and inadequate human resources are the main factors limiting zakat collection. Massive socialization regarding the obligation of zakat and its benefits for social development needs to be increased, both through formal education, da'wah, and digital media (Ahmad Abdul Gani, 2025). According to (Magfira et al., 2024), factors related to the lack of zakat literacy are basic knowledge about zakat, namely the obligation to pay zakat but not yet understanding the calculation of zakat objects; being able to distinguish between zakat and alms; being able to identify the 8 categories of asnaf; haul and nishab. In the category of people whose profession is farming, the majority of their zakat literacy related to haul and nishab, their obligation to pay agricultural zakat, is still below sufficient.

Table 1. National Zakat Literacy Index (ILZ) Survey

Year	National ILZ Score	Category
2020	66, 78	Moderate
2022	75, 26	Moderate
2024	74, 83	Moderate

Source: puskasbaznas.com

Since the enactment of Law No. 28/1999 by the government, which later became Law No. 23 of 2011, Indonesia has experienced significant developments in zakat. These important changes lie in the regulations regarding the authority of BAZNAS as the coordinator of national zakat management (M. Ridho et al., 2023).

However, many parties have contributed to the increase in zakat in Indonesia. Based on the table above, Indonesia has a fairly high zakat literacy index and has seen an increase since 2020. In 2020, the national ILZ score reached 66.78 on a national scale, which can be categorized as moderate. In 2022, the national ILZ score rose to 75.29, but it was still in the moderate category. In 2024, the national ILZ score dropped to 74.83, remaining in the moderate category. This survey targeted the Millennial generation born between 1981 and 1996 and the Generation Z born between 1997 and 2012. The dimension of inconsistent behavior indicates that zakat literacy and awareness are not yet fully

reflected in real life. The decline in the 2024 score was due to changes in the economic conditions methodology and changes in the preferences of *muzakki* in distributing their zakat. This is clearly related to the quality of human resources and the trust of *muzakki* in the institutions and *amil* themselves. The survey conducted in the Sumatera and NTB regions recorded higher scores than other regions, while Eastern Indonesia, with its Muslim minority population, recorded the lowest ILZ score. This proves that zakat literacy and awareness are influenced by demographic characteristics, education level, employment status, and region of residence.

Kualitas SDM (Sumber Daya Manusia) Amil dan Kepercayaan Terhadap Lembaga Amil Zakat

Zakat administrators have a responsibility to increase public trust, especially among *muzakki* (those who pay zakat). This is reflected in the sound financial management practices of local Zakat Institutions. Quality control of zakat administrators is important; an administrator must be responsible, trustworthy, have sufficient understanding of zakat, and possess a strong social conscience (Samsul et al., 2022). This is closely related to the requirements for becoming an Amil Zakat, namely: Muslim, of sound mind and mature (adult), trustworthy, and having a good understanding of zakat. Other requirements for an Amil are: being fair, healthy (in terms of hearing and vision), free (not a slave), and not a recipient of zakat. The number of Amil in each village in a region must be sufficient (Wildan et al., 2023). The quantity of *amil* must be accompanied by good quality. In this case, zakat is a trust or *amanah* from the *muzakki* that must be fulfilled immediately. The quality of an *amil* is not only found in the trust they hold, but another equally important aspect is an *amil's* knowledge of zakat. Knowledge of zakat is an absolute must for an *amil*, because knowledge of zakat not only prevents errors in zakat management but can also be a means of socialization to increase zakat collection (Iqbal, 2020). Muslim, of sound mind and mature (adult), trustworthy, and possessing knowledge and understanding of zakat. Other requirements include being fair, healthy (in terms of sight and hearing), free (not a slave), and not belonging to the group of zakat recipients.

The trust of *muzakki* will only be established if *amil* or zakat institutions are able to demonstrate ability (professional competence), integrity (consistency and honesty), and benevolence (good intentions for the common good). Weak public accountability indicates that one of the pillars of trust has not been fully fulfilled, resulting in relatively weak loyalty among *muzakki* (Faisal Hadi & Hera Laxmi Devi, 2025). Generally, at the assistance stage in efforts to improve Amil human resources and trust in Amil, integrity must be upheld with the following principles: Openness (transparency) is important in

an institution to increase public trust. Openness or transparency is a condition in which an organization provides information that is relevant, easy to understand, and comprehensible to stakeholders. Transparency in zakat management refers to an effective control system, because zakat management involves internal and external departments. Public suspicion and distrust will certainly decrease if zakat management is more transparent (Cahyani, 2023). Accountability in Islam is closely related to ethics in transactions by trustees (*amil*). Accountability involves accountants and auditors who are required to prepare reports as proof of their duties. The accountability of Zakat Institutions can be demonstrated through the documentation of all zakat management activities, including documentation of transactions and witnesses during the recording process (Septiandani et al., 2024).

Responsibility by providing financial reports to *muzakki* and donors. Responsibility to increase *muzakki*'s trust in LAZ can be done through significant actions taken in the utilization and use of managed zakat. For example, the distribution of funds can involve *muzakki* in running LAZ programs, so that LAZ's accountability to *muzakki* can be felt in a tangible way. (M. Munir & Nur Muhammad, 2022). Independence as a non-structural government institution must guarantee objectivity in decision-making at the Zakat Management Institution. Based on the principle of independence, which is mutual respect for the rights, obligations, and duties of each division. This is done in an effort to avoid conflicts of interest in decision-making so as not to take sides with anyone. Fairness in providing good service to interested parties (*mustahik* and *muzakki*) in accordance with the provisions that have been established with instruments of justice and equality (Masruroh et al., 2023).

During the COVID-19 pandemic, when *muzakki* (zakat payers) had confidence in *amil* (zakat collectors) and zakat institutions, *muzakki* who worked as civil servants, state-owned enterprise employees, and entrepreneurs continued to pay zakat through non-governmental financial institutions (ISFI) and support *mustahik* (zakat recipients), while *muzakki* affected by the COVID-19 pandemic reduced their spending. (Herianingrum et al., 2024). This shows how *Amil* and LAZ played a role in fostering public trust during the pandemic to pay zakat through official institutions. Of course, the public believes that giving zakat directly to *mustahik* is more effective than giving it through institutions whose targets are unknown and whose reports are difficult for *muzakki* to accept (Kusnadi et al., 2021).

Effectiveness of Utilization, Governance, Infrastructure

Zakat is a means of distributing wealth to eight recipients, such as the poor, the needy, the amil, the mu'alaf, slaves, gharimin, fii sabilillah, and travelers (ibnu sabil) (Ashfahany et al., 2023). Zakat administrators play an important role in managing zakat, therefore an administrator must be competent with skills that can keep pace with the times. The discovery of a lack of information has an impact on the optimization of zakat management. The utilization of information regarding the needs and development of mutahik to *Muzakki* and the low motivation and ability of mustahik to develop. In this case, improving the quality and capacity of administrators in terms of technology is a priority. Priority strategies require consideration of intensification (with the ability of administrators to use technology) and extensification (by increasing the number of administrators who are proficient in technology) (Widiastuti et al., 2021). Strengthening the capacity of Amil governance in technology can be achieved through restructuring and reconstruction by collaborating with Information and Communication Technology (ICT), and the government must provide regulations and ICT infrastructure. This needs to be done in order to reduce overlapping factors in the collection, distribution, and empowerment of zakat (Mutamimah et al., 2021). Zakat infrastructure refers to an efficient system of management, collection, and distribution. The scope of zakat infrastructure includes institutional, economic, and social aspects, as well as the use of digital technology to build a strong and transparent zakat ecosystem. As is the case with BAZNAS Kudus, the most highlighted issue is the lack of full implementation of zakat transparency. This is because those responsible for financial matters do not submit financial reports on zakat payments made by *Muzakki* (Baihaqi & Ulfa, 2022).

The digitization of zakat management reporting is an innovation in national zakat management. However, efforts to maximize digitization reporting in terms of human resources, regional infrastructure, and signal limitations have resulted in a minimal number of OPZs implementing digitized zakat management. According to the 2023 Outlook by the Directorate of ZIS DISKL National Studies and Development, it is known that the use of digitalized reporting is currently utilized by 176 active users, consisting of 20 provincial-level BAZNAS, 151 district/city-level BAZNAS, and 5 LAZ. This figure represents 37% of the total OPZ in Indonesia, which amounts to 652 OPZ (Ramadhan & Mukhlisin, 2025). The implementation of Good Zakat Governance (GZG) refers to the application of principles in zakat management based on the five points above, which aim to increase public trust, efficiency, and professionalism to ensure effective distribution in accordance with established sharia law (Sawmar & Mohammed, 2021b). Meanwhile, Good Amil Governance (GAG) emphasizes transparency, accountability, and ethical

governance standards in managing zakat funds. Recognizing the important role of *amil* in the zakat administration system, there needs to be support for the human element carried out by BAZNAS, which will assist and certainly influence overall operational results and effectiveness (Widiastuti et al., 2026).

Legal Obstacles and the Dual Function of BAZNAS

Efforts to achieve Law No. 23 of 2011 concerning Zakat Management in Article 27 paragraphs (1) and (2) state that zakat is empowered for economically disadvantaged communities. Law enforcement is very important in determining an efficient legal product. Some of the provisions that must be considered in law enforcement are the extent of the authority of officials in accordance with existing regulations and rules, their exemplary behavior that can be used as a model for the community, and the synchronization of the authority and roles of officials in carrying out their duties in order to set limits on their authority (Prakarsa et al., 2022). The MUI fatwa on professional zakat has a different perspective when examined from the perspective of the four madhhabs, which require zakat to be paid within one year. However, according to experts, the requirement of haul (one year) only applies to other types of zakat, such as agricultural zakat, livestock zakat, trade zakat, and rikaz. In this case, the MUI fatwa theoretically views the phenomenon of differences in the scale of income over time (Safpuriyadi & Tanjung, 2024).

According to an article published by the Public Relations Office of the Constitutional Court of the Republic of Indonesia (Pujianti, 2025) It should be noted that the function of the state inherent in the National Zakat Agency (BAZNAS) is positioned as a regulator and does not act as an operator. If both roles are maintained, it has the potential to cause a conflict of norms and deviate from the principle of the rule of law. During the judicial review of the Zakat Management Law, experts assessed that the ideal function of the state is to separate the regulator from the operator. In this case, the obstacle of BAZNAS' dual function has the potential to create conflicts of interest, weaken accountability (checks and balances), and create unequal treatment of LAZ because the state appears to be “competing” as an operator. In the case of the Darussalam Mosque Foundation in Kota Wisata, Bogor, West Java, a recommendation was submitted to establish an LAZ aimed at alleviating poverty with members spread across eight provinces, but this was rejected. The rejection was due to BAZNAS being unable to provide a recommendation because mosque-based foundations are considered part of the mosque foundation itself under Government Regulations, with fundraising capacity not exceeding that of the existing mosque. However, BAZNAS still provided a response letter to the recommendation request, as stated in recommendation request no. 656/.../12/2020, stating that if they

still wish to establish an LAZ, the mechanism that can be implemented is to establish a new legal entity foundation specifically tasked as an LAZ and separate from the legal entity of the mosque foundation.

The dual function of BAZNAS will be a serious obstacle. BAZNAS has the authority to supervise and recommend Amil Zakat Institutions in the collection of zakat. As a result, this creates institutional tension and a decline in the trust of some communities and LAZ in the independence of BAZNAS's supervision (Hosen et al., 2022). This has led to the public perception that the state's dominance in the management of zakat has made it increasingly bureaucratic. The impact of this is a decline in zakat innovation, flexibility, and community participation, as well as low zakat collection compared to the enormous potential of national zakat (Yahya, 2020). The obstacles to zakat stem from the legal framework of Law No. 23 of 2011 and Constitutional Court Decision No. 86/PUU-X/2012, which explicitly place BAZNAS in a strategic yet problematic position. Legally, BAZNAS acts as the national coordinator, regulator, supervisor, and operator of zakat. Meanwhile, community-based zakat administrators are positioned as “assistants” to BAZNAS, which has led to conflicts of authority and unequal relationships with LAZ (Iswanto & Hadinatha, 2023).

Conclusion

Zakat is a religious obligation that plays a strategic role in social and economic development, particularly in poverty alleviation and welfare distribution. In Indonesia, zakat has become deeply rooted as a religious culture with enormous economic potential, as evidenced by the increase in zakat collection from year to year. Zakat not only functions as a means of purifying wealth, but also as an instrument of wealth redistribution that has a broad impact on society. However, the implementation of zakat in Indonesia has not been fully optimized. Various obstacles are still encountered, both in terms of collection and utilization, so that the benefits of zakat have not been felt maximally and sustainably by all *mustahik* (recipients).

The main obstacles to zakat management include low literacy and awareness among the public, limited technical understanding of zakat, and low levels of trust among *muzakki* (zakat payers) towards the Zakat Management Agency (BAZNAS). In addition, the uneven quality of human resources among *amil* (zakat collectors), weak transparency and accountability, limited infrastructure, and suboptimal use of digital technology also slow down the effectiveness of zakat management. Regulatory aspects also pose a challenge, particularly regarding the dual function of BAZNAS as a regulator and operator, which has the potential to cause conflicts of interest. Therefore, it is necessary

to strengthen zakat literacy, improve the professionalism of amil, reform governance based on the principles of good governance, optimize digital infrastructure, and establish more proportional regulations so that zakat can function optimally as a solution to national poverty alleviation.

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