

## **Zakat and Marketing: Innovative Approaches to Enhance Zakat Distribution in Jigawa State, Nigeria**

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### **Abstract**

**Background:** *Zakat* is an important Islamic socio-economic instrument for reducing inequality and improving welfare. However, *zakat* institutions in Nigeria, particularly in Jigawa State, still face challenges in efficiency, transparency, outreach, and distribution effectiveness. Although digital transformation and marketing approaches are widely discussed, limited studies examine their structured application in *zakat* governance in Nigeria.

**Methods:** This study uses a qualitative case study approach combined with a literature review. The analysis focuses on *zakat* practices in Jigawa State and relevant literature on Islamic social finance, digital marketing, and governance transformation. Data are analyzed using thematic analysis.

**Results:** Findings indicate that digital marketing tools such as online donation platforms, social media, and digital campaigns improve *zakat* awareness, donor participation, and institutional transparency. These tools also enhance fundraising efficiency and support more targeted *zakat* distribution.

**Discussion:** Digital marketing integration reflects a shift toward technology-driven *zakat* governance. However, its implementation is constrained by the digital divide, limited infrastructure, and low digital literacy, especially in rural areas.

**Conclusion:** Digital marketing can enhance *zakat* governance by improving efficiency, transparency, and distribution effectiveness in Jigawa State. Institutional readiness and digital inclusion are essential for sustainable impact.

**Novelty:** This study proposes a governance-oriented framework for integrating digital marketing into *zakat* management in Nigeria, emphasizing institutional transformation rather than simple technological adoption.

**Keywords:** *Zakat*, Marketing, Digital Marketing, Social Inequality, Economic Growth

### **INTRODUCTION**

Zakat is a fundamental pillar of the Islamic socio-economic system that functions as both a religious obligation and a structured mechanism for wealth redistribution and social justice. Within Islamic economic theory, zakat is designed to ensure equitable circulation of wealth, reduce poverty, and strengthen socio-economic cohesion by transferring resources from the affluent to eligible recipients (Rahnema and Nomani, 1992; Aziz, 2018). Contemporary Islamic finance literature increasingly situates zakat within broader development frameworks, emphasizing its relevance to poverty alleviation, inclusive growth, and social welfare enhancement (Bin-Nashwan et al., 2024). Empirical studies also demonstrate that zakat contributes positively to economic development by improving consumption capacity among low-income groups and reducing inequality gaps (Abdussalam et al., 2024). Furthermore, zakat is increasingly aligned with *Sustainable Development Goals* (SDGs), particularly in promoting social protection systems and reducing structural poverty in developing economies (Alam & Miah,

2024; Citaningati, 2024). In this context, zakat is not only a religious institution but also a development instrument with significant potential for socio-economic transformation, especially in countries such as Nigeria where poverty and inequality remain persistent challenges.

Despite its strong normative and developmental foundations, zakat governance in Nigeria—particularly in Jigawa State—continues to face structural and institutional constraints. Existing studies indicate that zakat institutions often struggle with inefficiencies in collection systems, limited outreach capacity, and weak distributional accuracy (Benjaminsen & Ba, 2024; Halim, 2024). Many institutions still operate using conventional administrative approaches that are not fully integrated with modern digital systems, resulting in low transparency and reduced donor confidence (Alshater et al., 2022; Rama et al., 2022). Trust deficits between zakat managers and the public further hinder participation, especially when accountability mechanisms are weak or inconsistent. In addition, disparities in digital infrastructure and limited digital literacy—particularly in rural communities—create further barriers to effective zakat mobilization (Ogharanduku et al., 2024). These challenges indicate that zakat potential in Nigeria remains under-optimized despite its significant religious and demographic base. Consequently, there is a growing need to explore innovative governance approaches that can improve efficiency, transparency, and institutional legitimacy.

In response to these challenges, digital transformation and marketing strategies have emerged as promising tools for improving Islamic philanthropic governance. Digital marketing, which includes social media engagement, online donation systems, and electronic communication strategies, has expanded beyond commercial applications into socio-religious and humanitarian domains. Prior research shows that digital platforms significantly influence public behavior by increasing awareness, strengthening trust, and encouraging participation in financial and charitable systems (Ahmed Dirie et al., 2024). In the context of Islamic social finance, digitalization enhances operational efficiency, reduces transaction costs, and broadens donor reach, particularly among younger and technology-oriented populations (Kasri and Sosianti, 2023). Moreover, digital communication strategies play an important role in shaping behavioral intention and institutional engagement through *electronic word of mouth* and online advocacy (Yu, 2024). From a governance perspective, these developments reflect a shift toward more transparent, participatory, and data-driven models of zakat management that align with contemporary expectations of accountability and institutional performance.

International comparative experiences provide important insights into how digital zakat governance can be effectively implemented. Indonesia, through its National Zakat Agency (Badan Amil Zakat Nasional—BAZNAS), has successfully integrated digital systems into zakat management, improving efficiency, transparency, and public participation. The use of digital platforms and data-based management systems has strengthened institutional accountability and expanded zakat outreach significantly (Ahmed Dirie et al., 2024; Baznas, 2024). Furthermore, knowledge exchange between Indonesia and Nigeria indicates growing interest in adopting similar governance models to improve zakat institutional performance in African contexts (Antaraneews.com, 2024). From an Islamic legal and ethical perspective, zakat governance is also closely aligned with broader socio-legal principles in Islam, where public welfare, justice, and moral responsibility are emphasized through the framework of *maqāṣid al-sharī'ah*. In this regard, Islamic socio-legal scholarship highlights that contemporary Islamic governance must address not only institutional efficiency but also ethical and societal well-being, particularly in relation to family, social justice, and public morality within rapidly changing socio-digital environments (Hasanudin et al., 2023; Huda et al., 2024). These developments suggest that digital transformation in zakat is not merely technical innovation, but a broader institutional reform process grounded in ethical and developmental objectives.

However, despite increasing global attention to digital zakat systems, there remains a significant research gap in understanding how digital marketing strategies can be systematically integrated into zakat governance in Nigeria within a coherent analytical framework. Existing studies tend to examine zakat management, digital marketing, or Islamic governance separately, without sufficiently integrating these dimensions into a unified model that explains institutional transformation and socio-economic outcomes. Furthermore, comparative research between Southeast Asian digital zakat models and West African institutional contexts remains limited. To address this gap, this study investigates how digital marketing strategies can enhance zakat collection and distribution in Jigawa State, Nigeria, by drawing comparative insights from Indonesia's *BAZNAS* model.

This study is guided by the following research questions: (1) How are zakat institutions in Jigawa State currently implementing zakat collection and distribution practices? (2) How can digital marketing strategies enhance the effectiveness of zakat governance in terms of collection, transparency, and distribution? and (3) What lessons can be drawn from Indonesia's *BAZNAS* model to improve zakat management in Nigeria? Accordingly, the objectives of this study are: (1) to analyze existing zakat management practices in Jigawa State, (2) to examine the role of digital marketing in improving zakat collection and distribution efficiency, and (3) to identify comparative insights from Indonesia's zakat governance model to propose a more effective and context-sensitive framework for Nigeria. By integrating Islamic social finance theory, governance studies, and digital transformation perspectives, this study contributes to the development of a more comprehensive understanding of zakat modernization in developing countries and offers practical implications for improving institutional performance and socio-economic impact.

## LITERATURE REVIEW

Zakat as a fundamental pillar of Islamic socio-economic governance has been widely discussed in the literature as both a spiritual obligation and a development-oriented financial instrument. Classical and contemporary studies emphasize that zakat functions not only as a mechanism for wealth redistribution but also as a structural tool for poverty alleviation, social justice, and economic stabilization (Rahnema and Nomani, 1992; Aziz, 2018). Recent empirical developments further extend this view by positioning zakat within the broader framework of sustainable development and *maqāṣid al-sharī'ah*-based economic systems. Muis et al. (2024) argue that zakat contributes significantly to improving the quality of economic growth by reducing inequality and enhancing productive economic cycles. Similarly, Bin-Nashwan et al. (2024) emphasize that Islamic moral economy frameworks, including zakat, have measurable development impacts when embedded within structured governance systems. In addition, empirical studies from Nigeria highlight that zakat contributes to food security and poverty reduction at the community level, particularly in vulnerable regions such as Jigawa State (Benjaminsen & Ba, 2024; Halim, 2024). These studies collectively establish zakat as a multidimensional instrument that connects ethical, economic, and developmental dimensions. However, despite this recognition, the literature also indicates that zakat outcomes are highly dependent on institutional effectiveness and governance structures, which remain uneven across different countries.

Beyond its conceptual significance, recent scholarship has shifted attention toward the institutional and organizational dimensions of zakat management. Arwani et al. (2024) stress that organizational capacity and social skills within *amil zakat* institutions are decisive factors in achieving *Sustainable Development Goals (SDGs)*. Without adequate institutional capability, zakat systems tend to suffer from inefficiency, limited outreach, and weak accountability mechanisms. In the Nigerian context, Alshater et al. (2022) and Rama et al. (2022) identify persistent structural challenges in zakat and *waqf* institutions, including weak coordination, limited technological adoption, and inadequate policy frameworks. Similarly, Ogharanduku et al. (2024) highlight that social protection systems in Jigawa and Zamfara States remain underdeveloped, thereby constraining the full potential of Islamic social finance instruments. These findings suggest that zakat effectiveness is not merely determined by religious compliance, but is strongly shaped by governance quality, institutional capacity, and regulatory support. Furthermore, Citaningati (2024) argues that productive zakat approaches aligned with *maqāṣid al-sharī'ah* can significantly enhance development outcomes when supported by structured institutional frameworks. Nevertheless, existing studies tend to focus on macro-level governance issues, with limited attention to how technological transformation—particularly digital marketing—can function as an operational driver of institutional improvement in zakat systems.

In parallel with governance discussions, an emerging body of literature has explored the role of digital transformation and marketing strategies in shaping Islamic financial behavior and philanthropic participation. Digital marketing has been widely recognized as a powerful tool for influencing behavioral change, increasing engagement, and enhancing participation in socio-economic initiatives (Yu, 2024). Ahmed Dirie et al. (2024) demonstrate that *electronic word of mouth* significantly affects behavioral intention and decision-making processes in digital environments, indicating its potential relevance for increasing zakat participation. Similarly, Lynn-Sze & Fathi, (2023) highlight the role of social media influencers in shaping consumption behavior, which can be translated into philanthropic behavior in the context of Islamic social finance. Kasri and Sosianti (2023) specifically confirm that online zakat payment systems significantly increase donor intention and accessibility, particularly among digitally literate populations. Furthermore, digital platforms have been shown to enhance transparency, trust, and engagement in charitable systems by enabling real-time communication and reporting

mechanisms. However, Ahmed Dirie et al. (2024) caution that digital engagement must be carefully managed to ensure ethical alignment and sustainability outcomes. Collectively, these studies indicate that digital marketing is not merely a promotional tool, but a behavioral and institutional mechanism capable of reshaping participation in zakat systems. Nevertheless, most of these studies focus on general digital finance or consumer behavior, rather than specifically examining zakat governance in developing country contexts.

Comparative studies further highlight Indonesia as a leading reference in digital zakat governance. The Indonesian National Zakat Agency (*Baznas*) has been widely recognized for integrating digital systems into zakat collection, management, and distribution processes (Ahmed Dirie et al., 2024; Baznas, 2024). This digitalization includes data-driven donor management, online payment systems, and transparent reporting mechanisms that improve accountability and public trust. International interest in this model is evident, as Nigerian institutions have begun learning from Indonesia's zakat governance experience (Antaraneews.com, 2024; Rizal, 2024). Moreover, innovations such as the integration of *qardhul hasan* within zakat funds demonstrate how Islamic social finance can be expanded into productive economic empowerment mechanisms (Budiono et al., 2023). Additional studies also highlight that waqf and zakat integration with modern financial tools can strengthen investment capacity and social protection systems (Ahyani et al., 2024). Despite the growing adoption of digital technologies in zakat management and marketing strategies, the effectiveness of digital transformation remains dependent on strong institutional foundations, sustainable governance frameworks, and adequate technological infrastructure. In the context of Nigeria, particularly in Jigawa State, the adoption of digital technologies is still uneven, especially in rural areas where limited internet connectivity, low digital literacy, and restricted access to digital financial services continue to impede the scalability and inclusiveness of digital zakat initiatives. These challenges suggest that technological innovation alone is insufficient to improve zakat governance without corresponding investments in human capacity development, institutional strengthening, and digital financial inclusion. Furthermore, although successful experiences from countries such as Indonesia demonstrate the potential of digital platforms to enhance zakat collection, transparency, and distribution efficiency, the transfer of such models requires careful adaptation to local socio-economic, institutional, and infrastructural conditions. Therefore, the sustainable implementation of digital zakat governance in Nigeria should be viewed not merely as a process of technology adoption, but as a broader institutional transformation aimed at strengthening accountability, accessibility, and public trust within Islamic philanthropic systems (Weiss, 2021; Al-Daihani et al., 2024; Halim, 2024; Kasmon et al., 2024; Citaningati, 2024).

Despite the substantial body of literature on zakat governance, digital transformation, and Islamic socio-economic development, a clear research gap remains. First, existing studies tend to treat zakat governance and digital marketing as separate domains, without developing an integrated analytical framework that explains how digital marketing functions as a governance instrument in zakat systems. Second, comparative research between Southeast Asia and West Africa remains limited, particularly in examining how Indonesia's digital zakat model can be contextually adapted to Nigeria's socio-institutional environment. Third, most studies emphasize technological adoption or behavioral intention, while neglecting institutional transformation processes that mediate the effectiveness of digital zakat systems. Fourth, there is limited empirical attention to sub-national contexts such as Jigawa State, which represents a critical but under-researched region in Islamic social finance studies. Therefore, this study contributes to the literature by integrating Islamic socio-economic theory, digital marketing strategies, and comparative governance analysis. It proposes a contextualized understanding of how digital transformation can enhance zakat effectiveness in Nigeria, particularly through institutional adaptation inspired by Indonesian experiences, while addressing structural constraints in governance, infrastructure, and digital inclusion.

## **METHODOLOGY**

This study adopts a qualitative research design to examine the integration of digital marketing strategies into zakat governance in Jigawa State, Nigeria. A qualitative approach is considered appropriate because the study seeks to understand institutional practices, governance processes, and the socio-religious meanings underlying the transformation of zakat management rather than measuring causal or statistical relationships. Zakat operates within a multidimensional framework that combines religious obligations, social welfare objectives, economic justice, and institutional governance, making interpretive inquiry particularly suitable for exploring its contemporary development and digital transformation (Ashafa & Raimi, 2024; Pitchay et al., 2024). Furthermore, studies on *Shariah governance* emphasize that Islamic financial and philanthropic institutions are shaped not only by economic considerations but also by regulatory structures, ethical values, and institutional dynamics that

require contextual analysis (Alam & Miah, 2024; Tarip, 2024). In addition, recent scholarship on Islamic social finance highlights that digital innovation and financial technology are transforming governance practices, transparency mechanisms, and stakeholder engagement, thereby necessitating an in-depth qualitative understanding of how such changes are implemented within specific institutional contexts (Bin-Armia et al., 2024; Kasmon et al., 2024). More recent scholarship further emphasizes that zakat contributes to improving economic quality and social welfare when managed through effective institutional systems that integrate development-oriented strategies (Bin-Nashwan et al., 2024). Therefore, a qualitative case study approach is adopted to explore how digital transformation reshapes zakat governance in real institutional settings. The case study focuses on zakat institutions in Jigawa State as the primary unit of analysis, while comparative insights are drawn from Indonesia's *Baznas* model as an established example of digital zakat governance in a developing country context (Wahid, 2024; Antaranews.com, 2024). This comparative orientation is important because prior studies show that Indonesia represents one of the most advanced ecosystems for integrating digital tools into Islamic philanthropic governance systems.

Data collection is conducted through two main sources: documentary analysis and structured literature review. Documentary data include institutional reports, policy documents, official publications, and digital communication outputs from zakat institutions in Jigawa State. These materials are analyzed to understand how digital marketing instruments—such as online donation systems, social media campaigns, and digital reporting platforms—are operationalized in practice. Secondary data are drawn from peer-reviewed academic literature focusing on zakat governance, Islamic social finance, digital marketing, and sustainable development frameworks (*SDGs*). The literature selection prioritizes relevance, academic credibility, and methodological rigor. Earlier studies indicate that Islamic economic systems provide the foundation for equitable resource distribution through zakat mechanisms (Iavicoli et al., 2018). Contemporary studies further show that zakat contributes to poverty reduction, food security, and socio-economic empowerment when integrated with structured institutional frameworks (Benjaminsen & Ba, 2024; Halim, 2024; Atah et al., 2024). In addition, research on *waqf* and Islamic financial instruments demonstrates that productive integration of Islamic social finance can enhance sustainability outcomes when supported by governance innovation (Alshater et al., 2022; Rama et al., 2022). Comparative literature from Indonesia is also incorporated to identify best practices in digital transformation of zakat institutions, particularly in relation to data-driven governance and transparency mechanisms. Furthermore, global studies on digital marketing and behavioral engagement highlight the role of technology in shaping participation, trust, and institutional credibility in socio-economic systems. This multi-source integration allows for triangulation between theory, institutional practice, and comparative governance models.

Data analysis is conducted using thematic analysis combined with comparative institutional interpretation. Thematic analysis involves systematic coding, categorization, and interpretation of qualitative data to identify key patterns related to digital marketing adoption, institutional efficiency, transparency, donor engagement, and zakat distribution effectiveness. The process begins with data familiarization, followed by open coding and axial categorization to construct broader analytical themes. These themes are then interpreted using Islamic socio-economic theory and governance transformation frameworks, particularly *maqāṣid al-sharī'ah*, which provides an ethical foundation for evaluating zakat effectiveness in achieving social justice and economic equity (Citaningati, 2024). Comparative analysis between Nigeria and Indonesia is employed to identify institutional gaps, transferable governance practices, and contextual constraints in digital zakat implementation. Prior research shows that organizational capacity and institutional readiness significantly determine the effectiveness of zakat institutions in achieving sustainable development goals (Ogharanduku et al., 2024). To ensure analytical rigor, triangulation is applied by cross-verifying findings from institutional documents, academic literature, and comparative case evidence. Although the study does not involve primary field interviews, methodological validity is maintained through systematic data sourcing, theoretical grounding, and structured comparative analysis. Limitations include reliance on secondary data and contextual differences between Indonesia and Nigeria; however, these are addressed through critical interpretation and theory-based comparison. Overall, this methodological framework enables a comprehensive examination of how digital marketing can transform zakat governance into a more transparent, efficient, and development-oriented system in Jigawa State, Nigeria.

## **RESULTS AND DISCUSSION**

### **Digital Transformation of Zakat Governance**

Digital transformation in zakat governance represents a fundamental restructuring of Islamic philanthropic institutions from conventional, manual-based administration toward an integrated, technology-enabled

governance ecosystem. In the context of Jigawa State, this transformation is increasingly evident through the gradual adoption of digital communication channels and online donation mechanisms, although its implementation remains uneven across institutional levels. Within Islamic socio-economic thought, zakat is not only a ritual obligation but also a redistributive mechanism aimed at reducing inequality and promoting inclusive development (Rahnema and Nomani, 1992; Aziz, 2018). Recent scholarship further positions zakat as a development instrument that generates measurable socio-economic impact when embedded in structured governance systems (Bin-Nashwan et al., 2024). In this sense, digital transformation emerges as an enabling governance instrument rather than a purely technological innovation.

From a governance perspective, the observed transformation in Jigawa State indicates a gradual shift toward more data-informed and communication-responsive zakat management practices. Although full integration of digital systems is still limited, institutions increasingly utilize online platforms and social media channels to disseminate information on zakat collection and distribution activities. This reflects an emerging form of “hybrid governance,” where conventional administrative structures coexist with digital communication tools. Empirical literature confirms that such digitalization enhances institutional transparency and accountability when supported by adequate organizational capacity and regulatory frameworks (Al-Otaibi et al., 2024). However, the Jigawa case suggests that these benefits are still in a transitional stage rather than fully institutionalized.

In operational terms, digital transformation expands zakat governance functions by integrating communication technologies, digital payment systems, and marketing strategies into institutional workflows. In practice, online donation channels and social media engagement are increasingly used to broaden donor outreach, particularly among urban and younger populations. Although the scale of adoption varies, these mechanisms contribute to improved visibility of zakat institutions and enhanced awareness of zakat obligations. Prior studies confirm that digital marketing tools significantly influence engagement and donation behavior through trust-building communication and electronic word-of-mouth effects (Ahmed Dirie et al., 2024). In the Jigawa context, this suggests a gradual but observable shift in donor interaction patterns toward more digitally mediated participation.

Table 1. Core Dimensions of Digital Transformation in Zakat Governance

Dimension	Function	Governance Outcome
Digital payment systems	Online zakat collection and disbursement	Faster and more accessible transactions
Data analytics systems	Identification and classification of beneficiaries	Improved targeting accuracy
Digital marketing platforms	Public engagement and awareness campaigns	Increased donor participation
Social media ecosystems	Communication, education, and interaction	Expanded institutional reach and trust

*Source: Analysis by the author, 2024.*

Furthermore, digital transformation creates opportunities for the development of more productive zakat governance models, particularly through integration with empowerment-based financing approaches such as qardhul hasan. In Jigawa State, while implementation remains limited, the conceptual shift toward productive zakat is increasingly discussed in policy and academic discourse. Such transformation aligns with broader Islamic social finance literature, which emphasizes the transition from consumptive distribution toward empowerment-oriented poverty alleviation mechanisms (Atah et al., 2024). This indicates that digital governance may function as an enabling infrastructure for scaling more impactful zakat interventions in the long term.

However, the empirical reality in Jigawa State also reveals significant structural constraints that moderate the effectiveness of digital zakat transformation. The most prominent challenge is the digital divide between urban and rural populations, which limits equitable access to digital platforms. In addition, low digital literacy among both administrators and beneficiaries constrains the optimal utilization of available technologies. Institutional capacity limitations further restrict the development of integrated digital systems, resulting in fragmented adoption rather than system-wide transformation. Studies in similar contexts confirm that organizational readiness and human capital are critical determinants of successful digital governance in Islamic social finance institutions (Alshater et al., 2022; Rama et al., 2022; Ogharanduku et al., 2024).

Moreover, cybersecurity concerns and weak regulatory digital frameworks introduce additional governance risks that may affect public trust if not properly addressed. These constraints indicate that digital zakat governance in Jigawa State is still in an early-to-intermediate stage of institutional maturity. Therefore, while digital transformation demonstrates clear potential in improving efficiency and outreach, its effectiveness remains conditional on infrastructural readiness, institutional capacity, and inclusive digital policy support.

**Effectiveness of Collection, Distribution, and Public Trust**

The integration of *digital marketing* into *zakat* governance in Jigawa State indicates a gradual but significant transformation in the effectiveness of *zakat* collection, distribution processes, and public trust formation. Traditionally, *zakat* administration in Nigeria has been characterized by manual procedures, limited institutional outreach, and fragmented communication channels, which often contribute to inefficiencies, delayed fund mobilization, and weak donor engagement. In this context, digital instruments such as online donation platforms, mobile payment systems, and social media communication represent an adaptive governance shift rather than a full institutional replacement. This aligns with broader Islamic social finance perspectives that emphasize *zakat* as a dynamic socio-economic instrument for redistribution and welfare enhancement when supported by effective institutional structures (Bin-Nashwan et al., 2024).

From the perspective of *zakat* collection, *digital marketing* improves accessibility and donor participation by reducing transaction costs and eliminating geographical barriers. The adoption of online payment systems enables donors to fulfill *zakat* obligations more efficiently, particularly among digitally connected populations. Empirical findings in Islamic financial behavior confirm that digital payment mechanisms significantly increase donation intention and participation by simplifying processes and reducing friction in financial transactions (Kasri and Sosianti, 2023). This development is also consistent with broader evidence showing that digital engagement strategies influence behavioral intention and financial participation in socio-economic systems through electronic communication and trust-building mechanisms (Ahmed Dirie et al., 2024). In Jigawa State, this indicates a gradual shift toward platform-based *zakat* mobilization, where convenience and digital accessibility become key determinants of participation outcomes.

In terms of distribution, digitalization enhances transparency, accountability, and targeting precision in *zakat* management. The use of digital reporting systems, beneficiary databases, and communication platforms enables institutions to provide real-time updates on fund allocation, thereby reducing information asymmetry between administrators and donors. Transparency in this context is not merely procedural but institutional, as it strengthens legitimacy and reinforces public confidence in *zakat* institutions. This finding is consistent with Islamic governance literature emphasizing transparency as a core determinant of institutional trust and sustainability (Alshater et al., 2022; Rama et al., 2022; Ogharanduku et al., 2024). Furthermore, the integration of data-driven beneficiary profiling supports a more targeted distribution approach aligned with socio-economic vulnerability assessments and *maqāṣid al-sharī‘ah* principles of justice and welfare optimization (Citaningati, 2024). To summarize the operational dynamics of digital transformation in *zakat* governance, Table 2 presents the relationship between digital tools and governance outcomes.

Table 2. Digital Marketing and Governance Effectiveness in Zakat Management (Jigawa State)

Digital Component	Operational Function	Governance Outcome
Online payment platforms	<i>Zakat</i> collection facilitation	Increased accessibility and participation
Social media systems	Communication and engagement	Enhanced visibility and outreach
Digital reporting tools	Distribution transparency	Improved accountability and trust
Beneficiary databases	Targeted allocation	Higher precision in distribution

*Source: Author’s synthesis based on literature and contextual analysis (2024).*

Public trust emerges as a central governance outcome of *digital marketing*-driven transformation in *zakat* systems. Trust formation in Islamic philanthropic institutions is strongly influenced by perceptions of transparency, accountability, and effectiveness. In this regard, *digital marketing* functions not only as a promotional tool but also as a governance mechanism that enables continuous interaction between institutions and stakeholders. Social media platforms facilitate real-time communication, feedback mechanisms, and narrative-based engagement that strengthen institutional legitimacy. Prior studies confirm that electronic word-of-mouth and digital engagement significantly influence trust formation and donation behavior in Islamic financial contexts (Ahmed Dirie et al.,

2024). In Jigawa State, this dynamic suggests that increased digital visibility contributes directly to institutional credibility by reducing informational distance between *zakat* managers and the public.

The strengthening of public trust creates a reinforcing cycle in *zakat* governance: improved transparency enhances trust, and higher trust increases donor participation. This feedback loop contributes to more stable resource mobilization and improved institutional sustainability. However, the effectiveness of this cycle is not uniformly distributed across all population segments. Structural inequalities, particularly the digital divide between urban and rural communities, remain a significant constraint. Limited internet access, low digital literacy, and inadequate infrastructure restrict the inclusiveness of digital *zakat* systems. Therefore, while *digital marketing* improves efficiency and trust at the aggregate level, its effectiveness remains conditional on infrastructural readiness, institutional capacity, and inclusive digital policy frameworks (Alshater et al., 2022).

### **Structural Constraints and Comparative Insight**

Despite observable improvements in *zakat* collection efficiency, distribution transparency, and public trust through the integration of *digital marketing*, the implementation of digital *zakat* governance in Jigawa State remains constrained by several structural and institutional limitations. These constraints demonstrate that digital transformation is not merely a technological upgrade, but a deeply embedded socio-institutional process that requires infrastructural readiness, regulatory coherence, and human capital development. Within Islamic social finance discourse, governance transformation is increasingly framed as an institutional reconfiguration in which technological tools interact with organizational capacity and socio-economic context to determine effectiveness, rather than operating as independent drivers of change (Ogharanduku et al., 2024).

A primary constraint lies in the persistent *digital divide* between urban and rural populations. In Jigawa State, uneven internet penetration, unstable electricity supply, and limited digital infrastructure significantly restrict access to *digital zakat* platforms. This creates a segmented participation structure in which urban and digitally connected populations benefit disproportionately from online-based *zakat* systems, while rural communities remain dependent on conventional, offline mechanisms. Such fragmentation undermines the inclusive philosophy of *zakat* as a universal socio-economic instrument designed to ensure equitable welfare distribution across all eligible recipients. Empirical governance studies in Islamic social finance indicate that infrastructural inequality directly affects the scalability, inclusiveness, and sustainability of digital public finance systems in developing contexts, particularly where rural connectivity remains weak (Rama et al., 2022). Consequently, the effectiveness of digital transformation is structurally conditioned by spatial inequality rather than purely technological availability.

Closely related to infrastructural limitations is the issue of low *digital literacy* among both *zakat* administrators (*amil*) and donors. Even when digital platforms are available, limited technical competence reduces their optimal utilization and weakens institutional performance. This reflects a broader human capital gap in Islamic philanthropic institutions, where administrative modernization has not fully aligned with the rapid expansion of digital technologies. Without systematic training programs, institutional learning mechanisms, and capacity-building initiatives, digital tools risk becoming symbolic artifacts rather than operational governance instruments. In this regard, organizational capacity and social skills are identified as critical determinants of successful digital transformation in *zakat* institutions, as they directly influence the ability to manage, interpret, and utilize digital systems effectively for decision-making and service delivery (Kholidah et al., 2024). Therefore, technological innovation must be accompanied by continuous human resource development to ensure meaningful institutional adoption.

Another significant constraint is the absence of an integrated *digital governance architecture* within *zakat* institutions in Jigawa State. Current digital adoption tends to be fragmented, with isolated platforms for donations, uncoordinated reporting systems, and separate communication channels operating independently. This fragmentation reduces system efficiency and limits the potential of data-driven governance. The lack of centralized databases also constrains beneficiary profiling, real-time monitoring, and impact evaluation of *zakat* distribution outcomes. As a result, digital transformation remains partial and procedural rather than systemic and strategic. In governance terms, such fragmentation weakens institutional coordination and reduces the capacity of *zakat* agencies to generate evidence-based policy decisions. Moreover, without interoperable systems, the accumulation of institutional knowledge and long-term data analytics becomes highly restricted, thereby limiting strategic planning capacity in Islamic social finance management.

In addition, emerging risks related to *data security* and institutional trustworthiness introduce new layers of governance complexity. As zakat institutions increasingly depend on digital platforms, concerns surrounding data privacy, cybersecurity vulnerabilities, and system reliability become more pronounced. Weak regulatory frameworks and limited technological safeguards may undermine public confidence and reduce donor willingness to engage with digital systems. This is particularly critical in Islamic philanthropic governance, where trust (*amanah*) constitutes a foundational principle shaping participation and compliance. Comparative evidence from Indonesia illustrates that the development of integrated digital ecosystems by the National Amil Zakat Agency (*BAZNAS*)—including centralized databases, online payment systems, and structured reporting mechanisms—has strengthened transparency, accountability, and public trust in zakat governance (Khan et al., 2024; Baznas, 2024). In contrast, Nigeria’s zakat governance structure remains less integrated, reflecting uneven institutional maturity and limited system interoperability. While knowledge exchange between Indonesia and Nigeria is increasing through academic and institutional collaboration, effective transfer requires contextual adaptation due to differences in infrastructure, governance capacity, and socio-economic conditions (Antarnews.com, 2024; Rizal, 2024). From a theoretical standpoint, this comparison reinforces that digital zakat governance should be understood through an institutional transformation lens rather than a purely technological adoption framework.

Overall, the comparative analysis highlights that while digital marketing significantly enhances zakat governance performance in Jigawa State, its effectiveness remains structurally constrained by infrastructural inequality, limited institutional capacity, fragmented systems, and emerging cybersecurity risks. The Indonesian experience demonstrates that successful digital transformation requires not only technological innovation but also strong institutional coordination, regulatory integration, and continuous human capital development. Therefore, sustainable digital zakat governance depends on the alignment between technological infrastructure, institutional readiness, and socio-economic inclusiveness, ensuring that digital transformation functions as a comprehensive governance reform rather than a superficial technological upgrade.

## CONCLUSION

This study investigated how *digital marketing* influences zakat governance in Jigawa State, Nigeria, particularly in improving collection efficiency, distribution transparency, and public trust. It also examined structural constraints and comparative lessons from Indonesia. The findings answer the core research questions by showing that zakat institutions in Jigawa are gradually shifting from conventional systems toward digitally supported governance models, although this transformation remains uneven and incomplete. In this sense, digital marketing operates not only as a communication tool but also as an emerging governance mechanism that reshapes institutional performance, donor engagement, and accountability structures within Islamic social finance systems. The study concludes that *digital marketing* contributes positively to zakat governance by expanding institutional outreach, simplifying donation processes through online platforms, and strengthening communication between zakat agencies and the public. These improvements lead to higher donor participation, improved visibility of zakat activities, and stronger perceptions of institutional legitimacy and trust. However, the study emphasizes that these outcomes are not purely technological effects but are mediated by institutional readiness and socio-economic context. Therefore, digital tools function as enabling mechanisms that enhance governance performance only when supported by adequate organizational capacity and inclusive access to digital infrastructure.

At the same time, the study identifies significant structural constraints that limit the effectiveness of digital zakat governance in Jigawa State, including the digital divide, low digital literacy, fragmented system integration, and emerging cybersecurity risks. These limitations demonstrate that digital transformation alone cannot guarantee governance effectiveness without parallel institutional reforms. The comparative analysis with Indonesia’s *BAZNAS* model further shows that successful digital zakat governance requires a fully integrated ecosystem combining centralized data systems, strong regulatory frameworks, and continuous capacity-building initiatives. This comparison reinforces the novelty of the study by positioning digital marketing as part of a broader institutional transformation process rather than a standalone promotional strategy. It also highlights the importance of contextual adaptation when transferring governance models across different socio-economic environments.

From a theoretical perspective, this study contributes to Islamic social finance and governance literature by integrating digital transformation theory, institutional governance analysis, and *maqāṣid al-sharī‘ah* principles into a unified explanatory framework. The novelty of the study lies in its reconceptualization of digital marketing as a governance instrument that shapes institutional legitimacy, transparency, and distributive justice in zakat systems. However, the study acknowledges its limitations, particularly its reliance on secondary data and

comparative analysis without primary fieldwork such as interviews or surveys with zakat stakeholders in Jigawa State. Future research is therefore recommended to employ primary empirical methods and mixed-method approaches to provide deeper validation and richer contextual insights into the lived experiences of digital zakat governance actors.

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