Analysis of The Level of Digitalization of Zakat Management Organizations in Baznas Luwu Raya With The Readiness Index Approach of Zakat Management Organizations

Eva Damayanti[1], Muh. Ruslan Abdullah[2], Mujahidin[3]
[1,2,3]State Islamic University of Palopo, Indonesia
Email: eva_damayanti0025@iainpalopo.ac.id, muhruslanabdullah@iainpalopo.ac.id mujahidin@iainpalopo.ac.id

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Abstract

The increasing number of digital information technology users reaching 79.5% in Indonesia in 2024 has great potential to be utilized in helping to increase the realization of ZIS DSKL collection, distribution and reporting activities at BAZNAS institutions digitally. This study aims to analyze, measure and identify the digital readiness of BAZNAS in the Luwu Raya region based on the Digital Readiness Index of Zakat Management Organizations. This study uses a mixed method approach using the MultiStage Weighted Index technique. The subjects of this study were four BAZNAS throughout the Luwu Raya region. There are three dimensions in calculating this index, namely the dimensions of collection, distribution and reporting. Based on the results of the study, it can be seen that there are three BAZNAS that are included in the highest level of readiness category (Digital Native), namely, BAZNAS North Luwu with a value of 0.93; BAZNAS East Luwu with a value of 0.84 and BAZNAS Luwu with a value of 0.81. Meanwhile, BAZNAS Palopo City is at a fairly good level of readiness (IT-Developing) with a value of 0.58. Thus, BAZNAS's digital readiness in Luwu Raya is very good, it only needs to be improved in certain indicators.

INTRODUCTION

The rapid growth of information technology has the potential to have a significant impact on society by enabling operations in various industrial fields that can benefit the economy of individuals, groups, and countries. Entering the era of the industrial revolution 4.0, this synergizes physical, digital, and biological factors, such as the use of artificial intelligence, robots, and the capacity of computers to learn from data (machine learning) in production (Adha 2020). In the ever-evolving digital era, technology has become a major catalyst in transforming various aspects of life, including the financial sector. Advances in digital technology have not only created efficiency in financial transactions but also enabled more inclusive and transparent financial access. This transformation has driven the emergence of an Islamic digital economy that integrates technology with Islamic values. (Adipurno 2025).

The room for maneuver in the industrial sector has experienced a significant decline in productivity intensity since the beginning of the Covid-19 pandemic in 2020. Most industries are required to use various digital platforms and undergo significant digital

transformation in their operational procedures, including zakat and waqf institutions in the sharia financial sector. (Pusat Kajian Strategis BAZNAS & Departemen Ekonomi dan Keuangan Syariah Bank Indonesia 2021). The Covid-19 pandemic has further accelerated the digitalization of zakat management activities in Indonesia, data shows that digital donation activities have increased significantly across all age groups so that this condition must be increasingly recognized by Zakat Management Organizations to further strengthen their capacity in digital zakat management. (Muhammad Hasbi Zaenal, Ph.D, Dkk Abdul Aziz Yahya Saoqi et al. 2022).

The results of a survey by the Indonesian Internet Service Providers Association (APJII) in 2024 showed that internet users reached 221,563,479 people out of a total population of 278,696,200 Indonesians in 2023. The results of the internet user survey released by APJII in 2024 reached 79.5%, an increase of around 1.4% from the previous year. The majority of internet users in Indonesia are aged between 19 and 34 years. (APJI 2024). The digital economy in Indonesia has increased and is estimated to increase eightfold in 2024, which is projected to reach 1796 trillion rupiah. Individuals, groups and companies including Zakat Management Organizations (OPZ), must continue to monitor technological developments. (Mairijani, Manik Mutiara Sadewa, and Pratiwi 2023). The substance is so that the government responds quickly in preparing supporting infrastructure that supports faster and more efficient digital development. (Permana and Puspitaningsih 2021).

The government established BAZNAS (National Zakat Management Agency) to implement zakat management nationally. Before implementing the digital transformation of BAZNAS as a non-structural government institution (LPNS) authorized to coordinate, supervise, and plan zakat management on a national scale, it is necessary to learn more about the condition or readiness of Indonesian zakat institutions. This allows BAZNAS to develop policies that will assist Indonesian zakat institutions in implementing digital transformation. (Undang – Undang No. 23 Tahun 2011.).In an effort to improve the performance of zakat management institutions, BAZNAS and Bank Indonesia collaborated to compile the Digital Readiness Index of Zakat Management Institutions. This index has been studied by experts and produced a number of indicators that can be used as guidelines in calculating the index.

Digitalization in the context of the BAZNAS Zakat Management Organization in Luwu Raya can include the use of information and communication technology (ICT) to facilitate the process of collecting, distributing, and reporting zakat. However, the level of digitalization of the BAZNAS Zakat Management Organization in Luwu Raya still needs to be analyzed to determine the extent to which the Zakat Management Organization has adopted digital technology in its operations.

METHODS

1. **Type of Research**

Descriptive research in this research uses the zakat digitalization readiness index (ikdz). The types of data used are primary data and secondary data. This research uses mixed research analysis (qualitative and quantitative). Quantitative research analysis is carried out using the multi-stage weighted index calculation method. To calculate the value of the ikdz components, each variable and dimension is assessed through weighting assessment. Index calculation is also done in stages, starting with calculating each variable or element i until the dimension stage, then reaching the dimension value (BAZNAS 2021).

2. Research Variables

The digitalization readiness of BAZNAS Luwu Raya is measured using four variables, namely digital infrastructure, use of digital tools or applications, digital culture ecosystem and employee digital skills.

Table.1 Technical Indicators In Collection Dimensions

Variables	Indicator
Digital Infrastructure	Hardware Devices Connected to the Internet Network
	Hardware Device Availability
Use of Digital Tools or Applications	Zakat Payment System
	Socialization of the use of digital collection platforms
	Internal platform
	External platforms
	Data base storage facility
Digital Ecosystem and Culture	Internal Regulations for Digital Collection
	The system works remotely
	Digital collection platform security system
	Innovation and development of digital collection
	Innovation and development of digital collection
HR Digital Capabilities	Digital zakat collection division
	Amil's Mastery of Technological Devices Certification
	HR capabilities

SOURCE: NATIONAL IKDZ, 2022

Table .2 Technical Indicators in the Distribution and Utilization Dimension

Variable	Indicator
Digital Infrastructure	Availability of Hardware Devices for Amil Distribution

	Hardware devices connected to the Internet network
Use of Digital Tools or Applications	Platform Internal
	Platform Eksternal
	Database Storage Tools
	Socialization of the use of digital distribution platforms
Digital Ecosystem and Culture	Internal Regulations
	Database Integration
	Innovation and Development of Digital Distribution
	Digital distribution platform security system
	Remote Working System
HR Digital Capabilities	Availability of human resources
	Continuous learning of distribution of amil
	Amil's Mastery of Technology

SOURCE: NATIONAL IKDZ, 2022

Table. 3 Technical Indicators on Reporting Dimensions

Variable	Indikator
Digital Infrastructure	Availability of Hardware Devices for Amil
	Hardware devices connected to the internet network
Use of Digital Tools or Applications	Digital reporting platform
	digital reporting
	Reporting Database Storage Facility
Digital Ecosystem and Culture	Internal Regulations
	SIMBA Data Integration
	BDTMB Data Integration
	Online Working System
HR Digital Capabilities	Availability of human resources
	Digital zakat reporting training
	Amil's Mastery of Technological Devices
	Amil's Mastery of the Digital Reporting System

SOURCE: NATIONAL IKDZ, 2022

3. Data Analysis Techniques

This research uses descriptive statistics technique. After data processing is done, then data explanation or description is given to ensure how the conclusions drawn from the discussion of each component or dimension are achieved. By using the multi-stage weighted index technique, the research is conducted in accordance with the digital readiness index of zakat management organizations. Digital readiness index of zakat management organizations. The approach combines several stages including dimensions, variables, and indicators in the index components, so that the weighting calculation must be done stage-by-stage according to the protocol.including dimensions, variables, and indicators in the index components, so that the weighting calculation must be done stage-by-stage according to the protocol (BAZNAS 2021).

The process for calculating the digital readiness index is formulated as follows:

a. Calculation of Likert scale results on the variables and dimensions of the OPZ digital readiness index

$$DRI_{D1} = \sum^{i} \left((WD^{i} \times WV_{n}^{i} \times S_{n}^{i}) \div k \right)$$

Indeks total = Total index value
WD^i = Weighting Value In Dimension I
WV^i_n = The weighting value on variable n in dimension i
S^i_n = The average Likert scale value on indicators in variable n in dimension i

b. Summing up the total index value of each dimension of the OPZ Digitalization Readiness Index

$DRI_{Total} = DRI_{D1}+DRI_{D2}+DRI_{D3}$

Information:

$DRItotal$ = Total score of OPZ Digitalization Readiness Index
DRI_{D1} = OPZ Digitalization Readiness Index Value for the first dimension
$DRID2$ = OPZ Digitalization Readiness Index Value for the second dimension
$DRID3$ = OPZ Digitalization Readiness Index Value for the third dimension

4. IKDZ Assessment Criteria

Table .4 IKDZ Assessment Criteria

Value Vulnerable	Category	Readiness Level
0-20	Not good	Tradisional
0,21-0,40	Not good	
0,41-0,60	Pretty good	IT-Developing
0,61-0,80	Good	
0,80-1,00	Very good	Digital Native

Source: IKDZ, 2022

RESULTS AND DISCUSSION

The results of the evaluation of BAZNAS' digital readiness in Luwu Raya are explained about the Collection of ZIS and DSKL, distribution and Utilization of ZIS and DSKL and reporting are the four main variables in the Digital Readiness Index. This index consists of 33 technical indicators used to assess the level of digitalization readiness of each zakat management activity. Each question has five levels of Likert scale, with the highest and lowest values respectively. In addition, each technical indicator discussed in the questionnaire is related to the readiness of BAZNAS in Luwu Raya in welcoming the digital information era.

1. Measuring the readiness index of Zakat management organizations in Luwu Raya

a. Dimensions of Zakat Collection, Infaq and alms

In the OPZ Digital Readiness Index, one of the dimensions assessed is the collection of ZIS and DSKL. This dimension includes four main variables, namely: digital infrastructure, utilization of digital tools or applications, digital ecosystem and culture, and digital expertise of human resources. Each variable has a different weight according to its priority level. Digital infrastructure has a weight of 27, followed by digital expertise of human resources with a weight of 26, use of digital tools or applications of 24, and digital ecosystem and culture of 23.

Each variable also has a different number of indicators, as listed in Table 2.1. For variable WV1, there are a total of 15 indicators. The details are as follows: WV1.1 has two question indicators, WV1.2 consists of five indicators, WV1.3 has four indicators, and WV1.4 also consists of four question indicators. Each indicator is scored on a scale of 1 to 5, based on the answers given by each BAZNAS. To calculate the value of each variable, first the average of all indicators is calculated, then the average result is multiplied by each weight value on the variable.

Table 5. Calculation results of ZIS and DSKL Collection Dimension Variables

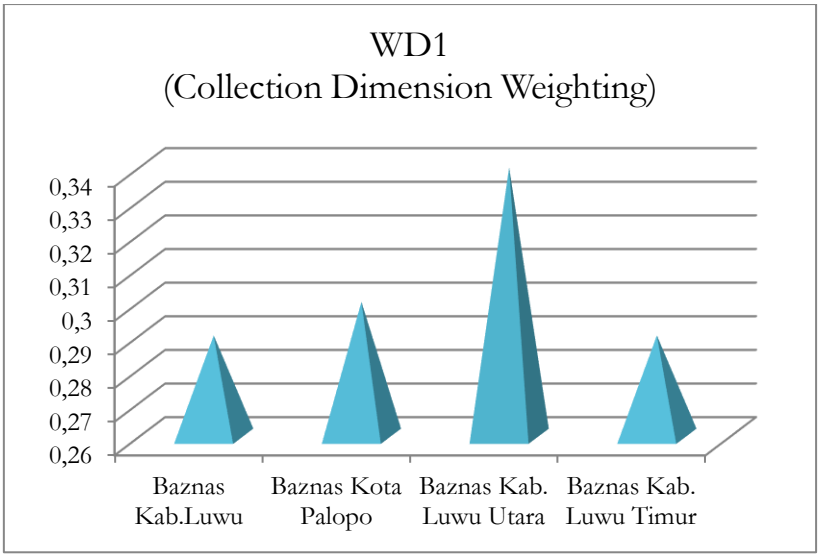
No.	Opz name	WV1.1	WV1.2	WV1.3	WV1.4
1.	BAZNAS Kab.Luwu	1,21	1,05	0,74	1,11
2.	BAZNAS Kota Palopo	1,35	1,05	0,80	1,11
3.	BAZNAS Kab. Luwu Utara	1,35	1,05	1,15	1,24
4.	BAZNAS Kab. Luwu Timur	1,21	1,01	1,04	0,91

Source: Processed by the Author, 2025

Information:

WV2.1: Digital infrastructure variables
WV2.2: Variable use of digital applications or tools
WV2.3: Digital ecosystem and culture variables
WV2.4: Variabel keahlian digital SDM

Figure 1. Weighting Value of ZIS and DSKL Collection Dimensions



Source: Processed by the Author, 2025

The figure above shows the results of the calculation of the weighting of the ZIS and DSKL collection dimensions. To understand how to calculate the weighting of each dimension, the variable weighting value (WV) is divided by 5, based on the Likert scale assessment. After the average value of the variable is known, the result is then multiplied by the predetermined dimension weight. The ZIS and DSKL collection dimensions have a weight of 35. After each variable is divided by 5 and multiplied by 35, the WD1 value can be obtained as shown in Figure 1.

From the calculation results, BAZNAS Luwu Utara Regency showed the highest WD1 value with a figure of 0.34, followed by BAZNAS Palopo City which recorded a value of 0.30. Meanwhile, BAZNAS Luwu Regency and BAZNAS Luwu Timur Regency had the lowest values, both reaching the same figure of 0.29.

b. Dimensions of Distribution and Utilization

In the OPZ Digital Readiness Index, the dimensions of ZIS distribution and utilization and DSKL are one of the main components in assessing the level of readiness. This dimension includes four variables analyzed, namely: digital infrastructure, utilization of digital tools or applications, digital ecosystem and culture, and digital expertise of human resources (HR). Each variable has a different weight according to its priority. Digital infrastructure and the use of digital tools each have a weight of 25, digital ecosystem and culture have a weight of 23, while HR digital expertise has the highest weight, which is 27.

Each variable in this dimension also has a different number of indicators, as listed in Table 2.2. For the WV2 variable, there are a total of 14 indicators. The details are as follows: WV2.1 consists of two question indicators, WV2.2 has four indicators, WV2.3 includes five indicators, and WV2.4 has three question indicators. Each indicator is scored on a scale of 1 to 5, based on the answers given by each BAZNAS. To calculate the value of each variable (WV), the steps taken are to calculate the average of all indicators, then multiply the average by the weight that has been set for the variable.

Table .6 Results of the calculation of the ZIS and DSKL Distribution and Utilization Variables

No.	Opz Name	WV2.1	WV2.2	WV2.3	WV2.4
1.	BAZNAS Kab.Luwu	0,88	0,93	0,64	1,08

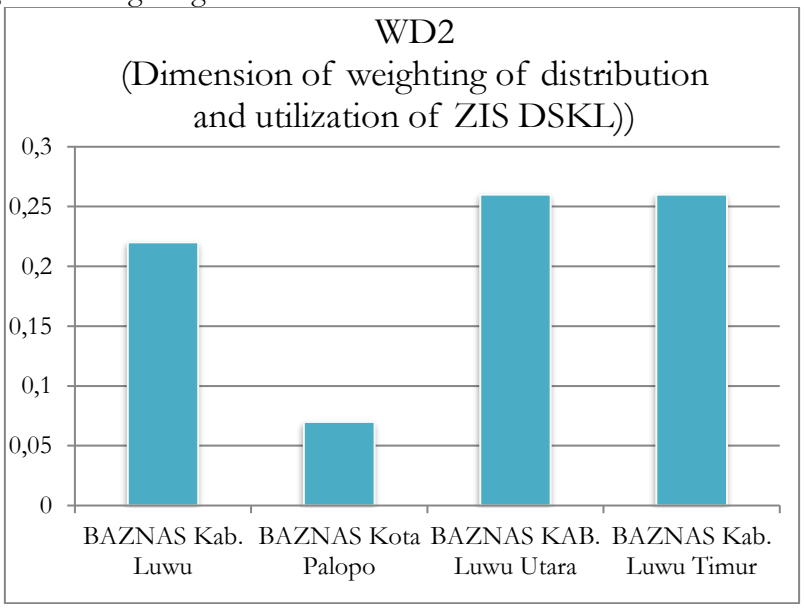
2.	BAZNAS Kota Palopo	0,25	0,25	0,41	0,27
3.	BAZNAS Kab. Luwu Utara	1,0	0,88	1,15	1,24
4.	BAZNAS Kab. Luwu Timur	1,0	1,0	0,92	1.24

Source: Processed by the Author, 2025

Information:

WV2.1: Digital infrastructure variables
WV2.2: Variable use of digital applications or tools
WV2.3: Digital ecosystem and culture variables
WV2.4: Variabel keahlian digital SDM

Figure .2 Weighting Values of Distribution and Utilization Dimensions



Sumber : Diolah Penulis,2025

To calculate the dimension weighting for each variable weighting result (WV), the first step is to divide the value by 5, which is taken from the Likert scale assessment of 1-5. After the average value is obtained, the result will be multiplied by the dimension weighting value. In the dimensions of distribution and utilization of Zakat, Infak, Alms (ZIS) and Religious Social Funds (DSKL), the weight given is 31. By dividing each variable value by 5 and then multiplying it by 31, we can determine the WD2 value. From the calculations carried out, the highest WD2 value was found in BAZNAS Luwu Timur Regency and BAZNAS Luwu Utara Regency, each with a value of 0.26. Meanwhile, BAZNAS Luwu Regency recorded a value of 0.22, and the lowest value was obtained by BAZNAS Palopo City.

c. Financial Dimensions and Reporting of ZIS and DSKL

In the OPZ Digital Readiness Index, the ZIS and DSKL reporting dimensions are one of the aspects measured to determine the level of readiness. This dimension includes four variables, namely digital infrastructure, use of digital tools or applications, digital ecosystem and culture, and digital expertise of human resources. Each variable has a different weight, which is determined based on its priority level. For the details of the weight, digital infrastructure has a weight of 26,

use of digital tools or applications is 27, digital ecosystem and culture 22, and digital expertise of human resources reaches 25.

Each variable has a different number of indicators as listed in Table . The WV3 variable consists of 13 indicators in total. The details are: WV3.1 has two question indicators, WV3.2 has three indicators, WV3.3 includes four indicators, and WV3.4 also consists of four question indicators. Each indicator is assessed using a scale of 1 to 5, based on the answers given by each BAZNAS. To calculate the value of each variable (WV), the first step is to calculate the 13 averages of each indicator, then the average results are multiplied by the appropriate weights for each variable.

Table. 7 Results of Calculation of Financial Variables and Reporting of ZIS and DSKL

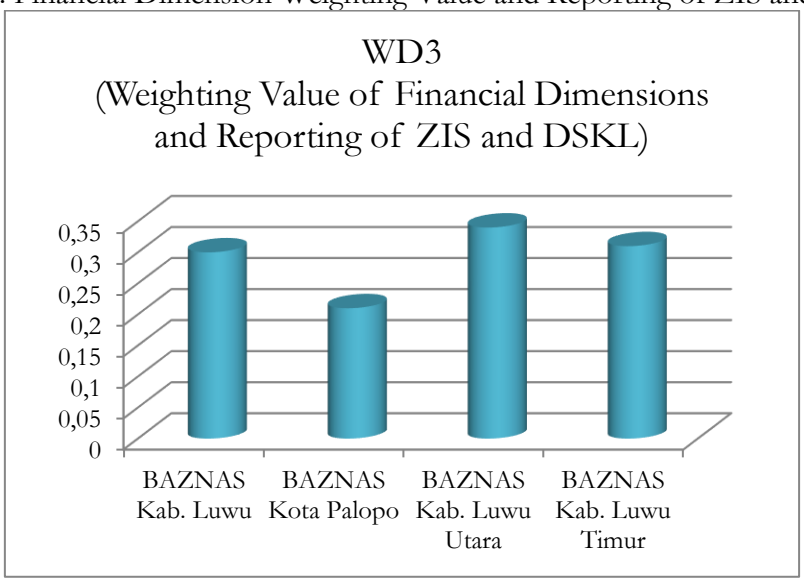
No.	Nama Opz	WV3.1	WV3.2	WV3.3	WV3.4
1.	BAZNAS Kab.Luwu	1,3	1,08	0,99	1,0
2.	BAZNAS Kota Palopo	0,78	0,81	0,71	0,88
3.	BAZNAS Kab. Luwu Utara	1,3	1,35	1,1	1,25
4.	BAZNAS Kab. Luwu Timur	1,3	1,35	0,77	1,13

Source: Processed by the Author, 2025

Information:

WV2.1: Digital infrastructure variables
WV2.2: Variable use of digital applications or tools
WV2.3: Digital ecosystem and culture variables
WV2.4: Variabel keahlian digital SDM

Figure 3. Financial Dimension Weighting Value and Reporting of ZIS and DSKL



Source: Processed by the Author, 2025

To calculate the dimension weighting based on the weighting results of each variable (WV), the first step is to divide the value of each variable by 5, which comes from the Likert assessment scale (1–5). After obtaining the average value, the next step is to multiply it by the weight of the relevant dimension. In this context, the ZIS and DSKL collection dimensions have a weight of 34. Thus, dividing each variable value by 5 and then multiplying it by 34 will produce the final value for W.

The WD3 value varies for each entity. The highest value was obtained by BAZNAS Luwu Utara Regency with a value of 0.34, followed by BAZNAS Luwu Timur Regency with a value of 0.31, and a value of 0.3 from BAZNAS Luwu Regency. Meanwhile, the lowest value was recorded by BAZNAS Palopo City with a result of 0.21.

2. Results of the OPZ BAZNAS Luwu Raya Digitalization Readiness Index

The Digital Readiness Index is compiled based on four main indicators, namely digital infrastructure, use of digital applications or tools, digital ecosystem and culture, and digital skills of human resources.

Table. 8 DRI Value Proportion (Digital Readiness Index Opz Value) Dimension Weighting Value (WD)

No	Nama OPZ	DRI_{D1}	DRI_{D2}	DRI_{D3}
1	Baznas Kab. Luwu	0,29	0,22	0,30
2	Baznas Kota Palopo	0,30	0,07	0,21
3	Baznas Kab. Luwu Utara	0,34	0,26	0,34
4	Baznas Kab. Luwu Timur	0,29	0,26	0,31
Average		0,31	0,20	0,29
Maximum value proportion		88,57%	64,51%	85,30%

Source: Processed by the Author, 2025

The values in the table above are the results of the weighting that has been applied to each dimension. Each dimension has a different weight, so it is necessary to calculate its respective proportions. To show the average proportion of each DRI, we can refer to the maximum value. DRID1 has a proportion of 88.57%, which is obtained from the calculation of 0.31/0.35 x 100. Likewise, DRID2 produces a value of 64.51% from the calculation of 0.20/0.31 x 100, and DRID3 reaches 85.30% from 0.29/0.34 x 100. From these results, it can be concluded that DRID1, which represents the collection/storage dimension, has the highest value, followed by DRID3 which focuses on the financial and reporting dimensions. Meanwhile, the lowest value is obtained by DRID2 which is related to the distribution and utilization dimensions of ZIS and DSKL.

After calculating the weighting of variables and dimensions in the collection of ZIS and DSKL, distribution and utilization of ZIS and DSKL, and reporting of ZIS and DSKL, we can determine the value of the OPZ Digital Readiness Index (DRI). The $DRItotal$ value is the total of the assessment results in the three dimensions. From the total value obtained, we can find out the level of readiness of a Zakat Management Organization (OPZ).

The OPZ Digital Readiness Index has three levels of readiness. The highest level, namely "digital native" with a very good category, will be achieved by OPZs that have a $DRItotal$ value between 0.80 and 1.0. Furthermore, the second level or "it-developing" is divided into two categories: a good category for a $DRItotal$ value of 0.61 to 0.80 and a fairly good category for a $DRItotal$ value of 0.41 to 0.60. Meanwhile, the lowest level of readiness is "traditional", which is

also divided into two categories: the less good category for $DRItotal$ values of 0.21 to 0.40 and the bad category for $DRItotal$ values of 0 to 0.20.

Table .9 Results of the BAZNAS Luwu Raya Digital Readiness Index

No	OPZ Name	DRI_{D1}	DRI_{D2}	DRI_{D3}	DRI_{total}	Category	Readiness Level
1	Baznas Kab. Luwu	0,29	0,22	0,30	0,81	Very good	Digital Native
2	Baznas Kota Palopo	0,30	0,07	0,21	0,58	Pretty good	IT-Developing
3	Baznas Kab.Luwu Utara	0,34	0,26	0,34	0,93	Very good	Digital Native
4	Baznas Kab. Luwu Timur	0,29	0,26	0,29	0,84	Very good	Digital Native
	Rata-rata	0,305	0,203	0,285	0,79		

Source: Processed by the Author, 2025

Information:

DRI_{total} : OPZ Digital Readiness Index total score

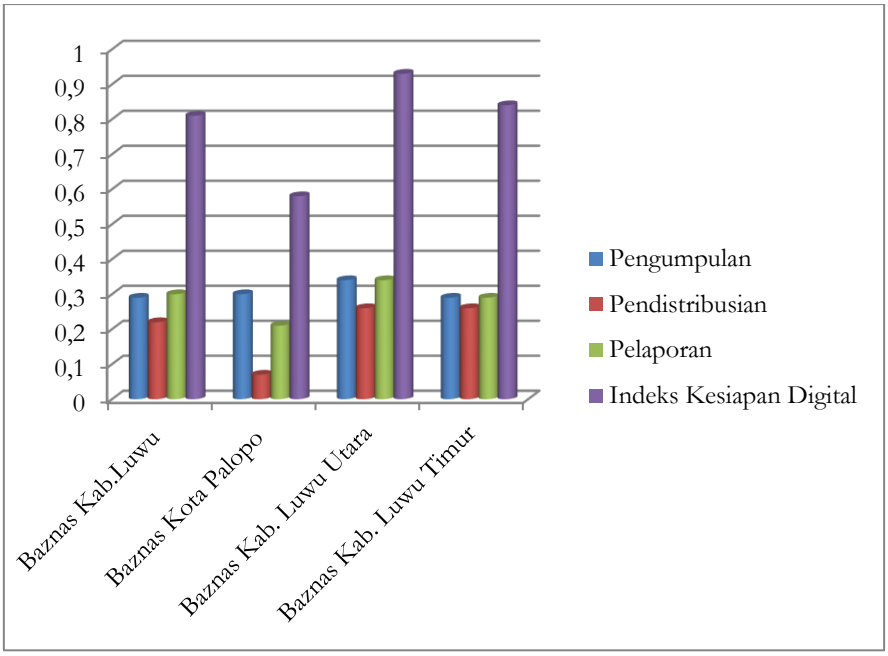
DRI_{D1} : OPZ Digital Readiness Index Value for ZIS and DSKL Collection Dimensions

DRI_{D2} : OPZ Digital Readiness Index Value for Distribution and Utilization Dimensions of ZIS and DSKL

DRI_{D3} : OPZ Digital Readiness Index Value for Financial Dimensions and ZIS and DSKL Reporting

The results of this study indicate that the total value is obtained from the sum of DRID1, DRID2, and DRID3. When compared to the average of each DRI, there is a significant difference, where DRID1 has the highest average value of 0.305. DRID3 is in second place with an average value of 0.285, while DRID2 has the lowest average value of 0.203.

Figure .4 Results of the OPZ BAZNAS Luwu Raya Digital Readiness Index



Source: Processed by the Author, 2025

Based on the image, it can be seen about the results of the digital readiness index at BAZNAS Luwu Raya. In the collection dimension, it can be seen that BAZNAS Luwu Regency and East Luwu Regency have the lowest value, namely 0.29, while the highest value is in BAZNAS North Luwu Regency with a value of 0.34 followed by BAZNAS Palopo City with a value of 0.30. In the distribution and utilization dimension, BAZNAS Palopo City has the lowest value which only reaches 0.07 and the highest value is obtained by BAZNAS North Luwu Regency and BAZNAS East Luwu Regency with a value of 0.26; then followed by BAZNAS Luwu Regency with a value of 0.22. In the third dimension, namely the financial and reporting dimensions, the values are quite diverse, where the lowest value was obtained by BAZNAS Palopo City with a value of 0.21, while the highest value was obtained by BAZNAS North Luwu Regency with a value of 0.34, followed by BAZNAS Luwu Regency 0.30 and BAZNAS East Luwu Regency with a value of 0.29.

The percentage results in each table and figure show that the level of digitalization of OPZ (Zakat Management Organization) at BAZNAS Luwu Raya is ready to be digitalized, because most or almost all of the main activities of zakat management that are currently running have been digitalized following the development of the modern era.

Discussion

1. Measuring the readiness index of Zakat management organizations in Luwu Raya

Measuring the readiness index of zakat management organizations in Luwu Raya is an important step in improving the effectiveness and efficiency of zakat management in the area. In this context, Everett Rogers' diffusion of innovation theory can be a relevant framework. This theory explains how innovations are introduced and adopted in a community, as well as the factors that influence the process. In the context of zakat management, organizations need to understand how innovations in management systems, technology, and service approaches can be accepted by the community and have a positive impact on increasing participation in zakat.

One of the key factors in measuring the readiness index is the assessment of human resources involved in zakat management. Organizations need to ensure that staff who work have adequate competence and understanding of zakat principles, as well as skills in financial

management and communication. In addition, training and capacity building for zakat managers are very important to improve organizational performance. Thus, the organization will be better prepared to face challenges and increase public trust in zakat management.

Another aspect that is no less important is the infrastructure and information technology system. In today's digital era, the use of information technology in zakat management is very necessary to increase transparency and accountability. Zakat management organizations in Luwu Raya need to adopt a system that allows them to manage donor and mustahik data efficiently, as well as report the use of zakat funds clearly. By utilizing technology, organizations can increase their appeal to donors and ensure that the zakat collected can be distributed appropriately to those who are entitled.

2. Results of the OPZ BAZNAS Luwu Raya Digitalization Readiness Index

The results of the Digitalization Readiness Index of the Zakat Management Organization (OPZ) of BAZNAS Luwu Raya show that there are variations in the level of digitalization readiness among the various units and programs. Digitalization in OPZ is very important in increasing the efficiency of zakat management, expanding the reach of services, and increasing transparency and accountability. The assessment of digitalization readiness can be seen through several aspects, such as technological infrastructure, human resources, and understanding and acceptance of digital technology. By utilizing digital technology, BAZNAS Luwu Raya can increase interaction with the community, simplify the donation process, and accelerate the distribution of zakat to those who are entitled.

The biggest obstacle faced by almost all National Zakat Agencies (BAZNAS) is the limited number of Human Resources (HR), followed by the lack of HR capacity and expertise. This indicates that increasing HR capacity is very necessary to optimize the management of zakat institutions, especially in terms of readiness in the digital field. In managing zakat digitally, competent HR readiness and capacity are needed as the main key to achieving digital zakat progress.(Syahbudi, M., Arifin, Z., & Soemitra 2023). One of the main priorities in digital zakat solutions is related to human resources, especially amil. Therefore, the number and competence of amil are important factors that can increase digital readiness in zakat management. (Maulida, S., Amruzi, F. A., Hakim, B. R., & Beik 2022).

BAZNAS' readiness to follow technological developments has a crucial role in efforts to advance zakat institutions and improve community welfare. Good digital readiness from zakat management institutions has the potential to create big data and function as a transparency tool for the zakat management ecosystem, making it more effective and efficient. If mature digital readiness is aligned with structured strategic steps, the impact can be very significant, including improving the performance of institutions optimally with lower expenditures. This can be achieved through the transformation of manual processes into automatic or systematic ones. In addition, digital readiness also contributes to increasing transparency, efficiency, and accountability of institutions, while facilitating the management of all institutional activities and providing convenience for muzakki (Zubaidah, S. 2020).

The digital readiness possessed by BAZNAS in the Luwu Raya region can be used as the main foundation to improve the effectiveness of the management of the BAZNAS Management Organization. With a level of digital readiness that has reached an adequate level, the quality of

Human Resources (HR) or amil can be improved, so that this readiness is not only focused on existing facilities, but also on the capacity and competence of the amil itself.

CONCLUSION

This study aims to evaluate the level of digital readiness of four National Zakat Agencies (BAZNAS) in the Luwu Raya region. The results of the study, measured using the digital readiness index of the Zakat Management Organization (OPZ), show that three BAZNAS are included in the Digital Native readiness level category, which reflects that the readiness of the institution is very good. The BAZNAS in question include BAZNAS Luwu Utara Regency, BAZNAS Luwu Timur Regency, and BAZNAS Luwu Regency. Meanwhile, one other BAZNAS is included in the IT-Developing category, which shows that the activities of the institution have shown quite good development.

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