

---

## From Religious Obligation to Digital Participation: Banking-Integrated *Zakāh* Collection and *Muzakkī* Engagement in Indonesia

Zyra Yunka Aulia\*<sup>1</sup>, Halimatussadiyah<sup>2</sup>, Citra Septiani<sup>3</sup>, Elman Azizov<sup>4</sup>, Emil Mirzayev<sup>5</sup>, Ansari Yamamah<sup>6</sup>

<sup>1</sup> Syarif Hidayatullah State Islamic University Jakarta, Indonesia

<sup>2,3</sup> Sunan Kalijaga State Islamic University Yogyakarta, Indonesia

<sup>4</sup> John Jay College of Criminal Justice, United States of America

<sup>5</sup> Azerbaijan University, Azerbaijan

<sup>6</sup> State Islamic University of North Sumatra, Indonesia

---

### Article Info

Article history:

Received: January 2026

Revised: March 2026

Accepted: June 2026

---

### Keywords:

*Zakāh* Collection; Islamic Banking; Integrated Marketing Communication; Customer Path 5A; *Muzakkī* Experience

---

### ABSTRACT

This study examines the optimization of *zakāh* collection through banking-integrated payment services in Indonesia, focusing on how BAZNAS RI uses Integrated Marketing Communication (IMC) to transform *zakāh* payment from a religious obligation into digitally mediated public participation. Although Islamic banking has strategic potential to support *zakāh* collection through ATM, mobile banking, and other payment channels, its role remains underutilized because public awareness, digital literacy, campaign personalization, and institutional communication are not yet fully optimized. This study aims to analyze how banking services can strengthen *zakāh* collection when supported by an integrated communication strategy and the Customer Path 5A model. Employing a qualitative case study, the research draws on interviews with BAZNAS RI officials and source triangulation tracking four (4) digital-savvy *muzakkī* with diverse channel preferences (mobile banking, QRIS, website, and corporate payroll autodebit). The empirical findings demonstrate that synchronized multi-channel IMC tools effectively expand visibility during the Aware and Appeal stages. Furthermore, structural integrations with Islamic banking interfaces (e.g., BYOND by BSI and OCTO Mobile) and corporate payroll systems minimize transaction friction, enabling critical donors to transition smoothly from the Ask to the Act phase. Continuous post-transaction engagement via automated receipts subsequently reinforces trust, converting regular donors into active advocates. Processed financial data corroborates this trajectory, illustrating a valid positive growth trend where aggregate collection expanded by 28.3% by the end of 2024, driven by a 34.6% increase in retail *zakāh*. This study demonstrates that synchronized communication and banking accessibility are central to optimizing digital retail philanthropy.

---

### \*Correspondence Author:

Zyra Yunka Aulia, Syarif Hidayatullah State Islamic University of Jakarta, [zyrayunkaaulia@gmail.com](mailto:zyrayunkaaulia@gmail.com)

**How to cite:** Aulia, Z.Y., Halimatussadiyah, H., Septiani, C., Azizov, E., Mirzayev, E., Yamamah, A. (2026). From Religious Obligation to Digital Participation: Banking-Integrated *Zakāh* Collection and *Muzakkī* Engagement in Indonesia. *JURNAL INDO-ISLAMIKA*, 16 (1), 179–190. <https://doi.org/10.15408/jii.v16i1.52322>



This work is licensed under a [Creative Commons Attribution-ShareAlike 4.0 International License](#). Any further distribution of this work must maintain attribution to the author(s) and the title of the work, journal citation and DOI | © Aulia, et al (2026)

## INTRODUCTION

Based on the principle of prudence, banks in Indonesia occupy a strategic position as financial intermediary institutions that collect, manage, and distribute public funds in order to support economic stability, financial inclusion, and broader community welfare (OJK, 2020). This intermediary function is particularly relevant in the context of Islamic banking because Islamic financial institutions are not only expected to provide financial services, but also to operate in accordance with ethical, social, and redistributive principles derived from Islamic economic values. One of the most important redistributive instruments in Islamic economics is *zakāh*, which functions as a compulsory transfer of wealth from those who possess sufficient assets, known as *muzakkī*, to eligible beneficiaries, known as *mustahiq* (Al-Qaradhawi, 2000). In this sense, *zakāh* is not merely a ritual obligation, but also a socio-economic mechanism designed to reduce inequality, strengthen purchasing power among vulnerable groups, and promote social justice within the Muslim community (Beik & Arsyianti, 2015). Therefore, Islamic banking has substantial potential to support *zakāh* collection by providing reliable, accessible, and accountable payment infrastructures that connect *muzakkī* with formal *zakāh* institutions.

In the contemporary philanthropic landscape, Islamic banking has increasingly developed collaborative innovations with social and *zakāh* institutions to facilitate the payment of *zakāh*, *infāq*, *ṣadaqah*, and other charitable funds. These innovations include payment services through ATM machines, electronic data capture (EDC) machines, internet banking, mobile banking, virtual accounts, QRIS, and other digital payment channels. Such banking-based facilities are important because they reduce transaction barriers, expand payment accessibility, and enable *muzakkī* to fulfill their religious obligations without being limited by physical distance or office hours. Previous studies also show that digital payment systems and financial technology can improve the efficiency, transparency, and accountability of *zakāh* management, thereby increasing public trust in formal *zakāh* institutions (Rachman & Salam, 2018; Ninglasari & Muhammad, 2021). Bank Syariah Indonesia, as one of the largest Islamic banks in Indonesia, has also recorded the growth of *zakāh*, *infāq*, *ṣadaqah*, and other donation funds from individual transactions, including customers and employees, from 151.367 million in 2023 to 187.192 million in 2024. However, despite these developments, the contribution of banking-based ZIS collection remains relatively limited when compared with the broader national collection target. This condition indicates that the availability of banking technology alone is insufficient; it must be supported by *zakāh* literacy, institutional communication, public trust, and integrated promotional strategies that can guide *muzakkī* toward formal and digital payment channels (Hudaefi & Jaswir, 2019; Kailani & Slama, 2020; Kasri & Yuniar, 2021).

**Table 1**  
**Comparison of ZIS-DSKL BAZNAS Collection at the End of 2023 and 2024**

| No    | Types of Fund | Realization 2023 | Realization 2024  | Growth (%) |
|-------|---------------|------------------|-------------------|------------|
| 1     | <i>Zakāh</i>  | 649,168,758,185  | 873,782,567,287   | 34,6       |
| 2     | Infak         | 190,943,482,658  | 205,710,790,772   | 7,7        |
| 3     | CSR           | 24,725,016,632   | 32,942,498,613    | 33,2       |
| Total |               | 880,268,547,049  | 1,129,667,972,716 | 28,3       |

Source image: BAZNAS Financial Statement Data

The data presented in Table 1 illustrates a positive growth trajectory across all ZIS fund types managed by BAZNAS RI. The highest actual growth was recorded in *zakāh* collection, which expanded by 34.6%, increasing from IDR 649.17 billion in 2023 to IDR 873.78 billion in 2024. This was followed closely by Corporate Social Responsibility (CSR) funds, which grew by 33.2%, while infak recorded a modest growth of 7.7%. Cumulatively, the overall national collection achieved a 28.3% increase, reaching a total of IDR 1.13 trillion by the end of 2024. This empirical trend is in line with the strategic projections published in the *Indonesia Zakat Outlook 2025* (Puskas BAZNAS, 2025), which emphasizes that institutional digital throughput will increasingly dominate national retail collection.

However, it is crucial to clarify that these figures reflect the aggregate national collection of BAZNAS RI across all multi-channel systems, including corporate payroll deductions, direct counter services, and offline campaigns. Although Islamic banking innovations like BSI Mobile or OCTO Mobile Syariah have accelerated this trend, the specific share of digitized banking-channel transactions still represents only a fraction of this total aggregate. This structural gap highlights that despite the

significant 28.3% growth in national collection, the potential of banking platforms remains underutilized due to institutional communication gaps, which this study aims to resolve through the IMC and Customer Path 5A framework.

The use of digital technology that is still minimal among the public in collecting *zakāh* funds in Indonesia is one of the obstacles to *zakāh* collection (Hudaefi et al., 2019; Kailani and Slama, 2020). Currently, there are still many *zakāh* institutions that have not optimized the function of the digital platforms that have been available to increase collection, one of which is because *zakāh* institutions are still facing human resource and infrastructure constraints (Rohim, 2019). The latest study from Philanthropy Indonesia (2020) reports that of the total collected all *zakāh* funds, only 6.74% were collected through digital platforms. However, there has been a trend of increasing *zakāh* funds through the Digital *Zakāh* strategy since 2016, from 1% in 2016 to 12% in 2017 (BAZNAS, 2019). This figure has the potential to increase further if the factors that affect the intention of using online platforms in paying *zakāh* are clearly identified.

Recent studies in Indonesian Islamic philanthropy also indicate that the success of digital *zakāh* collection is shaped not only by payment technology, but also by digital literacy, social media-based religious communication, institutional trust, and the credibility of *amil* institutions. Wulandari et al. (2025) show that young *'amil* contribute to Islamic philanthropy transformation by using social media for *da'wah*, *zakāh* literacy, transparency, and public trust-building. Meanwhile, Hidayat et al. (2025) demonstrate that transparent philanthropic governance strengthens trust and supports community empowerment in *zakāh* and *waqf* management.

Conceptually, the optimization of *zakāh* management should not be understood merely as the achievement of numerical collection targets, but as a systematic effort to maximize institutional resources, improve access, and strengthen accountability in managing public religious funds. In Islamic philanthropy, professional *zakāh* management requires the integration of information systems, transparent governance, and accessible payment services so that *muzakkī* can fulfill their religious obligations more easily and *mustahiq* can receive more effective empowerment support (Muhammad, 2002; Beik & Arsyanti, 2015). In the digital era, this optimization is increasingly connected to institutional technological capability, collection efficiency, and the ability of *zakāh* institutions to reduce the gap between potential and actual collection through accessible digital and banking-based payment gateways (BAZNAS, 2020). Therefore, optimization in this study refers to the strategic use of banking channels to enhance accessibility, transparency, and participation in *zakāh* collection.

Integrated Marketing Communication (IMC) provides an important framework for understanding how *zakāh* institutions communicate their programs, build institutional credibility, and guide *muzakkī* toward digital payment behavior. IMC refers to the strategic coordination of multiple communication channels to deliver consistent, coherent, and persuasive messages to target audiences (Belch & Belch, 2018; Kotler & Armstrong, 2001). In the context of *zakāh* institutions, IMC does not only function as a promotional tool, but also as a medium of *da'wah*, *zakāh* literacy, transparency reporting, and transaction guidance. Through the integration of social media, websites, direct communication, public relations, and banking channels, IMC enables institutions such as BAZNAS to strengthen public trust and encourage *muzakkī* to distribute their funds through formal and accountable institutions (Kitchen & Burgmann, 2010).

The shift in digital consumer behavior also requires *zakāh* institutions to understand the donor journey through the Customer Path 5A model, consisting of Aware, Appeal, Ask, Act, and Advocate stages (Kotler et al., 2017). In the context of banking-integrated *zakāh* collection, this model explains how *muzakkī* first become aware of BAZNAS programs and banking payment services, develop interest in specific programs or digital convenience, verify institutional credibility and account legitimacy, execute payments through mobile banking, QRIS, ATMs, or corporate payroll systems, and eventually recommend the service to others. The 5A model is therefore relevant as an analytical framework because it allows this study to examine how integrated communication and banking technology reduce friction, especially during the critical transition from the Ask stage to the Act stage.

By integrating *zakāh* management optimization, IMC, and the Customer Path 5A model, this study positions banking-integrated *zakāh* collection as both a technological and communicative process. Banking channels may reduce transaction barriers, but their effectiveness depends on whether *muzakkī* receive clear information, trust the institution, understand the payment mechanism, and experience post-

transaction reassurance through receipts or program updates. Thus, digital *zakāh* participation is shaped not only by the existence of payment infrastructure, but also by the quality of communication, institutional transparency, and the ability of BAZNAS to transform religious obligation into sustained public participation.

Several previous studies focusing on online-based fundraising have yielded varied findings and methods. As research by N.N. Ahmad et al. (2014) found that security and ease of use are the main predictors of people wanting to donate online. The research is supported by Mahri et al. (2019) stating that fintech integration has been proven to increase the transparency and accountability of *zakāh* institutions, which in turn increases the number of collections. In line with Ninglasari and Muhammad (2021), *zakāh* institutions that have improved digital payment services will be faster, easier, and more efficient in managing *zakāh* funds. This is expected to minimize the gap between the potential and the realization of the current *zakāh* funds (Yahaya and Ahmad, 2019). Therefore, this research focuses on the digitization of *zakāh* through a more comprehensive perspective. This study applies a different qualitative approach by integrating the Integrated Marketing Communication (IMC) strategy and the Customer Path 5A model. Unlike previous studies which were generally based on literature reviews (Ninglasari and Muhammad, 2021), this study provides an in-depth qualitative analysis through real case studies at BAZNAS to understand the effectiveness of digital channels in *zakāh* collection.

## METHOD

In this study, the researcher used a qualitative approach with a case study research type and descriptive nature, which aimed to interpret phenomena or explain clearly, completely, and comprehensively the optimization of banking services in collecting *zakāh* through integrated marketing communication (IMC). This study uses a single case design case study, which is a case study that emphasizes research on *zakāh* collection via banking channels (Sri Yona, 2006). Thus, the researcher focuses on the object and studies it as a case. Case study data can be obtained from all relevant parties; In other words, in this study, data was collected from several sources such as in-depth interviews, BAZNAS data as well as other supporting research.

The qualitative data collection was conducted throughout June 2026 by the researchers involved gathering information through interview with Rulli Kurniawan, Director of *Muzakkī* Services, Promotion and Data Optimization at BAZNAS RI, and Arief Budiman, Head of the Retail Collection Division at BAZNAS RI, who played a pivotal role in the practical strategy related to the collection of *zakāh* at BAZNAS RI. Semi-structured interviews with institutional key informants lasted between 45 to 60 minutes per session, while interviews with actual *muzakkī* were conducted virtually via phone calls (approx. 10–15 minutes each) and validated through written follow-ups. All verbal interviews were recorded with the explicit consent of the participants, fully transcribed verbatim, and subjected to thematic analysis. The coding procedure strictly followed the conceptual themes of the Integrated Marketing Communication (IMC) tools and the specific stages of the Customer Path 5A framework (Aware, Appeal, Ask, Act, Advocate). To ensure data validity and reliability, a source triangulation strategy was applied by cross-referencing institutional administrative claims from BAZNAS officials with the lived empirical transaction experiences of the *muzakkī*. Ethical considerations were strictly maintained by anonymizing all individual donor identities (represented as M1, M2, and M3) to ensure total confidentiality.

To further strengthen the empirical basis and capture the direct donor perspective, the researcher also expanded the informant base by conducting in-depth interviews with three actual digital-savvy *muzakkī* who routinely utilize integrated banking services to fulfill their ZIS obligations. The structural profiles of these additional informants are systematically detailed in Table 2 below:

**Table 2**  
**Profile of Actual *Muzakkī* Informants**

| Informant Code | Demographic Profile                                     | Primary Banking Channel Used | Fulfill Mode & Key Application | Interview Format & Period    |
|----------------|---|------------------------------|--------------------------------|------------------------------|
| Informant M1   | 27 years old / Female / Private Sector Employee (Gen-Z) | Mobile Banking & QRIS        | Routine / Digital Features     | Virtual Interview, June 2026 |

|              |  |                                    |  |                                     |
|--------------|--|------------------------------------|--|-------------------------------------|
| Informant M2 | 32 years old / Female / Private Sector Employee (Millennial) | Mobile Banking Apps                | Monthly Routine / BYOND by BSI & OCTO Mobile by CIMB Niaga Syariah | Virtual Interview, June 2026        |
| Informant M3 | 28 years old / Female / Private Sector Employee (Millennial) | Mobile Banking Transfer            | Occasional / Bank Syariah Indonesia (BSI)                          | Written & Follow-up Call, June 2026 |
| Informant M4 | 34 years old / Male / Private Sector Employee (Millennial)   | Corporate Payroll & Web/E-commerce | Monthly Autodebit & Casual / Corporate Ledger & Instagram Gateway  | Virtual Interview, June 2026        |

Source: Primary qualitative data (processed by authors, 2026)

## RESULTS AND DISCUSSION

### Integrated Marketing Communication Strategy in Banking-Based *Zakāh* Collection

Integrated Marketing Communication (IMC) plays a central role in optimizing banking-based *zakāh* collection because it enables *zakāh* institutions to integrate religious literacy, program information, institutional credibility, and payment-channel guidance into a coherent communication strategy. In the context of BAZNAS RI, IMC does not function merely as a promotional instrument, but also as a *da'wah*-based communication mechanism that connects *zakāh* obligation with public participation, institutional trust, and digital payment behavior. Through coordinated communication channels, such as social media campaigns, official websites, public relations, outdoor media, mobile banking notifications, and banking partner interfaces, BAZNAS is able to increase public awareness of *zakāh* programs while simultaneously strengthening the visibility of formal *zakāh* payment channels. This is consistent with the principle of IMC, which emphasizes the strategic coordination of multiple communication tools to deliver consistent, persuasive, and trust-building messages to target audiences (Belch & Belch, 2018; Kitchen & Burgmann, 2010; Smith & Zook, 2011).

The findings show that BAZNAS integrates several communication pillars, including service quality, institutional accountability, transparency, program credibility, and ease of transaction, to maintain public trust and encourage *muzakkī* loyalty. These pillars are important because digital *zakāh* participation is not determined solely by the availability of payment technology, but also by whether *muzakkī* understand the *zakāh* program, trust the institution, and feel confident that their funds are managed transparently. Recent studies on Islamic philanthropy also show that public trust, digital literacy, social media communication, and transparent governance are crucial factors in transforming *zakāh* payment into sustained donor participation (Wulandari et al., 2025; Hidayat et al., 2025). Therefore, IMC in *zakāh* institutions should be understood as a strategic effort to combine religious motivation, institutional transparency, and technical payment guidance within one integrated donor communication ecosystem.

Based on the interview findings, Kurniawan explained that BAZNAS RI is currently developing a more structured communication strategy through the establishment of a special promotion unit designed to accommodate the *muzakkī* experience and maximize campaign effectiveness. This institutional initiative reflects BAZNAS's awareness that *zakāh* communication must be increasingly segmented, personalized, and channel-sensitive in order to reach diverse *muzakkī* groups more effectively. In the digital era, *muzakkī* are not passive recipients of religious messages; they actively compare information, evaluate institutional credibility, and choose payment channels that are perceived as easy, secure, and trustworthy. This organizational shift is in line with the logic of Marketing 4.0, where institutions are required to harmonize offline and online interactions in order to create a seamless customer experience (Kotler et al., 2017).

In practice, BAZNAS RI applies the concept of *muzakkī* experience through the Customer Path 5A model, consisting of Aware, Appeal, Ask, Act, and Advocate. At the Aware and Appeal stages, integrated campaigns help introduce BAZNAS programs and attract public interest through religious messages, social program narratives, and digital visibility. At the Ask stage, *muzakkī* seek further validation by checking official information, confirming account legitimacy, and evaluating institutional transparency. The Act stage becomes the critical point where banking technology plays its most significant role, because mobile banking, QRIS, ATMs, virtual accounts, and payroll-based *zakāh*

services reduce transaction barriers and enable *muzakkī* to complete payments more efficiently. Finally, at the Advocate stage, positive payment experiences, automated receipts, and visible program impact encourage satisfied *muzakkī* to recommend BAZNAS payment channels to their families, colleagues, and social networks. In this sense, the integration of IMC and banking services optimizes the *muzakkī* journey by reducing friction, especially in the transition from verification to transaction.

To support this IMC framework, Kurniawan emphasized the importance of a structured content strategy that begins with *zakāh* literacy, continues with programmatic information, and ends with clear payment-channel instructions through banking services. This sequence is important because *muzakkī* need to understand not only why *zakāh* should be paid, but also where, how, and through which trusted channels it can be paid. By combining educational content, program transparency, and practical payment guidance, BAZNAS strengthens both the cognitive and technical readiness of *muzakkī* to participate in digital *zakāh* collection. Thus, banking-based *zakāh* collection becomes effective not only because of technological accessibility, but also because it is supported by integrated communication that builds awareness, trust, convenience, and long-term donor engagement.

### **Digital Banking Channels and *Zakāh* Collection Growth**

The collection of *zakāh* through banking services is considered increasingly effective because banking channels provide accessible, familiar, and institutionally trusted transaction infrastructures for *muzakkī*. According to Arief Budiman, banking channels are among the main payment channels used by BAZNAS RI alongside other online payment platforms. This is because ownership of a bank account often becomes the basic financial prerequisite before individuals can access other digital payment services, such as mobile banking, QRIS, virtual accounts, or e-commerce-based donation features. In this sense, banking services function not only as payment instruments, but also as an entry point for broader digital *zakāh* participation. The integration of *zakāh* payment into banking channels helps reduce spatial and operational barriers because *muzakkī* can fulfill their obligations without visiting physical service counters, while transactions can be recorded more systematically through formal financial systems.

The strategic role of banking channels is also closely related to the increasing digitalization of *zakāh* management in Indonesia. Previous studies have shown that digital payment systems and financial technology can strengthen *zakāh* collection by improving transaction efficiency, transparency, and public accessibility (Rachman & Salam, 2018; Ninglasari & Muhammad, 2021). In addition, the intention to use digital *zakāh* payment services is influenced by factors such as perceived ease of use, performance expectations, facilitating conditions, *zakāh* literacy, and institutional trust (Kasri & Yuniar, 2021; Yahaya & Ahmad, 2019). Therefore, banking-based *zakāh* collection becomes more effective when it is not treated merely as a technical payment option, but as part of an integrated communication and service ecosystem that helps *muzakkī* move from awareness to actual payment.

Furthermore, the impact of *zakāh* collection through Integrated Marketing Communication can be observed from BAZNAS collection data reported in the Indonesia Zakat Outlook 2025. The data show that BAZNAS RI experienced an increasing trend in *zakāh*, *infāq*, *ṣadaqah*, and other social fund collections during the 2021–2024 period, indicating that more structured communication and broader payment accessibility contributed to stronger collection performance (Puskas BAZNAS RI, 2025). This trend suggests that the effectiveness of *zakāh* collection is not determined only by the existence of banking technology, but also by how BAZNAS communicates *zakāh* literacy, program information, institutional transparency, and payment instructions to potential *muzakkī*.

The growth of *zakāh* collection through banking channels also confirms the importance of reducing transaction friction in the *muzakkī* journey. When banking services are integrated with clear communication, *muzakkī* can more easily identify official payment channels, verify account legitimacy, and complete transactions through mobile banking applications, ATMs, QRIS, virtual accounts, or payroll-based deductions. The increase in banking-channel collection from 2021 to 2024 therefore reflects the combined effect of technological accessibility and communication integration. In practical terms, the easier *muzakkī* understand the payment procedure and the more they trust the institution receiving the funds, the higher the probability that they will move from interest and verification to actual payment. Thus, digital banking channels strengthen *zakāh* collection not only by simplifying transactions, but also by supporting trust, accountability, and continuity in formal Islamic philanthropic

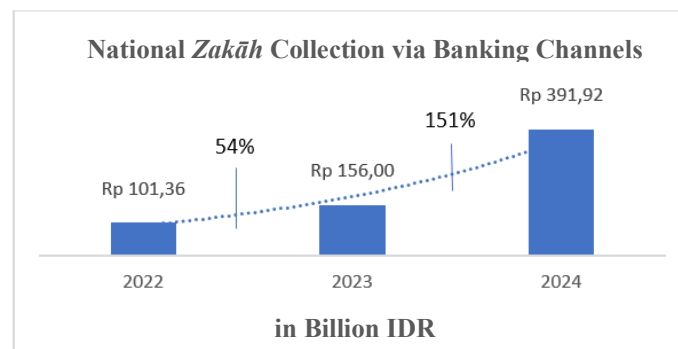
participation.

**Image 2**  
**National Zakāh Collection for 2021 – 2024**



This upward trend indicates that the more integrated the communication and the easier the banking access, the higher the *muzakkī*'s decision to transact. The graph shows that there was a 54% increase in *zakāh* collection through banking channels between 2022 and 2023. A significant increase also occurred in 2023-2024, amounting to 151%. It can be concluded that the more people are exposed to information about *zakāh* payments through banks, the more likely they are to pay their *zakāh* through *zakāh* institutions.

**Image 3**  
**Bank Channel Collection**



Source image: BAZNAS internal Data, processed data, 2025

### Campaign Customization and *Muzakkī* Segmentation

Despite its effectiveness, the implementation of IMC faces several practical challenges. Kurniawan noted that the primary obstacle lies in campaign customization. Each communication medium, both online and offline, has different characteristics. Consequently, campaign materials must be meticulously tailored to align with the specific profile of *muzakkī* on each channel to ensure maximum engagement.

Supporting this view, Arief Budiman categorized these characteristics based on demographics such as gender, age, and service preferences. This necessitates a contextual marketing approach where content is not only integrated but also personalized according to the communication media used. This strategic nuance ensures that BAZNAS's digital transformation remains relevant across diverse *muzakkī* segments.

In managing its collection strategy, BAZNAS RI categorizes its inbound funds into several distinct channels based on donor preferences. While traditional channels such as offline counter services, direct teller deposits, and corporate payroll *zakāh* still maintain a stable baseline, digital integration has diversified rapidly. These modern channels are split into non-bank digital platforms (the official BAZNAS website, crowdfunding platforms, and online marketplaces) and institutional banking channels (comprising ATM machines, internet banking, virtual accounts, auto-debit services, and QRIS codes built into mobile banking apps like BYOND by BSI). Based on internal BAZNAS strategic

insights, banking channels hold a strategic advantage because they eliminate spatial barriers, allowing *muzakkī* to execute transactions independently while instantly synchronizing data with the banking partner's internal ledger, which differs fundamentally from manual direct transfers or physical counter collections.

### **Digital *Muzakkī* Experience and the Customer Path 5A Mapping**

To capture the actual *muzakkī* experience and evaluate the concrete effectiveness of the Integrated Marketing Communication (IMC) strategy through banking channels, this study expanded its empirical basis by conducting in-depth interviews with individual donors. The insights from three actual *muzakkī* representing different digital-savvy demographics (Gen-Z and Millennials) illustrated a complete behavioral shift within the Customer Path 5A framework, driven by contemporary Islamic banking integration.

At the Aware and Appeal stages, the implementation of a multi-channel IMC approach proved effective in cutting through digital clutter. Informant M1 (27 years old, Gen-Z) noted that institutional exposure was reinforced through synchronized media channels: *"Lately, I have been seeing BAZNAS advertisements on social media and physical street banners. Occasionally, I also receive push notifications directly from my mobile banking application reminding me to fulfill my ZIS obligations. Since I routinely utilize banking apps, seeing these integrated features immediately caught my interest."* This indicates that banking apps do not merely serve as transactional utilities but act as persuasive communication touchpoints.

Reflecting the critical nature of modern digital-native donors, the journey progresses into a distinct Ask phase where institutional credibility is cross-checked. Informant M2 (32 years old, Millennial) explained her verification behavior: *"I first discovered BAZNAS through their social media channels. After exploring their content, I found their approach highly appealing. However, I always double-check to make sure that the bank account name is officially registered under BAZNAS before finalizing any transaction."* Similarly, M1 highlighted that she routinely visits the official BAZNAS website to verify account legitimacy. This proves that high-contact informational integration across platforms is crucial to transition the audience from curiosity to transactional trust.

The actual transaction stage (Act) is where banking technology provides the highest optimization by eliminating physical and operational friction. Contemporary sharia digital banking apps seamlessly absorb *muzakkī* lifestyle preferences. Informant M2 routinely utilizes prominent Islamic banking applications, specifically BYOND by BSI and OCTO Mobile by CIMB Niaga Syariah. She shared: *"Paying via mobile banking is incredibly easy because it only requires a single click. Moreover, what makes the experience unique is that BAZNAS provides an automated notification containing a monthly payment history recap. Seeing my transactional history properly archived is highly satisfying."* Informant M3 (28 years old, Millennial) also reinforced this spatial optimization: *"It feels significantly easier because I do not have to visit a physical service counter. I can fulfill my obligations from home using my smartphone via Bank Syariah Indonesia (BSI) mobile transfer."*

To further enrich the multi-channel behavioral analysis, Informant 4 (M4, a 34-year-old private sector employee) provided a longitudinal perspective on how institutional trust bridges traditional and contemporary digital pathways. At the Aware and Appeal stages, M4's exposure originated from a long-term historical awareness that evolved alongside digital marketing: *"I have known BAZNAS since my college days in 2014 through an institutional forum during Prof. Didin's leadership. Currently, my ongoing engagement is reinforced by following BAZNAS's official Instagram updates, which continuously capture my attention."*

During the Ask phase, M4 highlighted that institutional status automatically bypasses the friction of verification for established entities: *"Because BAZNAS is an official state-backed institution, I have high systemic trust. If I see their donation posters, I will instantly execute the payment without secondary cross-checking, unless it is an unfamiliar agency which would compel me to verify first."*

M4's Act stage provides crucial empirical evidence for the structural diversification of collection channels, specifically the integration of institutional corporate payrolls alongside decentralized digital tools. M4 routinely utilizes a dual-channel configuration: *"For my routine income zakāh, it is completely automated through a corporate payroll autodebit system via my office every month. For casual infāq or sadaqah, I utilize various channels ranging from the official BAZNAS website to e-commerce features"*

and mobile bank transfers."

Evaluating the post-transaction experience, M4 confirmed that institutional synchronization creates extreme peace of mind, though a persistent gap remains in decentralized transfers: "The corporate autodebit is flawless because BAZNAS instantly issues an official tax-deductible receipt (Bukti Setor *zakāh*), proving my funds are properly archived. However, when doing a basic manual bank transfer for *infāq*, I noticed that an automated receipt is missing unless I manually text them for confirmation. For small amounts, I usually let it be without confirmation, but I believe website-based or direct mobile app transactions offer a much faster receipt loop.

This high systemic satisfaction propelled M4 into becoming an advanced Advocate within his close circles. M4's advocacy transitioned from digital sharing to high-impact behavioral influence: "I routinely share these convenient methods with my colleagues and family. In fact, this year, I successfully persuaded my mother and my brother to channel their seasonal *Qurbān* sacrifices through BAZNAS."

Despite these minor operational bottlenecks reported in manual transfers, the overarching perception of BAZNAS's transparency remains highly positive, successfully driving the donors into the ultimate Advocate stage. The digital convenience, structural automation, and observable real-world program impacts naturally prompt organic word-of-mouth promotion within the *muzakkī's* ecosystem.

Informant M2 explained: "*Because the process is so seamless, my colleagues and family members often ask me to share the payment tutorials or digital posters. I gladly share these resources so that they can also participate in distributing their ZIS through BAZNAS.*" Informant M3 reinforced this by stating: "*Since I have personally observed the real-world impact of BAZNAS's social welfare programs, I remain confident in their integrity. I actively recommend BAZNAS to my friends.*" This advocacy culminated strongly in M4's behavioral impact, where he successfully expanded BAZNAS's donor base through direct familial persuasion for seasonal religious obligations.

In summary, mapping the dynamic and empirical individual *muzakkī* journey proves that the systematic integration of digital banking services and corporate payroll networks—when strongly reinforced by structured, multi-channel IMC strategies—is highly capable of transforming passive public awareness into active, institutionalized, repetitive, and advocate-level donor participation.

To synthesize the behavioral patterns across the individual donor journey, Table 3 systematically maps how different channel adoptions interact with the Integrated Marketing Communication (IMC) touchpoints and the corresponding Customer Path 5A stages.

**Table 3.**  
**Synthesis of *Muzakkī* Experience Mapping Based on the 5A Customer Path**

| Customer Path Stage | Core Behavioral Triggers   | Informant Responses & Channel Preferences   | Identified Systemic Friction / Gaps   |
|---------------------|--|---|---|
| Aware & Appeal      | <b>Social Media Ads (Instagram), Mobile App Push Notifications, Outdoor Banners.</b> | <b>M1, M2, M4: Highly responsive to Instagram &amp; push alerts. M3: Primarily driven by physical OOH banners.</b>  | <b>High digital noise requires continuous cross-channel synchronization to maintain visibility.</b>                 |
| Ask                 | <b>Institutional Credibility &amp; Account Legitimacy Cross-checking.</b>            | <b>M1, M2: Active verification via official BAZNAS website. M3, M4: Trust automatically derived from state-backed status &amp; bank partner reputation.</b> | <b>Information fragmentation; channel security must be explicitly broadcasted on all posters.</b>                   |
| Act                 | <b>Transaction Execution via Integrated Features.</b>                                | <b>M1, M2: Single-click Mobile Banking (BYOND by BSI, OCTO Mobile). M3: Mobile bank transfer. M4: Corporate Payroll Autodebit &amp; E-commerce.</b>         | <b>Seamless execution achieved in integrated banking and payroll, but manual transfers introduce spatial steps.</b> |
| Advocate            | <b>Organic Word-of-Mouth, Sharing Digital Assets.</b>                                | <b>M1, M2, M4: Frequently share posters to colleagues/family. M4: Successfully influenced family members to shift <i>Qurbān</i> channels.</b>               | <b>Advocacy is highly organic but dependent on the visual shareability of the digital campaigns.</b>                |

*Source: Primary qualitative data (processed by authors, 2026)*

## CONCLUSION

This study explores how BAZNAS RI integrates its Integrated Marketing Communication (IMC) strategy with digital banking channels to streamline the public donor journey. Based on the qualitative findings, the synchronicity of multi-channel communications—spanning social media, physical out-of-home media, and direct mobile banking notifications—appears to support collection growth by expanding institutional visibility. When mapped through the Customer Path 5A framework, banking integrations such as BYOND by BSI, OCTO Mobile, and QRIS gateways play a vital role in cutting through transaction friction, enabling critical donors (particularly Gen-Z and Millennials) to transition smoothly from the 'Ask' (verification) phase to the 'Act' (execution) phase. Continuous post-transaction engagement via automated WhatsApp receipts and program updates further reinforces donor trust, effectively transforming regular *muzakkī* into active advocates who promote BAZNAS within their personal and professional networks.

However, this study acknowledges several prominent limitations. First, due to its qualitative nature and the absence of large-scale statistical hypothesis testing, the findings cannot determine a statistically "significant influence" or mathematically prove that banking channels are the absolute most effective driver compared to other digital donation methods. Second, the empirical base is restricted to a limited number of institutional key informants and a small sample of digital-savvy *muzakkī*, which may not fully represent the diverse behaviors of the entire national donor population. Lastly, this study lacks granular transaction analytics, such as monthly transaction frequencies or precise repeat payment rates across different bank partners. Future research should address these gaps by employing quantitative or mixed-method approaches. Conducting structural equation modeling (SEM) on a broader *muzakkī* survey base and incorporating detailed transaction-level analytics would provide a more generalized and definitive measure of how IMC dimensions mathematically optimize Islamic corporate and retail philanthropy collection.

## Acknowledgements

The authors would like to express their sincere gratitude to BAZNAS RI for granting research permission and providing essential access to the required data and information. Special appreciation is extended to the informants who generously shared their time and insights during the interviews.

## REFERENCES

- Ahmad, T., Tarmidi, R., Ridzwan, M., Hamid, S., & Roni, M. (2014). Factors influencing behavioural intention to use zakāh-based crowdfunding platform: UTAUT perspective. *International Journal of Zakāh*, 5(3), 1–19.
- Al-Qaradhawi, Y., & Suhardi, K. (2000). *Bagaimana berinteraksi dengan Al-Qur'an*. Al-Kautsar.
- Beik, I. S., & Arsyianti, L. D. (2015). *Ekonomi pembangunan syariah*. Rajawali Pers.
- Belch, G. E., & Belch, M. A. (2018). *Advertising and promotion: An integrated marketing communications perspective* (11th ed.). McGraw-Hill Education.
- Budianto, E. W. H., & Dewi, N. D. T. (2024). The role of integrated marketing communications to improving the Islamic social economy. *International Journal of Global Modern Research (IJGMR)*, 1(1).
- Budiman, A. (2025). Personal communication, Jakarta, 2025.
- Fauziyah, R. (2010). Pemikiran Yusuf Qardhawi mengenai zakāh saham dan obligasi. *Jurisdictie: Jurnal Hukum dan Syariah*, 1(2).
- Fiqhyany, M. R., & Prasetyo, A. (2014). Pengaruh komunikasi pemasaran terpadu terhadap niat muzakkī membayar dana zakāh, infaq, shadaqah pada Yayasan Nurul Hayat Cabang Tuban. *Jurnal Ekonomi Syariah: Teori dan Terapan*, 1(11), 813–831. <https://doi.org/10.20473/vol1iss201411pp813-831>
- Hidayat, K., Santiago, F., Fahmy, M., Ardae, R., & Lubis, S. (2025). Zero cash balance and trust building in mosque philanthropy: Optimizing zakāh and waqf for community empowerment at Jogokariyan Mosque. *Jurnal Indo-Islamika*, 15(2), 433–446. <https://doi.org/10.15408/jii.v15i2.48755>
- Hotniar, S. (2005). *Sistem informasi manajemen: Konsep dasar, analisis, dan metode pengembangan*. Graha Ilmu.
- Hudaefi, F. A., & Jaswir, I. (2019). Halal governance in Indonesia: Theory, current practices, and related issues. *Journal of Islamic Monetary Economics and Finance*, 5(1), 89–116. <https://doi.org/10.21098/jimf.v5i1.1049>
- Kailani, N., & Slama, M. (2020). Accelerating Islamic charities in Indonesia: Zakāh, sedekah and the immediacy of social media. *South East Asia Research*, 28(1), 70–86. <https://doi.org/10.1080/0967828X.2019.1691939>
- Kasri, R. A., & Yuniar, A. M. (2021). Determinants of digital zakāh payments: Lessons from Indonesian experience. *Journal of Islamic Accounting and Business Research*, 12(3), 362–379. <https://doi.org/10.1108/JIABR-08-2020-0258>
- Kitchen, P. J., & Burgmann, I. (2010). Integrated marketing communication: Making it work at a strategic level. *Journal of Business Strategy*, 31(4), 34–39. <https://doi.org/10.1108/02756661011055169>
- Kotler, P. (2002). *Manajemen pemasaran* (Edisi milenium). Prenhallindo.
- Kotler, P., & Armstrong, G. (2001). *Prinsip-prinsip pemasaran* (Edisi ke-12, Jilid 1). Erlangga.
- Kotler, P., Kartajaya, H., & Setiawan, I. (2017). *Marketing 4.0: Moving from traditional to digital*. John Wiley & Sons.
- Kurniawan, R. (2025). Personal communication, Jakarta, 2025.
- Mahri, M., & Rekan-rekan. (2019). Determinants of the intention to pay zakāh online: Evidence from Indonesia. *Journal of Islamic Monetary Economics and Finance*, 5(3).
- Muhammad. (2002). *Manajemen bank syariah*. UPP AMP YKPN.
- Ninglasari, S. Y., & Muhammad, M. (2021). Zakāh digitalization: Effectiveness of zakāh management during the COVID-19 pandemic. *Journal of Islamic Economic Laws*, 4(1), 26–44. <https://doi.org/10.23917/jisel.v4i1.12442>
- Puskas BAZNAS. (2020). *Indeks Zakāh Nasional (IZN) 2020*. Pusat Kajian Strategis BAZNAS.
- Puskas BAZNAS. (2025). *Indonesia Zakāh Outlook 2025*. Pusat Kajian Strategis BAZNAS.
- Rachman, M. A., & Salam, A. N. (2018). The reinforcement of zakāh management through financial technology systems. *International Journal of Zakāh*, 3(1), 57–69. <https://doi.org/10.37706/ijaz.v3i1.68>
- Rohim, A. (2019). Optimalisasi penghimpunan zakāh melalui digital fundraising. *Al-Balagh: Jurnal Dakwah dan Komunikasi*, 4(1), 59–90.

- Rosenberg, J. M. (1985). *Dictionary of banking and financial services* (2nd ed.). Wiley.
- Shiddieqy, M. H. A. (2009). *Pedoman zakāh*. Pustaka Rizki Putra.
- Siringoringo, H. (2005). *Seri teknik riset operasional: Pemrograman linear*. Graha Ilmu.
- Smith, P. R., & Zook, Z. (2011). *Marketing communications: Integrating offline and online with social media*. Kogan Page.
- Wulandari, W., Nuryaman, N., Firdaus, F., & Affandi, M. T. (2025). Young ‘āmil as digital agents of change: Spiritual motivation, social media activism, and Islamic philanthropy transformation. *Jurnal Indo-Islamika*, 15(2), 259–276. <https://doi.org/10.15408/jii.v15i2.48706>
- Yahaya, M. H., & Ahmad, K. (2019). Factors affecting the acceptance of financial technology among asnaf for the distribution of zakāh in Selangor: A study using the Unified Theory of Acceptance and Usage of Technology (UTAUT) model. *Journal of Islamic Finance, Special Issue*, 35–46.
- Yahaya, R., & Ahmad, T. (2019). Behavioral influences on the use of Islamic crowdfunding and digital zakāh payment platforms. *International Journal of Zakāh*, 5(3), 1–19.
- Yona, S. (2006). Penyusunan studi kasus. *Jurnal Keperawatan Indonesia*, 10(2).