

# Resource-Based View (RBV) Analysis of *Amil* as Strategic Resource for Digital Zakat Management (Case Study at BAZNAS in Palu City)

<sup>1</sup>Aisyah Alkaf, <sup>2</sup>Ahmad Arief, <sup>3</sup>Desy Kristiane

<sup>1</sup>Sharia Economic Law , Faculty of Sharia, Datokarama State Islamic University Palu

E-mail: [aisyahalkaf53@gmail.com](mailto:aisyahalkaf53@gmail.com)

## Abstract

**Purpose** – This study investigates the practices and obstacles of digital zakat management at BAZNAS in Palu City, emphasizing effectiveness and efficiency in alignment with Article 3 (a) of Law Number 23 of 2011 about Zakat Management. Significant issues include insufficient digital literacy among the populace and a scarcity of human resources, notwithstanding the presence of technology. This study aims to delineate digital zakat practices and evaluate the competencies of *amil* as strategic assets through the Resource-Based View (RBV) viewpoint, employing the VRIO framework to actualize zakat digitization in alignment with sharia objectives and promote sustained excellence.

**Method** – This qualitative research with a case study design involved 4 key informants namely the Head, Deputy Head III, Treasurer and IT staff of BAZNAS Palu City. Data was collected from semi-structured interviews, observations and documents analyzed based on the VRIO model.

**Result** – Despite an official website and the BAZNAS Management Information System (SIMBA), low community digital literacy and poor technology innovation due to a focus on current methods have limited BAZNAS Palu City's digital zakat impact. VRIO shows that *Amil* has some beneficial organizational traits, but few are substantial. Zakat digitization is challenging for muzkki and mustahik due to scarcity and immutability. Effective zakat administration requires strategic changes. According to the study, BAZNAS and other zakat agencies must improve *amil*'s digital expertise and human resources to legally reform zakat.

**Implication** – In practical terms, the result emphasizes the importance of BAZNAS and other zakat institutions strengthening the capabilities and contribute of *amil* by

**Keywords:** Digital Zakat, *Amil*, Resource-Based View (RBV), VRIO Framework, BAZNAS



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**1Aisyah Alkaf**

**2Ahmad Arief**

**3Desy Kristiane**

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improving digital literacy and developing human resources so that the digital transformation of zakat can take place sustainably in accordance with applicable laws.

## INTRODUCTION

Islam provides guidance for its followers to achieve the main objectives of Sharia law known as *maqashid al-shariah* including fulfilling basic needs such as *hifdz al-mal* (protection of wealth) and *hifdz al-nafs* (protection of human life) through the distribution of zakat to mustahik in a trustworthy manner (Rohmawati & Masruchin, 2024). This orientation is in line with Law Number 23 of 2011 concerning Zakat Management Article 3 regarding the role of zakat in improving community welfare and reducing poverty (UU, 2011).

Islamic legal sources namely the *Qur'an* also explains the obligation of zakat and the validity of its management by institutions including *Surah At-Taubah* (9):103 (NU ONLINE, t.t.) and *Surah At-Taubah* (9):60 (NU ONLINE, t.t.). In addition, there are fatwas as the legal basis for the application of technology in financial activities including zakat (Haliza Nur Madhani et al., 2025), namely the Indonesia Ulama Council Fatwa Number 116/DSN-MUI/IX/2017 concerning Sharia Electronic Money (*FATWA DSN MUI NO. 116/DSN-MUI/IX/2017*, 2017) and Fatwa Number 117/DSN-MUI/II/2018 concerning Information Technology-Based Financing Services Under Sharia Principles (*FATWA DSN-MUI NO. 117/DSN-MUI/II/2018*, 2018).

In line with this, technological advances have driven major and fundamental changes in various sectors such as finance, government and social welfare, especially of zakat (Fazial et al., 2025). The entire process of zakat administration from collecting to distributing now makes use of technology (Makarim & Hamzah, 2024). This benefits *amil* in the operational procedures of zakat (Verdianti & Puja, 2023). The use of technology also contributes to increased transparencies in the work of zakat organizations (Muhammad Iqbal Fatoni & Khusnudin, 2025). In addition, progress in this area provides a practical and quick response in responding to zakat obligations (Uyun, 2022). In practice, BAZNAS has utilized various services such as websites, applications and digital wallets in the process of digitizing zakat making it easier for *muzakki* to pay zakat (Muhammad Iqbal Fatoni & Khusnudin, 2025).

Although easy, the application of digitized zakat still faces various challenges particularly related to the limited human capital in adopting new technologies which impacts the quality of zakat operations (Alwi et al., 2023). Besides that, the technological gap in rural areas and the low level of digital literacy also limit the reach of zakat contributors (Ratu Aisyah et al., 2024). The obstacles are exacerbated by issues of transparency and accountability in

zakat fund management as seen in BAZNAS data from 2022 which show that only 60% of the total zakat amount of 10 trillion rupiah can be accounted for (Suandhana & Ghoni, 2025). The situation illustrates that the success of digitalization is largely determined by the skill and integrity of *amil*.

Initial observations reveal that Palu City BAZNAS digitizes zakat via websites, QRIS, and the BAZNAS Management Information System. *Amil*'s digital training programs haven't generated digital competencies or promoted digital service innovation, thus they're still used. The success of zakat digitization hinges on technology and *amil* management. Low community digital literacy impacts digital service use. There is a technical gap in institutional digital zakat management. To succeed with zakat digitization, *amil*'s skills must be examined.

With the competent *amil* the usage of digital technology provides beneficial result in terms of efficient, transparent and effective zakat collection. Musana (2023) highlight the potential of blockchain as an accountable tool for zakat recording despite resource human limitations (Musana, 2023). On the other hand, Siregar et al. (2025) pointing out that the use of QRIS and sharia fintech can speed up the service processing and increase the participation of *muzakki* it's achievement depends on the ability of managers and the support from related institutions (Siregar et al., 2025). Meanwhile, Sukendar and Vidho (2025) focusing on digital fundraising to expand the reach of *muzakki* by building trust among *muzakki* and empowering zakat institution with digital skills (Sukendar & Vidho, 2025).

According to study evaluations, most zakat digitization studies focus on systems, reports, and public literacy but still highlight *amil* as a strategic resource for companies. A comprehensive study on *Amil*'s RBV perspective using the VRIO model at BAZNAS Palu City has not shown the gathering, dissemination, and application of information systems to support governance and accounting.

RBV is an approach developed from a managerial strategy that emphasizes that sustainable competitive advantage is determined by organizational resources (Ari Riswanto, et al., 2024). Furthermore, Barney (2002) explained that the evaluation process in technical measurement is based on the aspect of valuable, rarity, imitability and organization (Masula & Zagladi, 2025).

The value element represents the benefits that resources provide to the institution, rarity emphasizes the comparative level of resource scarcity, imitability describes the difficulty of replicating advantages and organization evaluate the institution is ability to manage it's resources (Rahmatullah et al., 2023). Consequently, the RBV concept with the VRIO frame of reference can assess the extent to which BAZNAS Kota Palu is positioned as a strategic

resource with the potential to generate sustainable competitive advantage through the optimization of zakat digitalization for the benefit of community.

This strategy emphasizes wealth protection (*hifdz al-mal*) and communal welfare (*hifdz al-nafs*) in *maqashid al-sharia* and requires VRIO-compliant zakat institutions. Using the VRIO framework to evaluate BAZNAS Palu City Amil's capabilities can measure human resources' zakat digitalization and Islamic economic law RBV research contributions. BAZNAS' digital zakat administration in Palu City and amil's capabilities were studied using the Resource-Based View concept and VRIO framework. Zakat digitization and amil internal power and institutional performance were evaluated using qualitative case studies.

This study will digitalize zakat management mechanisms, illuminate an amil's ability to contribute to zakat governance, and provide a foundation for designing strategies to strengthen internal resource capacity to achieve sharia goals while adding to RBV literature in Islamic philanthropic institutions.

## **METHOD**

This study uses a qualitative method (Basri Bodo, 2022) with a case study design (Dameria Sinaga, 2025) to comprehend digital zakat management practices and examine the capabilities of *amil* in zakat digitalization at BAZNAS Palu City in a contextual manner based on the views of research subjects in the local context through RBV concept with the VRIO framework so as to reveal its strengths and limitations.

This study informants such as technical implementers, financial managers, institutional leaders and managerial elements of BAZNAS Palu City to provide in-depth insights enabling researchers to obtain a comprehensive empirical picture of the implementation of digital zakat at BAZNAS Palu City with the RBV approach and the VRIO framework (Miles et al., 2014 in Subhaktiyasa, 2024). Furthermore, data was obtained through interviews, observations and documentation to explore experiences, opinions and insight into the contribution of *amil* in digital zakat management as well as a review of internal documents such as Standard Operating Procedures (SOPs), relevant reports on the collecting and distribution of zakat.

Validity was maintained by cross-verifying informant data, checking the accuracy of information and applying the theoretical lens of RBV with the VRIO framework for in-depth understanding (Susanto et al., 2023). The data analyzed came from primary data by interviews and observations and secondary data through Standard Operating Procedures (SOPs), cash and digital zakat collection and reports and zakat distribution reports which were also used to provide a comprehensive understanding of zakat digitalization at BAZNAS in Palu City (Undari Sulung & Mohamad Muspawi, 2024).

This study follows Miles and Huberman's interactive analysis model which includes data reduction as a process of selecting information from interviews and observations. Data presentation involves organizing findings systematically in narrative form so that patterns and relationships between data can be understood in depth. Conclusions are drawn as a stage of interpreting findings by linking them to the theoretical perspective of RBV and the VRIO framework to analyze the extent to which the role of *amil* as a strategic resource in the management of digital zakat at BAZNAS Palu City is trustworthy and responsible (Qomaruddin & Sa'diyah, 2024).

## **DISCUSSION ON THEORY**

### **Resource-Based View (RBV) Theoretical within the VRIO Framework in Digital Zakat Management**

The implementation of digital zakat platforms has proven to have a significant impact in terms of sharia and economic through increased transparency, accountability, operative efficiency, expansion of *muzakki* reach and accelerated fund distribution. Nonetheless, challenges such as data protection and fund verification still need to be addressed (Marom & Rafik, 2025). The main foundation of zakat institutions governance that aligns with sharia principles is transparency and accountability in its operations which needs to be strengthened to achieve sharia goals in its administration (Hairani et al., 2025)

In VRIO, RBV views digital zakat platforms as strategic tools that help *amil* manage funds in real time, openly, and sharia-compliantly. Since other institutions can adopt digital technology, its rarity and inimitability depend on governance, sharia integration, and *amil* capabilities, which are crucial for ensuring that these platforms remain unique and effective in the context of zakat management. Organizational support, policies, and policy development for AMIL as a bridge between technologists, *muzakki*, and *mustahik* strengthen digital platforms. Thus, technology and *amil*'s technical expertise can help the digital zakat transformation succeed.

Based on the perspective of *maqashid al-sharia*, the objectives of sharia especially in terms of protecting wealth (*hifdz al-mal*) and protecting human life (*hifdz al-nafs*) can be realized through technological innovation in zakat management. Zakat digitalization improves efficiency and transparency in zakat fund administration today. Also, being efficient and clear when collecting, recording, and sharing zakat online can reduce risks and increase the benefits for the *mustahik*. Digitizing zakat is not without challenges, especially in terms of human resources capabilities as managers. (Mochamad Davin Hukama & Muhammad Yazid, 2025).

Managers must use the Resource-Based View (RBV) theory and the VRIO analysis model to figure out how to measure value, rarity, imitability, and organization in zakat digitalization management in order to understand and rate the skills of their human resources. (Antonio & Cardael, 2012 in Eravia & Samsir, 2025). The competence of Amil in using technology is crucial so that zakat digitization is not only administrative but also maximizes maqashid al-shariah. Thus, RBV analysis with the VRIO framework helps determine how much Amil resources can digitize zakat to achieve sharia goals.

## **DISCUSSION ON RESULT**

### **Explanation of Digital Zakat Implementation at BAZNAS Palu City**

BAZNAS Palu City has adopted digital zakat payment via a website platform connected to the BAZNAS Management Information System (SIMBA) as a centralized financial reporting system. This was explained by Mr. Jasman an *amil* and IT staff member:

*“So, for our digital zakat, we have a website version or what we call a digital office. There people can access the activities we do and also donate or pay zakat through the platform. So, when people pay zakat there the data will automatically be recorded in the SIMBA system.” (Mr. Jasman, Zakat Management System through SIMBA, October 2, 2025)*

This integration simplifies the recording process and increases transparencies in digital zakat fund managing. The use of this system demonstrates the role of technology in supporting the efficiency and transparency of zakat management thereby strengthening public trust in its management. In addition, BAZNAS Palu City also utilizes QRIS in the digitalization of zakat. However, its application is still in the development and public awareness stage, as stated by the Head of BAZNAS Palu City:

*“QRIS is already available, but its use is still minimal. We are still conducting public awareness campaigns so that the general public knows that they can transfer funds without having to go to the bank” (Head of BAZNAS Palu City, Use of QRIS, October 2, 2025)*

This situation illustrates that digital zakat optimization has not been fully realized due to limited digital literacies among the community. To realize its benefits effectively, strong efforts are needed to attract *muzakki* to contribute to zakat payments through the digital system

The system has been provided by BAZNAS Central to be operated by *amil* at the regional level. Mr. Jasman said:

*“This platform and website has been prepared by BAZNAS Central, so we only need to operate it they have prepared everything, including the pages” (Mr. Jasman, Use of Digital Technology, October 2, 2025)*

With SIMBA, every zakat transaction made online on the website is automatically recorded making the administrative process more efficient. From an RBV standpoint, these two digital tools serve as valuable support resources even though their usefulness really depends on how well the *amil* can use them so they have a positive impact on people's welfare and support the sustainability of zakat digitization.

The digital zakat payment process at BAZNAS Palu City begins by accessing the official website which not only provides information about the institution's activities but also features a zakat calculator and direct consultation services via WhatsApp. This is explained by Mr. Jasman:

*"When you open the website you are immediately connected to WhatsApp, usually if they want to consult before paying zakat especially regarding online zakat payments, they usually consult first, asking how much zakat they have to pay for their assets, how much they have to pay and so on" (Mr. Jasman, Features Provided on the BAZNAS Website, October 2, 2025)*

Thus, zakat payers need not be afraid or confused about the amount of zakat to be paid. After confirming the amount of zakat, zakat payers can proceed with payment by selecting the type of zakat appropriate to the time and need, as emphasized that:

*"To payment zakat, click 'pay zakat', then select the type of zakat you want, for the month Ramadhan, there will be an option for zakat fitrah, and during Eid-al-Adha, there will be a feature for qurbani" (Mr. Jasman, How to Pay Zakat via the BAZNAS Website, October 2, 2025)*

The zakat funds paid will be handled by a third party called Midtrans before being transferred to the BAZNAS Palu City account and automatically recorded in SIMBA, as explained:

*"So the process goes to a third party first, which is Midtrans. So, when people pay zakat digitally, the funds first go to Midtrans, and one day later Midtrans transfers them to the BAZNAS account to our system" (Mr. Jasman, Process of Digital Zakat Funds Entering BAZNAS, October 2, 2025)*

The integration of digital services, payment system and *amil* assistance demonstrates the use of technology in supporting the ease and efficiency of zakat payments. However, its effectiveness still depends on the ability of *amil* and institutions to utilize and develop this technology to achieve sustainable excellence in the digitization of zakat at BAZNAS in Palu City.

*Amil* play a strategic role in connecting technology with *muzakki* in the administration of digital zakat at BAZNAS in Palu City even though their technological capabilities are limited to the use of website and SIMBA. Meanwhile, more unique and sophisticated digital innovations have yet to be developed. This is because the training they have undergone does not specifically focus on complex digital zakat, as stated by Mr. Jasman:

*"So I also attended a 3 month training in Jakarta, a 3 month training for amil in Jakarta as a whole. As for digital management it self, there was actually none" (Mr. Jasman, Training attended by BAZNAS Palu City Amil, October 2, 2025)*

In addition, support from institutions is also available through training related to SIMBA, RKAT and BIMTEK although the results are not yet optimal and still focus on operational systems rather than advanced digital technology, as stated by Mrs. Halimah:

*"We are directed to participate in training activities on BIMTEK, SIMBA and RKAT" (Mrs. Halimah, Treasurer of BAZNAS Palu City, BAZNAS Support for Amil Competency Improvement, October, 2 2025)*

However, there is a strong desire amongst the *amil* to continue learning about digitalization despite their varying educational backgrounds so that they can become an independent force, as acknowledged by Mr. Jasman:

*"Actually it's not too difficult, as long as the amil are willing to learn and wan to know more" (Mr. Jasman, Operational Capacity of Digital Zakat Amil, October 2, 2025)*

This condition also shows that the capacity of BAZNAS Palu City amil does not yet meet the aspect of repeatability because their ability to operate the system outcomes from a centralized mechanism. Therefore, improving the digital competence of amil remains an important priority to ensure the effectiveness and excellence of digital zalat so that it can be optimally beneficial to the community.

Digital zakat management at BAZNAS Palu City still faces internal and external obstacles especially the shortage of human resources in the field of information technology, as expressed by Mr. Jasman:

*"The challenges is that we are not IT experts. Then in creating news, we are not very skilled, so that is the challenging part, so we can only do what is provided by the BAZNAS Central " (Mr. Jasman, Internal Challenges in Digital Zakat Management, October 2, 2025)*

In fact, external challenges related to the publics low understanding of digital technologies have also become a major obstacle resulting in low participation in digital zakat, as stated by the Head of BAZNAS Palu City:

*"The public's low awareness of digital technology" (Head of BAZNAS Palu City, External Challenges in Digital Zakat, October 2, 2025)*

As a responsive measure to this barrier BAZNAS Palu City began to conduct outreach through digital media by provides guidance, as stated by Mr. Jasman:

*"The next step is to create tutorial videos on how to pay zakat via the website and upload them to social media, notably Facebook." (Mr. Jasman, Solutions to Overcome Digital Zakat Challenges, October 2, 2025)*

These obstacles indicate that the availability of technology is not sufficient as a factor for the success of zakat digitization without being balanced with the competence of the *amil* as it's manager to provide support. These findings indicate that improving the capabilities of the *amil*, digital

literacy in the community and institutional support through collaboration between parties are still key points in overcoming obstacles and encouraging optimal digital zakat management at the local level.

### **Operational Governance and Performance of Digital Zakat Management at BAZNAS Palu City**

The implementation of digital zakat at BAZNAS Palu City is carried out within an operational governance framework supported by official document such as Standard Operating Procedures (SOPs), performance reports and documentation of *amil* capacity building. In addition, the integration of various payment channels such as banking, fintech, social media, e-commerce and regional digital platform operation also aims to maintain consistency of service, transparency and accountability in zakat fund management (Regional BAZNAS SOP, Head of BAZNAS RI, 2023).

Table 1 : Zakat Collection Table at BAZNAS Palu City 2025

Month	Cash (IDR)	Banking (IDR)	Website & QRIS (IDR)
Januari	3.450.000	16.215.119	-
February	450.000	90.429.814	-
March	20.933.750	7.830.786	1.500.000
April	-	60.419.121	-
May	450.000	7.423.824	100.000
Juni	350.000	71.413.177	-
July	650.000	7.162.717	-
August	1.650.000	7.288.761	-
September	3.100.000	72.046.583	-
October	3.000.000	7.346.135/	-
November	1.050.000	74.556.027	-
December	500.000	-	-

Source: Zakat Collection Report Document at BAZNAS Palu City 2025 (Obtained from Mr Jasman, 2025)

### **First and Second Semesters *Mustahik* Reports in 2025 (Januari-June and July-December)**

Table 2 : Assistance Program Area Person Sector In 2025

No.	Description	Jan-Jun	Jul-Dec
1.	Humanitarian Affairs	1.289 People	2.941 People and 2 Group
2.	Health Affairs	213 People	514 People
3.	Education Affairs	-	53 People
4.	Economic Affairs	85 People	156 People

No.	Description	Jan-Jun	Jul-Dec
5.	Da'wah Affairs	483 People	704 People and 2 Group

Source: *First and Second Semesters Mustahik Report Documents for the BAZNAS Palu City Person Program Sector* (Obtained from Mr. Jasman, 2025)

Table 3 : IKK Distribution in 2025

No.	Description	Jan-Jun	Jul-Dec
1.	Number of Beneficiaries of the Distribution Program	730 People	3.419 People
2.	Number of Beneficiaries of the Utilization Productive Program	21 People	144 People
3.	Number of Distribution Recipients with NIM/NIRM	2.070 People	4.368 People
4.	Beneficiaries Removed from the Poverty Line	-	-
5.	Number of Villages Receiving Zakat Distribution	16 Sub-districts	14 Sub-districts
6.	Number of Villages in the Zakat Based Empowerment Program	16 Sub-districts	14 Sub-districts
7.	Beneficiaries Receiving Distribution Who Become <i>Muzakki</i>	-	-

Source: *IKK Distribution Report Documents for the First and Second Semesters at BAZNAS Palu City* (Obtained from Mr. Jasman, 2025)

Table 4 : Realization Of The National Priority Program in 2025

No.	Description	Quantity
1.	Number of Micro Finance Zakat Programs	-
2.	Number of Villages/Sub-districts with Micro Finance Zakat Programs	-
3.	Number of Zakat-based RTLH Unit Renovations	1 KK
4.	Number of Villages/Sub-districts with ZIS-based RTLH Program	1 KK
5.	Number of Disaster Response Units	-
6.	Number of Healthy Homes/Zakat-based Primary Clinics	1 Organization
7.	Number of Z-Mart Units	2 Affilitiate

No.	Description	Quantity
8.	Number of Villages/Sub-districts with Z-Mart Programs	2 Sub-districts
9	Number of Z-Chicken Units	-
10.	Number of Villages/Sub-districts with Z-Chicken Programs	-
11.	Number of <i>Mustahik</i> Recipients Distribution of Santripreneur	-
12.	Number of <i>Mustahik</i> Recipients Distribution of Scholarship	-

Source: Report on the Realization of National Priority Programs of BAZNAS Palu City 2025 (Obtained from Mr. Jasman, 2025)

According to the report, zakat distribution in the first and second semesters was directed towards health, humanitarian, economic, and da'wah sectors, with a varying number of recipients, which increased in the second semester. The IKK report shows second-semester allocation and utilization productivity rising. Overall, national priority programs are still low and not optimal due to various factors.

Funding constraints prevent some programs from being implemented. These programs also need intensive manager and mentoring support. From another perspective, programs that are not achieving maximum results have cost considerations and have not been implemented. Besides the internal issues mentioned above, some provincial-level programs implemented by the city with provincial funding were not recorded in city reports, affecting distribution performance.

Despite this, BAZNAS Palu City continues to improve digital zakat governance to make it administrative and socially beneficial. These efforts include implementing certification guidelines for leaders and AMIL, planning training and competency development for AMIL, and learning about RKAT to digitalize zakat for institutes and the community. (Mr. Achmad Mussa'ad, Deputy Head III BAZNAS of Palu City, Notes of the BAZNAS Palu City *Amil* Competency Training, October 2, 2025)

## DISCUSSION ON ANALYSIS

### RBV Analysis in the VRIO Framework for *Amil* at BAZNAS Palu City

The Resource-Based View (RBV) perspective highlights that competitive advantage can be achieved when internal resources are managed effectively (Yuliana et al., 2023). This approach can use VRIO as an RBV analysis tool by evaluating the capabilities of digital zakat *amil* at BAZNAS Palu City through the aspects of valuable, rarity, imitability and organization (Eravia & Samsir, 2025). The valuation is carried out on these 4 aspects, as summarized in the following table:

Table 5 : RBV-VRIO Analysis Table for Digital Zakat Amil at the BAZNAS Palu City

<i>Amil</i> Capability Component	Valuable			Rarity			Imitability			Organization		
	Min	Net	Max	Min	Net	Max	Min	Net	Max	Min	Net	Max
The Level of <i>Amil</i> 's Mastery of the Digital Zakat System		✓		✓			✓				✓	
Digital Management Pattern Relying on the Central BAZNAS System			✓	✓			✓				✓	
Educational Background and Digital Readiness of <i>Amil</i>	✓			✓			✓				✓	
Direction and Focus of Digital Zakat Management Training		✓		✓			✓				✓	
Organizational Support in Strengthening <i>Amil</i> 's Digital Capabilities		✓			✓			✓			✓	

**Description:** Minimum: Very Limited/insufficient

Neutral: Available, operational but not yet optimal

Maximum: 100% fulfilled

Using the Resource-Based View (RBV) concept in the VRIO frame, the table below shows the position of each resource component in digital zakat management at BAZNAS Palu City. Each component of this assessment will be explained using VRIO.

Amil's capacity helps BAZNAS Palu City digitize zakat. Mastery of technology facilitates zakat collection, record keeping, and report filing, but the benefits are not fully realized. Maintaining standards and accountability requires the BAZNAS central system, but digital innovation is limited. Additionally, general training and education that is not fully relevant to digitization limits their role. Organizational support through training and materials is sufficient because it provides benefits but is not ideal.

General welfare (*hifdz al-nafs*) and the protection of wealth (*hifdz al-mal*) from the perspective of *maqashid al-sharia* should be achievable thru the administration of zakat. The use of modern technology at BAZNAS Palu City provides convenience in fundraising and operational efficiency in accordance with the provisions of Law Number 23 of 2011 concerning Zakat Management. However, further efforts are still needed for technology to truly contribute to achieving Sharia goals as these benefits remain not fully sufficient to support the overall achievement of zakat objectives.

On the other hand, LAZ Sidogiri Bangkalan consistently holds training sessions, annual work meetings and certification for *amil* to improve their proficiency in utilizing digital media. These efforts are made to support the promotion of programs and zakat donations via various digital payment platforms such as Dana, OVO, GoPay, LinkAja and ShopeePay yang which are integrated with the official website and digital payment application (Maharani & Makhtum, 2025). This practice reflects a higher level of value in zakat management.

In terms of rarity, all elements show a minimal level of achievement. Starting from the skills of *amil* in using digital systems which is not unique because digital system knowledge is basic and common so it has the potential to be acquired by other zakat institutions. This similarity is also reinforced by the dependence on the Central BAZNAS system as all Regional BAZNAS can use the same systems and patterns. This is further evidenced by the digital education and readiness of *amil* which do not highlight distinctive characteristic due to their general background.

Digital zakat training has no distinct orientation because the learning materials are uniform and the organization's support is well-structured, even though it lacks special features. Since there are no significant differences, all components are minimal. According to *maqashid al-sharia*, increasing public trust in *amil* institutions as responsible entities requires unique zakat

management to create an advantage. A study found that digital-based zakat management is not yet unique, suggesting that BAZNAS Palu City has yet to innovate and differentiate.

Although the use of technology has been recognized as legitimate under Islamic law thru the DSN-MUI Fatwa, this situation could hinder BAZNAS Palu City is ability to expand the lasting advantages of zakat. A similar strategy has been applied by BAZNAS Yogyakarta which makes use a website, SIMBA and QRIS with a system that's in line with BAZNAS Central (Kancana et al., 2025). This condition shows that the digital capacity of *amil* in BAZNAS Palu City is not rare and unique.

The model's abilities are easy to copy in all areas. The digital zakat system is simple to learn because it comes from the BAZNAS central system and doesn't use advanced technology. Due to its national scale and availability to all BAZNAS units, the central system's digital management is simple to replicate. Basic learning can enhance Amil's digital readiness, making it easier for others to adopt.

Teaching materials and training methods have central and general requirements, and organizational support can be replicated by other institutions but requires an institutional process. The ease of imitability component is minimal because it does not hinder replication. Islamic law aims to implement digital zakat by reducing abuse and ensuring trust. The digital transformation of zakat by BAZNAS Palu City is still easy to replicate, so other zakat organizations could copy its benefits.

This condition shows that the system and mechanisms for managing digital zakat are still not sufficiently developed to support the sustainability of digital zakat management in accordance with positive legal provisions and the Islamic law. For example, BAZNAS Jombang also uses a digital payment system via banking, GoPay and QRIS which is universal and easily adoptable by other zakat institution (Sofiyah & Nasrulloh, 2023). This situation shows that the aspect of duplication in the implementation of digital zakat at BAZNAS Palu City has not been achieved.

The VRIO appears to meet all organizational requirements. Starting with training and experience to master digital systems, even though the benefits are limited and the organizational structure can run a centralized system but has not encouraged local innovation. The institute facilitates learning despite subpar results. Strategic competency development is supported by training and learning, but its effectiveness is low. The organizational aspect is adequate but has not fully maximized digital capabilities.

In line with the organizational aspect, digital zakat management has an excellent connection with the principles of trust and justice as explained in *Surah An-Nisa* verse 58 (NU ONLINE, t.t.). The results of the study indicate that system development and human resource improvement are still needed, considering that the organizational aspect and governance of digital-based zakat are still at a fairly adequate level and have not reached their full potential. Strengthening these elements is important to ensure that the digitalization of zakat is fully aligned with Sharia principles and applicable legal provisions.

On the other hand, the al-Falah Social Fun Foundation (YDSF) showed a more mature level of organization. This was reflected in the provision of technology training for employees such as the *Amil* Teamwork Upgrading in the Digital Age improvement in the digital program although its implementation has not been fully optimized. In addition, YDSF has implemented a Human Resources Information System (HRIS) to manage administration, attendance, leave and *amil* data. This application highlights effective collaboration in the use of technology even though it still requires supervision from management (Wijaya, 2024).

*Surah At-Taubah*, verses 103 and 60, talks about zakat obligations and the 8 groups that can receive zakat. *Surah An-Nisa* verse 58 talks about trust and justice. These verses show that zakat management has a strong Islamic legal basis. Zakat Management Law Number 23 of 2011 emphasizes effectiveness, efficiency, and accountability in its management. DSN-MUI Fatwa Numbers 116 of 2017 and 117 of 2018 regulate Islamic financial technology for zakat management, legitimizing its digitalization to connect with sharia goals for society.

RBV analysis with the VRIO framework indicates that *Amil*'s skills, BAZNAS Central system, training programs, and institutional support improve collection, recording, and reporting. They are suboptimal because of issues with mastering complex systems, resulting in adequate value and organization.

The system, managerial patterns, digital skills, and training materials are consistent and easily adopted by other zakat institutions, leading to low rarity and imitability. This study concludes that improving BAZNAS Palu City's internal resources is a major challenge to handling digital zakat to achieve sustainable benefits and social justice in accordance with *maqashid al-sharia*.

Internal analysis findings are reflected in zakat distribution and performance patterns reported by BAZNAS in Palu City. Zakat has been distributed across various sectors, with a report on funds and visuals now available on the official website. Some incomplete programs show limitations in achieving optimal, long-term performance. Limited budgets and the need

for intensive support and adaptation to local conditions impact the operation of the zakat program at times.

Moreover, zakat performance data is still shared narratively and not in an integrated statistical format. The published information is not yet organized for easy understanding and comparison of program achievements. Zakat management is responsible and informative, but better data integration can enhance the link between activity reports, program results, and overall performance.

The digitalization of zakat at BAZNAS in Palu City supports operations and facilitates reporting on activities. The link to the central system and the focus on training for the website and SIMBA show that modernization centers on administrative and informational elements. This allows us to utilize Amil's skills in managing and presenting data, enabling the digitization of zakat to support measurable and sustainable community empowerment programs.

## **CLOSING**

This study shows that human resources are crucial for the successful implementation of digital zakat management at BAZNAS in Palu City. In the Resource-Based View (RBV), amil is considered an asset that aids in the transformation of digital zakat, though its use is not yet optimal due to limited digital skills and reliance on the Central BAZNAS system. The success of zakat digitization depends not just on technology but also on the organization's ability to manage and enhance the skills of amil. Human resources enhancement is crucial for sustaining sharia-compliant digital zakat management.

The analysis shows that digital zakat management at BAZNAS Palu City is at the strengthening stage, despite using an official website and SIMBA for collection and reporting. RBV analysis via the VRIO framework indicated that Amil's capabilities meet the valuable and organizational aspects, though not optimally. The rarity and imitability aspects remain unmet, preventing a sustainable competitive advantage. Further research will focus on a more profound study of the link between amil's capabilities, institutional support, and digital zakat management performance, using comparative studies or quantitative and mixed methods for more comprehensive findings.

These results highlight the need to enhance zakat institutions' resources and skills through innovative services, creative technology use, and human resource development, ensuring that amil and related organizations' capabilities are unique. Zakat institutes can enhance their competitiveness and efficiency in collecting and distributing zakat. This study applies RBV to zakat digitalization at BAZNAS in Palu City. The study indicates that achieving

competitive advantage requires valuable, rare, and imitable resources that are well organized. These findings highlight the VRIO framework's importance as a strategic tool for assessing digitally based organizations in the Islamic philanthropy sector.

#### **Declaration of Conflict of Interest**

The authors declare that there are no financial or non-financial conflicts of interest during the research, writing and publication of this article.

#### **Author Contributions (CRediT Author Statement)**

- **Aisyah Alkaf:** Conceptualization, methodology, data collection, data analysis and manuscript writing
- **Ahmad Arief:** Supervision, review and revision of the manuscript
- **Desy Kristiane:** Supervision, review and revision of the manuscript

All authors approved the final manuscript and are responsible for its content

#### **Generative AI Statement**

Artificial Intelligence (AI) technology was only for language editing and improving the clarity of the writing, searching for relevant references, obtaining an overview of digital zakat and related issues and assisting in exploring research topics based on the RBV perspective with the VRIO framework and *maqashid al-shariah* within certain limits while ensuring its accuracy through further research as a form of accountability. The entire content of the research, analysis and conclusions are the responsibility of the authors.

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