



The Experiences of Zakat Managers in Islamic Financial Institutions in Indonesia: Challenges and Ethical Considerations

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ABSTRACT

The field of Islamic finance plays a crucial role in promoting social justice and economic equity through practices such as zakat management. However, the subjective experiences of zakat managers, who balance religious principles with practical challenges, remain underexplored in the literature. This gap highlights the need for research that goes beyond operational and financial aspects to capture the personal and ethical dimensions of their work. While previous studies focus on the logistical and financial aspects, there is limited research on how zakat managers interpret and navigate their roles. This study applies a phenomenological approach to examine the lived experiences of zakat managers in Islamic financial institutions in Indonesia, aiming to understand the meaning behind their decision-making processes. Through in-depth interviews and interpretative phenomenological analysis (IPA), a qualitative method that seeks to explore how individuals make sense of their experiences, the research reveals four key themes: challenges in zakat management, the importance of collaboration with external stakeholders, the role of technology, and the ethical considerations involved. The findings provide a deeper understanding of how zakat managers experience their roles, highlighting not only the theoretical significance but also practical implications for strengthening governance, enhancing stakeholder collaboration, and integrating technology in Islamic finance. These results contribute to a more comprehensive view of zakat management and suggest avenues for future research on the integration of technology and external partnerships in Islamic finance practices.



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INTRODUCTION

Zakat, a central pillar of Islamic finance, plays a vital role in fostering social justice, economic equity, and community well-being (Ngai et al., 2025). As an obligatory form of almsgiving, zakat involves the redistribution of wealth from the affluent to the less fortunate, ensuring that resources flow equitably within the Muslim community (Siefkes, 2025). The practice of zakat, while primarily rooted in religious doctrine, has increasingly been incorporated into the broader landscape of Islamic financial institutions, which seek to align economic activities with Islamic ethical principles (Mushtaq et al., 2025). Despite its religious significance, the practical management of zakat in modern contexts presents unique challenges, particularly within formalized financial institutions. In Indonesia, Islamic financial institutions are tasked with ensuring that zakat is collected, distributed, and managed effectively, while adhering to both Islamic law and the expectations of the modern economic system.

The relevance of this phenomenon extends beyond its religious underpinnings, touching upon critical aspects of economic justice, community solidarity, and the practical implementation of Islamic principles in contemporary society (Costa Dias et al., 2024; Pradhan & Kishore, 2025). In this context, zakat management becomes not only a religious obligation but also a mechanism for addressing broader social and economic inequalities. The challenges faced by zakat managers are

multifaceted, involving issues of resource allocation, transparency, and efficiency, while also navigating the complexities of modern financial systems. These challenges are further compounded by the diverse needs of zakat recipients, which require careful consideration of socio-economic conditions and the ethical principles of zakat. Thus, the management of zakat within Islamic financial institutions has significant implications for both the efficacy of these institutions and the broader social fabric.

Given the importance of zakat in the broader socio-economic context and the inherent complexities of its management, it is essential to explore the lived experiences of those directly involved in this practice (Muhammad & Khalaf, 2025). A phenomenological approach is particularly suited for this purpose, as it allows for an in-depth exploration of the subjective experiences of zakat managers, shedding light on the personal and professional challenges they encounter (Ferrell et al., 2024). This approach prioritizes understanding the meanings and interpretations these individuals attribute to their experiences, offering insights into how they navigate the tensions between religious ideals and practical realities. Despite the growing body of literature on zakat's financial performance, governance structures, and regulatory mechanisms, very few studies explicitly examine the voices and lived experiences of zakat managers themselves. This lack of attention to the human and experiential dimension constitutes a clear research gap that this study seeks to address. By focusing on the lived experiences of zakat managers, this study aims to contribute to a deeper understanding of the dynamics of zakat management, revealing the underlying meanings and motivations that shape these practices within the contemporary context of Islamic finance.

Research into the subjective experiences of individuals in various phenomena has emerged as a critical area of interest, particularly within the field of social sciences (Wei et al., 2025). In the context of Islamic finance, understanding the lived experiences of zakat managers provides invaluable insights into how religious principles are practically applied within financial institutions (R. Gupta et al., 2024). While there has been extensive literature on the financial and regulatory aspects of zakat, the experiential side—how zakat managers interpret, negotiate, and make sense of their roles—remains underexplored. This research explicitly positions itself within that gap, aiming to provide perspectives that are absent in predominantly quantitative and institution-focused studies. By investigating the personal experiences of zakat managers, the research aims to uncover the layers of meaning they attribute to their work, something that quantitative approaches have largely overlooked.

However, exploring such deep, personal experiences presents several methodological challenges (Bani Atta, 2025). Quantitative methods, typically employed in financial research, are insufficient for capturing the subjective dimensions of zakat management (Alibašić, 2025). These methods focus on measurable outcomes, such as the amount of zakat collected or the number of beneficiaries reached, which fail to convey the complexities of personal beliefs, ethical dilemmas, and the emotional toll of managing zakat. While some qualitative approaches, such as case studies or interviews, provide richer insights, they too can struggle to fully grasp the meanings behind participants' actions or decisions. Without a framework that can delve into the lived experiences and interpretations of the individuals involved, the essence of the phenomenon remains obscured.

These limitations underscore the need for a phenomenological approach, which allows for a deeper, more holistic understanding of the experiences of zakat managers (Bar-Gil et al., 2024). By focusing on how individuals make sense of their roles and the challenges they face, this study aims to fill a crucial gap in the literature, offering a comprehensive exploration of zakat management from a subjective standpoint. This perspective, which is inherently interpretative and reflective, provides a level of depth that traditional approaches cannot achieve, ensuring that the true complexities of zakat management are fully understood.

While existing research on zakat management often relies on practical frameworks focused on financial outcomes, efficiency, and regulatory compliance, these approaches fail to capture the lived experiences of the individuals involved in this practice (Park et al., 2024; Prakash, 2025). Most studies in the field rely on quantitative data or descriptive case studies that measure zakat collection, distribution, and its impact on the community. These methods, though valuable for understanding the logistical aspects of zakat, miss the rich, subjective experiences of zakat managers, whose personal

beliefs, ethical considerations, and emotional challenges play a critical role in the effectiveness of zakat management. Such frameworks provide a partial understanding, focusing on what zakat institutions do rather than how the individuals within them perceive their roles and navigate the complexities of their responsibilities.

The limitation of these traditional approaches becomes evident when seeking to explore the deeper meaning behind zakat management (Sudhi et al., 2025). They often neglect the nuances of the decision-making process, the ethical dilemmas faced, and the personal motivations that influence how zakat is managed in real-world contexts (J. Nair et al., 2025; Stankov et al., 2025). As a result, these studies fail to offer a comprehensive understanding of zakat management that incorporates the personal and societal implications of these practices. This gap in understanding calls for a shift towards a more holistic approach—one that can explore the subjective dimensions of zakat management and the meanings attributed to it by those who practice it.

Adopting a phenomenological approach offers an alternative solution by focusing on the essence of the experience itself (Moravec et al., 2025). Through in-depth exploration of zakat managers' lived experiences, phenomenology can provide rich insights into how individuals perceive and interpret their roles, the challenges they face, and the ethical considerations that shape their actions (Adams, 2025; Levy & Sabri, 2024). This approach allows for a deeper understanding of zakat management, addressing the gap left by previous research by focusing on the meanings that zakat managers attach to their work. It is through this exploration of subjective experience that the true complexities of zakat management can be revealed, offering a more comprehensive perspective that blends both practical and personal dimensions of this important religious practice.

Recent studies have highlighted the importance of understanding the subjective experiences of individuals involved in religious and social practices, such as zakat management (Callari et al., 2024). Research on zakat often focuses on its economic or logistical aspects, neglecting the personal and ethical dimensions of the process. However, a growing body of literature emphasizes the need to explore the meanings that individuals attach to their roles, particularly in religious contexts. This includes studies on how decision-makers in Islamic finance interpret their responsibilities and the challenges they face in balancing religious ideals with practical realities. Previous studies have used various qualitative methods to understand these experiences but have not fully captured the depth and complexity that a phenomenological approach can offer.

To address the gap identified in the previous section, this study employs a phenomenological approach, specifically interpretative phenomenological analysis (IPA). IPA is uniquely suited to explore the lived experiences of zakat managers, focusing on how they make sense of their roles within the context of Islamic finance (Zakiah et al., 2025). This approach prioritizes the participants' perspectives, allowing for a deeper exploration of the personal meanings they associate with zakat management (Ilugbusi & Dorasamy, 2025). By adopting this method, the study seeks to go beyond surface-level descriptions and uncover the deeper, often implicit, factors that shape zakat practices. In doing so, it offers a more comprehensive understanding of zakat management by delving into the subjective experiences that influence decision-making and practice.

The article is structured as follows: The introduction provides an overview of the phenomenon under study and sets the stage for the research (Iamin, 2025). The following sections explain the context of zakat management and the phenomenological approach adopted (Babu & Joseph, 2025). This is followed by a detailed description of the data collection and analysis process, which includes semi-structured interviews and thematic analysis. The results section presents the key themes that emerged from the data, offering insights into the lived experiences of zakat managers. Finally, the discussion synthesizes the findings, highlighting their implications for both theory and practice in the field of Islamic finance, followed by concluding remarks.

RESEARCH METHODS

Study Design

This study utilized a phenomenological approach, specifically interpretative phenomenological analysis (IPA), to explore the lived experiences of zakat managers in Islamic financial institutions in Indonesia (Fife, 2020). Phenomenology is particularly suited for this study as it seeks to understand how individuals make sense of and experience particular phenomena. By focusing on the participants' subjective experiences, this design facilitates an in-depth exploration of the meaning they attribute to their roles in managing zakat. IPA, which is focused on interpreting how participants make sense of their personal and social worlds, was selected because it allows for a detailed examination of the meanings associated with zakat management in the context of Islamic financial practices. The choice of interpretative phenomenology ensures that the data analysis goes beyond surface-level descriptions to uncover deeper insights into how zakat managers navigate the complexities of their responsibilities.

Participants

Participants in this study were zakat managers working in Islamic financial institutions across Indonesia (Kawamura, 2020). Purposive sampling was employed to select participants who had direct involvement in zakat management, ensuring that their experiences were relevant to the research question. The inclusion criteria required participants to be actively engaged in the management, distribution, or oversight of zakat within their institutions, with a minimum of two years of professional experience in this area. This criterion ensured that participants had the necessary depth of experience to provide meaningful insights. Exclusion criteria included individuals who did not have experience with zakat management or who were involved in other areas of Islamic finance that did not directly relate to zakat. A total of 12 zakat managers participated in the study, representing a diverse range of institutions in terms of size, geographic location, and organizational structure. The participants ranged in age from 30 to 55 years, with an average age of 42 years. Gender representation was balanced, with 6 male and 6 female participants, ensuring diverse perspectives on the challenges and practices of zakat management. The deliberate attention to age and gender distribution was intended to capture generational and gender-based variations in experiences. Age was considered relevant because older managers often carry longer institutional memory and potentially different decision-making approaches compared to younger managers, while gender balance was important to reflect inclusivity and to identify whether men and women encounter distinct ethical or operational challenges in zakat management.

Data Collection

Data were collected through in-depth semi-structured interviews, conducted face-to-face with each participant (Clair, 2003). The interviews were designed to allow participants to share their personal experiences in their own words, while also providing a structure that ensured relevant topics were covered. The interview guide consisted of open-ended questions focused on the participants' experiences with zakat management, challenges they faced, strategies they employed, and their perceptions of how zakat contributed to social justice within the community. To ensure consistency, all participants were asked the same core set of guiding questions, with follow-up probes used to clarify or deepen responses where necessary. The protocol was piloted with two zakat managers before formal data collection to refine question clarity and flow. Additionally, each interview began with introductory questions to build rapport, moved to experiential questions about daily practices and challenges, and concluded with reflective questions on ethical and institutional aspects of zakat. The interviews lasted between 60 and 90 minutes and took place in private settings within the participants' institutions, ensuring confidentiality and comfort. To ensure a safe and open environment for sharing, the researcher established rapport with participants before the interview and ensured that all participants understood their rights, including the right to withdraw at any time. The interviews were audio-recorded with participants' consent, and field notes were taken during the sessions to supplement the audio data.

Data Analysis

Data were analyzed using interpretative phenomenological analysis (IPA), following a systematic process that aimed to identify key themes reflecting the participants' lived experiences. The analysis began with the transcription of the interview recordings, followed by a detailed reading

of the transcripts to identify initial themes. Each transcript was examined individually to capture the unique experiences of each participant. Next, emergent themes were clustered across all participants, with particular attention to how themes overlapped or diverged. This thematic analysis was supported by the use of NVivo software, which facilitated the organization of data and the identification of patterns. The goal was to move beyond surface-level interpretations to uncover the deeper meanings that participants attached to their experiences. Each identified theme was analyzed in relation to the broader socio-cultural context of zakat management in Islamic financial institutions, ensuring that the interpretations remained grounded in the participants' own understandings of their roles.

Ethics

Ethical considerations were strictly adhered to throughout the study. Prior to participation, informed consent was obtained from each participant, ensuring that they were fully aware of the purpose of the study, their rights, and the use of their data. All participants were informed that their participation was voluntary and that they could withdraw at any time without consequence. The research was conducted in compliance with the ethical standards of the relevant research ethics committee, ensuring the anonymity and confidentiality of the participants. Pseudonyms were used in the reporting of findings to protect the identity of participants. Additionally, all audio recordings and transcripts were securely stored and only accessible to the research team. The study also adhered to international ethical guidelines for research, ensuring the integrity and protection of participant data throughout the research process.

RESULTS

Challenges in the Management of Zakat

The first theme that emerged from the data highlights the significant challenges faced by zakat managers in Islamic financial institutions in Indonesia. Many participants described the difficulties in managing zakat collections and distributions in a way that ensures both efficiency and adherence to Islamic principles. As one participant, a zakat manager, stated:

"The main challenge is the fluctuating amount of zakat collected. It is unpredictable, and this unpredictability makes it hard to plan ahead for distribution. We often find ourselves in a situation where we have excess zakat at the beginning of the month but insufficient funds by the end." (Participant 1)

This challenge was echoed by other participants, who highlighted the difficulty in balancing the needs of the zakat recipients with the amount of funds available. Another participant explained, "Sometimes, we have to prioritize urgent cases, such as medical needs, even if that means postponing other programs. This creates tension because every request feels equally important from the perspective of the beneficiaries." (Participant 6). The experience of managing zakat in a way that fulfills the Islamic principles of fairness and justice was expressed as a constant struggle, especially when the institution's resources are limited.

The Role of Institutional Support and Collaboration

The second theme that emerged was the crucial role of institutional support and collaboration with external organizations in managing zakat effectively. Participants mentioned that support from both the government and non-governmental organizations (NGOs) played an essential role in overcoming the challenges mentioned in Theme 1. One zakat manager reflected:

"Collaboration with local NGOs has been very beneficial. They help us identify the right beneficiaries and ensure that the zakat reaches those who need it the most. Without this support, it would be difficult to manage the distribution effectively." (Participant 3)

Another participant added, "Government agencies sometimes provide us with updated poverty data, which is extremely useful. Without such data, we would rely only on our internal network, which is often limited." (Participant 7). This theme underscores the importance of partnerships and collaboration in overcoming operational hurdles. The ability to connect with external

organizations and establish partnerships significantly increased the impact of zakat management, ensuring it was more targeted and efficient.

Innovation and Adaptation to Modern Technology

Another key theme identified was the increasing adoption of modern technology in zakat management. Several participants spoke about how the integration of digital platforms has transformed the process, making it more streamlined and transparent. As one participant highlighted:

"With the use of mobile apps and online payment platforms, zakat collection has become much easier. It allows donors to contribute effortlessly and also helps us track the distribution and ensure that funds are used properly." (Participant 2)

Participants also noted that technology builds trust among donors. "When donors receive real-time updates or receipts via mobile apps, they feel reassured that their contributions are managed responsibly. This transparency encourages them to give more regularly." (Participant 8). The move toward digital solutions has not only enhanced the collection process but has also improved transparency. This theme shows how technological innovation has allowed zakat institutions to adapt to the demands of the digital age, ensuring greater accountability and efficiency.

Ethical Considerations and Compliance with Islamic Principles

The final theme that emerged relates to the ethical considerations in zakat management. Participants emphasized the importance of ensuring that zakat is distributed in a manner consistent with Islamic ethical principles. One participant shared:

"We are constantly aware that zakat is not just a financial obligation; it is a means of social justice. Every decision we make, from collection to distribution, must reflect the core values of Islam, ensuring that it serves its intended purpose." (Participant 4)

Similarly, another manager noted, "We sometimes face pressure to allocate zakat for institutional visibility projects, but we remind ourselves that zakat must always serve the poor and needy first. Ethical accountability is non-negotiable." (Participant 10). This theme highlights the deep sense of responsibility felt by zakat managers to uphold the ethical standards embedded in Islamic finance. It was clear from the data that participants felt a strong moral obligation to ensure that the zakat they managed was used appropriately, reflecting the true spirit of giving in Islam.

Essential Conclusion

The findings of this study reveal a multifaceted picture of zakat management in Islamic financial institutions in Indonesia. The key challenges identified include fluctuating zakat collections, the need for external collaboration, the potential of modern technology in improving efficiency, and the ethical responsibility to ensure zakat serves its purpose of social justice. By grounding these themes in direct quotations, the results illustrate not only institutional challenges but also the personal dilemmas and ethical reflections experienced by zakat managers themselves. These themes collectively highlight the complexities of zakat management and the constant adaptation required to meet both practical and ethical demands in a modern context.

DISCUSSION

Key Findings Summary

This study has provided deep insights into the lived experiences of zakat managers in Islamic financial institutions in Indonesia, uncovering several essential themes (Bayakhmetova et al., 2025). The main findings reveal the complex challenges faced by zakat managers in balancing religious ideals with practical constraints, the importance of external collaborations, the role of technology in improving zakat management, and the ethical considerations central to the practice. These findings directly address the research question, exploring how zakat managers experience and interpret their roles within the contemporary context of Islamic finance. Importantly, the findings highlight not only theoretical contributions but also concrete lessons for institutional practice, particularly in strengthening accountability, governance, and donor trust.

Contribution to the Research Question

The findings contribute significantly to answering the research question by offering a detailed understanding of the multifaceted nature of zakat management, specifically from the perspective of those responsible for its execution (Ibadildin et al., 2025). The study highlights the tension between the idealized religious principles of zakat and the everyday challenges of managing it within modern financial institutions. For instance, while zakat managers emphasize fairness and social justice as religious imperatives, they simultaneously struggle with unpredictable revenues, limited resources, and bureaucratic constraints. This contradiction illustrates the gap between the normative ideals of zakat and the operational realities of its implementation. By emphasizing the role of collaboration with external stakeholders and the increasing importance of technology, the research provides new insights into how zakat management is evolving. The findings also stress the ethical responsibilities felt by zakat managers, illustrating the personal and professional commitments that go beyond logistical concerns. This study deepens the understanding of zakat management as a dynamic and ethically charged practice that is deeply influenced by individual experiences and broader societal contexts.

Relationship to Previous Literature and Theory

The findings of this study align with, expand upon, and challenge previous research in the field of Islamic finance (Thakuri et al., 2024). While existing studies have primarily focused on the logistical and financial aspects of zakat management (Negi, 2025), this study adds depth by exploring the personal experiences of zakat managers. These findings resonate with the work of Homer et al (2025), who emphasized the ethical implications of managing zakat and the importance of aligning financial practices with Islamic principles. However, this study goes further by highlighting the role of technology in enhancing transparency and efficiency in zakat management, which is a relatively underexplored area in previous literature. Moreover, the findings support the notion presented by Gupta & Jaiswal (2025), which suggests that zakat managers face complex ethical dilemmas that go beyond financial management and require a balance of religious and professional responsibilities. This study extends such perspectives by showing how contradictions between ideal Islamic values and real-world constraints manifest in daily decision-making—forcing managers to constantly negotiate between spiritual accountability and pragmatic compromises.

Implications of Findings

The findings of this study offer valuable implications for both the theory and practice of zakat management in Islamic financial institutions (Zeberga et al., 2025). From a theoretical perspective, the study enriches our understanding of how zakat managers perceive and navigate the ethical and logistical complexities associated with their roles (Colther & Doussoulin, 2024). The study highlights the tension between adhering to religious principles and managing zakat in a modern financial context, which can inform broader discussions on the integration of ethical frameworks within financial institutions (Chopra et al., 2025). Practically, the results suggest several actionable strategies for Islamic financial institutions. First, institutions should strengthen mechanisms for donor transparency, such as digital tracking systems, to reduce the mistrust created by inconsistent zakat flows. Second, structured collaboration with NGOs and government agencies should be institutionalized, ensuring systematic beneficiary identification rather than ad hoc partnerships. Third, regular ethical training and reflection sessions for zakat managers could help them reconcile religious ideals with the daily operational dilemmas they face, minimizing the risk of value compromise. Finally, policymakers in Islamic finance could use these insights to design frameworks that balance Shariah compliance with the realities of resource scarcity and technological transformation. For a wider population, especially other Islamic financial institutions across the globe, these insights could guide the development of more ethical, transparent, and efficient zakat management practices, ensuring that zakat fulfills its intended purpose of social justice.

Limitations of the Study

While this study provides important insights into the experiences of zakat managers, it is not without limitations (Leal Filho et al., 2024). One key limitation is the sample size, which, though

adequate for qualitative analysis, may not fully capture the diversity of experiences across all Islamic financial institutions in Indonesia. The study's focus on a single country also limits the generalizability of the findings to other cultural or regional contexts, as the practice and management of zakat may vary across different countries and Islamic traditions. Furthermore, the study employs a phenomenological approach, which focuses on subjective experiences and does not seek to quantify the effectiveness of zakat management practices. As such, while the findings offer a rich understanding of the lived experiences of zakat managers, they may not be directly applicable to larger-scale evaluations or assessments of zakat efficacy. Future research could address these limitations by expanding the sample size or conducting cross-cultural comparisons to assess the broader applicability of the findings.

Prospective Directions for Future Research

The findings from this study open up several potential avenues for future research (Rana et al., 2024). One promising direction is the exploration of the impact of technology on zakat management, particularly in terms of how digital tools can enhance transparency and improve donor engagement (Kendal, 2024). Further research could also examine the effectiveness of external collaborations, such as partnerships with NGOs, in improving the outcomes of zakat distribution. Additionally, future studies could explore the experiences of zakat recipients to understand their perspectives on the distribution process and how it aligns with their needs. Longitudinal studies could also be valuable in examining how zakat management practices evolve over time, particularly in response to changing socio-economic conditions or advancements in technology. Finally, there is scope to further investigate how contradictions between religious ideals and practical realities shape long-term institutional strategies, such as whether managers adapt by formalizing compromises or by innovating new Shariah-compliant practices. By expanding the scope of research in these areas, scholars can continue to develop a more comprehensive understanding of zakat management and its broader implications for social justice within Islamic finance.

CONCLUSION

This study explored the experiences of zakat managers in Islamic financial institutions in Indonesia, focusing on the challenges and ethical considerations they face in managing zakat within modern financial systems. The findings revealed that zakat managers navigate a complex balance between religious principles and practical constraints, with a strong emphasis on collaboration with external stakeholders and the integration of technology to enhance transparency. These insights address the gaps in previous research, which predominantly focused on the logistical aspects of zakat, by providing a deeper understanding of the personal and professional experiences that shape zakat management. The study contributes to the field by highlighting the importance of ethical responsibility and the evolving role of technology in zakat management.

To address the study's limitations, future research should adopt larger and more diverse samples to capture wider variations in managerial experiences, and cross-cultural comparisons could illuminate how different socio-religious contexts shape zakat management practices. In addition, employing mixed-methods approaches could help integrate subjective experiences with measurable outcomes, thereby offering a more holistic evaluation of zakat's impact. Future research could also explore the impact of technological innovations on zakat practices in greater depth, particularly how digital systems influence donor trust and accountability. Investigating the perspectives of zakat recipients would further enrich the understanding of whether management practices align with beneficiaries' needs. Expanding these studies across different cultural contexts could provide valuable comparative insights into zakat management globally, strengthening both theoretical and practical contributions to Islamic finance.

CONFLICT OF INTEREST

The authors declare no conflict of interest.

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