

Zakat Fundraising in Indonesia: Continuity, Legal Framework, and Digital Transformation

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Abstract. *This study examines continuity and change in zakat fundraising in Indonesia, tracing its evolution from community-based traditional channels to formal institutions and digital platforms. Using a Systematic Literature Review (SLR) guided by the PRISMA framework, 67 peer-reviewed articles published between 2015 and 2025 were analyzed. The findings show that zakat fundraising in Indonesia follows a layered and hybrid trajectory rather than a linear shift from tradition to digitalization. Traditional mechanisms rooted in religious authority, communal trust, and local culture remain influential alongside institutional and digital channels. While institutionalization under Law No. 23 of 2011 has strengthened governance and accountability, tensions persist between state-based and civil society organizations. Digitalization enhances efficiency and outreach, yet trust, digital literacy, religious perceptions, and data security limit adoption. A hybrid model is essential for sustainable zakat fundraising in the digital era.*

Keywords: *zakat fundraising; digitalization; institutionalization; Islamic philanthropy; Indonesia*

Abstrak. *Penelitian ini menelaah keberlanjutan dan perubahan praktik penggalangan zakat di Indonesia, dari cara tradisional berbasis masyarakat hingga lembaga formal dan platform digital. Menggunakan Systematic Literature Review (SLR) dengan kerangka PRISMA, penelitian ini menganalisis 67 artikel peer-reviewed yang terbit antara 2015 dan 2025. Hasilnya menunjukkan bahwa penggalangan zakat berjalan secara bertingkat dan hybrid, bukan sekedar berpindah dari tradisional ke digital. Mekanisme tradisional yang berakar pada otoritas agama, kepercayaan masyarakat, dan budaya lokal tetap berperan di samping cara formal dan digital. Institusionalisasi berdasarkan Undang-Undang No. 23 Tahun 2011 memperkuat tata kelola, namun ketegangan antara organisasi zakat berbasis negara dan masyarakat sipil tetap ada. Digitalisasi meningkatkan efisiensi dan jangkauan, tetapi adopsinya masih terbatas karena kepercayaan, literasi digital, persepsi agama, dan keamanan data. Model hybrid dianggap penting untuk keberlanjutan penggalangan zakat di era digital.*

Kata kunci: *penggalangan zakat; digitalisasi; institusionalisasi; filantropi Islam; Indonesia*

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Introduction

Zakat management in Indonesia has undergone a transformative journey that can be classified into three main waves. The first wave is the traditional era and early institutionalization, rooted in communal practices during the Islamic kingdoms, and later evolving to more structured state involvement during the Old Order, New Order, and Reformation eras (Tahir dan Muin, 2023). The culmination of this phase was formal institutionalization through Law (UU) No. 38 of 1999, which was later refined by Law No. 23 of 2011 (Nopiardo, 2021). This regulation created an ecosystem of Zakat Management Organizations (OPZ), consisting of the National Zakat Agency (BAZNAS) as a government-established institution and the Zakat Management Institutions (LAZ) established by civil society. This phase marked a fundamental shift from informal and sporadic collection to more organized and accountable management.

The second wave is characterized by accelerated digitalization. The primary drivers stem from the need for efficiency, expanded reach, and the demands of the times, further accelerated by the COVID-19 pandemic (Hudaefi and Beik, 2021). In this phase, OPZ began adopting various digital platforms, including payment channels that facilitate transactions, expanding access for muzakki across geographical boundaries, and increasing transparency through online reporting (Asni et al., 2024). The transformation significantly changed the landscape of *fundraising* zakat, shifting from face-to-face interactions to instant digital transactions.

Massive zakat collection has shifted from traditional institutional methods, direct handovers to amils with limited record-keeping, to an integrated digital ecosystem. A BAZNAS study reported that donations through digital platforms increased by 51 percent (BAZNAS, 2024). Indicating that the convenience, efficiency, and accessibility offered by technology has successfully revolutionized the way people pay zakat.

Despite experiencing two major waves of transformation, national zakat collection has consistently fallen far short of its potential. Data from the 2025 Indonesian Zakat Outlook shows zakat collection growth of Rp22.48 trillion in 2022, reaching Rp32.32 trillion in 2023, and continuing to rise to Rp40.5 trillion in 2024 (BAZNAS, 2025). Despite the growth, this figure is still far below the estimated annual zakat potential of IDR 327 trillion.

This digital shift also creates a dilemma: the digital zakat payment process could erode the spiritual and relational dimensions that lie at the heart of Islamic philanthropy. Zakat, which is essentially a socio-economic act of worship (*al-Ijtima'iyah*

al-Iqtishadiyyah) (Qaradawi, 2007) and a medium of preaching for the empowerment of the people, risks being reduced to mere a cold and impersonal financial transfer. The Phenomenon of Electronic Religiosity that emerged in the digital space changed the religious experience to be more individualistic and mediated by screens (Battista, 2024). In fact, direct interaction between the muzaki and the amil spiritually functions to provide spiritual guidance and personal services to provide peace of mind for the muzaki as reflected in QS at-Taubah [9]:103.

On the other hand, cybersecurity risks, data privacy breaches, and the spread of unverified content on digital platforms have emerged, compounded by the sensitivity of news coverage regarding accountability and transparency in zakat management. All of these factors have the potential to trigger a crisis of public trust that could damage the reputation and credibility of zakat payers. This situation raises a critical question: to what extent can digital convenience be maintained without sacrificing the spiritual depth and interpersonal trust that are the underpin muzakki loyalty?

From the institutional and governance side, the zakat fundraising ecosystem still fragmented and competitive, rather than collaborative. The enactment of Law No. 23 of 2011, which was originally intended to encourage integration and optimization of zakat management across various sectors, was instead perceived as a form of centralization of zakat management, thus facing resistance from Islamic civil society. As Fauzia (2016) stated, initially, this resistance was a form of hidden rejection among the grassroots due to the state's dominance in regulating the freedom of civil philanthropy. However, over time, efforts to "resist" the centralization of zakat management began to be widely voiced and organized since the planned amendment to Zakat Management Law No. 38 of 1999. Even after its enactment, the latest law, Law No. 23 of 2011, is still facing judicial review by civil society groups (Fauzia, 2016). Most recently, in 2025, a judicial review of the Zakat Management Law was resubmitted to the Constitutional Court (MK) because it was deemed to favor BAZNAS (National Zakat Collection Agency) as a state institution, resulting in an imbalance in roles and potential abuse of power. The Constitutional Court's ruling on August 28, 2025, rejected the lawsuit and emphasized the need to strengthen a unified system and the application of principles *good amil governance* in zakat management (Ministry of Religion, 2025).

The transformation of zakat collection channels in Indonesia reflects a long journey from traditional community-based and belief-based practices, which were then institutionalized in formal organizations, to adapting to digital technology. This shift is not simply a technical innovation, but rather part of the social, cultural,

and religious dynamics that shape how zakat payers understand and fulfill their zakat obligations. While the presence of digital channels opens up opportunities for efficiency, transparency, and broader reach, it also raises new issues related to the erosion of personal relationships, the digital literacy gap, and reputational risks for zakat institutions. Therefore, understanding the continuity and change in zakat channel strategies is crucial *fundraising*. It is important that the zakat collection model in the digital era is not only technically effective, but also in line with spiritual values, social ethics, and the normative legitimacy of zakat as worship.

Method

This study employed a Systematic Literature Review (SLR) approach guided by the PRISMA framework. To minimize bias, Shaffril et al. recommend that SLRs draw from more than one database (Shaffril et al., 2021). Therefore, this study searched the literature through Scopus, Emerald, and Google Scholar. Scopus was chosen because it provides tens of thousands of highly reputable academic articles and is frequently used in searching for quality scientific references (Gusenbauer & Haddaway, 2020). Emerald is also used because it is widely known and widely cited in academic writing (Mushtaq and Zia, 2019). As a complement, Google Scholar was used as a complementary source to broaden the scope of references, in line with Zhao's (2014) recommendation that more than one database should be used the importance of using more than one database (Zhao, 2014).

Identification

In the identification phase, researchers conduct a literature search using a range of keywords. The more diverse the keywords used, the broader the scope of articles retrieved from the database. Referring to Shaffril et al. (2021), researchers used general keywords, symbols, and specific codes to search for articles in Scopus, Emerald, and Google Scholar. Some of the keywords used included:

“zakat” AND “fundraising” AND “Indonesia”, “zakat” AND “fundraising” AND “digitalization”, “zakat” AND “fundraising” AND “institutionalization”, “zakat fundraising” AND “tradition” AND “Indonesia”, as well as “zakat fundraising” AND “digitalization” AND “Indonesia”.

The literature search was conducted by retrieving articles from Scopus, Emerald, and Google Scholar with a combination of keywords used, namely:

Table 1. Keyword Search and Number of Publications in Each *Database*

Basis Data	Search Terms	Number of Articles	Acquisition Date
Scopus	"zakat" AND "fundraising" AND "Indonesia"	5	10/8/2025
	"zakat" AND "fundraising" AND "digitalization"	5	10/8/2025
	"zakat" AND "fundraising" AND "institutionalization"	10	10/8/2025
	"zakat fundraising" AND "tradition" AND "Indonesia"	0	15/8/2025
	"zakat fundraising" AND "digitalization" AND "Indonesia"	14	15/8/2025
Emerald	"zakat" AND "fundraising" AND "Indonesia"	12	10/8/2025
	"zakat" AND "fundraising" AND "digitalization"	0	10/8/2025
	"zakat" AND "fundraising" AND "institutionalization"	4	10/8/2025
	"zakat fundraising" AND "tradition" AND "Indonesia"	5	12/8/2025
	"zakat fundraising" AND "digitalization" AND "Indonesia"	6	13/8/2025
Google Scholar	"zakat" AND "fundraising" AND "Indonesia"	115	11/8/2025
	"zakat" AND "fundraising" AND "digitalization"	323	10/8/2025
	"zakat" AND "fundraising" AND "institutionalization"	167	12/8/2025
	"zakat fundraising" AND "tradition" AND "Indonesia"	59	13/8/2025
	"zakat fundraising" AND "digitalization" AND "Indonesia"	157	13/8/2025

The publication period was limited to 2015–2025 (10 years), with a research focus highlighting the continuity of tradition and changes towards digitalization in practice *fundraising* zakat in Indonesia.

Selection

After the identification stage, the literature search proceeded to the screening phase to ensure only relevant and high-quality articles are retained. During this stage, if duplications are found across multiple databases, articles from Scopus were prioritized. This decision was based on Scopus's broad journal coverage, rigorous selection process, and international recognition for maintaining the quality of academic publications (Singh et al., 2021).

Table 2. Selection Criteria

Criteria	Qualifications	Exceptions
Types of Literature	Journal articles, book chapters, proceedings, reports	Review, editorial.
Country	Indonesia	Apart from Indonesia
Publication Period	2015–2025	Besides 2015–2025
Subject Area	Social Sciences, Humanities, Islamic Studies, Marketing, Economics.	Besides that
Language	English and Indonesian	Non-English & non-Indonesian

Additionally, inclusion and exclusion criteria are established to maintain the focus of the study. This step is crucial because without clear boundaries, the study results risk being too broad and inconsistent with the research questions (Randles & Finnegan, 2023). Inclusion criteria ensure that only articles that are relevant, contextually appropriate, and meet quality standards are maintained, while exclusion criteria prevent the inclusion of literature that is duplicate, unpublished, or has not undergone peer review process.. Thus, establishing these criteria helps to increase the transparency, replicability, and credibility of the results of systematic literature review results (Page et al., 2021).

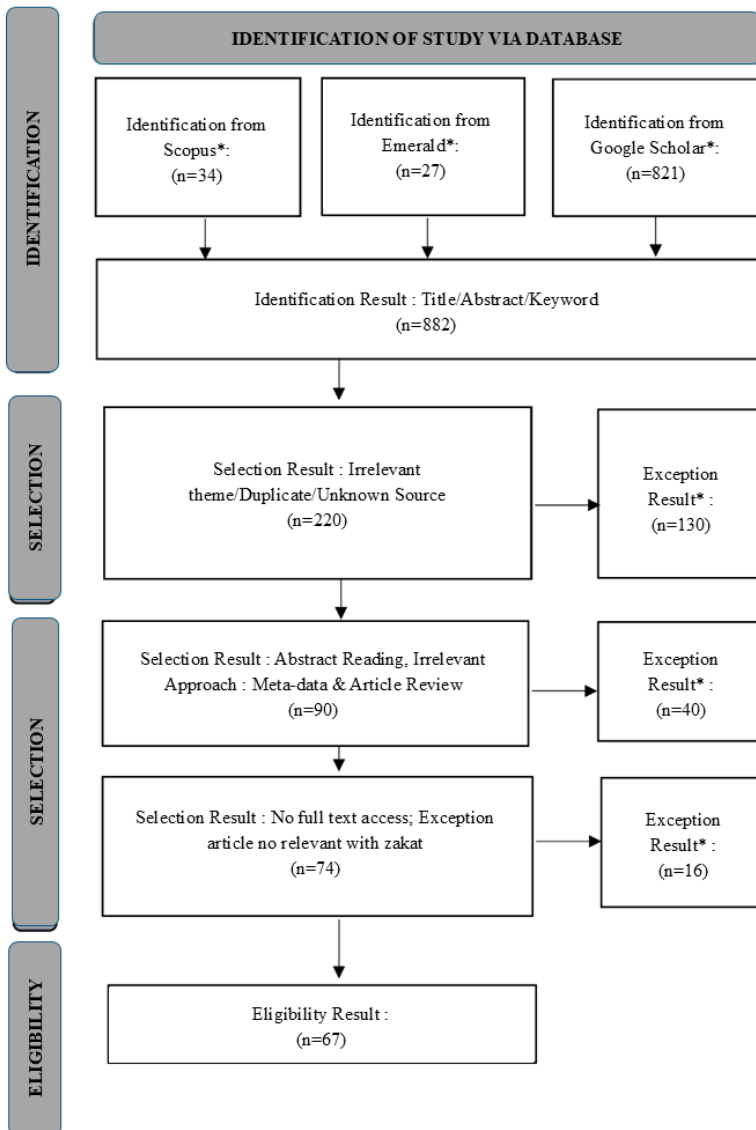
Qualifications

This stage was conducted in greater depth by reading the abstracts of each journal obtained. From these abstracts, researchers selected articles that aligned closely with the research focus, namely zakat fundraising in Indonesia from the perspectives of tradition, institutionalization, and digitalization. Inclusion and exclusion criteria were strictly applied during this process. Articles that did not highlight zakat fundraising, were not relevant to the context of zakat institutions or digitalization, or were written in languages other than English and Indonesian were excluded. However, literature discussing the topic of Islamic philanthropy, even if it did not explicitly include the term "zakat fundraising" in the title, were still considered if keywords or abstracts linked it to aspects of zakat tradition, institutionalization, or digitalization. Similarly, comparative articles comparing Indonesia with other countries, such as "Indonesia and Malaysia" or "Indonesia and Pakistan," were included as they provided a relevant contextual perspective.

In the initial screening stage, researchers obtained a total of 882 articles from three databases: 34 from Scopus, 27 from Emerald, and 821 from Google

Scholar. After screening titles that were not directly related to zakat fundraising, 130 articles were excluded, leaving 220 articles. These articles then entered the second qualification selection stage, which involved reading abstracts to ensure their relevance to the research theme. The literature selection process, from initial identification to final inclusion, is detailed in the PRISMA flowchart in Figure 1.

Figure 1. SLR Flowchart using PRISMA



This research combines searches of articles in academic databases (Scopus, Emerald, and Google Scholar) with a literature review of relevant academic books from the past two decades. The comprehensive literature review should not only include the latest research findings from journals but also place those findings within an existing conceptual framework (Booth et al., 2021). Journal articles are used to capture empirical developments and current trends, while books serve to strengthen the theoretical and conceptual foundations of zakat fundraising channels.

Result

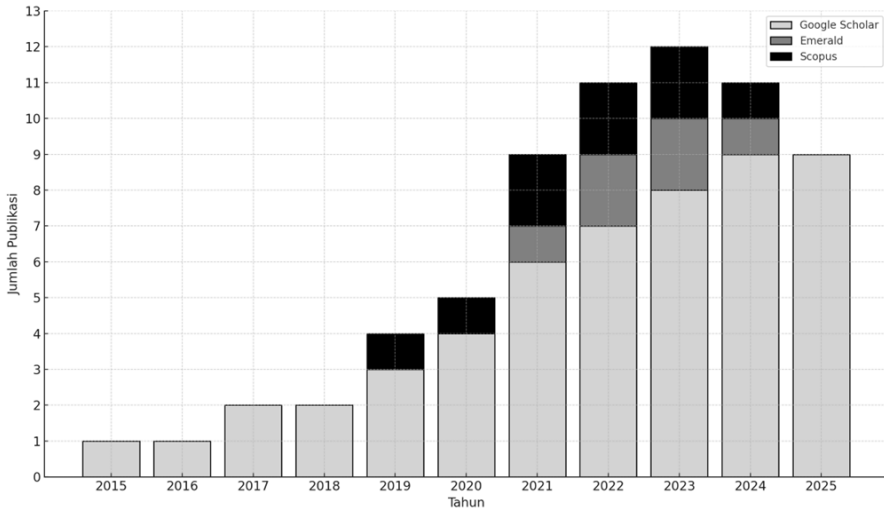
A total of 882 articles were retrieved based on keyword searches in the Scopus, Emerald, and Google Scholar databases. Details can be seen in Table 3 below.

Table 3. Number of Articles

No.	Keywords	Scopus	Emerald	Google Scholar	Amount	%
1	"zakat" AND "fundraising" AND "Indonesia"	5	12	115	132	15%
2	"zakat" AND "fundraising" AND "digitalization"	5	0	323	328	37%
3	"zakat" AND "fundraising" AND "institutionalization"	10	4	167	181	20%
4	"zakat fundraising" AND "tradition" AND "Indonesia"	0	5	59	64	7%
5	"zakat fundraising" AND "digitalization" AND "Indonesia"	14	6	157	177	20%
	Amount	34	27	821	882	100%

The combined search retrieved 882 journal articles and proceedings from three databases, namely Scopus, Emerald, and Google Scholar, reached 882 articles. However, as shown in the PRISMA flowchart (Figure 1), a total of 808 articles were excluded during the screening and eligibility assessment stages. The main reasons for exclusion included duplication, inconsistency of the topic with the research focus, and irrelevant publication types. After going through a multi-stage selection process, 67 articles were finally selected for further analysis in accordance with the research objectives.

Figure 2. Annual Publication Trends Across 3 Databases



Based on the data, the 67 included articles were published between 2015 and 2025, with the largest concentration in the last five years. The trend shows a significant increase from 2019, peaking with 12 articles in 2023. In terms of sources, Google Scholar dominates the number of publications each year, while Emerald began contributing in 2021 and remained relatively stable until 2024. Scopus has been present since 2019, contributing a small but consistent amount of 1–2 articles per year.

Discussion

Fundraising Dialectics: Religion, Power, and Tradition

Zakat collection in Indonesia represents a historical dialectic that brings together religious and political authority, local traditions, and civil society practices. Before state intervention through modern regulations, zakat was collected primarily through traditional socio-religious institutions such as mosques, surau (Islamic prayer houses), Islamic boarding schools (pesantren), ulama (Islamic scholars), and customary structures.

The Historical Context of Zakat Collection in Indonesia

During the early Islamic kingdoms in the Indonesian archipelago, zakat was not only seen as an individual obligation but also linked to the legitimacy of

power. Since the 16th century, in the Sultanate of Aceh and the Javanese Islamic kingdoms (Banten and Mataram), zakat and other forms of almsgiving were often part of royal policy (Fauzia, 2010). The network of Indonesian scholars with the Middle East since the 13th century played an important role in strengthening the understanding of zakat jurisprudence and institutionalizing it at the community level (Azra, 2004). Entering the 19th and early 20th centuries, Dutch colonialism influenced the practice of zakat. The colonial government attempted to oversee zakat through penghulu officials, but these authorities often lost their authority compared to charismatic ulama and kiai (Burhanuddin, 2012). While during the Japanese occupation (1942-1945) the management of zakat by the Japanese authorities did not show any significant development, even so, there was still a discourse on philanthropy carried out by MIAI (Indonesian Islamic Council) as an autonomous organization under the government with the effort to establish Baitul Mal in 1943 (Fauzia, 2013). This confirms that since the beginning, zakat has always been within a dialectical relationship between religious authority and political authority from the kingdom era to the colonial era and the Japanese occupation.

The early 20th century marked a new phase when modern Islamic organizations such as Muhammadiyah and Nahdlatul Ulama took an active role in zakat collection. With the growing awareness of modernity and efforts to reform Islam, these two organizations focused not only on education and da'wah but also institutionalized zakat as part of their socio-religious responsibility as part of their socio-religious responsibility. Amelia Fauzia (2016) emphasizes that since this period, Islamic philanthropy has shifted from individual and small-community practices to a more organized system under the authority of mass organizations (Fauzia, 2013). The emergence of modernist organizations marked a shift in religious authority from merely traditional ulama to new, more systematic institutional forms, including in terms of managing religious funds (Latief, 2010). In the context of Muhammadiyah, zakat is collected through a network of schools, hospitals, and organizational branches throughout Indonesia. This aligns with Muhammadiyah's modernist vision of presenting an Islam oriented toward real charity and social progress (Burhanuddin, 2012). Meanwhile, Nahdlatul Ulama (NU), with its base in Islamic boarding schools (pesantren) and traditional cleric networks, also began managing zakat within an institutional framework, while maintaining its local and traditional character. The link between NU and Islamic boarding schools in zakat management is evident in the latter's position as both the NU's social base and center of religious

authority. Until the 20th century, Islamic boarding schools continued to serve as centers for zakat management, enabling these Islamic educational institutions to maintain the continuity of philanthropic traditions by placing zakat, almsgiving, and waqf as central components of their activities (Fauzia, 2010).

Foundations of Belief and Figures of Religious Authority

Trust and community networks are the main foundations of traditional zakat collection channels in Indonesia. In the absence of state law enforcement requiring zakat payment, this practice relies entirely on voluntary awareness and trust of the payer in their local community. Historically and still today, many Indonesian Muslims prefer to distribute their zakat directly to trusted individuals, such as poor relatives, neighbors, or local institutions (e.g., mosques and religious study groups), rather than through official institutions. Government authorities do not mandate zakat, so citizens practice it as part of a genuine community ethos of philanthropy. This direct giving pattern is driven by the belief that those closest to them are more knowledgeable about the needs of the mustahik (zakat recipients) around them. Consequently, personal trust is key: the payer feels confident that their zakat will be properly distributed if distributed through a local person or institution with a reputation for trustworthiness. Even as modern zakat collectors (amil zakat) have begun to emerge, community participation is still heavily influenced by the level of trust in these institutions. Lack of socialization and knowledge about official institutions also leads many to continue distributing zakat independently. Thus, community-based social networks, from families, traditional elders, to local religious organizations – remain a vital traditional channel in zakat collection practices in Indonesia.

In traditional zakat channels, religious authority figures play a central role as drivers and guardians of the legitimacy of zakat practices. Ulemas, kiai (Islamic scholars), ajengan (Islamic elders), teungku (leaders), and other local religious leaders not only teach the obligation of zakat, but often act as informal amil (zakat administrators) trusted by the community. They gain social legitimacy because they are perceived to understand religious law and are trustworthy in distributing funds to those entitled to it. Traditions in various regions indicate that communities hand over zakat fitrah (alms) and zakat mal (good deeds) to local religious figures—for example, *religious teacher* And *modin* (mosque administrators) in Java – as a form of respect and trust. In return, in classical Islamic jurisprudence, they are entitled to receive a certain portion of zakat as amil, which is socially recognized as support for their role. As in Aceh, dayah ulama and santri are prioritized as recipients and

administrators of zakat due to their position *asin the way of Allah*. In Madura, zakat is often distributed through Islamic boarding school kiai, driven by the tradition of community obedience (ta'dzim) to the kiai.

Traditional Channels: From Mosque Spaces to Customary Arenas

Since the beginning of the Islamization of the Indonesian archipelago, mosques and surau (prayer houses) have served as centers of religious life and primary channels for zakat collection. In Minangkabau, for example, surau are not only traditional Islamic educational institutions but also serve as places where communities submit zakat fitrah and zakat mal (good deeds) to be managed by local clerics. A similar pattern exists in other regions, where mosques serve as collective points for zakat collection, particularly around Eid al-Fitr. This mechanism makes mosques/surau trusted channels because they are at the heart of the community, while also strengthening social cohesion. In addition to mosques and religious leaders, traditional zakat practices also take the form of individual philanthropy. Wealthy muzakki often gather mustahik (obliged beneficiaries) in their homes to receive zakat directly. This practice reinforces the pattern of zakat collection. *direct giving* which is popular in many areas, although it is prone to technical and security issues. The zakat tragedy in Pasuruan (2008), where direct distribution resulted in loss of life, is an example of the limitations of this practice.

In the early decades after independence, zakat was managed almost entirely by socio-religious institutions midwifed by modernist groups (Fauzia, 2010). Traditional Islamic organizations such as Muhammadiyah, Nahdlatul Ulama, and Islamic congregations have also managed zakat collection since the early 20th century. The educational institutions, mosques, and religious study groups they established became venues for collective zakat collection. As their networks expanded, the practice of zakat fundraising became more institutionalized, although it remained rooted in community mechanisms. Islamic boarding schools (pesantren) and networks of students (santri) also served as collective channels for zakat collection. The tradition of paying zakat to Islamic boarding school kiai allows zakat to be collected in large amounts for even distribution within the school and its surrounding areas. The role of Islamic boarding schools is not only as educational institutions, but also as socio-economic institutions, where the zakat collected supports students, teachers, and the community.

In various regions, zakat is collected through community channels that integrate with local customs. In the Spermonde Islands, South Sulawesi, zakat is combined with a sea purification ritual, using candlenuts and candles as symbols of self-purification. This is carried out in a communal ritual that strengthens the cultural identity of fishermen. In Minangkabau, zakat fitrah is given to village religious leaders who will distribute it to the poor. However, Minang customs allow families to give zakat fitrah directly to poor relatives within the matrilineal family for humanitarian reasons. In Papua, zakat is collected by involving traditional leadership so that it is widely accepted in a pluralistic society, then traditional structures such as *asondoafi* involved in village deliberations to determine those eligible for zakat. In Madura, Islamic boarding school kiai are the primary channel due to their cultural-religious authority.

Zakat Institutions and New Directions of Fundraising Modernization

Zakat institutions in Indonesia have evolved from traditional practices to a more structured and formal system. Regulation and institutionalization serve to strengthen the legitimacy of management. As a result of this institutionalization, zakat is officially managed by BAZNAS and LAZ, demonstrating the dynamic between the state and civil society. This phase marks a new direction in fundraising modernization through various innovations to expand reach, increase effectiveness, and strengthen zakat's contribution to social welfare.

Regulation and Institutionalization of Zakat in Indonesia

The legal architecture governing zakat in Indonesia is centered on Law Number 23 of 2011 concerning Zakat Management. This law is a key instrument that replaces previous regulations and serves as the foundation for the current zakat system. The primary objective of this law is to improve the effectiveness, efficiency, transparency, and accountability of zakat management. The formalization of zakat management through Law No. 23 of 2011 is fundamentally expected to improve the professionalism of zakat management, ensuring that collected funds are managed and distributed more systematically, fairly, and effectively. However, several studies have also pointed to challenges such as inefficiency in collection and distribution mechanisms, lack of public trust, and inadequate law enforcement.

The regulatory and institutional relationship between zakat and the Ministry of Religious Affairs (Kemenag) is significant because Kemenag is the ministry

structurally mandated to guide, supervise, and facilitate zakat policies in Indonesia. Based on Law No. 23 of 2011, BAZNAS is designated as a non-structural institution directly under the President, but in its technical implementation, Kemenag plays the main role of supervisor, particularly in the regulatory, certification, and accreditation aspects of Zakat Collection Institutions (LAZ). Kemenag also has a strategic function in issuing implementing regulations that clarify the mandate of the law, such as Government Regulation No. 14 of 2014 concerning the Implementation of the Zakat Management Law and various Regulations of the Minister of Religious Affairs (PMA) that regulate accreditation, institutional standards, and zakat governance.

In addition to legal instruments, the institutionalization of zakat in Indonesia is also influenced by fatwas issued by the Indonesian Ulema Council (MUI), which serve as interpretive religious guidelines. Although they lack formal legal force, MUI fatwas are often integrated into public policy and state regulations, thereby strengthening the legitimacy of the zakat management system. The Ministry of Religious Affairs plays a key role in synchronizing MUI fatwas with state regulations. Fatwas regarding zakat issued by the MUI are often consulted with the Ministry of Religious Affairs before being adopted as public policy or more binding legal regulations.

BAZNAS and LAZ: State Vis-à-Vis Civil Society

Law No. 23 of 2011 officially recognizes and regulates two types of zakat management entities: first, the National Zakat Agency (BAZNAS), an institution established by the government; and second, the Zakat Collection Institutions (LAZ), institutions established by the community. Crucially, this law places LAZ under the coordination of BAZNAS.

BAZNAS was established as a non-structural government institution through Presidential Decree No. 8 of 2001 and strengthened by Law No. 23 of 2011. This institution is directly responsible to the President through the Minister of Religious Affairs. Its primary mandate is to manage zakat, including collection, distribution, and utilization, at the national level. To carry out its duties, BAZNAS has built an extensive network from the central level to 34 provinces and 514 districts/cities. Meanwhile, LAZ is an institution emerged from community initiatives. However, to operate legally, LAZ must obtain permission from the Minister of Religious Affairs or a designated official.

Formally, the relationship between BAZNAS and LAZ is framed as a partnership or coordination. LAZ is expected to work under BAZNAS's coordination

to expand its reach and ensure regulatory compliance. However, the dynamic that emerges is a competition for the trust and funds of muzakki. The core of the governance problem in the Indonesian zakat system lies in what can be called the 'player versus regulator' dilemma. Law No. 23 of 2011 creates a potential conflict of interest by positioning BAZNAS in a dual role: as one of the operators (players) in the zakat collection competition, and at the same time, as a regulator with authority over its competitors, namely LAZ. This makes BAZNAS a superbody institution which results in management domination and leads to a lack of mutual control mechanisms (*checks and balances*) and the potential for arbitrary action. This imbalance has prompted calls for governance reform. Among the proposals is to strictly separate the roles of operator and regulator, potentially limiting BAZNAS's function to a mere supervisory body, while handing over collection and distribution operations to regional BAZNAS and accredited LAZs in a more competitive and equal playing field.

However, this interpretation is contested. BAZNAS was established by law and only carries out legislative mandates and its mechanisms are based on Ministerial Regulations. Furthermore, data shows that BAZNAS's contribution to total national zakat collection is proportionally lower compared to its regulatory authority. For example, in 2022, BAZNAS contributed only 14% of total national zakat collection, while LAZ contributed significantly, reaching 31.9%. Since the enactment of Law No. 23 of 2011, the growth of licensed LAZ has increased rapidly, indicating that regulations actually strengthen the dynamics of community-based zakat institutions rather than expanding BAZNAS's dominance.

Fundraising Channel Modernization

In line with the birth of Law No. 23 of 2011 and its derivative regulations, zakat institutions are required not only to function as collectors and distributors of zakat, but also as modern organizations that adopt *good governance* principles in governance. While previously zakat collection channels relied heavily on traditional, community-based methods, such as mosques, Islamic study groups, and Islamic educational institutions, the contemporary era shows a transformation toward modern channels, as seen through the integration of *multi-channel fundraising*.

As the earliest fundraising channel to develop in Indonesia, retail fundraising through donation coupons, outlets, and in-kind donations remains a potential channel. However, changing payer behavior and demands for transparency have

prompted BAZNAS (National Zakat Agency) to implement various innovations to maintain the relevance of the retail channel. First, BAZNAS is developing community fundraising programs in mosques, campuses, schools, and offices to expand the base of young and professional zakat payers. Second, retail alms are being transformed into QRIS-based digital donations, enabling faster, more traceable, and accountable cashless donations. Furthermore, BAZNAS is leveraging modern retail outlets such as shopping centers, minimarkets, and airports to establish strategic zakat points. Collaboration with private retail chains like Alfamart is also creating a fundraising channel that is more closely aligned with urban consumption patterns.

Digitalization: Innovation Demands and Institutional Capacity

Changes in the Islamic philanthropic ecosystem in the digital era have put pressure on zakat institutions in Indonesia to adapt to the demands of innovation. This transformation goes beyond simply adopting technology; it also reflects a paradigm shift in zakat fundraising practices.

Growth of Digital Zakat Fundraising (2016-2024)

While all studies agree that digital platforms have expanded the reach of Zakat fundraising, actual digital collections remain far below potential. BAZNAS data show that the contribution of digital channels to total zakat grew from 1% in 2016 to around 12% in 2019 (Latief, 2021). and reached IDR 14 trillion in 2021. This growth, although quite large in percentage terms (for example, an increase of 33.6% from 2020 to 2021), shows that more than 80–90% of muzakki still channel their donations through traditional or informal channels (Haryanto et al., 2023). BAZNAS' digital fundraising transformation resulted in double-digit annual ZIS collection growth (Ridho et al., 2025). However, they also noted that until 2020, zakat realization in Indonesia had only reached around 6% of the existing potential (Kasri & Yuniar, 2021). It is striking that behavioral patterns, even among millennials who would be expected to be more familiar with and accepting of financial technology (*fintech*), the majority still prefer to give zakat directly to mustahik rather than through online methods (Beik et al., 2024).

Although digital fundraising has experienced rapid growth, it has not yet achieved widespread adoption. The literature suggests that this is not due to technological limitations but rather to human factors such as trust, awareness,

habits, and infrastructure gaps. The COVID-19 pandemic has been a catalyst for accelerating digital adoption. BAZNAS and other institutions quickly innovated during the crisis, thus preventing a decline in donation collection (Piliyanti et al., 2022). Innovations born from crisis conditions, such as payments via *e-wallet* and online campaigns, demonstrating the effectiveness of the digital zakat concept. This aligns with the findings of Ridho et al., who noted an annual increase of around 30% throughout the late 2010s. However, the post-pandemic challenge is how to transform this extraordinary growth into sustainable new habits. The slow pace of digital adoption prior to 2020 (which was only in the single digits) suggests fundamental barriers that need to be addressed. *fundraising* digital can realize huge untapped potential.

Muzakki's Adoption of Digital Channels

Nearly all user-focused studies have found that ease of use is a crucial factor. The *effort expectancy*, or the perceived ease of using the platform significantly increases the intention of muzakki to use digital channels (Kasri & Yuniar, 2021). The perception of convenience was a positive driver in the adoption of mobile-based zakat applications (Muflih 2023).

Convenience is the main motivation for muzakki in choosing digital channels (Antonio 2020). This is also reflected in netnographic studies, where BAZNAS digital content during the COVID-19 lockdown has actively emphasized how easy it is to donate from home (Hudaefi 2022). This strategy plays a role in normalizing digital zakat behavior among the community.

Perceived benefits of using digital channels (e.g., saving time or helping to fulfill zakat obligations more effectively) are positive factors driving adoption. Several studies note that *performance expectancy* has a significant influence on the intention of muzakki to use digital zakat services (Kasri & Yuniar, 2021).

However, there is an important nuance: one study found, actually found that *perceived usefulness* does not have a significant effect in the context of adopting mobile zakat applications (Muflih 2023). This difference may be due to variations in sample characteristics. If respondents already have a strong intention to pay zakat, the benefits of digital channels may be considered a given, leading them to focus more on ease of use or religious considerations than on mere utility.

Trust in digital platforms and institutions is a crucial factor in driving the adoption of digital zakat platforms. Several studies have shown that trust in zakat institutions and perceptions of data security and privacy significantly influence

zakat payers' intentions to use fintech zakat services. Trust has both a direct and indirect influence on digital zakat intentions (Hamdani et al. 2024). Meanwhile, the importance of security and privacy guarantees as the main determinants of adoption (Mutmainah et al., 2024). Interestingly, Kasri (2021) showed that social influence was not significant if the muzaki doubted the platform. In fact, the impact of religiosity on zakat behavior is entirely mediated by trust in zakat institutions (Amar et al. 2024). Distrust in the distribution of funds and the potential for misuse of personal data are the main reasons why some muzaki still choose to give zakat directly.

Knowledge of zakat and an individual's level of religiosity have been shown to play a significant role in shaping the attitudes and behavior of muzakki towards the adoption of digital zakat services. High zakat literacy strengthens the influence of variables in *Technology Acceptance Model*(TAM) on the intention to use digital zakat applications, indicates that muzakki who understand religious teachings and technology are more open to innovation (Cahyani et al. 2022). Digital literacy plays a moderating role, where tech-savvy zakat payers are more likely to accept online zakat transactions (Haryanto et al. 2023). Religiosity itself exhibits complex dynamics; high levels of religiosity encourage app adoption because it is seen as part of a religious obligation (Muflih 2023), while emphasized that religiosity is not sufficient to encourage participation (Amar et al. 2024). Young religious muzakki tend to prioritize convenience and sharia validity simultaneously (Al Athar and Al Arif 2021) so it is important for digital zakat service providers to emphasize that the use of technology remains in line with Islamic principles.

A systematic literature review (SLR) indicates demographic differences influencing the adoption of digital zakat. Younger generations, such as Gen Z and millennials, tend to be more open to digital technology, but this openness doesn't necessarily translate into actual use without adequate trust and knowledge (Beik et al., 2022). The differences between urban and rural areas are also striking: urban zakat payers have greater access to technology and are more adaptable to digital systems, while rural zakat payers tend to maintain traditional zakat practices, creating a digital divide (Sunarsih et al.2022). Furthermore, education and income levels play a role, with zakat payers with higher educational backgrounds tending to be more familiar with digital financial services and adopting online zakat more quickly, as demonstrated in a multinomial analysis by Beik (2024). These findings indicate the need for inclusive strategies that consider the social and economic context in driving the digital transformation of zakat.

Digital Communication and Social Media Strategy

A consistent finding in the literature is that the way institutions deliver information digitally significantly influences the engagement and trust of zakat payers. Simply providing a passive link to zakat payments is insufficient to encourage zakat payers to use digital services. Conversely, active communication through social media and other digital channels has proven more effective in encouraging zakat payers to utilize these platforms. Key points highlighted include the importance of clear, regular, and interactive communication to ensure zakat payers feel confident, engaged, and trusting the institutions managing their zakat.

Many studies confirm that zakat payers want to see how their ZIS funds are being used. Social media allows institutions to share *real-time* updates, testimonials, and infographics on fund distribution. Official institutional content directly builds trust and the intention to pay zakat (Hamdanie et al. 2024). Lack of transparency as a cause of declining reputation and participation (Insani et al. 2024). BAZNAS responded to this by regularly uploading monthly reports and, during COVID-19, detailing the aid programs funded.

Social media isn't just a bulletin board; it's also a two-way communication platform. BAZNAS's inclusive Ramadan 2020 campaign, from religious reminders and online events to donation calls, kept audiences engaged without feeling pressured (Hudaefi & Beik 2021). Space for muzakki to comment and ask questions fosters a sense of togetherness, increases loyalty, and the use of official channels (Hamdani 2024).

Digital communication is also used for education. Many institutions create "zakat literacy" content, such as how to calculate zakat or online payment tutorials. Because literacy has proven crucial, this content directly enhances the knowledge of zakat payers and improves zakat literacy. In Malaysia found that affirming Sharia compliance in communications is crucial for Gen-Z's trust (Alametal. 2022)

Digital efforts must still carry emotional and spiritual elements (Antonioetal. 2020). The stories of beneficiaries or *framing* Digital zakat as a form of the same worship, only in a new way, makes the muzakki feel spiritually connected (Antonio, Laela, & Al Ghifari, 2020). For example, during COVID-19, stories of patients who received zakat funds or affected families who received digital alms encouraged other muzakki to contribute.

A proactive digital communication strategy is key to the success of digital zakat fundraising. Having an app or website alone isn't enough if zakat payers aren't encouraged to use it. Social media serves as a crucial bridge, it's where trust is built

through transparency, and ease is emphasized through tutorials and reminders. The literature generally indicates that the "strategy" in digital fundraising is essentially a communication strategy: convincing zakat payers that paying zakat through digital platforms is easy, safe, and impactful. The case of BAZNAS exemplifies this: since 2020, BAZNAS has established a dedicated social media team and is present on all major platforms. This approach aligns with findings that multi-channel engagement through Facebook, Instagram, Twitter, and YouTube, can more effectively reach diverse demographic segments ((Hudaefi & Beik, 2021).

Another important insight is the role of credibility in communication. As a government-established national zakat agency, BAZNAS utilizes official fatwas to strengthen the legitimacy of its services, as noted by Haryanto (2023), namely DSN-MUI fatwa No. 116/DSN-MUI/IX/2017, which permits the use of electronic money for zakat payments. The inclusion of fatwas and public support in BAZNAS messages is believed to help alleviate religious concerns among zakat payers regarding the validity of digital zakat (Haryanto 2023)

Diversification of Digital Platforms and Services

Studies show that "digital fundraising" is not a single concept. It encompasses a variety of platforms, including web portals and dedicated mobile apps, integrations with third-party payment services, and various supporting services like automation, customer service, and data analytics.

Zakat institutions in Indonesia utilize various digital channels, including websites with *payment gateways*, Android/iOS applications, QR codes for instant payments (such as QRIS), as well as collaboration with fintech platforms and *crowdfunding* (e.g., integration with GoPay, OVO, or Kitabisa.com). Ridho et al. (2025) noted that BAZNAS's initial collaboration with GoPay in 2016 was a significant milestone. Hayati et al. (2023) also emphasized that large LAZs such as Dompot Dhuafa and Lazismu have launched various digital platforms, with an approach of "meeting muzakki where they are", both in banking applications, *e-commerce*, as well as social platforms. An *omni-channel* approach. This is important because muzakki preferences vary: some trust banking apps more, others prefer dedicated philanthropy apps, while others are more responsive to QR codes available in mosques or public spaces.

User experience in digital zakat services is a determining factor in whether zakat payers will continue to use the platform. The importance of providing online customer service to address zakat payers' needs and technical challenges, such as a

live chat feature within the zakat application or a quick response to questions on social media (e.g., "How do I get proof of payment for tax deductions?"), which can eliminate barriers to use. The lack of a dedicated digital division in some institutions may contribute to the lower efficiency of digital systems compared to conventional methods (Insani et al. 2024). Simply adding digital payment features isn't enough; zakat institutions need to comprehensively restructure their internal processes to ensure digital integration is truly effective and able to provide fast and reliable service.

Use of technology in the distribution of zakat funds, for example through e-vouchers that allow recipients to purchase food directly (Piliyanti et al. 2022). Not only that, the COVID-19 pandemic has encouraged the emergence of various innovative zakat services, such as *drop-off* zakat through *drive-through*, online zakat calculator, to zakat consultation via *video call*. This comprehensive digital approach not only improves operational efficiency but is also believed to strengthen the trust of zakat payers, as they can see that the institution is able to distribute aid effectively with the support of technology.

Several studies highlight the importance of collaboration between zakat institutions through the use of ICT ((Nashirudin et al., 2025). If zakat institutions share data and coordinate with each other, for example through *platform* integrated or at least mutually integrated systems, this can reduce program duplication and expand the reach of beneficiaries. Although the focus of this study is on the collection aspect, it is important to note that collaboration on the upstream side (*backend*), such as government digital initiatives or a national zakat database, have the potential to increase the trust and convenience of muzakki, because they can fulfill all zakat obligations through one integrated portal.

Fundraising An effective digital economy requires a robust, user-centric digital service infrastructure. Providing multiple channels and ensuring high service quality across each is key to attracting and retaining digital zakat payers. For BAZNAS, this means not only building its own app, but also integrating it with popular fintech apps and ensuring smooth transactions and immediate recognition, such as automatic *electronic receipt* automatically. The finding that ease of use is very important, but some users still feel that the existing system is not completely "easy", indicates the need for improvements in this aspect. *User Experience (UX)*. For example, early versions of several zakat applications received feedback regarding low ease of use (Oktavendi & Mu'ammal, 2022), which then prompted a redesign.

Another important aspect of building trust through service quality is that a secure and well-functioning platform inherently increases the trust of the zakat payers (minimal disruption, secure payment confirmation). Perceptions of security

and privacy significantly influence the zakat payer's intention to use digital services, which is directly related to the design of the service itself (Mutmainah et al. 2024), for example, through the use of encryption, verified payment gateways, and other security features. Therefore, investing in fintech security systems is not just a technical aspect, but also an integral part of service quality.

Conclusion

This study demonstrates that the practice of zakat fundraising in Indonesia represent an evolutionary process characterized by continuity across three phases between tradition, institutionalization, and digitalization, rather than simply a technocratic transformation disconnected from its socio-religious roots. From the beginning, zakat collection has been deeply rooted in community networks, religious authority figures, and local institutions such as mosques, Islamic boarding schools (*pesantren*), and customary structures. Personal trust and religious legitimacy have served as the primary foundations supporting the sustainability of zakat practices before the advent of state intervention and modern institutional mechanisms.

The institutionalization of zakat through regulations, particularly Law No. 23 of 2011, has established a more structured, accountable, and professional governance system. However, the literature indicates that this process has also generated new dynamics in the form of tensions between the state and civil society, particularly in the relationship between BAZNAS and LAZ. The dilemma of the dual role of regulator and operator, ecosystem fragmentation, and competition for trust between institutions remain challenges to national zakat governance. The 2025 Constitutional Court ruling, which emphasized the strengthening of a unified system and the principles of good *amil* governance, demonstrates that future policy direction demands collaboration, not institutional dominance.

The digitalization of zakat fundraising has emerged as a third wave, opening significant opportunities for efficiency, transparency, and expanding the reach of zakat payers. The literature consistently shows that digital channels can accelerate collection growth, particularly since the COVID-19 pandemic. However, the actual adoption rate remains far below the national zakat potential. The primary barriers are not merely technological but also include issues of trust, zakat and digital literacy, perceptions of security, and long-established religious habits. These findings emphasize that zakat digitalization cannot be adequately explained solely through the Technology Acceptance Model but must be placed within the context of religiosity, social ethics, and the spiritual experiences of zakat payers.

Furthermore, this study reveals the potential risk of diminishing the intrinsic meaning of zakat when digitalization practices are not balanced with relational and spiritual dimensions. Zakat has the potential to be reduced to an impersonal financial transaction, eroding its function as a socio-economic worship and a medium for da'wah. Therefore, the success of digital zakat fundraising depends heavily on a communication strategy that bridges technological efficiency with Islamic spiritual values. Narrative transparency, storytelling by recipients of zakat, zakat education, and affirmation of sharia compliance have proven crucial in building trust and loyalty among zakat payers in the digital space.

Overall, this paper concludes that the future of zakat fundraising in Indonesia requires an integrative and hybrid approach: combining the strengths of community-based traditions, fair and collaborative institutional governance, and user-oriented digital innovation that preserves spiritual engagement. Digitalization should be positioned not as a substitute for socio-religious relations, but rather as a supporting instrument that strengthens the legitimacy, effectiveness, and sustainability of zakat as an institution of worship and social justice. These findings contribute conceptually to the literature on Islamic philanthropy and offer policy implications to the study of Islamic philanthropy and policy implications for designing a more inclusive, ethical, and contextual zakat fundraising model in the digital era.

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