BANK ISLAM'S SMART AMIL CAMPAIGN DRIVES NEARLY 10-FOLD GROWTH IN DIGITAL ZAKAT COLLECTION

Purposeful innovation that simplifies religious giving, strengthens governance and support the vulnerable

KUALA LUMPUR, Thursday, [6 August 2026]: Bank Islam Malaysia Berhad (Bank Islam or the Bank) continues to advance the digitalisation of Islamic social finance through its Smart Amil campaign, which has facilitated more than RM6.3 million in zakat collections through over 148,000 digital transactions across six states since its launch in March 2024.

What started as an initiative to encourage religious councils and zakat institutions to adopt Bank Islam as their primary zakat collection banking partner has evolved into a successful campaign that is modernising *zakat fitrah* collection through cashless payments. By leveraging DuitNow QR technology, Smart Amil is helping to transform the collection experience during Ramadan by making zakat payments more convenient, secure and transparent for both amils and contributors.

The campaign has recorded strong growth since its introduction, underpinned by increasing public acceptance of digital payments and the convenience of QR-enabled transactions. Transaction volume surged from 8,839 transactions in 2024 to 59,543 transactions in 2025, before reaching 80,299 transactions in 2026. Over the same period, collections increased from RM390,516 in 2024 to RM2.57 million in 2025 and RM3.42 million in 2026.

The Smart Amil campaign has also expanded its footprint from two participating zakat authorities in Johor and Penang when it was first introduced, to six states today, comprising Johor, Penang, Sarawak, Sabah, Kedah and Melaka. As at 2026, Bank Islam has generated 4,197 QR codes for amils nationwide.

The increasing adoption of Smart Amil highlights how digital innovation can encourage greater public participation in zakat giving. By simplifying the payment process and enhancing transaction confidence, the campaign is helping to strengthen zakat collection efforts and expand the reach of zakat institutions.

More importantly, higher collections translate into greater support for vulnerable communities. Zakat funds collected through participating institutions are channelled towards eligible beneficiaries, including low-income families, the poor and needy, and other asnaf groups, helping to improve livelihoods and strengthen community well-being.

YM Raja Datin Paduka Teh Maimunah Raja Abdul Aziz, Bank Islam Group Chief Executive Officer, said the encouraging growth achieved by the campaign demonstrates the potential of technology to strengthen Islamic social finance while creating meaningful value for the wider community.

"The strong growth recorded by Smart Amil reflects the increasing preference among Malaysians for convenient, secure and seamless digital payment experiences, including when fulfilling their religious obligations. By leveraging technology to simplify zakat collection, we are not only enhancing accessibility and convenience for contributors, but also strengthening transparency, governance and operational efficiency for zakat institutions and amils.

"As a values-based financial institution, Bank Islam remains committed to leveraging technology to create meaningful social impact. Smart Amil is a clear example of how digital innovation can strengthen Islamic social finance, encourage greater participation in zakat giving and ultimately benefit the communities that need support the most," she said.

Beyond enhancing the payment experience, the QR-based solution has delivered measurable operational benefits for amils and zakat institutions. These include the elimination of risks associated with physical cash handling, automated reconciliation, faster reporting, improved transaction visibility and complete digital audit trails. During peak Ramadan collection periods, participating institutions have also reported smoother collection processes and reduced administrative workloads.

Integrated with Bank Islam's digital payment ecosystem and Malaysia's DuitNow QR infrastructure, the solution enables contributors to make payments seamlessly through multiple participating banking applications while ensuring compliance with industry and regulatory standards.

Raja Teh added, "Moving forward, Bank Islam aims to broaden Smart Amil's reach to more states and zakat institutions nationwide while exploring opportunities to support other form of zakat, including *zakat pendapatan* (income), *zakat harta* (wealth) and *zakat emas* (gold). The Bank is also evaluating enhancements such as broader payment options, improved reporting capabilities and digital collaborations to further strengthen accessibility, transparency and collection efficiency."

About Bank Islam Malaysia Berhad

Bank Islam is the first Islamic bank publicly listed on the main market of Bursa Malaysia. Established in July 1983, the Bank has over 100 branches and more than 900 self-service terminals nationwide. As a pure-play Islamic bank, Bank Islam provides retail and corporate financial solutions strictly adhering to Shariah principles. The Bank is committed to sustainable prosperity and ESG values and is an official participant of the UN Global Compact Malaysia and Brunei. Key subsidiaries include BIMB Investment Management Berhad and BIMB Securities Sdn Bhd providing full-fledged Shariah fund management and stockbroking services.

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