

Zakat Marketing Optimization in Indonesia: Strategic Insights for Sustainable Islamic Economic Development from a Systematic Review

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ABSTRACT

Zakat serves as a vital instrument of Islamic philanthropy that enhances social welfare and fosters sustainable socioeconomic progress. Nevertheless, its vast potential in Indonesia remains underutilized. This study aims to provide a comprehensive understanding of zakat marketing to guide practitioners and policymakers in maximizing zakat contributions. Employing a Systematic Literature Review (SLR) approach, the research explores the strategic dimensions influencing zakat marketing effectiveness. The findings reveal four principal dimensions: technological innovation, demographic characteristics, zakat literacy and religiosity, and fundraising with financial security. Organizational strategies encompass digital content inclusiveness, Sharia-based marketing, zakat education, and collection mechanisms, while individual determinants include social media influence, campaign awareness, religiosity, and gender-related financial behavior. The study concludes that integrating digital tools and literacy-based strategies can significantly improve zakat collection and distribution. It also highlights the need for future research to expand global perspectives, adopt diverse methodologies, and examine external socio-economic factors affecting zakat participation.

Keywords: zakat, marketing, systematic literature review.

INTRODUCTION

In the framework of Indonesian society, which is deeply rooted in religious and communal values, zakat holds a central position as a pillar of Islamic philanthropy that underpins social solidarity and economic equity. More than a religious obligation, zakat functions as a vital instrument for sustainable socio-economic development, serving as a redistributive mechanism that bridges wealth disparities and reinforces collective welfare¹. The implementation of zakat in Indonesia has significantly contributed to improving the quality of life

¹ Saripudin, Udin, Fathurrahman Djamil, and Ahmad Rodoni. 2020. "The Zakat, Infaq, and Alms Farmer Economic Empowerment Model." Library Philosophy and Practice 2020: 1-13.

among disadvantaged groups and to strengthening social cohesion^{2,3}. However, shifting social, technological, and economic landscapes have presented new complexities in the management, collection, and distribution of zakat funds. Beyond mere financial aid, zakat embodies the transformation of social responsibility into a moral economy – one that cultivates justice, sustainability, and inclusiveness.⁴

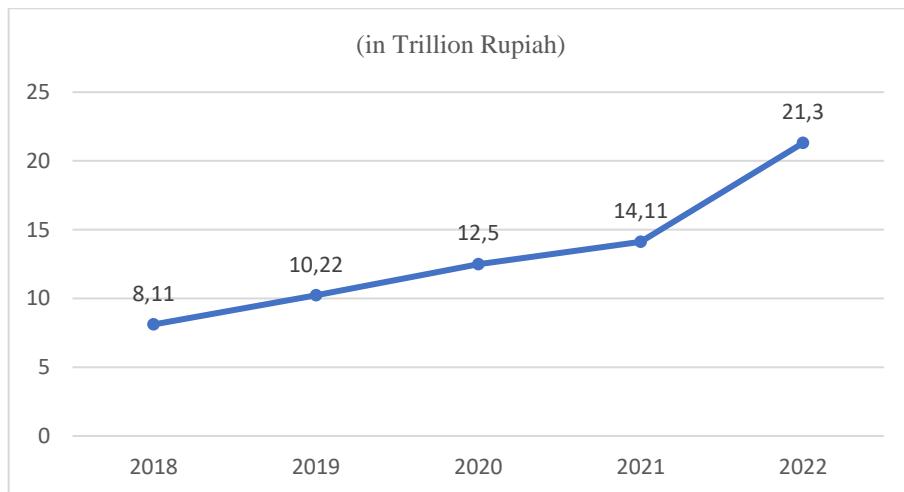


Figure 1. The Zakat Funds in Indonesia

Source: data processing results

Despite its vast potential, zakat collection in Indonesia remains far below its estimated capacity. Figure 1 illustrates a steady increase in zakat collection over the past five years, signaling positive progress yet revealing a significant untapped opportunity. According to the Ministry of Religious Affairs (Kemenag), zakat potential reached IDR 217 trillion in 2021 and increased to IDR 327 trillion in 2022, nearly matching the national budget for social protection (IDR 431.5 trillion). The national zakat ecosystem is supported by 512 Badan Amil Zakat (BAZ), 49,132 Unit Pengumpul Zakat (UPZ), 145 registered institutions, and over 10,000 amil. This institutional infrastructure underscores the strategic importance of effective zakat marketing to invigorate public participation and nurture a culture of generosity among Indonesian Muslims.

The urgency of optimizing zakat marketing stems from the growing need to align zakat practices with contemporary social behavior, digital

² Al-Shamali, Sarah, and Shihanah AlMutairi. 2023. "Determinants of Zakat Donor Behavior in a Gulf State." *Journal of Islamic Marketing* 14, no. 11: 2821–2844. <https://doi.org/10.1108/JIMA-04-2021-0113>.

³ Kartika, Neng Evi. 2021. "Optimalisasi Penyerapan Zakat melalui Konsep Islamic Marketing." *Improvement: Jurnal Manajemen dan Bisnis* 1, no. 2: 136. <https://doi.org/10.30651/imp.v1i2.10323>.

⁴ Fadlihsyam, Mohd, and Asmah Asmah. 2021. "Utilisation of Holt-Winters Forecasting Model in Lembaga Zakat Selangor (LZS) for Zakat Collection." *Malaysian Journal of Science Health & Technology* 7: 40–47. <https://doi.org/10.33102/mjosht.v7i.106>.

transformation, and sustainability principles.^{5,6} In a rapidly urbanizing society, technological advancement and evolving consumer patterns have reshaped how Muslims perceive, contribute to, and engage with zakat institutions^{7,8}. Consequently, innovative and adaptive marketing strategies are essential to increase awareness, expand participation, and optimize fund mobilization. Such strategies not only enhance financial performance but also reinforce zakat's role as an ethical mechanism for social empowerment^{9,10}. In this context, marketing is not merely a promotional tool but a transformative medium for strengthening trust, building public consciousness, and embedding zakat within the broader vision of Islamic social finance.

Previous studies on zakat marketing have yielded valuable yet fragmented insights. Abdullah et al.¹¹ identified determinants of social media adoption by zakat institutions, emphasizing perceived benefits and organizational readiness. Al-Mamun et al.¹² explored religiosity and legal consciousness as drivers of zakat compliance. Other research examined the effectiveness of digital platforms.¹³ Gendered giving patterns,¹⁴ and preferences

⁵ Amrina, Mila, and Arasy Fahrullah. 2021. "Penerapan Strategi Digital Marketing dalam Meningkatkan Penghimpunan Dana ZIS (Zakat, Infak, dan Shodaqoh) di Laznas IZI Jawa Timur." *Jurnal Ekonomika dan Bisnis Islam* 4, no. 1: 124–138. <https://doi.org/10.26740/jekobi.v4n1.p124-138>.

⁶ Zulfikri, Zulfikri. 2022. "Digital Marketing Communication dalam Penghimpunan Zakat di Indonesia." *Jurnal I-Philanthropy: A Research Journal on Management of Zakat and Waqf* 2, no. 1: 1–8. <https://doi.org/10.19109/iph.v2i1.12927>.

⁷ Nasution, Juliana. 2023. "Determinants of the Successful Digital Campaigns on Zakat: An Analysis Based on Islamic Marketing Perspective." *Ekuilibrium: Jurnal Ilmiah Bidang Ilmu Ekonomi* 18, no. 1: 94–109. <https://doi.org/10.24269/ekuilibrium.v18i1.2023.pp94-109>.

⁸ Faisal, Agus, and Alfiqa Najla. 2022. "Strategy of Zakat Fund Collection in Baitul Mal Aceh Tamiang Regency." *Journal of Economic Welfare, Philanthropy, Zakat and Waqf* 1, no. 1.

⁹ Hadi, Rahmini, Sochimin, and Abdul Basit. 2021. "Sharia Strategic Economic Model on Digital Zakat Technology in Indonesia." *Economic Annals-XXI* 187, nos. 1–2: 82–89. <https://doi.org/10.21003/EA.V187-08>.

¹⁰ Hudaefi, Fahmi Ali, and Irfan Syauqi Beik. 2021. "Digital Campaign in Time of Covid-19 Pandemic in Indonesia: A Netnographic Study." *Journal of Islamic Marketing* 12, no. 3: 498–517. <https://doi.org/10.1108/JIMA-09-2020-0299>.

¹¹ Abdullah, Zaimah, Mohd Hisham Mohd Sharif, Ram Al Jaffri Saad, Arifatul Husna Mohd Ariff, Md Hairi Md Hussain, and Mohd Herry Mohd Nasir. 2023. "Zakat Institutions' Adoption of Social Media." *Journal of Islamic Accounting and Business Research* 14, no. 8: 1261–1280. <https://doi.org/10.1108/JIABR-01-2022-0013>.

¹² Al-Mamun, Abdullah, Ahasanul Haque, and Muhammad Tahir Jan. 2020. "Measuring Perceptions of Muslim Consumers toward Income Tax Rebate over Zakat on Income in Malaysia." *Journal of Islamic Marketing* 11, no. 2: 368–392. <https://doi.org/10.1108/JIMA-12-2016-0104>.

¹³ Amrina, Mila, and Arasy Fahrullah. 2021. "Penerapan Strategi Digital Marketing dalam Meningkatkan Penghimpunan Dana ZIS (Zakat, Infak, dan Shodaqoh) di Laznas IZI Jawa Timur." *Jurnal Ekonomika dan Bisnis Islam* 4, no. 1: 124–138. <https://doi.org/10.26740/jekobi.v4n1.p124-138>.

¹⁴ AlShamali, Sarah, and Shihanah AlMutairi. 2023. "Determinants of Zakat Donor Behavior in a Gulf State." *Journal of Islamic Marketing* 14, no. 11: 2821–2844. <https://doi.org/10.1108/JIMA-04-2021-0113>.

for direct payments among younger donors.¹⁵ Further, studies by Nasution et al.¹⁶, Mohd Suki et al.¹⁷, and Zulfikri¹⁸ highlighted the influence of digital literacy, social media engagement, and creative campaigns in shaping public perceptions. While these findings contribute to understanding the behavioral and technological dimensions of zakat, they largely focus on isolated variables and quantitative validations without offering a unified strategic framework.

This gap indicates the absence of an integrative perspective that connects technological, demographic, and religio-social factors into a cohesive strategy for zakat marketing. Existing literature tends to address operational mechanisms—such as digital adoption, consumer perception, or media use—rather than exploring their strategic interlinkages within Islamic economic principles. Moreover, studies rarely articulate how these factors translate into institutional decision-making or policy innovation within zakat organizations. Thus, there remains a conceptual void in mapping zakat marketing as a multidimensional construct that integrates organizational strategy, behavioral motivation, and faith-based values in a sustainable framework.

Addressing this gap, the present study aims to provide comprehensive and strategic insights into zakat marketing through a Systematic Literature Review (SLR). By synthesizing empirical findings from multiple disciplines, this study seeks to identify key dimensions and emerging patterns that define the success of zakat marketing initiatives in Indonesia. Specifically, the study focuses on technological advancement, demographic variation, literacy and religiosity, as well as fundraising and financial security as pivotal determinants of effectiveness. Through the SLR approach, the paper systematically compiles and evaluates scholarly evidence to construct a holistic understanding of contemporary zakat marketing practices. The ultimate objective is to generate actionable insights that can inform policy formulation, enhance institutional performance, and strengthen theoretical development in Islamic economic scholarship.

¹⁵ Beik, Irfan Syauqi, Laily Dwi Arsyanti, and Novita Permatasari. 2023. "Analysis on the Determinant of Millennials' Zakat Payment through Digital Platform in Indonesia: A Multinomial Logistic Approach." *Journal of Islamic Marketing* (ahead of print). <https://doi.org/10.1108/JIMA-09-2021-0313>.

¹⁶ Nasution, Juliana, Nurhayati Nurhayati, and Marliyah Marliyah. 2023. "Campaigning Zakat on Social Media: The Role of Message Strategies in the Decision to Pay Zakat." *Jurnal ASPIKOM* 8, no. 1: 53. <https://doi.org/10.24329/aspikom.v8i1.1258>.

¹⁷ Mohd Suki, Norbayah, Norazah Mohd Suki, and Muhammad Faiz Hussin Shokri. 2023. "Examining Youths' Intention to Use Social Media Networks for Understanding Zakat Online Campaigns That Use Creative Animation." *Journal of Islamic Marketing* 14, no. 7: 1696-1714. <https://doi.org/10.1108/JIMA-09-2021-0288>.

¹⁸ Zulfikri, Zulfikri. 2022. "Digital Marketing Communication dalam Penghimpunan Zakat di Indonesia." *Jurnal I-Philanthropy: A Research Journal on Management of Zakat and Waqf* 2, no. 1: 1-8. <https://doi.org/10.19109/iph.v2i1.12927>.

METHODS

This study employed a Systematic Literature Review (approach following the framework of Wicaksono and Johan Wahyu,¹⁹ designed to ensure transparency, reproducibility, and methodological rigor in synthesizing scholarly evidence on zakat marketing. The literature search was conducted from January to March 2025 using major academic databases, including Scopus, Crossref, DOAJ, Emerald Insight, and Google Scholar, with keyword combinations such as "zakat marketing," "Islamic philanthropy marketing," and "digital zakat." The publication window was set between 2010 and 2024 to capture contemporary developments in Islamic economic and technological contexts. From an initial 216 records, 34 peer-reviewed journal articles were selected after applying inclusion criteria based on publication type, language (English and Indonesian), methodological clarity, and direct relevance to zakat marketing, while excluding non-academic and incomplete sources. The screening process adhered to PRISMA 2020 standards, and inter-rater reliability was verified through Cohen's Kappa (0.84), indicating strong agreement among reviewers. Data extraction involved recording key variables such as author, year, objectives, methodology, and findings into a structured matrix, which was later synthesized thematically into four core dimensions: technological advancement, demographic characteristics, literacy and religiosity, and fundraising and financial security. Triangulation of conceptual, methodological, and contextual insights was applied to enhance validity, supported by an audit trail for transparency. This rigorous process ensures that the review provides a comprehensive and credible understanding of zakat marketing strategies while identifying gaps and patterns that contribute to advancing both theory and practice within Islamic economic scholarship.

Article Identification

This study conducted a search on Scopus and Crossref databases using the keywords "Marketing" and "Zakat," with no restrictions on the publication year. To streamline access, this study focused solely on articles, excluding sources like books or conference papers. As depicted in Figure 2, this study identified 34 relevant articles for synthesis. The next step involves thoroughly reading and analyzing each article to extract key information such as main findings, methodology, data used, and research outcomes related to our research questions. In the synthesis process, this study explores patterns and emerging findings, comparing and contrasting them to identify similarities, differences, or trends. This approach aims to construct a comprehensive understanding of effective marketing strategies for startups. Ultimately, the synthesis will yield a detailed summary of findings derived from the compiled articles. This summary

¹⁹ Wicaksono, Johan Wahyu. 2023. "Implementasi Konsep Marketing Modern untuk Strategi Pemasaran Zakat." *Dinar: Jurnal Prodi Ekonomi Syariah* 6, no. 2: 1-19. <https://doi.org/10.61088/dinar.v6i2.555>

will serve as the basis for drawing conclusions related to the specified research questions, providing insights, and offering recommendations useful for strategic insight in developing zakat marketing. The following is the PRISMA flow diagram resulting from the search for this study:

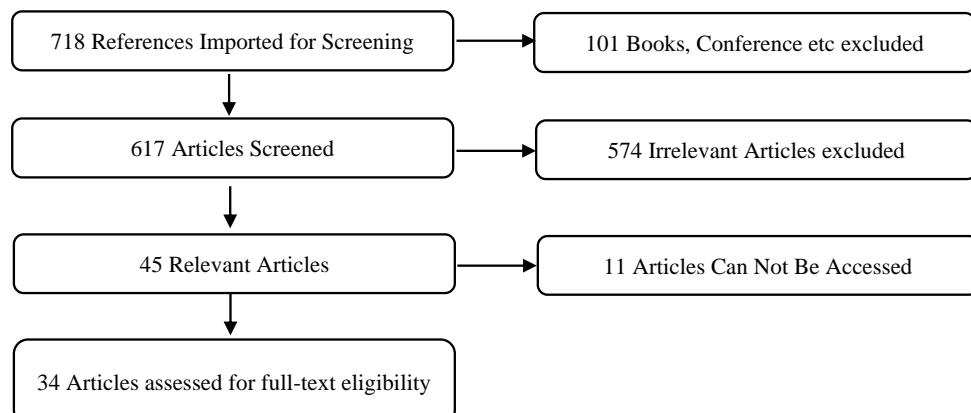


Figure 2. Prisma Flow Diagram

Overview of Selected Articles

The review identified 34 peer-reviewed journal articles published between 2010 and 2024, reflecting the significant expansion and modernization of zakat marketing research in the digital and socio-economic transformation era. The following section provides an overview of the selected studies that form the analytical foundation of this review..

Table 1. Overview of Selected Articles

References	Journal	Utilizing Marketing Strategies for Zakat Collection
Abdullah et al. ²⁰	Journal of Islamic Accounting and Business Research	The perceived benefits, ease of use, accessibility, formalization, training, management push and indirect public push to be the determinant factors that contribute to the adoption of a social media application in zakat institutions.
Al-Mamun et al. ²¹	Journal of Islamic Marketing	The halal-haram aspect of Islamic Shariah, legal consciousness and religiosity of Muslim consumers are positive significant factors for growing

²⁰ Abdullah, Zaimah, Mohd Hisham Mohd Sharif, Ram Al Jaffri Saad, Arifatul Husna Mohd Ariff, Md Hairi Md Hussain, and Mohd Herry Mohd Nasir. 2023. "Zakat Institutions' Adoption of Social Media." *Journal of Islamic Accounting and Business Research* 14, no. 8: 1261-1280. <https://doi.org/10.1108/JIABR-01-2022-0013>.

²¹ Al-Mamun, Abdullah, Ahasanal Haque, and Muhammad Tahir Jan. 2020. "Measuring Perceptions of Muslim Consumers toward Income Tax Rebate over Zakat on Income in Malaysia." *Journal of Islamic Marketing* 11, no. 2: 368-392. <https://doi.org/10.1108/JIMA-12-2016-0104>.

References	Journal	Utilizing Marketing Strategies for Zakat Collection
		perceptions towards tax rebate over zakat
Al Shamali & Al Mutairi, ²²	Journal of Islamic Marketing	The fundraising campaigns, perceived financial security are significant and there is also a significant association between certain charity activities and gender.
Amrina & Fahrullah	Jurnal Ekonomika dan Bisnis Islam	WhatsApp selling has the biggest impact on increasing collecting zakat funds
Ariani & Arsyianti	Global Journal Al-Thaqafah	The shocks of the cost of publication and documentation, industrial production index and bank indonesia rate are responded positively by BAZNAZ Zakat Collection
Beik et al.	Journal of Islamic Marketing	Millennials tend to pay directly to the mustahik (zakat recipients) rather than via online platforms, presumably because of their limited zakat literacy.
Darapar & Haron,	Azka International Journal of Zakat & Social Finance	Salary deduction
Doktoralina et al., ²³	Uncertain Supply Chain Management	The Zakat hashtags play a major role in increasing Zakat awareness
Fadlihisyam & Asmah, ²⁴	Malaysian Journal of Science, Health & Technology	the Holt-Winters Multiplicative (HWM) model best fits the monthly zakat collection
Faisal Najla, ²⁵	Journal of economic welfare, philanthropy, zakat and waqf	Increasing zakat literacy with online collection, zakat collection unit, zakat pick-up service and paying directly to Baitul Mal

²² AlShamali, Sarah, and Shihanah AlMutairi. 2023. "Determinants of Zakat Donor Behavior in a Gulf State." *Journal of Islamic Marketing* 14, no. 11: 2821–2844. <https://doi.org/10.1108/JIMA-04-2021-0113>

²³ Doktoralina, Caturida Meiwanto, Zakaria Bahari, Shahir Akram Hassan, Nor Asmat Ismail, and Sri Ayu Lailatul Mardiyah. 2020. "Hashtags as a Way to Expedite the Zakat Supply Chain." *Uncertain Supply Chain Management* 8, no. 1: 197–206. <https://doi.org/10.5267/j.uscm.2019.7.004>

²⁴ Fadlihisyam, Mohd, and Asmah Asmah. 2021. "Utilisation of Holt-Winters Forecasting Model in Lembaga Zakat Selangor (LZS) for Zakat Collection." *Malaysian Journal of Science Health & Technology* 7: 40–47. <https://doi.org/10.33102/mjosht.v7i.106>

²⁵ Faisal, Agus, and Alfiqa Najla. 2022. "Strategy of Zakat Fund Collection in Baitul Mal Aceh Tamiang Regency." *Journal of Economic Welfare, Philanthropy, Zakat and Waqf* 1, no. 1.

References	Journal	Utilizing Marketing Strategies for Zakat Collection
Hadi et al., ²⁶	Economic Annals - XXI	The zakat technology at BAZNAS plays an important role in increasing the interest of muzzaki to use digital zakat.
Hudaefi & Beik, ²⁷	Journal of Islamic Marketing	The inclusiveness of digital contents is practically significant in campaigning zakat as a religious obligation that contributes to social and financial benefits.
Jahar ²⁸	Studia Islamika	Elaborating on zakat organizations that exercise community development through economic, social and humanitarian aid for disadvantaged people
Jannah & Al-Banna, ²⁹	Journal of Islamic Economics, Finance, and Banking	The mosque-based zakat collection
Kamal et al., ³⁰	Journal of Islamic Marketing	Bloom's theory can accommodate muzakki's behaviour by paying professional zakat.
Kartika, ³¹	Improvement: Jurnal Manajemen dan Bisnis	The Islamic Marketing concept consisting of Rabbaniyyah, akhlaqiyah, al-waqi'iyah and insaniyah

²⁶ Hadi, Rahmini, Sochimin, and Abdul Basit. 2021. "Sharia Strategic Economic Model on Digital Zakat Technology in Indonesia." *Economic Annals-XXI* 187, nos. 1-2: 82-89. <https://doi.org/10.21003/EA.V187-08>

²⁷ Hudaefi, Fahmi Ali, and Irfan Syauqi Beik. 2021. "Digital Campaign in Time of Covid-19 Pandemic in Indonesia: A Netnographic Study." *Journal of Islamic Marketing* 12, no. 3: 498-517. <https://doi.org/10.1108/JIMA-09-2020-0299>

²⁸ Jahar, Asep Saepudin. 2015. "Marketing Islam through Zakat Institutions in Indonesia." *Studia Islamika* 22, no. 3: 405-442. <https://doi.org/10.15408/sdi.v22i3.2353>

²⁹ Jannah, Syayyidah Maftuhatul, and Hasan Al-Banna. 2020. "Mosque-Based Zakat Collection in Maximizing Zakat Potential in Yogyakarta." *Ihtifaz: Journal of Islamic Economics, Finance, and Banking* 4, no. 1: 15. <https://doi.org/10.12928/ijiefb.v4i1.1891>

³⁰ Kamal, Safwan, Izra Berakon, Abdul Hamid, and Zainal Muttaqin. 2023. "How Do Pay Professional Zakat? (The Qualitative Inquiries Using the Bloom Model)." *Journal of Islamic Marketing* (ahead of print). <https://doi.org/10.1108/JIMA-02-2022-0046>

³¹ Kartika, Neng Evi. 2021. "Optimalisasi Penyerapan Zakat melalui Konsep Islamic Marketing." *Improvement: Jurnal Manajemen dan Bisnis* 1, no. 2: 136. <https://doi.org/10.30651/imp.v1i2.10323>

References	Journal	Utilizing Marketing Strategies for Zakat Collection
Kashif et al., ³² Journal of Islamic Accounting and Business Research		Charitable organizations have to ensure procedural transparency and emphasize Zakat collection, distribution, and utilization methods to attract more donors.
Koswara, ³³ International Journal of Science and Society		Community empowerment using socio-economics
Mulyadi et al., ³⁴ International Conference on Islamic Finance, Economics and Business		Using E-ZAKAT (The government program in Indonesia)
Mulyawan et al., ³⁵ SISTEMASI : Jurnal Sistem Informasi		Increasing loyalty and conducting data mining
Muntazah & Andhikasari ³⁶ Jurnal JUARA	AKRAB	The AIDA strategy model (Attention, Interest, Desire and Action) in digital marketing communication strategies
Nasution et al., ³⁷ Ekuilibrium: Jurnal Ilmiah Bidang Ilmu Ekonomi		The success of a digital zakat campaign consists of content or messages within the zakat campaign, amil or zakat campaigners, the campaign's digital literacy target, social media as a campaign platform, and campaign methods

³² Kashif, Muhammad, Khurrum Faisal Jamal, and Mohsin Abdul Rehman. 2019. "The Dynamics of Zakat Donation Experience among Muslims: A Phenomenological Inquiry." *Journal of Islamic Accounting and Business Research*: 1–16

³³ Koswara, Engkos. 2020. "Zakat Management Strategy in Poverty Alleviation: Study of Zakat Collecting Institutions in Indonesia." *International Journal of Science and Society* 1, no. 2: 122–133. <https://doi.org/10.54783/ijsoc.v1i2.53>

³⁴ Mulyadi, Mulyadi, Arif Rahman Hakim, Ade Sofyan Mulazid, Supriyono Supriyono, and Endah Meiria. 2018. "E-Zakat: Redesign the Collection and Distribution of Zakat." *KnE Social Sciences* 3, no. 8: 433. <https://doi.org/10.18502/kss.v3i8.2525>

³⁵ Mulyawan, Alif Rizqi, Windu Gata, and Salman Alfarizi. 2020. "Marketing Maps pada Lembaga Amil Zakat Menggunakan Algoritma Clustering dan Association Rules." *Sistemasi* 9, no. 1: 36. <https://doi.org/10.32520/stmsi.v9i1.572>

³⁶ Muntazah, Arina, and Rosiana Andhikasari. 2021. "AIDA dalam Digital Marketing Communication Lembaga Amil Zakat Nasional Dompet Dhuafa." *Akrab Juara: Jurnal Ilmu-Ilmu Sosial* 6, no. 4: 73. <https://doi.org/10.58487/akrabjuara.v6i4.2115>

³⁷ Nasution, Juliana. 2023. "Determinants of the Successful Digital Campaigns on Zakat: An Analysis Based on Islamic Marketing Perspective." *Ekuilibrium: Jurnal Ilmiah Bidang Ilmu Ekonomi* 18, no. 1: 94–109. <https://doi.org/10.24269/ekuilibrium.v18i1.2023.pp94-109>

References	Journal	Utilizing Marketing Strategies for Zakat Collection
Nasution, ³⁸	Jurnal ASPIKOM	Social media and message strategies used by zakat institutions
Renaldy & Mas'udi, ³⁹	Journal of Islamic Economic and Business Research	Social media marketing activities, Online Zakat payments, e-commerce and applications for zakat institutions.
Sadallah et al., ⁴⁰	Journal of Islamic Marketing	Technology acceptance model (TAM) seperti attitude, subjective norm and perceived behavioural controls were positive and significant with the intention to comply with zakat
Saripudin et al ⁴¹	Library Philosophy and Practice (e-journal)	Promoting the marketing of agricultural products by leveraging zakat, infaq, alms, and waqf as the primary sources of capital.
Shaikh, ⁴²	The Pakistan Development Review	Establishing the Zakat institution system
Mohd Suki et al. ⁴³	Journal of Islamic Marketing	The social influence has the greatest significant impact on youths' intention to use social media networks for understanding zakat online campaigns that use creative animation

³⁸ Nasution, Juliana, Nurhayati Nurhayati, and Marliyah Marliyah. 2023. "Campaigning Zakat on Social Media: The Role of Message Strategies in the Decision to Pay Zakat." *Jurnal ASPIKOM* 8, no. 1: 53. <https://doi.org/10.24329/aspikom.v8i1.1258>

³⁹ Renaldy, Ardyan, and Moh. Mas'udi. 2023. "The Impact of Industrial Era 4.0 and Social Media Marketing on Zakat Payments: A Study of E-Commerce and Online Applications by Zakat Institutions Bogor." *Journal of Islamic Economic and Business Research* 3, no. 1: 13-24. <https://doi.org/10.18196/jiebr.v3i1.74>

⁴⁰ Sadallah, Mouad, Hijattulah Abdul-Jabbar, and Saliza Abdul Aziz. 2023. "Promoting Zakat Compliance among Business Owners in Algeria: The Mediation Effect of Compliance Intention." *Journal of Islamic Marketing* 14, no. 6: 1603-1620. <https://doi.org/10.1108/JIMA-11-2021-0366>

⁴¹ Saripudin, Udin, Fathurrahman Djamil, and Ahmad Rodoni. 2020. "The Zakat, Infaq, and Alms Farmer Economic Empowerment Model." *Library Philosophy and Practice* 2020: 1-13.

⁴² Shaikh, Salman Ahmed. 2015. "Welfare Potential of Zakat: An Attempt to Estimate Economy Wide Zakat Collection in Pakistan." *Pakistan Development Review* 54, no. 4: 1011-1027. <https://doi.org/10.30541/v54i4i-iipp.1011-1027>

⁴³ Mohd Suki, Norbayah, Norazah Mohd Suki, and Muhammad Faiz Hussin Shokri. 2023. "Examining Youths' Intention to Use Social Media Networks for Understanding Zakat Online Campaigns That Use Creative Animation." *Journal of Islamic Marketing* 14, no. 7: 1696-1714. <https://doi.org/10.1108/JIMA-09-2021-0288>

References	Journal	Utilizing Marketing Strategies for Zakat Collection
Sulistyowati, ⁴⁴	International Conference of Zakat	Tender or auctioning program by Dompet Dhuafa's
Tantriana & Rahmawati, ⁴⁵	International Conference of Zakat	Digital platforms, muzaki preferences
Utami & Basrowi ⁴⁶	Mabsya : Jurnal Manajemen Bisnis Syariah	The sharia marketing mix has a special advantage in filtering the negative impact of the use of technology
Wicaksono ⁴⁷	Dinar : Jurnal Prodi Ekonomi Syariah	8P; product, price, place, promotion, people, process, physical evidence, customer service
Yasin & At-Tasyri' Saputra ⁴⁸		Using digital marketing with the AISAS model (Attention, Interest, Search, Action, & Share)
Zulfikri, ⁴⁹	I-Philanthropy : A Research Journal On Management of Zakat And Waqf	The AISAS model (Attention, Interest, Search, Action, & Share)

Based on the various studies, a synthesis has been conducted to generate findings for this study. This compilation offers a thorough comprehension of the myriad factors that impact effective marketing strategies for Zakat collection. It provides valuable insights for professionals and policymakers in this domain.

RESULT AND DISCUSSION

The collective analysis of the thirty-four reviewed studies reveals that zakat marketing has evolved into a dynamic field shaped by technological

⁴⁴ Sulistyowati, Sulistyowati. 2019. "Zakat Based on Programs' Tender: Effectiveness of Productive Zakat Fundraising in Indonesia." International Conference of Zakat. <https://doi.org/10.37706/iconz.2018.137>

⁴⁵ Tantriana, Deasy, and Lilik Rahmawati. 2019. "The Analysis of Surabaya Muzaki's Preference for Zakat Payment through Zakat Digital Method." International Conference of Zakat, no. 23.

⁴⁶ Utami, Pertiwi, and Basrowi Basrowi. 2021. "Sharia Marketing Mix: A Model of Digital Marketing Management Strategy of Zakat." Mabsya: Jurnal Manajemen Bisnis Syariah 3, no. 1: 44–59. <https://doi.org/10.24090/mabsya.v3i1.4688>

⁴⁷ Wicaksono, Johan Wahyu. 2023. "Implementasi Konsep Marketing Modern untuk Strategi Pemasaran Zakat." Dinar: Jurnal Prodi Ekonomi Syariah 6, no. 2: 1–19. <https://doi.org/10.61088/dinar.v6i2.555>

⁴⁸ Yasin, Muhammad Fathoni, and Edy Saputra. 2023. "Strategi Penerapan Digital Marketing pada Lembaga Amil Zakat (LAZ) Zakat Sukses." At-Tasyri': Jurnal Ilmiah Prodi Muamalah 15, no. 1: 109–128. <https://doi.org/10.47498/tasyri.v15i1.1721>

⁴⁹ Zulfikri, Zulfikri. 2022. "Digital Marketing Communication dalam Penghimpunan Zakat di Indonesia." Jurnal I-Philanthropy: A Research Journal on Management of Zakat and Waqf 2, no. 1: 1–8. <https://doi.org/10.19109/iph.v2i1.12927>

innovation, socio-economic transformation, and Islamic ethical foundations. While digitalization and marketing integration have enhanced visibility and efficiency, critical evaluation shows that success remains uneven across institutions due to structural and behavioral challenges. Successful strategies – such as those adopting social media campaigns, digital models like AISAS and AIDA, and community-based approaches – have significantly expanded outreach and convenience^{50,51}. However, the same strategies expose vulnerabilities including digital dependency, uneven access to technology, and limited zakat literacy among rural and elderly populations. This duality highlights that technology functions as both an enabler and a barrier, demanding balanced innovation aligned with *maqāṣid al-sharī‘ah*, particularly the objectives of social justice ('adl), welfare (*maṣlahah*), and equality (*musāwah*).

From the standpoint of Islamic economic theory, the success of zakat marketing depends not only on outreach metrics but also on its alignment with spiritual and moral principles. Studies such as Al-Mamun et al. (2019)⁵² and Faisal & Najla (2022)⁵³ emphasize religiosity and legal consciousness as crucial motivators influencing muzakki behavior. However, the review also identifies a gap: current marketing approaches often prioritize visibility and fundraising efficiency over trust, transparency, and accountability – three values essential in Islamic finance ethics. As zakat institutions shift toward algorithmic promotions and automated payment systems, maintaining sincerity (*ikhlāṣ*) and trust (*amānah*) becomes critical for sustaining legitimacy. Without these, technological sophistication may fail to generate genuine spiritual and social engagement, reducing zakat to transactional compliance rather than transformative worship.

Moreover, the evolving social and economic context deeply affects community perspectives and participation. The reviewed literature confirms that urbanization, income diversification, and social media culture have redefined how Muslims relate to philanthropic obligations. Institutions like BAZNAS and LAZ have responded through mobile applications and online campaigns, increasing convenience but also introducing the risk of digital divide. Those with limited connectivity or literacy remain marginalized, potentially contradicting the *maqāṣid* principle of inclusiveness (*ta‘mīm al-manfa‘ah*). Furthermore, some

⁵⁰ Mohd Suki, Norbayah, Norazah Mohd Suki, and Muhammad Faiz Hussin Shokri. 2023. "Examining Youths' Intention to Use Social Media Networks for Understanding Zakat Online Campaigns That Use Creative Animation." *Journal of Islamic Marketing* 14, no. 7: 1696–1714. <https://doi.org/10.1108/JIMA-09-2021-0288>

⁵¹ Hudaefi, Fahmi Ali, and Irfan Syauqi Beik. 2021. "Digital Campaign in Time of Covid-19 Pandemic in Indonesia: A Netnographic Study." *Journal of Islamic Marketing* 12, no. 3: 498–517. <https://doi.org/10.1108/JIMA-09-2020-0299>

⁵² Al-Mamun, Abdullah, Ahasanal Haque, and Muhammad Tahir Jan. 2020. "Measuring Perceptions of Muslim Consumers toward Income Tax Rebate over Zakat on Income in Malaysia." *Journal of Islamic Marketing* 11, no. 2: 368–392. <https://doi.org/10.1108/JIMA-12-2016-0104>

⁵³ Faisal, Agus, and Alfiqa Najla. 2022. "Strategy of Zakat Fund Collection in Baitul Mal Aceh Tamiang Regency." *Journal of Economic Welfare, Philanthropy, Zakat and Waqf* 1, no. 1.

institutions face reputational risks due to inadequate transparency in digital reporting, raising concerns about data security and ethical fundraising. Thus, while digital marketing has modernized zakat collection, sustainability depends on human trust, institutional integrity, and the balance between efficiency and equity.

In examining consumer preferences, technology is found to significantly shape behavior and perception, yet not always positively. Studies applying the Technology Acceptance Model (TAM) and AIDA frameworks^{54,55} show that perceived usefulness and ease of use drive digital engagement. However, the review identifies an overlooked dimension: emotional and spiritual motivation. Millennials and Gen Z, for example, exhibit strong responsiveness to creative online campaigns but also express skepticism toward institutional transparency⁵⁶. This reflects a behavioral paradox—high awareness but moderate trust—suggesting that digitalization must be complemented with face-to-face community reinforcement through mosques, majlis taklim, and grassroots da'wah networks. Therefore, sustainability in zakat marketing cannot rely solely on digital efficiency but must be rooted in relational ethics and community-based education.



Figure 3. Strategic Insight of Zakat Marketing

⁵⁴ Muntazah, Arina, and Rosiana Andhikasari. 2021. "AIDA dalam Digital Marketing Communication Lembaga Amil Zakat Nasional Dompet Dhuafa." *Akrab Juara: Jurnal Ilmu-Ilmu Sosial* 6, no. 4: 73. <https://doi.org/10.58487/akrabjuara.v6i4.2115>

⁵⁵ Sadallah, Mouad, Hijattulah Abdul-Jabbar, and Saliza Abdul Aziz. 2023. "Promoting Zakat Compliance among Business Owners in Algeria: The Mediation Effect of Compliance Intention." *Journal of Islamic Marketing* 14, no. 6: 1603–1620. <https://doi.org/10.1108/JIMA-11-2021-0366>

⁵⁶ Beik, Irfan Syauqi, Laily Dwi Arsyanti, and Novita Permatasari. 2023. "Analysis on the Determinant of Millennials' Zakat Payment through Digital Platform in Indonesia: A Multinomial Logistic Approach." *Journal of Islamic Marketing* (ahead of print). <https://doi.org/10.1108/JIMA-09-2021-0313>

The synthesis of these findings points to four interconnected dimensions of zakat marketing success: (1) Technological Advancements, enabling automation and reach; (2) Demographic Factors, emphasizing generational behavior and access inequality; (3) Zakat Literacy and Religiosity, fostering informed compliance; and (4) Fundraising and Financial Security, reinforcing institutional credibility. Within these, organizational strategies—such as digital content inclusiveness, sharia marketing mix, and transparent reporting—are essential for sustainable growth. Yet, individual factors like religiosity, perceived security, and social influence remain equally decisive. Integrating these dimensions through a *maqāṣid al-sharī‘ah* lens ensures that zakat marketing serves not only economic optimization but also ethical and spiritual upliftment.

Critically, the sustainability of zakat marketing in the digital era depends on addressing three major risks: (1) the digital divide, which limits inclusiveness; (2) zakat literacy gaps, which hinder informed participation; and (3) trust deficits, which can erode institutional reputation. To mitigate these, hybrid approaches that combine digital innovation with community-based trust-building are recommended. Transparency in reporting, educational campaigns on *maqāṣid al-sharī‘ah*, and equitable digital access are imperative to uphold both efficiency and ethics. As Islamic economics emphasizes harmony between material progress and spiritual values, zakat marketing must evolve beyond mere digitization toward holistic sustainability—bridging technology with *amānah* (trust), *‘adl* (justice), and *maṣlahah* (social welfare).

The reviewed studies collectively illustrate that while digital transformation has revolutionized zakat marketing, its enduring success will depend on embedding Islamic ethical principles within technological systems. The interplay between innovation and integrity defines the true sustainability of zakat institutions. Future research should, therefore, move beyond descriptive evaluation and explore integrative frameworks linking Islamic economic theory, behavioral insights, and digital strategy. Only by grounding technological advancement in *maqāṣid al-sharī‘ah* can zakat marketing achieve its ultimate purpose—empowering society with both material prosperity and moral consciousness.

CONCLUSION

The findings of this study contribute both theoretically and practically to the field of Islamic economic scholarship by positioning zakat marketing as a strategic instrument for achieving the objectives of *maqāṣid al-sharī‘ah* through socially just and transparent resource redistribution. Beyond synthesizing prior research, this review advances the discourse by proposing an integrative framework that links technological innovation, demographic diversity, zakat literacy, and institutional trust as interdependent levers of sustainable zakat management. For policymakers and practitioners, the study offers actionable insights: enhancing digital inclusiveness through hybrid online–offline strategies, strengthening accountability via transparent reporting mechanisms, and institutionalizing zakat literacy programs to bridge awareness gaps across

communities. The global relevance of this framework lies in its adaptability to diverse socio-economic contexts, providing comparative guidance for Muslim-majority and minority societies alike. Future policy design and institutional practice should therefore draw on these insights to build resilient, technology-enabled, and ethically grounded zakat systems that not only increase collection efficiency but also reinforce the spiritual and developmental vision of Islamic economics.

Author's Contribution

Anton Priyo Nugroho: Contribute to formulating research ideas, collecting data, processing data, and interpreting data

Lukman Hamdani: Contributing to writing systematics, research methods, and analyzing interpretation results

Atep Hendang Waluya: Contributing to collecting data and language proofreading.

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The author declares that there is no conflict of interest.

Ethical Approval

Ethical approval No patient-identifying parts in this paper were used or known to the authors. Therefore, no ethical approval was requested.

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