

**THE CONTRIBUTION OF ZAKAT, INFAQ, AND SADAQAH (ZIS)  
DIGITALIZATION BY BAZNAS BANDAR LAMPUNG CITY IN ADVANCING  
THE SUSTAINABLE DEVELOPMENT GOALS (SDGS)**

**PERAN DIGITALISASI ZAKAT, INFAQ, DAN SADAQAH (ZIS) OLEH  
BAZNAS KOTA BANDAR LAMPUNG DALAM MENDUKUNG PENCAPAIAN  
TUJUAN PEMBANGUNAN BERKELANJUTAN (SDGs)**

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**ABSTRACT**

*This study analyzes the role of digitalization in the management of Zakat, Infaq, and Shadaqah (ZIS) by BAZNAS Bandar Lampung City in supporting the Sustainable Development Goals (SDGs), particularly SDG 1 (poverty eradication). The research employs a qualitative descriptive method, with data collected through in-depth interviews with ZIS beneficiaries (mustahik), triangulation with BAZNAS officials, direct observation, and document analysis including annual reports and infographics. Findings reveal that digitalization has enhanced the efficiency, transparency, and accountability of zakat fund collection through digital platforms such as QRIS, bank transfers, and the SIMBA application for internal reporting. However, digital services for mustahik especially in proposal submissions, impact tracking, and distribution monitoring remain underdeveloped. ZIS programs have contributed positively to poverty alleviation, particularly through consumptive assistance and education-based scholarships. Evaluation using the National Zakat Index (IZN) 2.0 indicates that governance and collection aspects are effective, while areas concerning impact and technological utilization require further improvement. Overall, digitalization has played a significant role in aligning ZIS management with SDG targets. Nonetheless, optimizing digital access for mustahik and strengthening empowerment-based programs are crucial steps to maximize the impact of zakat distribution in advancing sustainable development at the local level.*

**Keywords:** Zakat Digitalization, ZIS Management, Mustahik Empowerment, Zakat Index, SDG 1

**ABSTRAK**

Penelitian ini menganalisis peran digitalisasi dalam pengelolaan Zakat, Infaq, dan Shadaqah (ZIS) oleh BAZNAS Kota Bandar Lampung dalam mendukung Tujuan Pembangunan Berkelanjutan (SDGs), khususnya SDG 1 (pengentasan kemiskinan). Penelitian ini menggunakan metode deskriptif kualitatif, dengan data yang dikumpulkan melalui wawancara mendalam dengan penerima manfaat ZIS (mustahik), triangulasi dengan pejabat BAZNAS, observasi langsung, dan analisis dokumen termasuk laporan tahunan dan infografis. Temuan menunjukkan bahwa digitalisasi telah meningkatkan efisiensi, transparansi, dan akuntabilitas pengumpulan dana zakat melalui platform digital seperti QRIS, transfer bank, dan aplikasi SIMBA untuk pelaporan internal. Namun, layanan digital bagi mustahik, terutama dalam pengajuan proposal, pelacakan dampak, dan pemantauan distribusi, masih kurang berkembang. Program ZIS telah memberikan kontribusi positif terhadap pengentasan kemiskinan, khususnya melalui bantuan konsumsi dan beasiswa berbasis pendidikan. Evaluasi menggunakan Indeks Zakat Nasional (IZN) 2.0 menunjukkan bahwa aspek tata kelola dan pengumpulan telah berjalan efektif, sementara bidang-bidang yang berkaitan dengan dampak dan pemanfaatan teknologi masih memerlukan perbaikan lebih lanjut. Secara keseluruhan, digitalisasi telah memainkan peran penting dalam menyelaraskan pengelolaan ZIS dengan target SDG. Meskipun demikian, mengoptimalkan akses digital bagi mustahik dan memperkuat program-program berbasis pemberdayaan merupakan langkah-langkah krusial untuk memaksimalkan dampak penyaluran zakat dalam mendorong pembangunan berkelanjutan di tingkat lokal.

**Kata Kunci:** Digitalisasi Zakat, Pengelolaan ZIS, Pemberdayaan Mustahik, Indeks Zakat, SDG 1

**INTRODUCTION**

Poverty remains one of the main development challenges in Indonesia. As of September 2024, the poverty rate

stood at 8.57 percent, a decrease of 0.46 percentage points from March 2024 and a decline of 0.79 percentage points from

March 2023. The number of people living in poverty in September 2024 was recorded at 24.06 million, down by 1.16 million compared to March 2024 and 1.84 million compared to March 2023. Despite the downward trend in poverty rates over the past periods, economic inequality continues to be a serious issue that requires sustainable solutions. At the provincial level, Lampung reports a poverty rate higher than the national average. Bandar Lampung City, as the provincial capital, also faces similar challenges, particularly in terms of income distribution inequality and limited access to economic resources (BPS, 2025).

Based on the data presented in the table above, the poverty rate in Bandar Lampung City decreased from 7.77% in 2023 to 7.37% in 2024. This decline reflects an improvement in the welfare of the city's population, which may be attributed to the implementation of poverty alleviation programs, the expansion of employment opportunities, or the strengthening of the local economic sector. The poverty rate in Bandar Lampung is also lower than the provincial average, which stood at 11.11% in 2023 and 10.69% in 2024, indicating better access to social services, education, and economic opportunities in the city. Compared to other cities such as Metro City, which also experienced a decline from 7.28% in 2023 to 6.78% in 2024, Bandar Lampung still has a slightly higher poverty rate. However, both cities remain below the provincial average, showing that urban areas generally enjoy more favorable economic conditions than regencies such as North Lampung (17.17% in 2023 and 16.92% in 2024). Overall, although Lampung Province has seen a reduction in poverty rates, the poverty line still requires

further attention to ensure equitable welfare (BPS, 2025).

In the context of global development, poverty is a primary focus of the Sustainable Development Goals (SDGs), launched by the United Nations in 2015. The SDGs emerged as a response to the shortcomings of the earlier Millennium Development Goals (MDGs), which failed to fully achieve their intended outcomes. Essentially, the SDGs are an expanded and refined continuation of the MDGs (Ferawati, 2018). The SDGs aim to be achieved by 2030, addressing not only quantitatively measurable results but also emphasizing quality-oriented development. The global SDG framework comprises 17 pillars and 169 targets. Pillars 1–6 are core agendas carried over from the MDGs, while Pillars 7–17 represent new foundations for sustainable global progress (Janoušková, Hák & Moldan, 2016).

In the Sustainable Development Goals (SDGs) adopted by all countries worldwide, there are 17 pillars and 169 targets. Pillars 1 to 6 represent the core agenda that continues the goals of the Millennium Development Goals (MDGs), while Pillars 7 to 17 constitute a new foundation for addressing broader and more integrated global development challenges (Ferawati, 2018).



**Figure 1. The Goals of the Sustainable Development Goals (SDGs)**

Based on the figure above, there are seventeen (17) Sustainable Development Goals (SDGs): (1) No

Poverty; (2) Zero Hunger; (3) Good Health and Well-being; (4) Quality Education; (5) Gender Equality; (6) Clean Water and Sanitation; (7) Affordable and Clean Energy; (8) Decent Work and Economic Growth; (9) Industry, Innovation and Infrastructure; (10) Reduced Inequalities; (11) Sustainable Cities and Communities; (12) Responsible Consumption and Production; (13) Climate Action; (14) Life Below Water; (15) Life on Land; (16) Peace, Justice, and Strong Institutions; and (17) Partnerships for the Goals (Bapennas, 2025).

In the development of the SDGs, particularly in Indonesia, various stakeholders recognize the potential of multiple resources including funding from different sectors, including zakat. The nature of zakat-related programs clearly overlaps with several SDG targets, such as poverty and hunger eradication, quality education, access to clean water and sanitation, among others. Therefore, zakat is considered a strategic instrument that plays a significant role in supporting the achievement of the SDGs (BAZNAS, n.d.). The growing potential of zakat, infaq, and sadaqah (ZIS) in Indonesia presents a significant opportunity to support sustainable development. Data from the National Zakat Agency (BAZNAS) show a steady increase in ZIS collection each year. With optimal and transparent management, ZIS funds can be utilized more effectively to accelerate the achievement of SDG targets in Indonesia. Through well-targeted distribution programs, ZIS has the potential to make a broader contribution to improving public welfare and advancing sustainable development efforts in the country (BAZNAS, 2025).

**Table 1. Growth of Zakat, Infaq, and Sadaqah Collection (2013–2023)**

Year	Zakat, Infaq, and Sadaqah (Billion IDR)	Growth of Zakat, Infaq, and Sadaqah (%)
2013	2,639	19.30
2014	3,300	25.05
2015	3,650	10.61
2016	5,017	37.46
2017	6,224	24.06
2018	8,117	30.42
2019	10,227	26.00
2020	12,429	42.16
2021	14,118	12.85
2022	22,475	58.03
2023	32,321	43.74

Source: National Zakat Statistics, BAZNAS 2013–2023 (processed)

Table 1 shows the growth of national zakat, infaq, and shadaqah (ZIS) collection in Indonesia from 2013 to 2023. The table illustrates a positive trend, with consistent increases in ZIS collection each year. This suggests rising public awareness, compliance, and possibly improved economic capacity to contribute to social and religious initiatives. However, although the absolute figures continue to grow, the percentage growth rate fluctuates. For example, the highest growth occurred in 2022 at 58.03%, while the lowest was in 2015 at 10.61%. These fluctuations may be influenced by economic conditions, public awareness, and the efficiency of zakat institutions in collecting and distributing funds.

Various collection and distribution activities of zakat, infaq, and shadaqah, as well as the programs run by zakat institutions, aim to enhance the welfare of mustahiq, or zakat recipients. In Indonesia, zakat is distributed through several main program areas. One is direct consumptive assistance to meet basic needs. Other programs include education (scholarships and learning

support), healthcare (medical services and aid), and economic empowerment (entrepreneurship and training). There are also emergency response programs for disasters. These initiatives are expected to reduce social inequality and improve overall welfare.

Besides similarities in program areas and targets between zakat and the Sustainable Development Goals (SDGs), there are also overlaps in implementation, involving multi-stakeholder cooperation. SDGs emphasize stakeholder collaboration, aligning with zakat's collaborative management. Connections can also be found in program mechanisms, resource allocation, beneficiaries, and accountability in achieving expected outcomes (BAZNAS, 2024).

Zakat's contribution to the SDGs is supported by Law No. 23 of 2011 on Zakat Management, which states that zakat is a religious institution intended to promote justice and community welfare. Article 3 specifically states that zakat management aims to: 1) Increase efficiency and effectiveness in zakat services; and 2) Maximize zakat benefits for poverty reduction. Moreover, under SDG 6 (Clean Water and Sanitation), an MoU was signed between Bappenas, BAZNAS, BWI, and MUI to support water and sanitation programs.

ZIS objectives align with sustainable development principles, especially in eradicating poverty, reducing hunger, equalizing education, improving health services, and providing clean water. Rizky Putra Utama's study, *The role of zakat, infaq, alms in realizing sustainable development goals in Indonesia*, confirms that ZIS contributes positively directly and indirectly to several SDG targets, particularly No Poverty, Zero Hunger, Quality Education, Economic

Equality, and Good Health (utama, 2021). Similarly, Salman Ahmed Shaikh and Abdul Ghafar Ismail's study, *The role of zakat in sustainable development goals*, shows zakat can play a crucial role in addressing poverty, hunger, health, education, decent work, economic growth, and income inequality (Ahmed Shaikh & Ghafar Ismail, 2017).

Rika Yulita Amalia's research, *The role of zakat in achieving sustainable development goals (SDGs) in Indonesia*, asserts zakat plays an important role in achieving the SDGs due to its immense potential, which remains underutilized. With supporting laws and fatwas, zakat is not only a funding mechanism but should also integrate religious paradigms into SDGs to ensure alignment with Maqashid Shariah a foundational Islamic principle. Thus, zakat should remain grounded in Islamic economics while adapting to global development trends (Amalia, 2020).

Although many studies have explored the relationship between ZIS and SDGs, most remain general and lack localized contextual analysis. Many prior studies use macro-quantitative methods or focus on specific institutions (e.g., during the pandemic), without deeply exploring digitalization's role or how local government zakat bodies like BAZNAS Kota Bandar Lampung contribute to achieving SDG 1: No Poverty. According to BAZNAS Kota Bandar Lampung's financial reports for 2021 and 2022, the total ZIS collection was substantial. In 2022, BAZNAS raised Rp2,795,512,497 comprising Rp1,088,724,651 in zakat and Rp1,706,787,846 in infaq and shadaqah. This was slightly down from 2021's total of Rp3,451,197,933 (Rp1,420,848,978 in zakat and

Rp2,030,348,955 in infaq/shadaqah). Despite the decline, BAZNAS has strong institutional capacity in religious social fundraising. The significant ZIS potential highlights opportunities to support poverty alleviation and meet SDG targets, especially SDG 1: No Poverty, if managed effectively.

Moreover, BAZNAS has adopted digital tools in zakat management, such as QRIS, online payment apps, web-based reporting, and digital financial systems. These innovations are expected to enhance zakat management's transparency, efficiency, and outreach. Digital zakat fundraising allows easier access for both muzakki and mustahiq to engage with zakat processes in the digital era (Alwi et al., 2023). This study will thus also examine the role of digitalization in achieving the SDGs, particularly poverty alleviation and improved welfare.

Based on the above, the author is highly interested in exploring the role of ZIS in supporting sustainable development in Bandar Lampung. This study will qualitatively evaluate how effectively ZIS programs contribute to tangible changes in mustahiq welfare and to the achievement of SDG targets at the city level. Localized studies are crucial since each region has unique socio-economic and cultural characteristics influencing zakat distribution and utilization. Therefore, the research title proposed is: "The Role of Digitalized Management of Zakat, Infaq, and Shadaqah (ZIS) by BAZNAS Kota Bandar Lampung in Achieving the Sustainable Development Goals (SDGs).

## RESEARCH METHODS

This study employs a descriptive qualitative approach with a field research method to analyze the digitalization of ZIS (Zakat, Infaq, and

Sadaqah) management by BAZNAS (National Amil Zakat Agency) of Bandar Lampung City in its contribution to achieving the Sustainable Development Goals (SDGs). The research is conducted at the BAZNAS office in Bandar Lampung City, located at Jl. Basuki Rahmat No. 26, and is carried out starting in February 2025. Informants were selected using purposive sampling until data saturation was reached, consisting of 10 individuals: 5 BAZNAS administrators (Vice Chairman I, Vice Chairman II, Head of Secretariat, Finance Staff, and Human Resources) as triangulation informants, and 5 mustahik (3 recipients of productive business assistance and 2 recipients of educational scholarships) as primary informants. Data collection techniques include in-depth interviews, participatory observation, documentation, and triangulation. Primary data were obtained directly from informants, while secondary data came from BAZNAS documents, reports, and supporting literature. Program effectiveness was measured using the National Zakat Index (NZI) 2.0 indicators, which cover 7 dimensions: organizational governance, fundraising, distribution, reporting and transparency, information technology, program impact, and contribution to the SDGs. Data analysis used the Miles and Huberman model, which includes data reduction, data display, and verification stages.

## RESULTS AND DISCUSSIONS

The Zakat, Infaq, and Sadaqah (ZIS) programs managed by BAZNAS of Bandar Lampung City have made a tangible contribution to achieving the Sustainable Development Goals (SDGs), particularly SDG 1 on poverty eradication. Based on distribution data

from 2019 to 2023, there has been an increasing trend in the number of beneficiaries across various programs, both consumptive such as food aid and disaster relief and productive, such as business support and educational scholarships. Although consumptive aid has proven to ease the burden on mustahik (zakat recipients) in the short term, the fact that a large portion of funds are still allocated to this type of assistance indicates that the empowerment approach for sustainable development still needs to be strengthened. On the other hand, the scholarship programs, which are distributed over eight semesters and include community building and soft skill training, demonstrate a more structured effort to enhance mustahik capacity, particularly in education and leadership.

The effectiveness of ZIS programs is evaluated using the National Zakat Index (IZN) 2.0, which includes seven key dimensions: governance, collection, distribution, transparency, information technology, program impact, and contribution to the SDGs. Overall, ZIS management by BAZNAS Bandar Lampung has proven effective in aspects such as governance, fund collection, and reporting. The use of SIMBA applications, the expansion of digital payment channels like QRIS and e-wallets, and the publication of annual reports are indicators of success in administrative and accountability areas. However, in the areas of distribution and program impact, effectiveness still needs improvement, as most funds are still channeled in consumptive forms, and there is no outcome-based evaluation system to comprehensively assess the socioeconomic improvements of mustahik. Furthermore, the contribution to SDGs is still limited to SDG 1 and

SDG 4, without strategic integration into program planning based on broader sustainable development indicators.

From the perspective of organizational effectiveness theory, ZIS management by BAZNAS Bandar Lampung has demonstrated reasonably good performance in achieving institutional goals. According to the theories of Steers, Sedarmayanti, and Yamit, organizational effectiveness is measured by the extent to which objectives are achieved, outputs are measurable, and results are timely and of good quality. In this regard, the increase in fund collection and the number of beneficiaries indicate success at the output level. However, challenges remain in ensuring long-term social and economic impact for mustahik, particularly in empowerment efforts. Within the framework of Islamic economics, BAZNAS's ZIS management has contributed to equitable economic growth among the ummah, yet this can be further enhanced through more systematic, outcome-based, and maqashid shariah-oriented programs.

Digitalization in ZIS management has begun to be implemented, particularly in fund collection and reporting. Digital channels such as QRIS, bank transfers, and e-wallets are actively used, while the SIMBA system facilitates transaction tracking and recording. Social media and official websites are also used for education and publication purposes. However, digitalization has not been optimized in mustahik services, as the application for assistance, result reporting, and monitoring are still carried out manually. Limited digital literacy among mustahik and internal infrastructure constraints are the main barriers to expanding digital services in this area. Therefore, future digital

transformation efforts should not only focus on administrative efficiency but also on building an inclusive and sustainable service system.

Mustahik perceptions of ZIS programs are generally positive, especially for programs that provide direct and sustainable impact. Recipients of productive zakat aid stated that the support significantly helped in expanding small business capital, although they also expressed the need for further mentoring and training. Meanwhile, scholarship recipients felt more empowered, as they received not only educational support but also training and community development. This suggests that program quality strongly influences perception and success from the beneficiary's point of view. Hence, the effectiveness of ZIS programs should not only be measured by the amount of aid distributed but also by the quality of interaction, sustainability of impact, and empowerment-based approaches applied by zakat management institutions.

This study produces several important novel findings, both theoretically and practically, in the field of digital-based zakat management and its contribution to the Sustainable Development Goals (SDGs). First, the study identifies that the digitalization of Zakat, Infaq, and Sadaqah (ZIS) management by BAZNAS of Bandar Lampung City remains primarily focused on administrative aspects, such as fund collection systems via QRIS and bank transfers, as well as the use of the SIMBA application for internal reporting. Meanwhile, digital services for *mustahik* (zakat beneficiaries) remain limited, particularly in processes such as aid application or program impact reporting, which have yet to be fully integrated into digital systems.

This finding reveals a gap between technological advancement in the fundraising process and the slower digital transformation in distribution services. It contributes scientifically to understanding the limitations of zakat digitalization at the regional level an area that has been understudied empirically.

Second, the study offers a new perspective on assessing zakat program effectiveness through the lived experiences of *mustahik*. By conducting interviews with recipients of both consumptive zakat (such as business support and basic needs assistance) and productive zakat (educational scholarships), the study demonstrates significant differences in perceived benefits and long-term impact. Recipients of consumptive zakat tend to experience only short-term relief, whereas scholarship beneficiaries show indications of increased personal capacity. This finding enriches zakat evaluation approaches by emphasizing not only the institutional output but also the outcomes and sustainability of benefits from the *mustahik's* perspective.

Third, the study reveals that the innovation of *zakat muqayyad* (earmarked zakat) at BAZNAS Bandar Lampung serves as a strategic instrument to increase *muzakki* (zakat payer) participation. By allowing zakat funds to be channeled according to donor preferences such as for education or healthcare BAZNAS has developed a personalized and responsive zakat communication model. This innovation, rarely discussed in the regional zakat literature, offers a value-based approach that can enhance public trust and *muzakki* loyalty. Fourth, the integration of two evaluative frameworks the National Zakat Index (IZN) 2.0 and the Sustainable Development Goals (SDGs)

in assessing ZIS management effectiveness presents a novel approach in local zakat studies. By combining IZN 2.0 indicators such as governance, digitalization, impact, and contribution to SDG 1 (No Poverty), this study develops a holistic evaluation model. This approach can be replicated by other regional BAZNAS institutions as a strategic and measurable performance assessment tool for the social and economic impact of zakat. Thus, this study not only fills a gap in the literature regarding zakat digitalization and institutional effectiveness but also offers a relevant analytical framework and field-based findings that can inform the improvement of zakat policies at the local level.

## CONCLUSION

The conclusion of this study indicates that the digitalization of zakat, infak, and shadaqah (ZIS) management by BAZNAS Kota Bandar Lampung has contributed positively to achieving the Sustainable Development Goals (SDGs), particularly SDG 1 on poverty alleviation. ZIS programs especially consumptive assistance and educational scholarships have shown an impact on improving the welfare of mustahik, although the programs remain largely focused on short-term consumptive aid and have not yet fully promoted economic independence. In terms of institutional effectiveness, ZIS management is considered fairly effective, with significant achievements in governance and fund collection, as reflected in the evaluation using the National Zakat Index (IZN) 2.0. However, the long-term impact and the utilization of information technology still need to be strengthened. The digitalization of ZIS management has been optimally implemented in the fundraising aspect, but it has not fully

extended to mustahik services, which are still carried out manually due to low digital literacy among mustahik and the limited development of BAZNAS's digital systems. Therefore, strengthening outcome-based empowerment programs and expanding digital services for mustahik are key strategies for enhancing the long-term effectiveness and sustainability of zakat management in the future.

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