

THE ROLE OF ZAKAT DIGITIZATION IN MEDIATING THE INFLUENCE OF PRODUCTIVE ZAKAT ON MUSTAHIK ECONOMIC EMPOWERMENT (STUDY ON BAZNAS PEKALONGAN CITY)



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Abstract

This study aims to examine and analyze the effect of productive zakat on the economic empowerment of mustahik, with zakat digitalization as a mediating variable, at the Nasional Zakat Agency (BAZNAS) of Pekalongan City. The Independent variable in this study is productive zakat, the dependent variable is the economic empowerment of mustahik, While the mediating variable is zakat digitalization. The research approach applied is Quantitative, with a sampling technique based on the Slovin formula, Which yielded 94 respondents from the population of mustahik recipients of productive zakat. The type of data used is Primary Data, collected through the distribution of questionnaires. Data analysis was conducted using Structural Equation Modeling based on Partial Least Squares (SEM-PLS) via the WarpPLS 7.0 Application. The results indicate that productive zakat has a positive and significant effect on the economic empowerment of zakat recipients as well as zakat digitalization. Furthermore, zakat digitalization also demonstrated a positive and significant influence on the economic empowerment of zakat recipients. Additionally, zakat digitalization was found to mediate the economic empowerment of zakat recipients.

Keywords: Productive Zakat, Zakat Digitalization, Economic Empowerment of Mustahik, Structural Equation Modeling-Partial Least Square (SEM-PLS)

INTRODUCTION

Zakat is one of the five pillars of Islam that must be observed by Muslims who are financially able (Gani, 2025). Within the framework of Islamic Economics, zakat serves as both an institution and a strategic funding source to enhance the welfare of the Muslim community (Ghazya, 2025). The administration of zakat in Indonesia is based on Law No. 23 of 2011, which regulates the processes of collection, distribution, and utilization. Implementation is carried out by the National Zakat Agency (BAZNAS) as the official state institution, while Zakat Management Institutions (LAZ), established by the community with government permission, play a role in supporting BAZNAS field operations.

Indonesia as the country with the world largest Muslim population, has enormous potential for zakat contributions that continue to grow each year. Data from the 2024 National Zakat Management Report shows that ZIS-DSKL collections reached approximately Rp. 40.509 Trillion the January-December 2024 period, an increase of 25.34% compared to the previous year, 2023 which stood at Rp. 32.319 Trillion (Amil & Nasional, 2024).

No	Jenis Dana	Jumlah Pengumpulan (Rp)		Pertumbuhan (%)
		Tahun 2023	Tahun 2024	
1	Zakat Mal	3,661,809,360,616	4,350,099,606,318	18.80%
2	Zakat Fitrah	383,890,910,808	618,668,807,899	61.16%
3	Infak/Sedekah	3,893,991,451,371	3,759,094,821,080	-3.46%
4	Kurban	1,821,603,126,273	2,695,928,225,424	48.00%
5	Dana Sosial Keagamaan Lainnya	573,934,411,049	198,336,062,526	-65.44%
Total		10,335,229,260,117	11,622,127,523,247	12.45%
6	ZIS-DSKL Off Balance Sheet	21,984,555,575,517	28,887,733,938,943	31.40%
Total		32,319,784,835,634	40,509,861,462,190	25.34%

Keterangan: Data per tanggal 11 Februari 2025.

Sumber Data: SIMBA

Image 1. 2024 National Zakat Management Report

Nevertheless, the potential for zakat in Indonesia is far greater. According to the chairman of BAZNAS RI, the potential for zakat in Indonesia reaches approximately Rp. 327 trillion per year, while the actual collection remains far behind this potential figure, at around Rp. 33 trillion (2024, n.d.). This disparity between the potential and collection of zakat indicates the existence of structural problems in zakat governance, which directly implies limitations on zakat's ability to drive the economic empowerment of mustahik on a broad and sustainable scale.

In modern zakat management practices, the productive zakat approach has become strategy for enhancing economic self-reliance of mustahik. Productive zakat is directed at providing business capital, skills training, and business assistance to increase economic capacity mustahik (Hassan et al, 2024). This approach is expected to be able to change the position mustahik from recipients of assistance to independent economic actors. A number of empirical studies show that productive zakat contributes positively to increasing income and business sustainability mustahik, although results still vary depending on the effectiveness of program management (Ramadhani et al, 2025).

In the context of BAZNAS Pekalongan City, the increase in the collection and distribution of zakat funds that continues to occur from year to year has not been fully followed by the optimization of the results of the mustahik economic empowerment program. This is reflected in the fact that there are still a number of obstacles, such as the lack of optimal monitoring of mustahik business development in a sustainable manner, the limited use of digital systems in mustahik data management, and limited access to information for mustahik related to the available empowerment programs. This condition shows that the success of the implementation of productive zakat at the regional level is greatly influenced by the ability of zakat management institutions to develop a technology based management system that is able to increase the effectiveness of the program, while strengthening the transparency of zakat management.

At the regional level, BAZNAS Pekalongan City is one of the institutions that is active in managing productive zakat and has begun to adopt a digital system in zakat management. Although the collection of zakat has increased, the effectiveness of the program in increasing the economic independence of mustahik still needs to be further studied, especially related to the role of digitalization in strengthening the impact of the program.

Digitization of zakat will greatly benefit Amil agencies and candidates mustahik. Because the collection process becomes easier, faster, and more efficient. Zakat management is also more efficient, transparent and massive. Most of these funds are not allocated for administrative, consumption, and other minor expenses (Verdianti, 2023). Zakat funds are devoted to productive programs, such as providing capital to small businesses, conducting skills training, and providing assistance in the economic sector, all with the aim that zakat recipients can achieve economic independence mustahik (Nur Aeni, 2025).

Previous research has generally only examined the direct influence of productive zakat on mustahik economic empowerment with out considering intermediary mechanisms that can strengthen the relationship. On the other hand, the study of zakat digitization is still limited to the aspects of collection and operational efficiency, and has not examined its role as a mediating variable in increasing the effectiveness of the productive zakat program. In addition, research at the level of regional zakat institutions such as BAZNAS Pekalongan City is still relatively limited.

Based on the above description, there remains a need for research regarding the positioning of zakat digitalization as a mediating variable in the relationship between productive zakat and the economic empowerment of mustahik. This study is expected to make a theoretical contribution to the development of a zakat-based economic empowerment model as well as a practical contribution to zakat management institutions in increasing the effectiveness of productive zakat programs through the use of digital technology.

REVIEW OF LITERATURE

Based on the reviewed literature, productive zakat can improve mustahik economic empowerment by providing business capital, skills training, and business assistance. However, the effectiveness of productive zakat depends on how well the program is managed, monitored, and communicated to beneficiaries. Zakat digitalization can strengthen this process by improving data accuracy, transparency, distribution efficiency, and monitoring of mustahik business development. Therefore, digitalization can function as a

mechanism that connects productive zakat programs with stronger economic empowerment outcomes.

Zakat is a form of worship that has a function, namely a vertical dimension related to Allah (Hablum Minallah) and the horizontal dimension concerning interaction with fellow human beings (Hablum Minannas) (Hendrayanto, 2021). Zakat is not only considered an individual obligation but also a systemic mechanism to create economic justice and social balance (Gani, 2025). Zakat has many clear wisdom and positive influences, both for the property that is zakat, for the person who issues it, and for the Muslim community. By giving zakat it means that people have been grateful for the blessings of wealth that have been given by Allah SWT. Zakat institutions must be encouraged to be able to create productive business fields for underprivileged community groups, which are included in the zakat recipient group (Masniana, 2014). One of the purposes of zakat is to avoid accumulating wealth only in a group of people. Distributing zakat productively can be a tool to realize this goal so that wealth does not revolve in the hands of the rich only, this meaning is contained in the Qur'an Surah Al-Hasyr Verse 7 (Imas Rosi, 2019).

The term "Productive" etymologically derives from the English word "Productive", Which means capable of yielding abundantly, producing substantial results, and achieving optimal output. Generally, "productive" refers to the ability to generate significant quantities of work or good (Imas Rosi, 2019). Productive zakat refers to the concept of zakat distributed with the aim of increasing the productivity and economic welfare of the community, especially in the context of providing business capital to Squirt or a person who is entitled to receive zakat (Yuniarti et al., 2023). Productive zakat can be provided in the form of cash capital assistance, goods or business support tools that can be used by mustahik to develop their productivity (Maulidya & Fahrullah, 2021).

The economic empowerment of beneficiaries is a process of enhancing the capacity of individual beneficiaries or beneficiary groups so they can access economic resources, increase their income, and achieve sustainable self-reliance. Empowerment is not only measured by increased income but also by the beneficiaries' ability to manage businesses, make economic decisions, and improve their quality of life (Juliani, 2020). The economic empowerment of beneficiaries serves as an indicator of the success of zakat fund utilization.

Zakat digitalization is a new alternative for conducting zakat distribution and collection activities. If the use of technology in zakat payments can be easily reached by the public, it can optimize the collection of zakat funds (Listiana, 2022).

Research Model

The conceptual framework of this study positions productive zakat as an independent variable, digitization of zakat as a mediating variable, and the economic empowerment of mustahik as the dependent variable. Zakat digitalization acts as a mechanism that strengthens the relationship between productive zakat and the economic empowerment of mustahik.

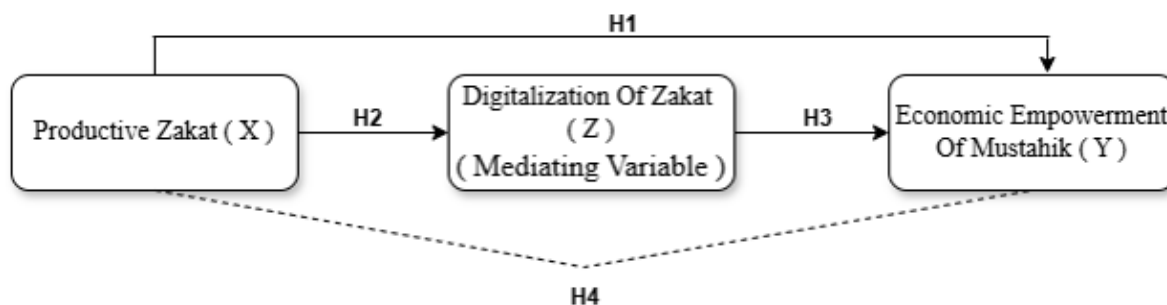


Figure 2.
Theoretical Framework

Research Hypothesis

This study aims to analyze the effect of productive zakat on the economic empowerment of mustahik, with the zakat digitization as a mediating variable. Based on a review of the literature and preliminary research, the hypotheses formulated in this study are as follows:

H1 : Productive zakat has a positive and significant effect on the economic empowerment of mustahik at BAZNAS Pekalongan City.

H2 : Productive zakat has a positive and significant effect on zakat digitalization at BAZNAS Pekalongan City.

H3 : Zakat digitalization has a and significant effect on the economic empowerment of mustahik at BAZNAS Pekalongan City.

H4 : Zakat digitalization mediates the effect of productive zakat on the economic empowerment of mustahik at BAZNAS Pekalongan City.

RESEARCH METHOD

This study employs a quantitative approach using an explanatory research design, aimed at testing causal relationship among variables through hypothesis testing. The focus includes analyze the influence of productive zakat on the economic empowerment of mustahik, with zakat digitalization serving as the mediating variable. The study consists of all zakat recipients of productive zakat at BAZNAS Pekalongan City which totals 1,624 people. The sample size was determined using the Slovin formula with a 10%, Margin of error resulting in 94 respondents representative of the population. The sampling technique was purposive, considering criteria relevant to the research objectives.

The Slovin formula is a formula used to calculate the minimum sample size when the behavior of the population is not precisely know. This formula was firs introduced by Slovin in 1960. It is commonly used to obtain a small sample that represents the entire population. The Slovin formula is as follows :

$$n = \frac{N}{1 + Ne^2}$$

Explanation :

n = Sample Size

N = Population Size

e = Error Level (Margin of Error) or error limit (note: commonly used values are 1% or 0.01, 5% or 0.05 and 10% or 0.1). This can be selected by the researcher.

The total population in this study consisted of 1,624 eligible recipients of productive zakat. The sample size was calculated using the Slovin formula a 10%, margin of error, which corresponds to a minimum accuracy level of 90%. The lower the margin of error, the higher the accuracy of the sample. Based on this formula, the resulting sample size is as follows:

$$n = \frac{1.624}{1 + 1.624 (0,1)^2}$$

n = 94.1995 Rounded to 94

Because in this study using the Smart PLS Application, which has no limitation on sample size, this study set the sample size at 94 respondents.

The data used is primary data collected through the distribution of questionnaires to respondents. The research instrument was prepared using the Likert scale and has met the Validity and Reliability Tests. Construct validity was tested for Convergent and Discriminant Validity, while reliability was measured using Cronbach's Alpha and Composite Reliability, values with a minimum limit of 0.70. The variables studied include productive zakat as an independent variable, zakat digitalization as the mediating variable, and economic empowerment of mustahik as the dependent variable.

The data analysis in this study employed the Partial Least Squares based Structural Equation Modeling (SEM-PLS) method using the WarpPLS 7.0 software. The analysis was conducted in two main stages: evaluation of the structural model (outer model) to test construct validity and reliability, and evaluation of the structural model (inner model) to test relationship among variables and test hypothesis. Additionally, a Goodness Of Fit test was conducted to ensure the model's suitability. The mediation effect was tested by analyzing the Indirect Effect to determine the role of zakat digitalization in mediating the relationship between productive zakat and the economic empowerment of mustahik. This approach was applied to generate findings that are not only statistically valid but also practically relevant in enhancing the effectiveness of zakat management and the economic empowerment of mustahik.

RESULTS AND DISCUSSION

Descriptive Statistical Analysis

Based on the data analysis, the descriptive statistics for each research variables are as follows :

Table. 1
Results of Descriptive Statistical Analysis

Variable	Maximum	Minimum	Average	Standard Deviation
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Productive Zakat	5	1	4	0,879
Digitization of Zakat	5	1	4	0,793
Mustahik Economic Empowerment	5	1	4	0,822

Based on the table of descriptive statistical analysis, the results can be explained as follows:

1. Productive Zakat

The results of the descriptive analysis on the productive zakat variable showed that productive zakat had a maximum value of 5 and a minimum value of 1, the average value of productive zakat was 4 and the standard deviation was 0.879. The high average value shows that in general respondents have a good perception of the implementation of productive zakat provided by BAZNAS Pekalongan City. The relatively small standard deviation value shows that the variation of respondents' answers tends to be homogeneous, so it can be concluded that respondents' perception of productive zakat is relatively consistent.

2. Digitization of Zakat

The results of the descriptive analysis on the zakat digitization variable have a maximum value of 5 and a minimum of 1, with an average of 4 and a standard deviation of 0.793. The high average value shows that the implementation of digitalization in zakat management is considered good by respondents, especially in the aspects of ease of access, transparency, and service efficiency. Meanwhile, the relatively low standard deviation indicates that respondents' perceptions are homogeneous, thus reflecting the consistency of the digital system in supporting services to mustahik.

3. Mustahik Economic Empowerment

The results of the descriptive analysis on the mustahik economic empowerment variable have a maximum value of 5 and a minimum of 1, with an average of 4 and a standard deviation of 0.822. A high average value indicates that the productive zakat program has a positive impact on the welfare of mustahik, while a relatively low standard deviation indicates that the level of empowerment felt tends to be even and consistent among respondents.

Partial Least Square (PLS) – Structural Equation Modelling (SEM)

The results of the Partial Least Square (PLS) – Structural Equation Modelling (SEM) analysis using WarpPLS 7.0 software produced the following outputs:

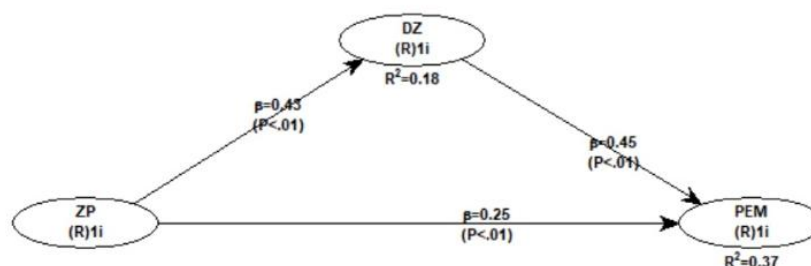


Figure 3.
Research Model Output

Based on the figures, the variables in this study include: Productive Zakat (ZP) as an Independent variable, Mustahik Economic Empowerment (PEM) as a Dependent variable, and Zakat Digitalization as a Mediation variable. All variables used are latent variables that are measured through certain indicators, so the analysis in this study includes an evaluation of measurement model (outer model) and the structural model (inner model) to test the both direct and indirect relationships among the variables.

The first step in the model estimation process is to assess a the Goodness Of Fit. GoF testing was carried out by assessing whether the model in this study was Fit (according to or supported by data). This study was conducted by examining six indicators, namely Average Path Coefficient (APC), Average R-Square (ARS), Average Variant Inflation Factor (AVIF), Average Adjusted R-Square (AARS), Average Full Collinearity VIF (AFVIF), and Tenenhouse GoF (GoF).

Based on the test results of the Goodness Of Fit indicators tests in this study, the findings follows:

Table. 4
Summary of Goodness Of Fit

Model Fit	Value	Significance	Rule Of Thumb	Remarks
Average path coefficient (APC)	0,375	$P < 0.001$	$P \leq 0.05$	Meet
Average R-Square (ARS)	0,275	$P < 0.001$	$P \leq 0.05$	Meet
Average adjusted R-Square (AARS)	0,272	$P < 0.001$	$P \leq 0.05$	Meet
Average variance inflation factor (AVIF)	1,286		≤ 5 , preferably ≤ 3.3	Meet
Average full collinearity VIF (AFVIF)	1,468		≤ 5 , preferably ≤ 3.3	meet
Tenenhouse Gof (GoF)	0,525		Small if ≥ 0.1 ; intermediate if ≥ 0.25 ; large if ≥ 0.36	Large

The results of the model fit test indicate that the research model meet the criteria for goodness of fit. The Average Path Coefficient (APC) value of 0.375 with a significance level of $p < 0.001$, indicates that the relationship among the variables in the model are significant. The Average R-Square (ARS) value of 0.275 and the Average Adjusted R-Square (AARS) of 0.272 were also sign-fish at $p < 0.001$, indicating that the model has adequate ability to explain endogenous variables. In addition, the Average Variance Inflation Factor (AVIF) value of 1.286 and the Average Full Collinearity VIF (AFVIF) of 1.468 are below the maximum limit of 3.3, indicating the absence of multicollinearity issues in the model. The

Tenenhaus GoF value of 0.525 is included in the large category (≥ 0.36), so it can be concluded that the research has an excellent level of fit.

Measurement Model (Outer Model)

Validity Test (Convergent)

Table. 2
Convergent Validity Test Results

Variable	Testing	Criteria	Results	Conclusion
ZP	Average variance extracted (AVE)	> 0.50	1	Fulfilled
DZ			1	Fulfilled
PEM			1	Fulfilled
ZP	Full collin VIF	< 3.30	1,334	Fulfilled
DZ			1,514	Fulfilled
PEM			1,555	Fulfilled

The results of the convergent validity test show that all variables have an Average Variance Extracted (AVE) value of 1, which exceeds the minimum threshold of 0.50. This indicates that these indicator are capable of adequately explaining the construct. In addition, the value of Full Collinearity VIF for each variable, namely Productive Zakat (1,334), zakat digitalization (1,514), and mustahik economic empowerment (1,555) is below 3.30, thus, it can be concluded that there is no multicollinearity issue.

Validity Test (Discriminatory)

Based on the results of the discriminatory validity test in this study, the findings are as follows:

Table. 3
Results of the Discriminant Validity Test

Variable	Testing	Criteria	Results	Conclusion
ZP	Discriminant validity (square root of AVE)	> (value) above the value of the other variable	1	Fulfilled
DZ			1	Fulfilled
PEM			1	Fulfilled

The results of the discriminant validity test indicate that all variables in the study, namely productive zakat (ZP), digitization of zakat (DZ), and mustahik economic empowerment (PEM), had a square root value of Average Variance Extracted (AVE) of 1, which is higher than the correlation between other variables. This shows that each construct has a good ability to differentiate itself from other constructs in the model. Thus, it can be concluded that all variables in this study are late in meeting the criteria for discriminant validity.

Reliability Test

Based on the results of the Reliability Test in this study are as follows:

Table.4
Reliability Test Results

Variable	Cronbach's Alpha
ZP	1
DZ	1
PEM	1

Based on the Tabel reliability test results, all research variables, namely productive zakat, (ZP), zakat digitization (DZ), and mustahik economic empowerment (PEM) have a Cronbach's Alpha value of 1, which exceeds the minimum threshold of 0.70. This indicates that each construct has a very high level of internal consistency. Therefore, it can be concluded that all research instruments met the reliability standards. as well as having an excellent Constraint level to use in further analysis.

Structural Model (Inner Model) **Coefficient of Determination (R-Square)**

After the discriminant criteria are met, the analysis is continued with a structural model test (inner model) to identify the relationships among latent constructs. The assessment of the inner model is carried out by analyzing the estimated path coefficient and testing the level of significance. Each construct is presented in the following table:

Table. 5
Adjusted R-Square

	R-Squared	Adj. R-Squared
DZ (Z)	0,184	0,182
PEM (Y)	0,366	0,362

Based on the results shown in the table, the Adjusted R-Square value for the zakat digitization variable (DZ) is 0.182. This indicates that 18.2% A portion of the variation observed in the digitization of zakat can be attributed to the implementation of productive zakat (ZP), The remaining 81.8% is attributable to factors beyond the scope of the research model.

Furthermore, the Adjusted R-Square value for the mustahik economic empowerment variable (PEM) is 0.362. This means that 36.2% of the variation in mustahik economic empowerment can be explained by productive zakat (ZP) and digitization of zakat (DZ), while the remaining 63.8% is influenced by other variables not included in the model.

According to Chin's (1998) criteria, the R-Square value of 0.67 is categorized as strong, 0.33 (moderate), and 0.19 (weak). Based on these criteria, the Adjusted R-Square value in the zakat digitization variable is included in the weak category, while in the mustahik economic empowerment variable is included in the moderate category. This indicates that the research model has sufficient explanatory power in explaining endogenous variables, regarding the economic empowerment of mustahik.

R-Squared, Q-Squared, Effect Size

Testing the model's explanatory indicators yields R-Square Coefficient, Q-Squared Coefficient Value and F-Squared, and Effect Size output, which can be summarized in the following table:

Table. 6
Summary R-square, Q-squared and effect size

<i>R-Squared = 0.184; 0.366</i>			
<i>Q-Squared = 0.185; 0.367</i>			
Effect Size			
Variable	Path Coefficients	Remarks	Rule Of Thumb
ZP => PEM	0,115	Weak	> 0.02 weak
ZP => DZ	0,184	Medium	> 0.15 medium
DZ => PEM	0,251	Medium	> 0.35

Based on the table, an R-Square value of 0.184 was obtained for the zakat digitization variable (DZ) and 0.366 for the economic empowerment of mustahik (PEM). This shows that 18.4% of the variation in zakat digitization can be explained by productive zakat, while 36.6% of the variation in economic empowerment of mustahik can be influenced by other variables outside the research model.

The Q-Squared values of 0.185 and 0.367 indicate that the model has good predictive ability because none of it is greater than zero. This indicates that the model used is relevant in explaining the phenomenon being studied.

The results of the Effect Size show that the effect of productive zakat on the economic empowerment of mustahik (ZP → PEM) of 0.115 is included in the weak category. Meanwhile, the effect of productive zakat on the digitization of zakat (ZP → DZ) of 0.184 and the effect of zakat digitization on the economic empowerment of mustahik (DZ → PEM) of 0.251 are included in the medium category. These findings indicate that zakat digitization has a stronger contribution to enhancing the economic empowerment of mustahik compared to the direct effect of productive zakat.

Hypothesis Test

Path coefficients			
	ZP	DZ	PEM
ZP			
DZ	0.430		
PEM	0.250	0.446	
P values			
	ZP	DZ	PEM
ZP			
DZ	<0.001		
PEM	<0.001	<0.001	

Figure 4 *Path Coefficients*

WarpPLS 7.0 - indirect and total effects (table view)			
Close	Help		
Indirect and total effects (table view)			
* Indirect and total effects *			
Indirect effects for paths with 2 segments			
	ZP	DZ	PEM
ZP			
DZ			
PEM	0.191		
Number of paths with 2 segments			
	ZP	DZ	PEM
ZP			
DZ			
PEM	1		
P values of indirect effects for paths with 2 segments			
	ZP	DZ	PEM
ZP			
DZ			
PEM	<0.001		
Standard errors of indirect effects for paths with 2 segments			
	ZP	DZ	PEM
ZP			
DZ			
PEM			

Figure 5 *Indirect And Total Effects*

Table. 7
Hypothesis Test Results

Hypothesis	Influence	Path Coefficient Value	P-Value	Remarks
H1	Productive Zakat (ZP) => Mustahik Economic Empowerment (PEM)	0,250	< 0.001	Accepted
H2	Productive Zakat (ZP) => Digitization of Zakat (DZ)	0,430	< 0.001	Accepted
H3	Digitization of Zakat (DZ) => Mustahik Economic Empowerment (PEM)	0,446	< 0.001	Accepted
H4	Productive Zakat (ZP) => Digitization of Zakat (DZ) => Mustahik Economic Empowerment (PEM)	0,191	< 0.001	Accepted

Based on the results of the data analysis, the test results for each hypothesis formulated previously can be seen, namely:

1. The Effect of Productive Zakat on Mustahik Economic Empowerment (H1)

The test results showed that productive zakat had a positive and significant effect on the economic empowerment of mustahik with a Path Coefficient value of 0.250 and a significance level of $p < 0.001$. This suggests that improving the quality and intensity of the productive zakat programs will have an impact on increasing the empowerment of mustahik economies. Thus, the first hypothesis (H1) is accepted.

2. The Effect of Productive Zakat on Zakat Digitalization (H2)

The test results show that productive zakat has a positive and significant effect on zakat digitization, with a Path Coefficient value of 0.430 and $p < 0.001$. This findings indicate that as productive zakat programs expand, the higher the need and implementation of digital systems in zakat management. Therefore, the second hypothesis (H2) is accepted.

3. The Effect of Zakat Digitalization on Mustahik Economic Empowerment (H3)

The test results show that zakat digitization has a positive and significant effect on the empowerment of the mustahik economy with a Path Coefficient value of 0.446 and $p < 0.001$. This indicates that the use of digital technology in zakat management is able to increase the effectiveness of mustahik economic empowerment programs. Thus, the third hypothesis (H3) is accepted.

4. The Role of Mediating Zakat Digitalization (H4)

The test results showed that productive zakat had an indirect influence on the empowerment of the mustahik economy through the digitization of zakat with a Path Coefficient value of 0.191 and a significance level of $p < 0.001$. This demonstrates that zakat digitization acts as mediating variable in the relationship between productive zakat and economic empowerment of mustahik. Thus, the fourth hypothesis (H4) is accepted.

These findings indicate that the influence of productive zakat on mustahik economic empowerment does not only occur directly, but is also strengthened through the zakat digitization mechanism. Digitalization functions as a supporting factor that is able to increase effectiveness, efficiency, and transparency in the management and distribution of zakat.

Discussion

This discussion section is prepared to provide a comprehensive explanation of the research findings by referring to the formulation of the problem that has been determined previously. The analysis focused on hypothesis testing to determine the level of significance of the relationship between variables, which was systematically described and supported by empirical data. Data analysis was conducted using a Partial Least Squares based Structural Equation modeling (SEM-PLS) approach with the support of WarpPLS software version 7.0 to obtain accurate model estimates. Furthermore, the results of the discussion are presented in a structured manner according to the relationship between the variables studied.

1. The Influence of Productive Zakat on Mustahik Economic Empowerment

The results of the analysis show that productive zakat has a positive and significant effect on economic empowerment of mustahik, with a Path Coefficient value of 0.250 and a P-Value of < 0.001 . This finding indicates that the more optimal the productive zakat program which includes business capital assistance, skills training, and business assistance, the higher the level of economic empowerment among zakat recipients.

These results are consistent with the study (Nugraha et al., 2024) which found that productive zakat plays a crucial role in improving the welfare of mustahik through economic

empowerment programs. The findings of this study confirm that the targeted distribution of productive zakat can significantly increase the income and self reliance of mustahik.

However, the relatively weak Effect Size value indicates that the direct influence of productive zakat is still influenced by other factors, such as the effectiveness of program management, monitoring, and access to information. Therefore, a more comprehensive approach is needed so that the impact of productive zakat can be more optimal.

2. The Effect of Productive Zakat on the Digitalization of Zakat

The results of the analysis show that productive zakat has a positive and significant effect on the digitization of zakat, with a Path Coefficient value of 0.430 and a P-Value of < 0.001 . These findings indicate that the increase in activity and complexity of the productive zakat program encourages the need for a digital-based management system.

Research (Rohmaniyah et al., 2021) also emphasized that the use of digital zakat must have the necessary qualifications, not only related to zakat but also about digital technology, because no matter how sophisticated the system is, if human resources have not met the qualifications, it will be useless. The management of zakat funds will be assessed based on the speed of the distribution process. The distribution program is divided into consumption-based programs and production-based programs. The consumption-based program aims to provide short-term basic needs for Squirt, while production-based programs seek to empower Squirt so that they can have a sustainable source of income in the long run.

Digitization of zakat in this case plays a role in increasing efficiency, transparency, and accountability in the management of zakat funds. The more productive zakat programs develop, the greater the need for a digital system that is able to support data management, distribution, and reporting more effectively.

3. The Effect of Zakat Digitalization on the Economic Empowerment of Mustahik

The results of the analysis show that the digitization of zakat has a positive and significant effect on the empowerment of the mustahik economy, with a Path Coefficient value of 0.446 and a P-Value of < 0.001 . These findings show that the use of digital technology is able to increase the effectiveness of the zakat program, especially in the aspects of distribution, access to information, as well as program monitoring and evaluation.

Digitalization allows the zakat management process to be faster, transparent, and on target, so that it has a direct impact on improving the welfare and independence of the mustahik economy. Thus, digitalization is an important factor in supporting the success of zakat-based empowerment programs.

4. The Role of Zakat Digitalization Mediation in the Relationship of Productive Zakat and Economic Empowerment Mustahik.

The test results show that the digitization of zakat is able to mediate the influence of productive zakat on economic empowerment Squirt positively and significantly, with Value Path Coefficient path of 0.191 and P-Value < 0.001 . These findings prove that the digitization of zakat plays a role as a mediating variable that strengthens the relationship between productive zakat and economic empowerment Squirt. Research (Suryadi et al., 2026) and (Erni, 2024) shows that digitalization plays a role as a mediating variable that strengthens the relationship between zakat management and welfare improvement Mustahik. This shows that the success of productive zakat in improving the welfare of mustahik does not only depend on the program itself, but also on how the program is managed through an effective digital system. Digitalization serves as a reinforcing factor (enabler) which bridges the gap between

inputs in the form of productive zakat and output in the form of economic empowerment Mustahik.

Overall, the results of this study confirm that the integration between productive zakat and the digitalization of zakat is an important strategy in increasing the effectiveness of mustahik economic empowerment in a sustainable manner.

CONCLUSION

Based on the results of testing the influence of productive zakat on mustahik economic empowerment with the digitization of zakat as a mediation variable in the Pekalongan City BAZNAS using SEM-PLS analysis and hypothesis testing, it can be concluded that:

1. Productive Zakat has a positive and significant impact on the economic empowerment of zakat recipients.
2. Productive Zakat has a positive and significant impact on the digitization of zakat
3. Digitization of Zakat has a positive and significant impact on the economic empowerment of zakat recipients.
4. Digitization of Zakat has proven to be able to significantly mediate the influence of productive zakat on the empowerment of the mustahik economy.

Overall, the research findings indicate that zakat digitization serves as a reinforcing factor in enhancing the effectiveness of productive zakat on the economic empowerment of zakat recipients; therefore, the integration of productive zakat management and digital systems is crucial for promoting the sustainable economic self-reliance of zakat recipients.

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