Baznas Zakat Literacy in Medan Communities through Digital Communication

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Abstract	In the digital era 4.0, information communication and education must develop according to changing times. This research aims to analyze the digital media used by Medan's Baznas to increase zakat literacy and explore the relationship between the level of zakat literacy and awareness in making zakat payments. This research used a descriptive method with a qualitative approach. The data were collected through interview techniques and documentation studies. Then, they were analyzed by organizing and preparing data for analysis, reading or looking at all the data, starting coding all of the data, using the coding process to generate a description, interrelating themes, and interpreting the meaning of themes. The technique for checking the validity of the data used in this research was triangulation. This research used internet culture theory and behavioristic learning theory. The research results show that the Baznas of Medan uses digital communication to increase community zakat literacy, and the corporate digital media used is Instagram. The conclusion of this research is that to get an effect/level of knowledge that can produce feedback with open behavior, people should use mainstream digital media and combine it with content with high creativity that can be adapted to the characteristics of the millennial generation.
Abstrak	Di era digital 4.0, komunikasi informasi dan edukasi harus berkembang sesuai dengan perubahan jaman. Penelitian ini bertujuan untuk menganalisis media digital yang digunakan Baznas Kota Medan untuk meningkatkan literasi zakat dan mengeksplorasi hubungan antara tingkat literasi zakat dengan kesadaran dalam melakukan pembayaran zakat. Penelitian ini menggunakan metode deskriptif dengan pendekatan kualitatif. Data dikumpulkan melalui teknik wawancara dan studi dokumentasi. Kemudian, data dianalisis dengan cara mengorganisasikan dan menyiapkan data untuk dianalisis, membaca atau melihat semua data, mulai dari mengkodekan semua data, menggunakan proses pengkodean untuk menghasilkan deskripsi, menghubungkan tema, dan menafsirkan makna tema. Teknik pemeriksaan keabsahan data yang digunakan dalam penelitian ini adalah triangulasi. Penelitian ini menggunakan teori budaya internet dan teori belajar behavioristik. Hasil penelitian menunjukkan bahwa Baznas Kota Medan menggunakan komunikasi digital untuk meningkatkan literasi zakat masyarakat, dan media digital perusahaan yang digunakan adalah Instagram. Kesimpulan dari penelitian ini adalah untuk mendapatkan efek/tingkat pengetahuan yang mampu menghasilkan umpan balik dengan perilaku terbuka, sebaiknya masyarakat memanfaatkan media digital arus utama dan memadukannya dengan konten yang memiliki kreativitas tinggi dan dapat disesuaikan dengan karakteristik generasi milenial.

Keywords	Zakat Literacy; Baznas; Digital Communications

Introduction

The Industrial Revolution 4.0 has made the internet unavoidable in the digital era. The generation whose life is inseparable from digital connectivity is the millennial generation born between the 1980s and the early 2000s. For millennials, using information and communication technologies such as smartphones and mobile applications has become a daily norm. Regardless of their socioeconomic status—whether from upper, middle, or lower economic classes—millennials tend to exhibit openness to innovation and are highly responsive to change.

This digital inclination shapes their social interactions and influences how they access religious knowledge and fulfill spiritual obligations. However, while millennials widely embrace digital platforms, zakat literacy remains underdeveloped. The ease of accessing information does not automatically translate into a deep understanding of religious responsibilities, including zakat. This highlights the urgent need to leverage digital communication strategically to enhance millennials' awareness, comprehension, and commitment to zakat practices in line with Islamic teachings.

In this digital era, the public's information is influenced by public figures who deliver messages and content through various social media platforms. These forms of communication often inspire audiences to take action that is aligned with the message's intent. The widespread influence of digital content underscores a broader reality: the development of information and communication technology (ICT) is inevitable and transformative, continuously reshaping how people think and behave.

This phenomenon presents a strategic opportunity for institutions like Baznas to harness the power of digital communication to promote religious obligations such as zakat. By collaborating with digital influencers, creating engaging content, and leveraging algorithm-driven platforms like Instagram and TikTok, Baznas can tap into the behavioral patterns of the millennial generation. These platforms allow for the dissemination of information and the cultivation of interest, trust, and emotional connection—critical elements in encouraging voluntary zakat compliance. Thus, ICT is not merely a tool for outreach, but a vehicle for behavioral change and religious empowerment when aligned with the right communication strategy.

Even though the digital era has given birth to the millennial generation, the religious understanding of Indonesian Muslims in fiqh and creed has shown significant progress. This is evidenced by the increasing number of young people who know the importance of Islamic knowledge. Many have undergone spiritual migration, demonstrated by their choice of professions free from usury, adoption of sharia-compliant clothing, preference for halal food, and so on. This generation also uses information and communication technology (ICT) tools and social media platforms such as TikTok, Instagram, Facebook, and Twitter.

However, despite these positive shifts, there remains a critical gap in zakat literacy. A study conducted by BAZNAS indicates that Indonesia's zakat potential reaches up to Rp 233.8 trillion annually, yet actual zakat collected only amounts to about Rp 12.43 trillion (or 5.32% of the potential) as of 2020. The gap is stark in North Sumatra, especially in Medan, the region with the highest zakat potential on the island.

This disparity highlights the urgent need to enhance zakat literacy, particularly among millennials who dominate digital platforms. Research from BAZNAS North Sumatra reveals that low public awareness and understanding of zakat (beyond zakat fitrah) remain significant barriers. Many people do not distinguish zakat from general charity, and misconceptions persist about the types and obligations of zakat.

To address this, BAZNAS North Sumatra has implemented a digital communication strategy using the RACE framework—Research, Action, Communication, Evaluation—to boost zakat literacy. This includes using targeted social media campaigns, educational content, and digital tools like SiMBA (Sistem Manajemen BAZNAS) to reach the tech-savvy younger audience.

Strengthening zakat literacy through digital means is essential for increasing zakat collection and fostering trust in formal zakat institutions. Studies show that higher zakat literacy positively correlates with muzaki trust in official amil institutions. Therefore, the digital literacy of millennials must be harnessed strategically to close the gap between zakat potential and realization.

BAZNAS has strategically utilized fintech to enhance zakat literacy and facilitate digital zakat payments by collaborating with e-wallet platforms and banking apps, aligning with the digital communication strategy outlined in the RACE model used by BAZNAS North Sumatra. This integration responds to the behavior of the tech-savvy millennial generation, who are highly engaged with ICT and digital financial tools. However, empirical findings show significant challenges, including limited digital infrastructure, gaps in human resource expertise, and low zakat literacy, especially in understanding the types and obligations of zakat beyond zakat fitrah. These internal and external barriers highlight the ongoing struggle to fully integrate sharia-compliant finance into modern digital systems despite the strong zakat potential and digital readiness of institutions like BAZNAS.

Society's extensive use of technology and Fintech is a real phenomenon that demonstrates the relevance and necessity of technology in all aspects of life, including the collection of zakat funds and zakat education. Even though the millennial generation has shown increased awareness of Islamic jurisprudence and beliefs, a significant portion of the population still lacks understanding of zakat and its various types. To address this, BAZNAS, an official government institution responsible for zakat management, has taken steps to provide zakat education and digitize zakat collection. For example, BAZNAS Sumatra Utara (North Sumatra), particularly in Medan, has actively implemented digital

zakat literacy campaigns through Instagram by sharing educational content on types of zakat, calculation methods, and the importance of paying zakat through official institutions. They also utilize the SiMBA (Sistem Manajemen BAZNAS) platform and collaborate with local influencers to engage the public online. They continuously monitor performance through social media analytics to evaluate content effectiveness.

When the obligation is fulfilled, Zakat knowledge encompasses public understanding of its purpose, benefits, and socio-economic impact. At the same time, this knowledge is often framed within the perspective of fiqh. Rosalinda et al. (2021) emphasize that empowering zakat requires a broader educational approach incorporating behavioral drivers and stimuli [1].

Applying a behaviorist perspective, learning occurs through internal drives, external cues, responses, and reinforcement. In the context of Medan, BAZNAS North Sumatra has implemented digital-based zakat learning by consistently posting informative content on social media platforms like Instagram, serving as cues to trigger public engagement (responses), such as likes, comments, and shares. These interactions act as reinforcements that strengthen zakat-related behaviors. By exposing users repeatedly to zakat knowledge—types, obligations, and benefits—through visually engaging digital content, BAZNAS builds millennials' internal motivation (drive) to fulfill zakat obligations. Thus, the digital literacy campaign aligns well with the behaviorist model: strategic content functions as the stimulus, the audience reacts, and positive reinforcement from social interaction fosters sustained behavioral change toward zakat compliance.

Public ignorance about *nishab*—the minimum threshold of wealth requiring zakat—is a key factor behind low zakat literacy. Many people are unaware that income zakat becomes obligatory when earnings reach the equivalent of 85 grams of gold (or around 653 kg of rice) annually. This lack of understanding leads to misconceptions about who is obligated to pay zakat, resulting in underperformance in zakat collection despite high economic potential.

Trust is crucial in encouraging public participation in zakat through official institutions like BAZNAS. Conceptually, it is a belief formed through repeated experiences and perceptions (Amir, 2005). Its practical impact is evident in how trust—or the lack of it—directly affects zakat collection. In the context of Medan, empirical findings from BAZNAS North Sumatra show that only around 40% of zakat payments are made through official institutions, while 60% are given directly to recipients. This indicates that many still lack trust in formal zakat bodies, often due to concerns about transparency, accountability, or a simple lack of awareness. However, for those who trust BAZNAS—viewing it as

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[1] Mella Rosalinda, Abdullah Abdullah, and Fadli Fadli, "The Influence of Zakat Knowledge, Income, and Muzakki Trust on The Interest of MSMES to Pay Zakat Niaga in the Organization of Zakat Management in Bengkulu City," *Jurnal Akuntansi* 11, no. 1 (2021): 67–80.

professional, trustworthy, and transparent—there is a stronger willingness to channel zakat through its programs. This trust translates into increased collection and more effective, targeted distribution, highlighting the urgent need for BAZNAS to build and sustain public confidence through consistent communication, transparency, and digital engagement.

Interest arises from motivation and is essential in driving individuals to act, including fulfilling zakat obligations. As Kumalahadi (2012) notes, motivation fosters interest, which leads to satisfaction—yet if satisfaction diminishes, so does interest [2]. In the case of BAZNAS, especially in Medan, the effectiveness of digital content plays a key role in generating public interest in paying zakat through official channels. However, empirical findings from BAZNAS North Sumatra indicate that while digital platforms like Instagram are actively used, the content, often limited to static images and text, has not consistently employed compelling audiovisual formats that emotionally engage or inform viewers in depth. The lack of dynamic, relatable, and visually appealing content may contribute to limited interest among the public. BAZNAS must optimize its digital strategy to enhance interest by incorporating storytelling, real-life impact testimonials, and high-quality video content that informs and inspires trust and emotional connection, ultimately motivating zakat participation.

In the Industrial Revolution 4.0 era, educating the public is more effective through audiovisual content, as it conveys information more engagingly and memorably. Audiovisual works—such as videos, animations, and short reels—can reach a wider audience, especially when optimized to appear on the "For You Page" (FYP) of platforms like TikTok, Instagram, and Facebook. Repeated exposure to zakat-related educational content on these platforms can reinforce understanding and influence behavior. Content must be updated regularly with varied themes to maintain audience engagement, and collaborations with fintech platforms are essential to simplify digital zakat payments and increase public accessibility.

This research employed a qualitative descriptive approach [3]. Data were collected through in-depth interviews with Baznas Medan staff and selected millennials who actively use digital platforms for religious or financial purposes. Documentation analysis was conducted on Baznas's social media content, transaction mechanisms via Fintech, and public outreach materials. Data were analyzed using Creswell's six-step method: organizing data, reading through it, coding, generating descriptions and themes, interpreting meaning, and validating through triangulation [4].

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[2] Kumalahadi, *Psikologi Kepribadian* (Diva Press, 2012).

[3] Sari Knopp Biklen Robert C. Bogdan, *Qualitiative Research for Education An Introduction to Theory and Methods*, *Pearson*, vol. 1, 2022.

[4] J D Creswell, J W., Creswell, *Research Design Qualitative, Quantitative, and Mixed Methods Approaches Fifth Edition*, 5th ed. (United Kingdom: Sage Publication,Inc, 2018).

This research fills a gap left by previous studies, which have generally focused on conventional communication methods or textual digital content without emphasizing the strategic role of audiovisual media. By examining how audiovisual-based digital communication enhances zakat literacy, especially among digitally native audiences, this study contributes a fresh perspective to Islamic communication. It highlights how digital creativity and educational objectives can transform public awareness and participation in zakat.

Digital Communication Practices of BAZNAS in Medan

Empirical evidence from interviews and observations reveals that BAZNAS Medan is currently in a transformative phase of utilizing digital communication to enhance zakat literacy in the community. Instagram is the most actively managed and frequently updated platform among various digital tools and platforms. BAZNAS Medan leverages its official Instagram account, @baznas_medan, to share a variety of content, including infographics, photo updates on zakat distributions, tutorial videos on how to pay zakat online, and promotional materials related to zakat campaigns. A staff member stated:

> "We prioritize Instagram because it is where our audience is. Young people in Medan are highly active on Instagram, and the features like Stories, Reels, and Highlights allow us to communicate effectively and consistently."

The content strategy emphasizes the use of visuals and hashtags to improve discoverability. Hashtags such as #LiterasiZakat, #ZakatMedan, and #ZakatDigital are routinely used to tag content, enabling users to follow themes and trends. Content is posted regularly, particularly during Ramadan and other Islamic observances. The strategic selection of Instagram is not without basis. According to Sofyan Arsyandi, head of IT at BAZNAS North Sumatra:

> "After we gained followers on Instagram and considering our limited human resources for managing social media, we decided to focus on Instagram. We hope Instagram will help us build awareness and engagement, positively impacting our zakat communication efforts."

Nonetheless, field observations and internal documentation reveal that BAZNAS Medan has yet to fully utilize other high-engagement platforms such as TikTok, YouTube, or WhatsApp broadcasts. YouTube, for instance, has only recently been explored and has limited content, while TikTok has not yet been used due to the lack of creative content personnel.

Organizational Challenges and Community Response

In terms of readiness, BAZNAS North Sumatra's Digital Readiness Index score is 0.56 (moderate), with the highest readiness in reporting (0.73) and the lowest in zakat distribution and utilization (0.43). This suggests that while digital documentation is strong, outreach and empowerment activities lag.

External barriers also exist. Many Medan residents are still unclear about zakat types, equating zakat only with zakat fitrah or confusing it with charity (sedekah). According to interview findings:

"Trust in official zakat institutions is still weak, so people prefer to give directly to the mustahik. Moreover, public knowledge is lacking and access to BAZNAS remains limited."

This is compounded by low digital skills among older audiences and the perception that BAZNAS communication lacks emotional appeal or storytelling.

Discussion

Zakat literacy refers to the public's knowledge, understanding, and competence in recognizing zakat's obligation, calculation, types, and socio-economic impact by Islamic teachings [5]. It encompasses the awareness of zakat fitrah, which is widely known, and zakat mal, income zakat, agricultural zakat, and other categories, often misunderstood or overlooked. High zakat literacy implies that individuals are not only familiar with the concept and its religious basis but are also able to distinguish zakat from general charity (sadaqah), understand nisab (the threshold for obligation), and identify proper payment channels, particularly through official amil institutions such as BAZNAS. In a broader sense, zakat literacy also involves trust in the institutional management of zakat, the willingness to comply voluntarily, and understanding how zakat contributes to social justice and economic equity. Thus, improving zakat literacy is essential not only to fulfill individual religious duties but also to strengthen the collective role of zakat as an instrument for social welfare and poverty alleviation.

The findings indicate that zakat literacy, positive attitudes towards zakat, institutional support through well-established zakat institutions, and high levels of religiosity significantly influence the intention of Ethiopian Muslims to fulfil their zakat obligations. These findings underscore the need for robust, centralised zakat institutions prioritizing transparent administration and effective collection mechanisms [6]. Lessons from successful zakat models in other countries could inspire the development of similar systems tailored to Ethiopia's sociocultural dynamics, directly supporting poverty alleviation and socio-economic development. This knowledge, understanding, and competence in recognizing zakat's obligation, calculation, types, and socio-economic impact are based on Islamic teachings. It encompasses the awareness of zakat fitrah, which is widely known, and zakat mal, income zakat, agricultural zakat, and other categories, often misunderstood or overlooked. High zakat literacy implies that individuals are not only familiar with the concept and its religious basis but are also able to

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[5] Fatmawati, rahad Hakim, and Arif Lukman Hakim, "Zakat Literacy Improvement in Indonesia : Analysing the Role and Strategy of Center for Strategic Study of the National Amil Zakat Agency (PUSKAS BAZNAS)," *Iqtishodia : Jurnal Ekonomi Syariah* 9 (2024): 22–31.

[6] Anwar Adem Shikur, Hakan Aslan, and Mohamed Zakaria Fodol, "Factors Influencing Zakat Payment among Ethiopian Muslims: A PLS-SEM Analysis," *International Journal of Islamic and Middle Eastern Finance and Management* ahead-of-print, no. ahead-of-print (January 1, 2025), https://doi.org/10.1108/IMEFM-07-2024-0362.

distinguish zakat from general charity (sadaqah), understand nisab (the threshold for obligation), and identify proper payment channels, particularly through official amil institutions such as BAZNAS. In a broader sense, zakat literacy also involves trust in the institutional management of zakat, the willingness to comply voluntarily, and understanding how zakat contributes to social justice and economic equity. Thus, improving zakat literacy is essential not only to fulfill individual religious duties but also to strengthen the collective role of zakat as an instrument for social welfare and poverty alleviation.

Based on BAZNAS's national literacy mapping model, zakat literacy involves five primary domains: understanding of zakat regulations, familiarity with zakat types, awareness of distribution programs, the benefits of zakat to society, and the accessibility of zakat payment, particularly through digital channels. It was found that the knowledge possessed by the millennial generation related to basic knowledge of zakat was around 44.6%, the understanding was low, and the advanced expertise possessed by around 57% had a low literacy level. When literacy is weak in any of these areas, it results in misconceptions, underpayment, or avoidance of formal zakat channels.

This study identifies that contemporary Indonesian Muslims, referred to as Muslim netizens, exhibit a significant reliance on technology and digital platforms for their religious practices [7]. Digital platforms can be the medium to increase social and financial literacy and inclusion because Muslim young adults understand contemporary zakat and are aware of digital zakat management organizations. As a result, digital platforms can increase zakat payment behavior [8]. This shift indicates a transformation in how they engage with their faith, moving from traditional methods to modern, technology-driven approaches. In this context, the digital communication strategy adopted by BAZNAS Medan aligns with broader patterns of religious digitalization, where smartphones, social media, and fintech tools become not just conveniences but essential vehicles for spiritual expression, learning, and obligation fulfillment.

From a behaviorist perspective, zakat literacy is not merely a function of access to information, but a behavioral outcome formed through exposure, repetition, and reinforcement. Behaviorism—particularly the stimulus-response-reinforcement triad—explains how consistent exposure to educational zakat content (stimulus) can provoke public engagement (response), which, when met with social feedback or ease of action (reinforcement), cultivates long-term behavioral change. For example, a user who repeatedly sees an Instagram infographic explaining how to calculate zakat on income may

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[7] Zainuddin Syarif and Abd Hannan, "ISLAMIC DISRUPTION: How Digital Platform Changes Religious Pattern of Muslim Society in Contemporary Indonesia," *Al-Tahrir: Jurnal Pemikiran Islam* 22, no. 1 (2022): 141–70, https://doi.org/10.21154/altahrir.v22i1.3730.

[8] Farikha Amilahaq et al., "Digital Platform of Zakat Management Organization for Young Adults in Indonesia BT - Complex, Intelligent and Software Intensive Systems," ed. Leonard Barolli, Aneta Poniszewska-Maranda, and Tomoya Enokido (Cham: Springer International Publishing, 2021), 454–62.

eventually feel motivated to act, especially if reinforced by social validation (likes, shares, supportive comments) or ease of transaction via payment links.

However, as revealed in this research, BAZNAS Medan has yet to optimize this learning loop. While Instagram is an initial stimulus platform, its use lacks strategic reinforcement mechanisms. Content is static primarily, educational rather than dialogical, and not fully interactive. There are no systematic audience segmentation strategies or behavior-based targeting mechanisms in place. Additionally, reinforcement in the form of personalized reminders, gamified incentives, or user recognition (e.g., digital badges for zakat completion) is absent.

BAZNAS North Sumatra, including BAZNAS Medan, has adopted a digital communication model aligned with the AIDA model (Attention, Interest, Desire, Action). BAZNAS attempts to attract public attention, build interest in zakat, create desire through storytelling, and guide action through links to digital payment channels through its Instagram account. However, their focus on a single platform limits the AIDA cycle. As Instagram primarily appeals to visual communication and one-way dissemination, it lacks the immersive, algorithmic repetition found on platforms like TikTok, which are increasingly favored by millennials and Gen Z.

TikTok has the potential to be an effective medium for religious and financial education due to its interactive, entertaining, and highly participatory nature [9]. TikTok enables users to consume content, remix, and reframe it, allowing for organic peer-to-peer transmission of zakat messages. However, BAZNAS Medan has not yet engaged TikTok or YouTube to disseminate content. This is due to internal constraints, such as the absence of a content production team, limited technical skills, and the lack of a formal SOP or strategic keyword planning for digital communication efforts.

The literacy aspect is also crucial. Literacy entails knowledge, understanding, and ability that shape decisions and behaviors. In zakat, this translates to awareness about obligations, calculation methods, and the social impact of zakat distribution [10]. Literacy levels are tied to socioeconomic change [11]. Basic zakat literacy among millennials remains low, with only 44.6% understanding basic concepts and 57% demonstrating limited advanced knowledge [12].

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[9] Desy Oktaheriyani, M Ali Wafa, and Shen Shadiqien, "Analisis Perilaku Komunikasi Pengguna Media Sosial TikTok (Studi Pada Mahasiswa Fakultas Ilmu Sosial Dan Ilmu Politik UNISKA MAB Banjarmasin)," *Jurnal Ilmu Sosial Dan Ilmu Politik*, 2020, 7–52; Adella Aninda Devi, "Pemanfaatan Aplikasi TikTok Sebagai Media Pembelajaran," 2020.

[10] P.M Antara, R Musa, and F Hassan, "Bridging Islamic Financial Literacy and Halal Literacy: The Way Forward in Halal Ecosystem," *Procedia Economics and Finance* 37, no. 16 (2016): 196–202.

[11] Delyana R Pulungan, "Literasi Keuangan Dan Dampaknya Terhadap Perilaku Keuangan Masyarakat Kota Medan," *EKONOMIKAWAN: Jurnal Ilmu Ekonomi Dan Studi Pembangunan* 17, no. 1 (2017): 56–61, https://doi.org/10.30596/ekonomikawan.v17i1.1180.

[12] Clarashinta Canggih and Rachma Indrarini, "Apakah Literasi Mempengaruhi Penerimaan Zakat?," *JESI (Jurnal Ekonomi Syariah Indonesia)* XI, no. 1 (2021): 1–11.

This gap highlights the need for educational digital content tailored to audience characteristics. Social media use must match not only demographic preferences but also communication styles. In the 22nd century, as McLuhan theorized and Herawati (2011) reiterated, media have transformed how people think and relate to one another [13]. In a digital culture, users are not passive recipients but active participants in shaping and sharing content. This shift calls for two-way, multidirectional communication, which Instagram alone may not facilitate effectively.

Furthermore, evidence from BAZNAS Medan's field implementation shows that content distribution is consistent but limited in depth. Instagram posts are informative but often static. Feedback mechanisms are informal and not structured for systematic evaluation. Evaluation of audience response is primarily anecdotal, while formal analytics and performance reviews are handled at the national level, not at the local Medan branch.

Regarding trust, zakat literacy directly influences public trust in zakat institutions. Trust grows when institutions are transparent and accountable [14]. While BAZNAS Medan has started to show program activities and fund distributions via social media, the lack of deeper narrative content, such as recipient testimonials or behind-the-scenes processes, means that public confidence is not yet fully leveraged.

The role of social media as a vehicle for enhancing zakat literacy is undeniable. TikTok's popularity and its use across demographics make it a valuable tool. While Instagram reaches a visually oriented audience, TikTok reaches mainstream users through engaging storytelling [15]. TikTok's adaptability to user environments and its value in informal, yet effective, learning [16].

The implication for BAZNAS Medan is clear: digital communication must evolve from single-platform posting to multi-platform engagement, with strategic content planning and execution. The institution must also shift from being just an information provider to a facilitator of dialogue and interaction, enabling zakat literacy to flourish both cognitively and behaviorally.

In conclusion, while digital communication has helped BAZNAS Medan begin bridging the zakat literacy gap, its full potential remains constrained by structural, human resource, and strategic limitations. Addressing these barriers through creative innovation, audience research, and cross-platform storytelling is essential to advancing zakat literacy and compliance in Medan's increasingly digital society.

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[13] Erni Herawati, "KOMUNIKASI DALAM ERA TEKNOLOGI KOMUNIKASI INFORMASI PENDAHULUAN Latar Belakang Permasalahan," *Humaniora* 2, no. 9 (2011): 100–109.

[14] Dwi Istikhomah and Asrori, "Pengaruh Literasi Terhadap Kepercayaan Muzaki Pada Lembaga Pengelola Zakat Dengan Akuntabilitas Dan Transparansi Sebagai Variabel Inte," *Economic Education Analysis Journal* 2, no. 1 (2019): 18–23.

[15] Oktaheriyani, Wafa, and Shadiqien, "Analisis Perilaku Komunikasi Pengguna Media Sosial TikTok (Studi Pada Mahasiswa Fakultas Ilmu Sosial Dan Ilmu Politik UNISKA MAB Banjarmasin)."

[16] Devi, "Pemanfaatan Aplikasi TikTok Sebagai Media Pembelajaran."

Conclusion

The findings highlight progress and limitations in BAZNAS Medan's digital communication efforts. Instagram has effectively built initial awareness, but the lack of a diversified digital strategy, SOPs, and creative resources constrains greater impact. Integrating behaviorist approaches with multimedia strategies and organizational improvements could bridge these gaps. The future of zakat literacy in Medan depends on how well BAZNAS adapts to an increasingly interactive and visual media landscape.

To strengthen digital communication and zakat literacy, the following steps are recommended:

1. Diversify Platforms: Expand into TikTok and YouTube for younger audiences, and utilize WhatsApp for personal engagement.

2. Develop Creative Teams: Collaborate with universities or media institutes to recruit interns or professionals.

3. Design Emotional and Impact-Based Content: Use stories, testimonials, and video diaries from zakat beneficiaries.

4. Establish SOPs and Calendars: Create a structured content creation, publication, and evaluation workflow.

5. Conduct Periodic Literacy Audits: Map changes in public awareness and behavior to fine-tune communication efforts.

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