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OPTIMIZING ZAKAT COLLECTION THROUGH FINTECH: A SWOT ANALYSIS AND DIGITAL STRATEGY IN BAZNAS JEPARA

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ABSTRACT

Objective: This study aims to analyze the potential for and formulate strategies regarding the collection of zakat funds through the use of financial technology (fintech) at BAZNAS Jepara Regency, particularly in bridging the gap between the significant potential for zakat and the still suboptimal.

Research Design & Methods: This research uses a qualitative approach with descriptive methods. Data were obtained through in-depth interviews with internal BAZNAS Jepara Regency officials, supported by documentation and literature review. Data analysis was conducted using a SWOT approach to identify internal factors (strengths and weaknesses) and external factors (opportunities and threats) in the implementation of fintech in zakat collection.

Findings: The research results show that fintech has significant potential to increase zakat collection through ease of access, transaction efficiency, and expanded service reach. Its main strengths lie in the ease of digital payments and the substantial zakat potential, while weaknesses include low digital literacy and minimal outreach. Opportunities are driven by rapid technological developments and high internet usage, while threats include digital security risks and regulatory limitations. The resulting strategy includes integrating offline and online approaches, strengthening education and outreach, and developing collaborations with financial institutions and fintech platforms.

Implications: These findings imply that optimizing fintech can be a strategic solution in increasing the effectiveness of zakat collection, expanding community participation, and increasing transparency and accountability in managing zakat funds.

Contribution & Value Added: This research provides a contribution in the form of a zakat collection strategy model based on technology integration and a socio-educational approach, and produces strategic recommendations based on a SWOT analysis that can be used as a reference for developing more modern, inclusive and sustainable zakat management, especially at the regional level.

Keywords: Zakat, Financial Technology, BAZNAS, Zakat Digitalization, SWOT Analysis.

JEL codes: G23, O33, Z12

Article type: research paper

INTRODUCTION

Zakat is property that is given out in a certain amount if it has reached the conditions regulated according to religious rules which are given to the 8 asnaf recipients of zakat. According to the language, the word "zakat" means to grow, develop, flourish or increase (BAZNAS, 2018). To increase zakat fundraising, support from various instruments and ideas is needed to encourage people to pay zakat through the Zakat Collection Institution, BAZNAS. One approach is to utilize internet technology, which can help develop businesses and expand networks, both in the for-profit and non-profit sectors (Kompasiana, 2017).

In the digital era, society is shifting from traditional to digital methods of activity and transactions. This also applies to zakat management, where the behavior of Indonesian zakat payers is expected to shift from physical to digital transactions. Zakat Management Organizations OPZ are implementing digital innovations to promote and raise zakat funds (Rohim, 2019).

The trend of fintech-based zakat in Indonesia has seen significant growth due to its role as a tool for facilitating zakat payments and improving the operational efficiency of zakat institutions (Rohmah et al., 2020);

Utami et al., 2020). It is known that there is a difference in zakat collection before and after the adoption of fintech. ZIS revenue has grown, with zakat collection since the adoption of fintech reaching 9.98%, compared to 5.78% prior to its adoption. This increase demonstrates the effectiveness of fintech in facilitating ZIS collection (Soekapdjo et al., 2019).

Currently, fintech usage in Indonesia is dominated by small to large companies, accounting for 42.22%, followed by the lending sector at 17.78%. Next, 12.59% comes from collection agencies, followed by the crowdfunding sector at 8.15%, the funding design sector at 8.15%, and the remaining 11.11% (Rachman and Nur Salam, 2018). This raises the question of whether financial technology, which is now ubiquitous in transactions, can build trust and provide benefits or convenience in transactions. According to data compiled by Bank Indonesia for economic development planning, the current figure stands at 4.7%, with expectations that it will reach 5.5% by 2024 (BAZNAS, 2024b).

The current push for the Fourth Industrial Revolution increasingly highlights the importance and urgency of digitalization across all sectors, supported by the national initiative known as Marketing Indonesia 4.0. This includes philanthropic organizations, such as those involved in zakat collection. According to Zaimah (2017) the mechanisms and processes for collecting zakat have evolved in line with current trends, leveraging online platforms. As a result of this shift, several zakat collection agencies have partnered with e-commerce platforms to promote zakat and collect funds.

Fintech can reach a much larger and broader audience, particularly millennials; it is not limited to specific regions; it is cost-effective because it does not require in-person outreach; and it is more transparent (Utami et al., 2020). Various zakat institutions have made technology-based zakat payment options available through e-commerce, online crowdfunding, digital payment terminals, and QR codes (Jamaludin and Aminah, 2021; Rohmah et al., 2020). Several fintech platforms, such as GoPay, LinkAja, and Dana, which adhere to Sharia principles, have partnered with BAZNAS to make it easier for the public to pay zakat (Rohmah et al., 2020). Another example is Dompot Dhuaafa, which offers online zakat services to make it easier for zakat payers to fulfill their zakat obligations from anywhere (Hidayat and Mukhlisin, 2020).

Various previous studies have shown that the collection of zakat has undergone significant changes in line with technological advancements. Bariyah (2016) revealed that the strategy for collecting zakat funds is carried out through various channels such as print media, electronic media, internet, and direct communication, including direct fundraising, telefundraising, digital campaigns, and online and banking-based zakat services. Meanwhile, Azis and Sukma (2016) emphasize that each zakat institution has a different strategy, with varying levels of effectiveness, and that the optimization of these strategies depends heavily on innovation and institutional management. In context of fintech, Wulandari (2017) found that fintech holds great potential for expanding financial access, although it still faces challenges such as financial literacy, regulation, and data security. These findings are supported by Friantoro and Zaki (2019) who show that the use of fintech in zakat collection offers advantages in terms of ease of access, but also has drawbacks such as infrastructure limitations and security risks.

Furthermore, Rachman and Nur Salam (2018) assert that the application of information technology in zakat management can enhance transparency and efficiency, although it still requires strong regulatory support to boost public trust. Azizah and Choirin (2019) also state that the adoption of fintech in zakat management contributes to accelerating economic development, particularly through policies that support digital innovation. In addition, Sakka and Qulub (2019) found that online zakat services have proven to be effective, as evidenced by a significant increase in zakat collection compared to conventional methods, as well as ease of access and transaction efficiency. Based on this review, this study differs from previous research in that it employs a SWOT analysis approach grounded in empirical data obtained through direct interviews with BAZNAS Jepara Regency; as a result, it is expected to yield findings that are more contextually relevant and practical than those of studies based solely on literature reviews.

Based on the phenomena described above, this study is focused and more targeted through the establishment of a clear scope. This study is limited to an analysis of the potential of financial technology (fintech) and digital-based zakat fundraising strategies, using a strengths, weaknesses, opportunities, and threats (SWOT) analysis approach. The research specifically focuses on BAZNAS Jepara Regency, the official zakat management agency at the local level, which has begun adopting digital technology in its fundraising activities. This focus is intended to ensure that the research provides a more in-depth, contextual, and relevant picture of the empirical conditions on the ground.

The objective of this study is to analyze the strengths, weaknesses, opportunities, and threats (SWOT) of using fintech in zakat collection and to identify optimal strategies that can be implemented by BAZNAS Jepara Regency, with the expectation that the findings will enrich Islamic social finance studies regarding the utilization of digital technology while also serving as a practical reference for BAZNAS Jepara Regency in formulating more effective and adaptive fintech-based zakat collection strategies.

LITERATURE REVIEW

Zakat

Etymologically, the term "zakat" derives from the word "zaka," which means "pure," "to grow," and "blessing"; terminologically, it refers to a specific amount of wealth that a Muslim is obligated to contribute to those entitled to receive it (mustahik) in accordance with Islamic law (Abidah, 2016). Zakat is the third pillar of Islam, with a strong legal foundation in the Quran, Hadith, and the consensus of Islamic scholars, and serves as an instrument for the distribution of wealth in Islam. The obligation to pay zakat applies to individuals who meet certain criteria, such as being Muslim, possessing wealth that reaches the nisab threshold, and meeting the requirements for lawful and productive ownership (Al-Zuhayly, 2005; Hambali, 2013). In addition, zakat is only required on assets that exceed one's basic needs, are free of debt, and have been owned for a certain period of time (haul) (Daulay and Lubis, 2015; Rozalinda, 2014).

In practice, zakat is distributed to eight categories of recipients (asnaf), such as the destitute, the poor, zakat administrators, new converts, and those fighting in the cause of Allah, as prescribed by Islamic law (Hasan, 2008). The objects of zakat have also developed from traditional forms such as zakat on livestock, gold, silver, agriculture and trade, to modern zakat which includes zakat on professions, shares and other financial instruments (Hafidhuddin, 2007). This development shows that zakat is dynamic and adaptive to economic changes, so it can be an important instrument in supporting community welfare, including in the context of the digital economy and its integration with financial technology.

Zakat Collection Strategy

Strategy in an organizational context refers to systematic plans and actions designed to achieve goals while maintaining the organization's sustainability in the face of environmental dynamics. Historically, the concept of strategy originates from the Greek term *strategos*, which was originally used in a military context but later expanded to various fields, including economics and social sciences (Rafiudin and Djaliel, 1997). In modern management, strategy is understood as a planned effort that integrates an organization's strengths, weaknesses, opportunities and threats to achieve goals effectively (Nawawi, 2000). In context of zakat management, strategies serve as an important guide for zakat collection agencies in designing collection policies that align with their vision, mission, and Sharia values (Chaniago, 2014). In general, zakat collection strategies can be implemented through direct approaches (below the line), indirect approaches via the media (above the line), and partnerships or alliances with various parties (Azis and Sukma, 2016).

Meanwhile, fundraising is the process of collecting resources from the community, both individuals and institutions, to be distributed to the entitled parties (Huda, 2013). This initiative is not only focused on fundraising, but also aims to build a donor base, increase trust, and strengthen the organization's image (Sani, 2010). Fundraising methods are divided into two categories: direct methods, which involve direct interaction with donors, and indirect methods, which involve campaigns, media, and social connections (Djayusman et al., 2017). In practice, the effectiveness of zakat collection depends on a systematic process, ranging from analyzing the potential of zakat payers, planning services, organizing resources, implementing programs, to monitoring and evaluation (Novita et al., 2023). Thus, fundraising strategies and methods are key elements in optimizing zakat collection, especially in light of technological advancements and changes in public behavior.

Financial technology

In technical terms, financial technology (fintech) refers to the use of technology as an innovative platform to improve the quality of services in the financial industry. Fintech represents the integration of financial systems with advancements in information technology, with the aim of fostering efficiency, accessibility, and innovation across a range of financial services (Kharisma et al., 2021). As it has evolved, the use of fintech has given rise to a variety of new products, services, and business models that not only shape the dynamics of the financial industry but also impact the stability of the financial system, user security, and the ease of accessing financing services. The key advantages of fintech include its ability to provide a wider range of services at relatively lower costs, simplify financial operations, and accelerate the flow of information and distribution of funds within the economic system (Basalamah et al., 2022).

Furthermore, fintech represents a shift from conventional financial systems toward more modern and digital systems. Transactions that were previously conducted in person can now be carried out remotely via digital platforms, thereby enhancing efficiency and convenience for users. The adoption of increasingly advanced technology, both in the banking sector and other financial institutions, enables the creation of financial service models that are more flexible, innovative, and responsive to the needs of the public. Thus, fintech serves not only as a tool for facilitating transactions but also as a key driver of financial system modernization, capable of improving service quality and expanding financial inclusion in society (Judijanto et al., 2024).

SWOT Analysis

SWOT analysis is a strategic planning method used to identify and evaluate internal and external factors that influence an organization’s performance. SWOT consists of strengths and weaknesses as internal factors, and opportunities and threats as external factors (Salusu, 1996). This analysis aims to provide a comprehensive overview of the organization’s current state so that appropriate strategies can be formulated. Strengths reflect internal advantages that can be leveraged to achieve objectives, while weaknesses indicate limitations that need to be addressed. Meanwhile, opportunities are favorable external conditions, while threats are external factors that could potentially hinder the achievement of the organization’s goals.

Table 1. Qualitative SWOT Matrix

IFAS	Strengths	Weaknesses
EFAS		
Opportunity	SO Strategy (Aggressive)	WO Strategy (Turn-around)
Threats	ST Strategy (Diversification)	WT Strategy (Defensive)

In practice, SWOT analysis is applied through a strategic matrix that integrates internal and external factors in the formulation of organizational strategy. This matrix includes an IFAS (Internal Strategic Factors Analysis Summary) and an EFAS (External Strategic Factors Analysis Summary) as the basis for developing strategic alternatives (Rosyada et al., 2023). The results of this integration produce four types of strategies, namely SO strategies that utilize strengths to seize opportunities, WO strategies that minimize weaknesses by utilizing opportunities, ST strategies that use strengths to overcome threats, and WT strategies that are defensive in nature by minimizing weaknesses and avoiding threats. Thus, SWOT analysis becomes an important tool in formulating adaptive and competitive strategies, including in the context of fintech-based zakat collection.

METHODS

This research uses a qualitative approach with a case study method that focuses on the financial technology-based zakat collection strategy at BAZNAS Jepara Regency. The data used consists of primary and secondary data. The primary data was obtained through in-depth interviews with management, particularly fundraising managers, and direct observation. Secondary data comes from documents, reports, books, journals, and data from related institutions such as the Statistics Indonesia (BPS). Data collection techniques included interviews, observation, and documentation. The collected data was then processed through editing, description, and conclusion drawing. Data analysis was conducted qualitatively using a SWOT analysis to identify internal factors (strengths and weaknesses) and external factors (opportunities and threats), which were then formulated into an optimal fintech-based zakat collection strategy.

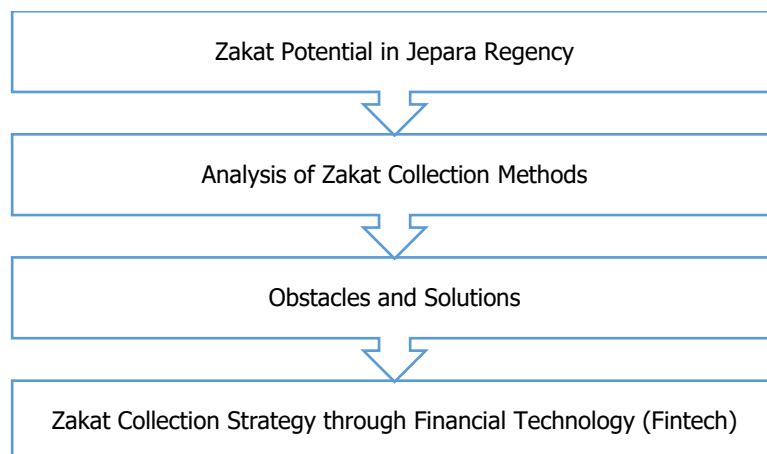


Figure 1. Theoretical Thinking Framework

RESULT

The potential for zakat fundraising through financial technology (fintech) in Jepara Regency can be analyzed using a SWOT approach, which includes strengths, weaknesses, opportunities, and threats. Strengths and weaknesses are analyzed from internal factors within the Jepara Regency National Zakat Agency, BAZNAS, while opportunities and threats stem from external factors that influence the implementation of fintech in zakat fundraising.

An interview with the Chief Executive of BAZNAS (National Agency for the Protection of the Nation) revealed that the potential for zakat (zakat) in Jepara Regency is significant, particularly among State Civil Apparatus (ASN). The number of Muslim ASN in Jepara Regency is approximately 8,313. Assuming each ASN earns a minimum of Rp3,500,000 per month and pays 2.5% of their zakat, the potential zakat collection reaches approximately Rp87,500 per person per month. With this amount, the potential annual zakat collection from civil servants is estimated to reach over IDR 8 billion. However, the current zakat collection remains far below the potential. Therefore, utilizing financial technology is seen as a solution to increase the effectiveness of zakat collection.

This view was further reinforced by the Deputy Chair III of BAZNAS, who stated that the potential zakat for civil servants in Jepara Regency could reach around Rp830 million per month if all civil servants fulfilled their zakat obligations. However, the actual zakat collected by BAZNAS each month only ranges between Rp200 million and Rp300 million, increasing to around Rp450 million during Ramadan. Annually, the potential for zakat is estimated to reach around Rp9 billion, while actual zakat collection remains at around Rp2 billion. This situation indicates a significant gap between potential and actual zakat collection. Therefore, the use of fintech is considered to have significant potential to increase the effectiveness of zakat, infaq, and alms (ZIS) collection in Jepara Regency.

In practice, the fintech-based payment system used by the Jepara Regency BAZNAS can be utilized for various types of zakat. Based on an interview with the Chief Executive of BAZNAS, fintech services can be used to collect both zakat maal and productive zakat. In addition, Deputy Chair III also explained that zakat, infaq, and alms payments can be made through a QR Code Scan system, making it easier for the public to distribute ZIS funds digitally. For those who have not yet reached the zakat threshold, fintech services also allow them to distribute alms and alms flexibly according to their individual capabilities.

Further analysis of fintech implementation in zakat fundraising reveals several strengths, weaknesses, opportunities, and obstacles. From a strength perspective, the use of fintech simplifies the zakat payment process, expands access to online zakat payment services, and enables zakat collection from various segments of society, both in urban and rural areas. Furthermore, familiar banking services also support the digital integration of zakat payments.

However, there are several weaknesses in implementing fintech in zakat collection. One major obstacle is the public's lack of understanding of digital zakat payments, including through ATMs and QR code scanning. Furthermore, public awareness regarding the use of fintech-based zakat services is still limited, and collaboration with banking institutions is still relatively limited. Other weaknesses include low technological literacy among the public, particularly in rural areas, and low awareness among some communities regarding fulfilling their zakat obligations.

In terms of opportunities, the rapid development of digital technology provides significant scope for optimizing zakat fundraising through fintech. The high number of internet users and growing public interest in digital financial services can be supporting factors in expanding access to zakat payments. Furthermore, government policy support regarding the obligation to pay zakat for civil servants can also provide an opportunity to more optimally increase zakat fundraising.

On the other hand, the implementation of fintech in zakat collection also faces several obstacles. One major challenge is the difficulty in directly identifying parties making zakat payments through digital systems. Furthermore, the lack of regulations specifically governing online zakat payment mechanisms is a barrier to the development of this system. Other challenges include potential digital security risks, such as cybercrime and online media misuse, as well as transparency issues in the management of zakat transaction data.

Overall, the analysis shows that the potential for zakat fundraising through fintech in Jepara Regency is substantial. However, optimizing this potential requires improving public digital literacy, strengthening regulations related to online zakat payments, and expanding collaboration between BAZNAS and financial institutions to support the development of a technology-based zakat collection system.

Zakat Collection Strategy Through Financial Technology (FinTech)

Based on the results of in-depth interviews with informants from BAZNAS Jepara Regency, the zakat collection strategy shows a combination of conventional and digital approaches that continue to be developed. Generally, the primary strategy implemented involves strengthening outreach, education, and promotion efforts targeting both current and prospective zakat payers. Informants emphasized that outreach efforts cannot be

achieved overnight; rather, they must be conducted repeatedly and continuously in order to enhance public understanding of the obligation to pay zakat and the importance of channelling zakat through official institutions. In addition, the fundraising strategy is supported by the distribution of zakat that is focused on poverty alleviation programs, thereby helping to boost public confidence in the organization.

In terms of collection methods, the Jepara Regency BAZNAS implements two main approaches: direct (offline) and indirect (online/digital). The direct method is implemented through zakat payments at BAZNAS offices and through Zakat Collection Units (UPZ), including a "pick-up" approach, particularly to State Civil Apparatus at the agency and sub-district levels. Meanwhile, indirect methods are implemented through the use of financial technology (fintech), such as bank transfers and Automated Teller Machine (ATM) and the use of QR Code Scanning as digital payment instruments. This indicates that institutions have begun adopting digital payment systems as part of the transformation of zakat collection.

Furthermore, in terms of fintech implementation, the interview results show that the socialization of the use of QR Code Scan as a medium for zakat payments has begun, both at the sub-district level and through plans to install it in government agencies to facilitate payment access. Furthermore, social media platforms like Facebook, Instagram, and Twitter are also used for promotion and education. However, informants revealed that the use of digital technology is still not optimal and requires further strengthening, both in terms of the intensity of outreach and expanding user reach.

Overall, these findings indicate that the zakat collection strategy at the Jepara Regency BAZNAS (National Zakat Agency) has shifted toward integrating traditional and digital approaches. Although fintech tools such as QR codes and digital media have been implemented, optimization is still needed to maximize the potential of technology-based zakat collection, particularly in increasing community participation and efficiency in managing ZIS funds.

DISCUSSION

The Potential of Zakat Fund Collection Through Fintech

The potential for zakat fundraising through financial technology (fintech) at the Jepara Regency BAZNAS (National Agency for Zakat and National Zakat Agency) shows a significant upward trend and significant opportunities for optimization. Empirical data indicates that zakat, infaq, and alms (ZIS) collection in 2023 will reach approximately IDR 9.65 billion, up from IDR 6.5 billion in 2022 (Hujjah Aswaja, 2024). This increase indicates positive growth in zakat collection performance, although compared to existing potential, the realization is still suboptimal. The target of increasing zakat collection to Rp 12 billion by 2024 also indicates that there is still ample room for collection expansion, particularly through technology-based innovation. According to information from the Jepara Regency BAZNAS (National Zakat Agency) the potential zakat (alms) collected by civil servants is IDR 9 billion annually. However, the actual collection collected by BAZNAS is only IDR 2 billion, or approximately 2% of the potential. With the development of technology today, it can assist BAZNAS in collecting ZIS (Zakat, Infaq, and Alms) funds.

Fintech plays a strategic role in this context as a tool for optimizing zakat collection. Nationally, the National Zakat Agency of the Republic of Indonesia has developed various digital channels, such as online payments, payroll systems, and integration with digital financial platforms (BAZNAS, 2024a). The trend indicates that paying zakat via bank transfers and digital channels is becoming increasingly popular among the public, contributing significantly to the total national zakat collection. This suggests that public preference has shifted toward more practical digital services, presenting a significant opportunity for BAZNAS Jepara Regency to adopt and develop fintech more effectively.

The potential for zakat collection through fintech in Jepara can be analyzed from several perspectives. First, in terms of performance growth, the increase in ZIS collection indicates strong market acceptance of zakat services, meaning that digitalization can accelerate this growth. Second, from the perspective of zakat payers' behavior, technological developments and high internet usage are driving factors in the adoption of digital zakat payments. Nationally, the potential for digital zakat is estimated to reach tens of trillions of rupiah, demonstrating the significant opportunities that regional zakat institutions can capitalize on.

Third, in terms of efficiency and reach, fintech makes the zakat collection process easier, faster, and more accessible without the constraints of space and time. This is highly relevant for reaching new segments of zakat payers, particularly the younger generation and urban communities who tend to use digital services. In addition, the use of fintech can also increase transparency and accountability through a digital recording system, which can ultimately increase public trust in zakat institutions. Optimizing fintech's potential also requires appropriate strategic support. Challenges such as public digital literacy, limited outreach, and regulatory and data security aspects still need to be addressed. Therefore, synergy between technological innovation, public education, and institutional strengthening is key to maximizing the potential of zakat collection through fintech. The potential for zakat fundraising through fintech at the Jepara Regency BAZNAS is enormous and continues to grow. By leveraging

digitalization trends and supporting national policies, fintech can be a strategic solution to bridge the gap between zakat potential and realization, while also encouraging the creation of a more effective, inclusive, and sustainable zakat management system.

SWOT analysis of fintech in collecting zakat funds

An internal environmental analysis was conducted to determine the potential of fintech in collecting zakat funds at the Jepara Regency BAZNAS. To analyze the internal environment, it is necessary to identify the fintech potential from the internal perspective of the Jepara Regency BAZNAS, which consists of its strengths and weaknesses. Internal environmental identification was conducted through interviews with respondents from within the Jepara Regency BAZNAS. The interviews identified five strengths and weaknesses in fintech use at BAZNAS. These strengths and weaknesses are described in Table 2.

Table 2. Internal factors analysis of strengths and weaknesses

No	Internal Factors
Strengths	
1	Ease of paying zakat
2	Expanding access to online zakat payments
3	Banking service products are already known to the public
4	Reaching urban and rural communities
5	The large potential for zakat in Jepara Regency
Weaknesses	
1	There are still many muzaki who do not know about paying zakat online
2	Lack of socialization to the public regarding online zakat payments
3	Still collaborating with one bank for zakat payment transactions via QR Code Scan
4	Low knowledge and skills of the community in using technology, especially rural communities
5	Low public awareness in paying zakat.

An external environmental analysis was conducted to determine the potential of fintech in collecting zakat funds at the Jepara Regency BAZNAS. To analyze the external environment, it is necessary to identify the fintech potential from the internal perspective of the Jepara Regency BAZNAS, which consists of opportunities and Threats. Identification of the external environment was conducted through interviews with respondents from within the Jepara Regency BAZNAS. The interviews identified five opportunities and four obstacles to fintech adoption at the Jepara Regency BAZNAS.

Table 3. External factors analysis of opportunities and threats

No	External Factors
Opportunities	
1	Very rapid technological developments
2	There is awareness and willingness from the community to use easier zakat payment services
3	Establish cooperation with banks
4	Government support in zakat payments
5	High number of internet users and fintech platform users
Threats	
1	It is difficult to detect who has paid zakat
2	There is no online zakat regulation yet
3	Lack of data transparency
4	Online media crimes and abuse

SWOT (Strength-Weaknesses-Opportunity-Threats) analysis is carried out to obtain alternative company strategies which are developed by looking at input from internal and external factors of the company and also referring to the Internal-External Matrix analysis. The SWOT analysis was conducted using a SWOT Matrix, which clearly illustrates how external opportunities and obstacles are aligned with internal strengths and weaknesses. In the SWOT Matrix, BAZNAS is ranked average, so it is recommended that BAZNAS be best managed with a moderate strategy, namely maintaining and preserving its financial position. Analysis of the formulation of S-O, W-O, S-T, and W-T strategies in Table 4.

Table 4. Matrix SWOT

	S	W
O	<ol style="list-style-type: none"> Optimizing the convenience of digital zakat payments to increase the number of zakat payers as internet and fintech usage grows. Expanding access to online zakat services through integration with various digital platforms (mobile banking, e-wallets, QRIS). Utilizing the large zakat potential in Jepara with the 	<ol style="list-style-type: none"> Establish cooperation with more banks for QR Code Scan, one of which is with banks that are frequently used by the public. Conduct repeated outreach to UPZ at the sub-district level and the community regarding the obligation to pay zakat as regulated in the Regent's Regulation, especially for ASN.

	S	W
	support of rapid digital technology developments. 4. Strengthen cooperation with banking and fintech platforms to increase the effectiveness of zakat collection. 5. Develop an inclusive zakat collection system so that it can reach both urban and rural communities.	3. Develop a technology-based zakat education program to increase public understanding of online zakat payments. 4. Encourage increased technological literacy, especially for rural communities, through educational approaches and training.
T	1. Detecting online zakat payments by printing bank statements and matching them with SIMBA. 2. Strengthen fintech system security to minimize the risk of digital crime. 3. Optimizing public trust through professional and transparent zakat management. 4. Encourage the development of technology-based internal policies as an anticipatory measure against the limitations of online zakat regulations.	1. Create regulations governing online zakat 2. Increase the intensity of socialization to reduce the low level of public understanding of digital zakat while minimizing the risk of misuse of technology. 3. Develop a transparent reporting system to increase trust and reduce public concerns. 4. Diversify payment channels to reduce dependence on one system or bank. 5. Provide training in the use of technology to the public to reduce the risk of transaction errors.

The SWOT matrix is used to provide general strategic alternatives for BAZNAS Jepara Regency in collecting zakat funds through fintech. The SWOT matrix is formulated from internal and external strategic factors that show the position and condition of the organization.

Zakat Collection Strategy Through Financial Technology (FinTech)

The strategy for collecting zakat through financial technology (FinTech) at BAZNAS Jepara Regency shows a systematic integration between social, educational and technological approaches in increasing the collection of zakat funds. The first strategy implemented was outreach to zakat payers and prospective zakat payers, which served not only as a medium for conveying information but also as a means of building public engagement and trust. In the context of zakat institutions, trust is a crucial factor influencing the public's decision to distribute their zakat. Therefore, an interpersonal approach through direct socialization, especially to the Zakat Collection Unit (UPZ) at the sub-district level, is an effective strategy in expanding the collection network while strengthening institutional legitimacy.

Furthermore, educational strategies are a fundamental aspect in raising awareness of zakat. This education is not limited to the normative obligation of zakat but also encompasses an understanding of the ease of zakat payment through fintech. This is crucial given the persistent literacy gap, both in zakat and digital literacy, within society. Thus, education serves as a bridge connecting the vast potential for zakat with optimal collection. On the other hand, promotional strategies implemented through electronic media and social media such as Facebook, Twitter, and Instagram demonstrate a transformation in communication toward digital marketing. Utilizing these media allows BAZNAS to reach a wider segment of society, particularly the younger generation, who tend to be more adaptable to technology.

The next strategy is targeted zakat distribution as part of the institution's value proposition. Effective distribution not only impacts poverty alleviation but also creates a positive feedback loop in the form of increased trust and participation of zakat payers. From a zakat management perspective, transparency and accountability in distribution are crucial factors in driving sustainable fundraising. From an operational perspective, zakat collection methods at the Jepara Regency BAZNAS are divided into two categories: direct and indirect. Direct methods, such as in-office payments, through UPZ (Zone-to-Zone) branches, and outreach systems, remain highly relevant, especially for community groups that have not yet fully integrated with digital technology. The outreach approach also reflects a proactive strategy in reaching potential zakat payers, thereby minimizing access barriers.

Meanwhile, indirect fintech-based methods are a key innovation in increasing efficiency and modernizing zakat collection. The use of bank transfers allows for more structured and well-documented transactions, while the use of QR Code Scanning is an adaptation to the increasingly popular development of digital payment systems. Integration with various digital wallet platforms such as Dana, OVO, and GoPay shows that BAZNAS has followed the trend of the rapidly growing cashless payment ecosystem in Indonesia. The main advantages of this system are the ease, speed, and flexibility of transactions, which can be conducted at any time without geographical restrictions, potentially increasing the frequency and volume of ZIS payments. However, the effectiveness of fintech implementation depends heavily on a sustainable outreach strategy. Installing QR codes in government agencies is a strategic step to capture the potential zakat from civil servants (ASN), a segment with significant potential and relative stability. In addition, the use of social media as a means of digital promotion shows that there are efforts to increase awareness and adoption of technology among the wider community.

Overall, the strategy for collecting zakat through fintech at BAZNAS Jepara Regency reflects an adaptive approach to the digital era, by combining social, educational and technological aspects. However, optimizing this strategy still requires strengthening aspects of digital literacy, intensity of outreach, and expansion of collaboration

with financial institutions and fintech service providers. With this strengthening, fintech not only functions as a transaction tool, but also as a catalyst in increasing the efficiency, transparency, and inclusiveness of zakat collection in a sustainable manner.

Digital Transformation of Zakat and Fintech Optimization in Zakat Collection

The dynamics of digital transformation undertaken by the National Zakat Agency of the Republic of Indonesia (BAZNAS RI) further reinforce the urgency of utilizing financial technology (fintech) in zakat collection, including at the regional level, such as BAZNAS Jepara Regency. Zakat digitization is no longer optional, but has become a strategic necessity to increase the effectiveness, transparency, and reach of fundraising. This is reflected in various national initiatives such as the development of digital fundraising channels, the use of big data in collecting data on mustahik, and the integration of technology-based systems that enable zakat management to be more accountable and measurable.

Furthermore, strengthening digital transformation through the use of technologies such as artificial intelligence (AI) and machine learning demonstrates that zakat management has entered a new, more adaptive and data-driven phase. This innovation enables the optimization of fund collection and distribution processes for greater efficiency and targeted targeting (Asni et al., 2024). This technology not only supports the collection aspect, but also improves the quality of decision-making, such as mapping the potential of muzakki, identifying the needs of mustahik precisely, and optimizing zakat distribution to be more targeted. In the context of this research, this is in line with the aim of optimizing fintech-based zakat collection strategies, where technology plays a role as a catalyst in closing the gap between zakat potential and realization.

On the other hand, this development also demands adaptation in the regulatory and jurisprudential aspects of zakat. Ibrahim Hosen's thinking is relevant in addressing contemporary challenges, particularly regarding the expansion of zakat objects in the digital era, such as digital assets, platform-based income, and the sharing economy (BAZNAS Kabupaten Sleman, 2025). This approach provides a conceptual foundation that zakat can continue to evolve with the dynamics of the modern economy without losing its fundamental principles. Thus, fintech serves not only as a technical tool but also encourages the reformulation of zakat understanding to keep it contextual and applicable.

Furthermore, technology integration also opens up opportunities for the development of more sustainable, productive zakat. Through a data-driven system and digital recommendations, zakat can be distributed in the form of economic empowerment programs such as micro-enterprise financing, digital skills training, and access to platform-based markets. This is in line with the goal of poverty alleviation which is the main focus of BAZNAS, where zakat is not only consumptive, but also productive and has a long-term impact.

From a sharia perspective, the use of fintech in zakat management is permitted as long as it does not conflict with Islamic principles. This is reinforced by regulations in the form of DSN-MUI Fatwa No. 116/2017 and Fatwa No. 117/2018, which serve as the legal basis for the implementation of Sharia fintech (Rivani, 2022). Thus, the integration of fintech into zakat management remains within the framework of Sharia compliance. Fintech also offers various benefits to ZIS institutions, including ease of payment, increased operational efficiency, transparency and accountability, increased community participation, and encouragement of innovation (Qalati et al., 2021). In Indonesia, the implementation of fintech in zakat collection is also supported by integration with various digital payment platforms such as GoPay, OVO, Dana, and LinkAja, which makes it easier for people to pay zakat online.

Overall, the digital transformation undertaken by BAZNAS RI provides a strategic framework that can be replicated at the regional level. In the context of this research, the implementation of fintech at BAZNAS Jepara Regency is not only an operational innovation but also part of a broader agenda for modernizing national zakat management. Therefore, synergy between technology, institutional strategy, and Islamic jurisprudence reform is key to realizing a more effective, inclusive, and sustainable zakat collection system in the digital era.

CONCLUSION

This research objectively aims to analyze the potential and formulate a strategy for collecting zakat funds through the use of financial technology (fintech) at BAZNAS Jepara Regency using a SWOT analysis approach that systematically integrates internal and external factors. The significant gap between the high potential for zakat, particularly from the State Civil Service (ASN), and the still-low actual collection, coupled with the growing demand for digital transformation in zakat management, is becoming increasingly relevant in the modern era. This aligns with national efforts to continuously promote zakat digitalization to improve effectiveness, transparency, and ease of service to the public.

The research results show that fintech plays a strategic role in increasing zakat collection through ease of access, transaction efficiency, and expanding the reach of services to zakat payers. A SWOT analysis revealed that the main strengths lie in the ease of digital payments and the large potential for zakat, while the main weaknesses are low digital literacy and limited outreach. On the other hand, opportunities from technological developments and high internet usage can be utilized to optimize zakat collection, although there are still threats such as digital

security risks and suboptimal online zakat regulations. The zakat collection strategy through financial technology (fintech) at the Jepara Regency BAZNAS demonstrates an adaptive transformation by integrating social, educational, and technological approaches. The use of fintech, such as bank transfers, QR codes, and digital wallets, can increase the ease, efficiency, and reach of zakat collection, while offline approaches remain relevant for reaching communities with low digital literacy. Digital transformation also strengthens transparency and accountability in zakat management. However, optimization still requires increased digital literacy, intensive outreach, and strengthened regulations and system security. Therefore, fintech plays a strategic role in encouraging more effective, inclusive, and sustainable zakat collection.

Optimizing fintech requires strengthening education and outreach, increasing public digital literacy, and expanding collaboration with financial institutions and digital platforms. This research contributes to providing a strategic model for zakat collection based on the integration of conventional and digital approaches, as well as providing recommendations based on a SWOT analysis that can serve as a reference for developing a more effective, transparent, inclusive, and sustainable zakat collection system, particularly at the regional level.

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