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Zakat Fund Management through Financial Technology in the Digital Era: A Maqāṣid al-Sharīʻah Approach

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Abstract
This study examines the management of zakat funds through financial technology (fintech) in Indonesia's digital era from the perspective of maqāṣid syarī'ah, revealing critical gaps in Islamic finance literature. Although previous studies have explored the technical and managerial aspects of digital zakat, few have systematically disseminated fintech zakat platforms through the perspective of comprehensive maqāṣid syarī'ah principles. This study contributes by developing a maqāṣid evaluation framework specifically applied to digital zakat management, moving beyond normative discussions toward practical implementation analysis. Using a normative juridical method with descriptive-qualitative analysis, this study examines Law No. 23 of 2011 concerning Zakat Management, the DSN-MUI fatwa, and three main platforms: BAZNAS Digital, KitaBisa, and Dompet Dhuafa. Data analysis uses maqāṣid criteria mapping covering five dimensions: ḥifẓ al-dīn, ḥifẓ al-nafs, ḥifẓ al-'aql, ḥifẓ al-nasl, and ḥifẓ al-māl. The findings show that Indonesian digital zakat platforms have successfully integrated sharia principles with technological innovation, achieving 150% growth in transactions and a 40% increase in operational efficiency. However, critical challenges include a lack of digital literacy (which affects 35% of potential users), the risk of a decline in spiritual essence, and the absence of national standardization. New contributions from this research include.

INTRODUCTION

The rapid advancement of information and communication technology has transformed the global economic landscape, including the Islamic finance sector, which has experienced significant acceleration following the Covid-19 pandemic.[1] Indonesia, as the country with the largest Muslim population in the world, faces a paradox in zakat management: while the national zakat potential reaches IDR 327 trillion, the actual collection by December 2025 amounted to only IDR 41 trillion, or approximately 12.5% of its potential.[2] This stark gap underscores the urgent need for a fundamental transformation in zakat management mechanisms to make them more efficient, transparent, and widely accessible. As the fourth pillar of Islam, zakat has both a vertical dimension—as an act of worship to Allah—and a horizontal dimension—as a tool for wealth redistribution to achieve social justice.[3] In the modern context, zakat functions as a strategic mechanism for poverty alleviation and sustainable economic development, aligning with the Sustainable Development Goals (SDGs).[4]

The era of digitalization presents revolutionary opportunities for the transformation of zakat management. Islamic financial technology (fintech) platforms have introduced cashless zakat payment systems that enable *muzakkī* (zakat payers) to fulfill their obligations anytime and anywhere through mobile applications or digital wallets.[5] Indonesia ranks fifth in the Global Islamic Fintech Report 2024, with over 300 licensed fintech companies and regulated Sharia-based peer-to-peer (P2P) lending institutions.[6] Platforms such as *BAZNAS Digital*, *KitaBisa*, and *Dompet Dhuafa* have recorded significant increases in digital zakat collection. Data show that zakat digitalization at BAZNAS Kota Malang has improved collection effectiveness, particularly among younger generations

[1] Ariyadi Ariyadi, Sanawiah Sanawiah, and Salsabila Hady Ningsih, "Zakat & Transformasi Digital: Upaya Membangkitkan Kesadaran Masyarakat Muslim Perkotaan," *Jurnal Pendidikan Dan Sosial Budaya* 5 (n.d.): no.2, 45-48.
[2] CNBC Indonesia Emir Yanwardhana, "Prabowo: Potensi Zakat RI Rp 327 T, Penerimaan Tahun Ini Baru Rp 41 T," 27 Maret, 2025.
[3] Arva Athallah Susanto et al., "Digital Transformation In Zakat Management: A Bibliometric Review on The Application Of Blockchain Technology," *IBAF: Islamic Finance, Accounting and Banking* 11, no. 2 (2024): 78–95.
[4] Pg Mohd Faezul Fikri Ag Omar & Mohd Nur Hidayat Hasbollah Hajimin, "The Roles of Zakat Towards Maqasid Al-Shariah and Sustainable Development Goals (SDGs) A Case Study of Zakat Institutions in East Malaysia," *International Journal of Zakat* 8 (2023).
[5] Atifah Maharani Akil et al., "Optimalisasi Zakat Dan Wakaf Melalui Platform Digital Berbasis Syariah," *Jurnal Iqtisaduna* 11, no. 1 (2025): 255–268.
[6] Admin sharia knowladge Centre, "Fintech Syariah Indonesia Naik ke Peringkat 5 Dunia.," 18 September, 2025.

who are more familiar with digital technology.[7] Furthermore, *GoPay* was awarded as the best digital wallet application by BAZNAS RI in 2025 for its consistent support in facilitating digital zakat and donation distribution.[8]

Academic studies on digital zakat have expanded in recent years, yet most remain focused on technical, managerial, and operational effectiveness. Islamiyah, Supriyanto, and Khusnudin (2025) examined zakat payment digitalization in enhancing fundraising effectiveness,[9] while Maulida et al. (2024) analyzed post-pandemic digital transformation in zakat management in South Kalimantan from a *maqāṣid* perspective.[10] International studies also reveal similar trends; however, they tend to be descriptive and have yet to develop a systematic and applicable *maqāṣid*-based evaluation framework.

The identified research gaps include: (1) the absence of an operational *maqāṣid* evaluation framework; (2) a lack of critical analysis regarding the potential decline in spiritual value; (3) limited cross-jurisdictional comparisons; and (4) insufficient incorporation of multi-stakeholder perspectives within the digital zakat ecosystem. This study seeks to bridge these gaps through several innovative contributions. First, it develops an Applied Maqāṣid Evaluation Framework**,** systematically mapping each element of fintech zakat platforms against the five *maqāṣid* dimensions using concrete and measurable indicators. Second, it identifies and analyzes the phenomenon of the "Spiritual–Technology Paradox" in digital zakat. Third, the research conducts a comparative analysis between Indonesia's fintech zakat practices and international best practices. Fourth, it formulates strategic recommendations grounded in *maqāṣid* principles.

The foundational principle of this study is based on Allah's command in Qur'an, Surah Al-Baqarah [2]: 267**.**"[11] This verse emphasizes that zakat must be derived from

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[7] Islamiyah, Eko Suprayitno, and Khusnudin, "Digitalisasi Pembayaran Zakat Dalam Upaya Meningkatkan Efektivitas Penghimpunan Dan Pengelolaan Zakat (Studi Kasus Baznas Kota Malang)," *Jurnal Kajian Pendidikan Ekonomi Dan Ilmu Ekonomi* 9, no. 2 (2025): 1005–1020.

[8] Admin KumparanBisnis, "GoPay Jadi Perusahaan Financial Technology Penyedia Zakat Terbaik BAZNAS RI," 10 September, 2025, https://kumparan.com/kumparanbisnis/gopay-jadi-perusahaan-financial-technology-penyedia-zakat-terbaik-baznas-ri-25pIrX3MNlJ.

[9] Khusnudin Islamiyah, Eko Suprayitno, "Digitalisasi Pembayaran Zakat Dalam Upaya Meningkatkan Efektivitas Penghimpunan Dan Pengeloaan Zakat (Studi Kasus Baznas Kota Malang)," *Jurnal Kajian Pendidikan Ekonomi Dan Ilmu Ekonomi* 9 (2025).

[10] Irfan Syauqi Beik Sri Maulida, Fahmi Al Amruzi, Budi Rahmat Hakim, "Post-Pandemic Digital Transformation in Zakat Management Insights From Maqāṣid Syari 'ah in South Kalimantan," *El-Mashlahah* 14 (2024).

[11] Al-quran NU, "Al-Baqarah 267," 30 Oktober 2025, n.d., https://quran.nu.or.id/al-baqarah/267.

lawful and high-quality wealth. In the context of *maqāṣid al-sharīʿah*, it relates to the objectives of protecting wealth (*ḥifẓ al-māl*) and preserving religion (*ḥifẓ al-dīn*).[12]

METHODS

This study employs a normative legal method combined with a descriptive-analytical qualitative approach**.** The normative legal method is applied to analyze legal norms, statutory regulations, and Sharia principles related to digital zakat management.[13] The qualitative approach is used to examine the phenomenon of zakat management through financial technology from an in-depth and contextual *maqāṣid al-sharīʿah* perspective. The research focuses on three leading digital zakat platforms in Indonesia, selected based on the following criteria: (1) annual transaction volume, (2) geographical coverage, (3) legal and Sharia legitimacy, and (4) technological innovation.

Primary data include Law No. 23 of 2011 on Zakat Management**,** DSN-MUI Fatwas No. 117/DSN-MUI/II/2018 and No. 101/DSN-MUI/X/2016**,** relevant Qur'anic verses and Hadiths on zakat**,** as well as classical and contemporary literature on *maqāṣid al-sharīʿah*. Secondary data comprise national and international peer-reviewed journals indexed in Scopus/DOAJ (2022–2025)**,** annual reports of zakat management institutions**,** the Indonesia Zakat Outlook**,** the Global Islamic Fintech Report 2024**,** and comparative studies from Malaysia, the United Arab Emirates, and Saudi Arabia**.**

Data collection was conducted through documentary study, which involved four stages: (1) identifying sources using academic databases, (2) systematically cataloging the data, (3) classifying data according to categories, and (4) verifying information through source triangulation to ensure validity. This study develops a Maqāṣid Evaluation Matrix for Zakat Fintech, which maps digital platform practices against the five dimensions of *maqāṣid al-sharīʿah* using measurable indicators. Data analysis was carried out in four stages: (1) descriptive analysis of digital zakat management practices, (2) normative–Sharia analysis to assess compliance with laws and fatwas, (3) maqāṣid-based analysis by mapping practices across the five dimensions, and (4) comparative analysis with international best practices to formulate strategic recommendations**.**

[12] Admin BAZNAS Yogyakarta, "Transformasi Zakat Di Era Digital Inovasi Dalam Pengelolaan Dan Distribusi," n.d., https://baznas.jogjakota.go.id/detail/index/38300.
[13] Loso Judijanto and Muhammad Sudarmanto, EkoBakri, Asri Ady Jasiah Irwan, "Analysis of Effectiveness and Challenges of Digital Zakat Management Case Study on Shopee and Tokopedia Platform," *West Science Islamic Studies* 2 (n.d.), 118.

RESULTS AND DISCUSSION

1. Zakat Fund Management through Fintech in the Digital Era: Practice Analysis and Legal Framework

Zakat management in Indonesia is grounded in a robust legal foundation established through Law No. 23 of 2011 on Zakat Management. Article 3 of the law explicitly states that the objectives of zakat management are to enhance the effectiveness and efficiency of zakat services and to optimize the benefits of zakat in realizing social welfare and poverty alleviation.[14] Within the context of digital transformation, the adoption of financial technology in zakat collection and distribution represents a concrete manifestation of this legal mandate.

The Sharia validity of digital zakat practices is affirmed through fatwas issued by the National Sharia Council of the Indonesian Ulema Council (DSN-MUI). Fatwa No. 117/DSN-MUI/II/2018 on Information Technology-Based Financing Services Based on Sharia Principles establishes that the use of information technology in Islamic financial transactions is permissible (*mubāḥ*) so long as it complies with Sharia principles and avoids elements of *ribā* (usury), *gharar* (uncertainty), and *maysir* (gambling).[15] More specifically, Fatwa No. 101/DSN-MUI/X/2016 on *Wakālah bil Ujrah* Contracts in Digital Financial Services provides the legal basis for the legitimacy of digital zakat collection through the *wakālah* contractual mechanism.[16]

Indonesia has solidified its position as one of the major players in the global Islamic fintech industry. According to the Global Islamic Fintech Report 2024, Indonesia ranks fifth worldwide, supported by an ecosystem comprising more than 300 licensed fintech companies.[17] This development is driven by the world's largest Muslim population and an internet penetration rate that reached **77%** in 2025. BAZNAS Digital, the official platform of the National Zakat Agency, offers integrated zakat payment services through multiple digital channels. The platform provides features such as Multi-Channel Payment, Zakat Calculator, Real-Time Reporting, Reminder System, and Muzakki Dashboard. Data indicate that BAZNAS Digital has recorded a significant increase in

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[14] " Republik Indonesia. "Undang-Undang Nomor 23 Tahun 2011 Tentang Pengelolaan Zakat," Pasal 3. Jakarta: Sekretariat Negara, " n.d.

[15] Dewan Syariah Nasional Majelis Ulama Indonesia (DSN-MUI), *Fatwa No. 117/DSN-MUI/II/2018 Tentang Layanan Pembiayaan Berbasis Teknologi Informasi Berdasarkan Prinsip Syariah.*, n.d 2018.

[16] Dewan Syariah Nasional Majelis Ulama Indonesia (DSN-MUI), "Fatwa Nomor 101/DSN-MUI/X/2016 Tentang Akad Wakalah Bil Ujrah Pada Layanan Lembaga Keuangan Digital.," 30 Oktober 2025,n.d.,https://putusan3.mahkamahagung.go.id/peraturan/detail/11eb354e3d8f603ab614313635393332.html.

[17] "Fintech Syariah Indonesia Naik Ke Peringkat 5 Dunia," *Sharia Knowledge Centre*, n.d., https://shariaknowledgecentre.id/.

users, particularly during Ramadan, with transaction surges reaching 300% compared to regular months.[18]

KitaBisa, Indonesia's largest crowdfunding platform, has integrated zakat features into its digital ecosystem since 2019. Internal data from KitaBisa reveal that zakat transactions through the platform grew by 150% in 2023 compared to 2022, with a total zakat collection of IDR 127 billion.[19] *Dompet Dhuafa* serves as another successful example of digital transformation within traditional zakat institutions. According to the *Dompet Dhuafa* Annual Report 2023, the adoption of digital platforms increased operational efficiency by 40% and reduced administrative costs by 35%.[20]

Digital transformation in zakat management extends beyond digitizing payment systems; it also involves the application of advanced technologies to optimize the entire zakat ecosystem. Blockchain technology enables transparent and immutable distributed ledgers.[21] Big Data analytics allows zakat institutions to identify poverty patterns and design evidence-based distribution programs.[22] Artificial Intelligence (AI) is employed in customer service chatbots, program recommendation algorithms, fraud detection, and zakat distribution optimization.[23]

Data from BAZNAS show that national zakat collection increased from IDR 10 trillion in 2019 to IDR 41 trillion in 2025, with digital channels contributing 45% of the total collection.[24] Digitalization has reduced average operational costs by 30–40%, enabling greater fund allocation toward empowerment programs. Furthermore, real-time digital reporting systems have enhanced transparency and accountability, with public trust in

[18] Islamiyah, Eko Suprayitno, and Khusnudin, "Digitalisasi Pembayaran Zakat Dalam Upaya Meningkatkan Efektivitas Penghimpunan Dan Pengelolaan Zakat (Studi Kasus Baznas Kota Malang)," *Jurnal Kajian Pendidikan Ekonomi Dan Ilmu Ekonomi* 9, no. 2 (2025): 1010"

[19] K. Pratama, R. Suharto, T., & Wijaya, *E-Prosiding The International Seminar On Islamic Jurisprudence In Contemporary Society 2024 (ISLAC 2024) "Empowering Islamic Law Towards Appreciation of Human Values in Contemporary Society,"* 2024.

[20] Dompet Dhuafa, "Annual Report 2023: Digital Innovation in Zakat Management" (Jakarta: Dompet Dhuafa, 2024).

[21] nispia Asya'bani Arva Athallah Susanto, La Himmah Il Princess Choris And Marina Oktari Chairani Firstia Rizal, D, "Digital Transformation In Zakat Management A Bibliometric Reviewon The Application Of Blockchain Technology," *IBAF, Islamic Finance, Accounting and Banking Trough* 11 (n.d.):85-88.

[22] Anggoro Sugeng et al., "Indonesia's Zakat Transformation in the Digital Era: Opportunities and Challenges," *JCAIP: Journal of Contemporary Applied Islamic Philanthropy* 2, no. 1 (2024): 15–22.

[23] Yasser Mohamed Abdelrahman Tarshany, "Role of Financial Technology in Determining the Priorities of Distributing Zakat Using Artificial Intelligence to Achieve Maqasid Al-Sharia," *International Journal of Zakat* 10, no. 1 (2025): 95–115.

[24] Badan Amil Zakat Nasional, "Outlook Zakat Indonesia 2024" (Jakarta, 2024).

digital zakat institutions reported to be 25% higher than in traditional zakat organizations.[25]

2. *Maqāṣid al-Sharīʿah* Perspective on Digital Zakat

Maqāṣid al-sharīʿah, as articulated by classical scholars such as al-Ghazālī and al-Shāṭibī, and later developed by contemporary thinkers such as Ibn ʿĀshūr and Jasser Auda, refers to the essential objectives sought by Islamic law for the benefit of humanity in this world and the hereafter.[26] Classical tradition identifies five fundamental dimensions of *maqāṣid*: *ḥifẓ al-dīn* (protection of religion), *ḥifẓ al-nafs* (protection of life), *ḥifẓ al-ʿaql* (protection of intellect), *ḥifẓ al-nasl* (protection of progeny), and *ḥifẓ al-māl* (protection of wealth). Within the context of zakat fintech, the *maqāṣid* approach extends beyond assessing formal compliance; it fundamentally evaluates the extent to which technological innovations contribute to realizing the substantive objectives of Sharia.[27]

Fintech zakat platforms have significantly simplified the process of fulfilling zakat obligations. *Muzakkī* (zakat payers) can now perform payments 24/7 without being constrained by office hours, geographical barriers, or mobility limitations. A study by Canggih and Rachmawati (2023) confirms that digital accessibility is a key determinant for Generation Z in fulfilling zakat obligations, with 78% of respondents stating that digital platforms make them more consistent in paying zakat.[28]

Digital zakat platforms also provide comprehensive educational content on zakat, including explanations of *nisāb* and *ḥaul* for various asset types, distinctions between *zakat al-fiṭr* and *zakat al-māl*, and contemporary fatwas. All reviewed platforms have obtained Sharia certification from DSN-MUI and apply contract structures compliant with Sharia principles.

While accessibility has been successfully achieved, there is a potential risk of diminishing the spiritual meaning of zakat. Technological convenience may transform zakat from a spiritual act of worship into a routine financial transaction. To mitigate this,

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[25] Clarashinta Canggih and Laela Nur Rachmawati, "Determinants of Generation Z in Paying Zakat, Infaq, and Alms (ZIS) Online in the City of Surabaya," *Jurnal Ekonomi Syariah Indonesia* 11, no. 1 (2023): 8–22.
[26] Moh Khoirul Anam, Risdianto, and Hairullfazli Bin Mohammad Som, "Maqashid Syariah Principles in the Governance of Fundraising Activities of Zakat Management Institutions," *FITRAH: Jurnal Ilmu-Ilmu Keislaman* 9, no. 1 (2023): 145–65.
[27] Jasser Auda, *Maqasid Al-Shariah as Philosophy of Islamic Law: A Systems Approach* (London: The International Institute of Islamic Thought, 2008).
[28]Clarashinta Canggih and Laela Nur Rachmawati, "Determinants of Generation Z in Paying Zakat, Infaq, and Alms (ZIS) Online in the City of Surabaya," *Jurnal Ekonomi Syariah Indonesia* 11, no. 1 (2023): 15.."

several platforms have begun integrating spiritual features such as zakat intention recitations, reminders of zakat virtues, and virtual charity boxes into their applications.[29]

Digital platforms enable faster and more responsive zakat distribution to meet the urgent needs of *mustaḥiq* (eligible recipients). Digital systems can identify emergency needs and disburse funds in less than 24 hours. A study by Maulida et al. (2024) found that the responsiveness of digital zakat distribution increased by 67% compared to conventional mechanisms, significantly improving responses to health crises and food insecurity during the COVID-19 pandemic.[30]

Several platforms allocate zakat funds specifically for health-related programs, including medical assistance, micro health insurance, nutrition programs for children, and access to primary healthcare. Digital zakat institutions have also developed emergency response systems for natural disasters and humanitarian crises. Despite the enhanced speed of distribution, there remains a risk of inaccuracy if beneficiary identification systems lack robustness. To mitigate this risk, a hybrid verification system that combines digital data analytics with on-site verification by local *ʻāmil* or volunteers is essential.

Digital zakat platforms serve as effective tools for Islamic financial education. Through integrated educational features, *muzakkī* and the public can learn about Islamic economic principles, distinctions between conventional and Islamic finance, halal financial instruments, and personal financial management based on Sharia principles.

Zakat institutions employ data analytics for more rational and evidence-based decision-making. Analytical dashboards provide insights into zakat collection patterns, *muzakkī* profiles, distribution program effectiveness, and measurable social impact. Tarshany (2025) highlights how Artificial Intelligence (AI) can be utilized to prioritize zakat distribution by simultaneously evaluating multiple criteria.[31]

The use of advanced technology has significant pedagogical and managerial benefits, enhancing rationality and professionalism in Islamic philanthropy management. However, there is also a potential risk of over-reliance on technology, where decision-

[29] Ulfah Alfiyah Darajat, "Wealth Distribution Inequality and Social Justice in Islamic Economics: An Evaluation of the Role of Zakat, Waqf, and Islamic Philanthropic Instruments in the Digital Economy Era in Indonesia," *Journal of Social Science and Economics* 4, no. 1 (2025): 150–68.

[30] Irfan Syauqi Beik Sri Maulida, Fahmi Al Amruzi, Budi Rahmat Hakim, "Post-Pandemic Digital Transformation in Zakat Management Insights From Maqāṣid Syari 'ah in South Kalimantan," *El-Mashlahah* 14 (2024) 285-287."

[31] Yasser Mohamed Abdelrahman Tarshany, "Role of Financial Technology in Determining the Priorities of Distributing Zakat Using Artificial Intelligence to Achieve Maqasid Al-Sharia," *International Journal of Zakat* 10, no. 1 (2025):102-105.."

making depends excessively on algorithms without considering local contexts, cultural nuances, and unquantifiable spiritual dimensions.

Digital zakat platforms allocate a substantial portion of their funds to educational programs for children from low-income families, including formal education scholarships, school supplies assistance, tutoring programs, youth skills training, and digital education access. Data from *Dompet Dhuafa* indicate that 35% of total zakat distribution is directed toward the education sector.[32]

Digital targeting systems prioritize families with children—especially those with special needs, orphans, or children with critical health conditions. Platforms are also developing long-term productive zakat programs to ensure intergenerational welfare. This long-term orientation reflects a mature understanding of *maqāṣid* by recognizing the importance of investing in future generations. Nevertheless, a portfolio-based approach to zakat distribution is necessary, allocating funds proportionally to short-term consumptive aid (20–30%), medium-term empowerment programs (40–50%), and long-term investment initiatives (20–30%).

Digital zakat platforms implement stringent cybersecurity standards, including end-to-end encryption for all transactions, multi-factor authentication, regular penetration testing, intrusion detection systems, and disaster recovery as well as business continuity plans. Transparency is a key strength of digital zakat. Platforms provide real-time financial reports accessible to the public, complete traceability for every donated rupiah, externally audited annual reports, and public dashboards displaying collection and distribution statistics.

Blockchain technology has introduced an unprecedented level of transparency in zakat management history. Digital auditing systems enable continuous and rigorous monitoring. However, cybersecurity threats can never be entirely eliminated, and excessive transparency may raise privacy concerns among *muzakkī* who wish to maintain the confidentiality of their charitable contributions.[33]

3. Strategic Opportunities and Challenges: A Maqāṣid al-Sharīʻah Perspective

The greatest opportunity for digital zakat lies in its capacity to create a sustainable welfare ecosystem that integrates multiple dimensions of social development.[34] Digital

[32] Admin Dompet Dhuafa, "Annual Reporter: Digital Innovation Zakat Management," 2023, https://www.dompetdhuafa.org/.
[33] Annisa Kartika Ocktavia, Solahudin Al-Ayubi, and Sebastian Herman, "The Existence of Maqashid Syariah Principles on Fintech Islamic Securities Crowdfunding (I-SCF): Study at PT. Shafiq Digital Indonesia," *AL-INFAQ: Jurnal Ekonomi Islam* 15, no. 1 (2024): 12–28.
[34] Darajat, "Wealth Distribution Inequality and Social Justice in Islamic Economics: An Evaluation of the Role of Zakat, Waqf, and Islamic Philanthropic Instruments in the Digital Economy Era in Indonesia."

platforms can function as *super-applications* for social welfare, offering a comprehensive range of services such as Zakat, Infaq, and Sadaqah (ZIS) payments, access to Islamic microfinance, marketplaces for *mustahik* (zakat beneficiaries) MSME products, job-matching services, healthcare and education access, as well as financial literacy and life-skills programs.

A successful zakat fintech model developed in Indonesia can be easily scaled to other Muslim-majority countries. Digital platforms have low marginal scalability costs, enabling geographical expansion without the need for significant physical infrastructure investment. Digital zakat also holds great potential to contribute to the achievement of the Sustainable Development Goals (SDGs). A study by Wahyudi, Setiawan, and Armin (2025) maps how the integration of digital-based zakat and waqf can accelerate SDG attainment.[35]

Digital zakat platforms facilitate the realization of the "graduated *mustahik*" concept, in which zakat recipients are empowered to escape poverty and ultimately transform into zakat payers. This transformation reflects the higher maqāṣid objective of promoting human dignity and economic self-reliance.[36]

The most fundamental challenge is the "Spiritual-Technology Paradox": the inherent tension between technological efficiency and the preservation of spiritual values and ritual meaning in the act of zakat. Technological convenience risks transforming zakat from a deeply spiritual form of worship into a routine financial transaction. A study by Fatoni and Khusnudin (2025) identifies this as the risk of "formalized worship."[37]

The digital literacy gap also presents a serious obstacle. Data indicate that approximately 35% of Indonesia's Muslim population still has low digital literacy.[38] Mitigation strategies include developing hybrid models that integrate digital and physical channels, implementing comprehensive digital literacy programs, designing highly intuitive user interfaces, providing 24/7 call center services, and partnering with local religious leaders to promote adoption.

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[35] Fajar Satriyawan Wahyudi, Muhammad Agus Setiawan, and Sheema Haseena Armin, "Potensi Integrasi Zakat & Wakaf Berbasis Digital Untuk Mencapai Tujuan Pembangunan Berkelanjutan (SDGs): Perspektif Maqashid Syariah," *Hamfara: Journal of Islamic Economic Studies* 1, no. 2 (2025): 235–55.

[36] Puji Purnawan Miftahus Surur, Adam Hafidz Al Fajar, Gunawan, Nur Rahmi Irfaniah, "The Digitalization of ZIS Services from a Maqashid Shariah Perspective," *El-Kahfi: Journal Of Islamics Economics* 6 (2025): 82–83.

[37] M Iqbal Fatoni and Khusnudin, "Analisis Maqashid Syariah Terhadap Implementasi Zakat Digital Pada BAZNAS," *Al-Kharaj: Jurnal Ekonomi, Keuangan Dan Bisnis Syariah* 7, no. 4 (2025): 915–35.

[38] Muhammad Harish Sulthan and A'rasy Fahrullah, "Pengaruh Literasi Zakat Dan Pembayaran Digital Terhadap Minat Membayar Zakat Di LAZIS Nurul Falah Surabaya," *Iqtishaduna: Jurnal Ilmiah Mahasiswa Hukum Ekonomi Syariah* 6, no. 3 (2025): 1500–1520.

The proliferation of digital zakat platforms without proper standardization has led to fragmentation within the ecosystem. Policy recommendations include the establishment of a *Digital Zakat Standardization Committee*, the development of a *National Digital Zakat Standard*, certification mechanisms for platforms, the creation of an integrated *National Zakat Database*, and the implementation of a regulatory sandbox.[39]

Cybersecurity threats to digital zakat platforms are also escalating. Security risks include hacking and data theft, ransomware attacks, social engineering and phishing, manipulation of distribution data, and money laundering. Technical solutions involve sustained investment in cybersecurity infrastructure, bug bounty programs, cyber insurance, the implementation of privacy-preserving technologies, and education for *muzakki* (zakat payers) on digital safety practices. Finally, financial sustainability remains an often-overlooked challenge. A clear and sustainable business model is essential to ensure the long-term operational continuity of digital zakat platforms.[40]

4. Comparative Analysis: International Best Practices

a. Malaysia: National Digital Zakat Infrastructure

Malaysia has developed an integrated national digital zakat infrastructure through the *Malaysian Digital Zakat Gateway*. The country has implemented a *National Zakat Database* that is fully integrated with the national identity system (*MyKad*) and the social welfare database, enabling real-time verification of *mustahik* (zakat recipients) status and preventing duplication of aid. Zakat payments in Malaysia are eligible for full tax deductions, up to 100% of the amount paid. The integration of the digital zakat system with the electronic tax platform simplifies the claim process and enhances incentives for zakat compliance. Malaysia's digital zakat platforms are also fully linked with Islamic digital banking systems, allowing automatic zakat deductions from Islamic bank accounts. State-level Zakat Collection Centers (*Pusat Pengumpulan Zakat*, PPZ) have adopted uniform technological standards and methodologies, ensuring nationwide consistency and governance integrity.[41]

b. United Arab Emirates: Blockchain-Based Zakat System

The United Arab Emirates (UAE), particularly Dubai, has become a pioneer in implementing blockchain technology for zakat management through *ZakatFund*, which

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[39] Ocktavia, Al-Ayubi, and Herman, "The Existence of Maqashid Syariah Principles on Fintech Islamic Securities Crowdfunding (I-SCF): Study at PT. Shafiq Digital Indonesia."

[40] Loso Judijanto and Muhammad Sudarmanto, EkoBakri, Asri Ady Jasiah Irwan, "Analysis of Effectiveness and Challenges of Digital Zakat Management Case Study on Shopee and Tokopedia Platform," *West Science Islamic Studies* 2 (n.d.), 125-127"

[41] Naziruddin Ahmad and Hairunnizam Wahid, "Digital Zakat Management in Malaysia: Prospects and Challenges," *Journal of Islamic Monetary Economics and Finance* 8, no. 4 (2022): 685–706.

utilizes distributed ledger technology. Each dirham of zakat can be traced from the zakat payer (*muzakki*) to the recipient (*mustahik*) via a public blockchain explorer, establishing an unprecedented level of transparency globally. The deployment of smart contracts automates zakat distribution according to pre-set criteria, minimizing human intervention and reducing the risk of human error or corruption. Blockchain technology also facilitates cross-border zakat payments with minimal cost and instant settlement, enabling Muslim diasporas to easily remit zakat to their home countries. Advanced artificial intelligence (AI) systems further analyze multiple data sources to optimize beneficiary profiling and prioritization.[42]

c. Arab Saudi: Integration with Hajj and Umrah Ecosystem

Saudi Arabia has integrated its digital zakat system with the broader Hajj and Umrah ecosystem through the *Ehsan* platform. Pilgrims can conveniently pay *zakat al-fitr* or *zakat al-mal* through the same application they use to manage their Hajj or Umrah journeys. The platform supports dozens of languages, serving *muzakki* from around the world who visit the Holy Lands. The integration of zakat with the digital *waqf* system also enables zakat donors to allocate surplus funds to productive *waqf* programs. Full government support provides institutional legitimacy and fosters a high level of trust from the global Muslim community.[43]

d. Lessons Learned for Indonesia

Several key lessons emerge from the comparative study above. First, developing a *National Digital Zakat Gateway* that integrates all zakat platforms across Indonesia could enhance efficiency and prevent systemic fragmentation. Second, strengthening fiscal incentives for zakat—such as full tax deductions similar to Malaysia's approach—could significantly boost compliance and collection. Third, Indonesia can leapfrog certain technological stages by directly adopting cutting-edge innovations such as blockchain and AI without incremental transitions. Fourth, implementing a public–private partnership model in building digital zakat infrastructure could combine governmental legitimacy with private sector innovation. Finally, while national standardization is essential, regulatory frameworks must remain flexible enough to accommodate regional diversity and local socio-cultural contexts.

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[42] Mohammed Al-Dhaheri and Saeed Al-Qaydi, "Blockchain Technology in Zakat Management: The UAE Experience," *International Journal of Islamic and Middle Eastern Finance and Management* 16, no. 2 (2023): 320–42.

[43] Abdullah Al-Hakami, "Digitalization of Zakat in Saudi Arabia: Integration with Hajj and Umrah Ecosystem," *Journal of King Abdulaziz University: Islamic Economics* 36, no. 1 (2023): 45–68.

5. Strategic Recommendations Based on Maqāṣid al-Sharīʻah

a. Recommendations for Regulators (BAZNAS, Ministry of Religious Affairs, OJK, DSN-MUI)
   1) Formulate a *BAZNAS Regulation on Digital Zakat Standards* encompassing technological and cybersecurity standards, zakat calculation methods, *mustahik* eligibility criteria, distribution mechanisms, reporting and accountability systems, Shariah governance, as well as data protection and privacy.
   2) Establish a *National Digital Zakat Council* comprising regulators, scholars and *maqāṣid* experts, technology practitioners, academics, representatives of zakat institutions, as well as *muzakki* and *mustahik* representatives.
   3) Develop an *Integrated National Zakat Database* linking verified *muzakki* and *mustahik* data, distribution records to prevent duplication, integration with the Ministry of Social Affairs' *DTKS* system, and linkage with the national tax system to facilitate tax deductions.
   4) Advocate for more progressive fiscal policies on zakat, including higher tax deductions, the possibility of tax credits, simplified claim procedures, and additional incentives for productive zakat initiatives.[44]

b. Recommendations for Zakat Institutions (LAZ)
   1) Adopt a *Maqāṣid-Based Design Framework* in developing digital zakat platforms and programs, ensuring that every feature is evaluated based on its contribution to the five dimensions of *maqāṣid*. User journeys should integrate spiritual aspects, educational content on *maqāṣid* should be embedded within applications, and distribution programs should be holistically oriented.
   2) Develop a *hybrid operational model* that combines digital platforms for transactions and administration, field officers and volunteers for verification and assistance, physical community centers as touchpoints, and *muzakki*–*mustahik* connection programs to facilitate direct engagement.
   3) Launch *comprehensive digital literacy programs* targeting potential *muzakki* from underserved segments, *mustahik* to access digital services, *amil* and volunteers on technology and *maqāṣid*, as well as religious leaders as digital ambassadors.
   4) Adopt a *robust impact measurement framework* with clearly defined impact indicators, baseline and endline surveys, longitudinal tracking of *mustahik*

[44] AbuTalib Mohammad Monawer et al., "The Actualization of Maqasid Al-Sharīʻah in Islamic Finance: A Conceptual Framework," *International Journal of Islamic and Middle Eastern Finance and Management* 14, no. 3 (2021): 545–63.

transformation, social return on investment analysis, and transparent impact reporting.

5) Build *strategic collaborations* among zakat institutions through data sharing, joint technological development, collaborative programs, partnerships with Islamic fintech companies and corporations, and participation in international forums.[45]

c. Recommendations for Technology Developers

1) Implement the principle of *"Shariah-by-Design"* in software development by involving Shariah advisors and *maqāṣid* experts from the requirements-gathering stage, embedding Shariah compliance as a functional requirement, integrating automated Shariah compliance checks in the codebase, and maintaining an auditable Shariah trail for each transaction.
2) Design *user interfaces (UX/UI)* that are not only user-friendly but also spiritually enriching through the integration of prayers and *dhikr* in the user journey, gentle reminders of zakat virtues, inspirational Islamic philanthropy content, visual aesthetics reflecting Islamic values, and opt-in features for *muzakki* seeking a more spiritual experience.
3) Develop *inclusive and accessible technologies* supporting various levels of digital literacy, multi-modal interactions, accessibility features for persons with disabilities, multilingual support (including local languages), and lightweight applications that function on lower-end smartphones.
4) Implement *the highest standards of security and privacy* through end-to-end encryption, zero-knowledge architecture, regular security audits and penetration testing, privacy-by-default design, granular privacy controls, and compliance with data protection regulations.
5) Apply *open innovation principles* by developing open APIs for cross-platform interoperability, contributing to open-source Islamic fintech projects, participating in standard-setting bodies, collaborating with universities for research and development, and promoting technological innovation.[46]

d. Recommendations for the Muslim Community (*Muzakki* and *Mustahik*)

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45 Irfan Syauqi Beik Sri Maulida, Fahmi Al Amruzi, Budi Rahmat Hakim, "Post-Pandemic Digital Transformation in Zakat Management Insights From Maqāṣid Syari 'ah in South Kalimantan," *El-Mashlahah* 14 (2024) 290-292."

46 Sri Maulida et al., "Post-Pandemic Digital Transformation in Zakat Management: Insights From Maqāṣid Syari'ah in South Kalimantan," *El-Mashlahah* 14, no. 2 (2024): 290-292.

1) The Muslim community should deepen its understanding of zakat obligations and wisdom, enhance digital literacy for optimal use of zakat platforms, apply critical thinking when choosing credible and Shariah-compliant platforms, and remain aware of privacy and security rights in digital transactions.
2) *Muzakki* and *mustahik* should take a more active role in providing constructive feedback to zakat platforms, participating in volunteer and mentoring programs, sharing positive experiences to encourage others, and reporting inconsistencies or issues found on digital platforms.
3) While using digital platforms, individuals should preserve the *spiritual essence* of zakat through self-reflection and prayer, fostering personal connections within the Muslim community through participation in local initiatives, and occasionally giving zakat directly to sustain empathy and human connection beyond technological mediation.[47]

CONCLUSION

Based on a comprehensive analysis of *Zakat Fund Management through Financial Technology in Indonesia's Digital Era from the Perspective of Maqāṣid Syarīʿah*, this study draws several crucial conclusions. First, fintech-based zakat management in Indonesia demonstrates strong compliance with Sharia principles and solid legal foundations. Law No. 23 of 2011 provides legal legitimacy, while DSN-MUI Fatwas No. 117/2018 and No. 101/2016 establish Sharia validation for digital zakat practices. Leading platforms such as BAZNAS Digital, KitaBisa, and Dompet Dhuafa successfully integrate Islamic values with technological innovation, achieving significant improvements in operational efficiency (40%), transaction growth (150%), and geographic reach. Second, the maqāṣid framework reveals that fintech zakat platforms effectively advance all five dimensions: *ḥifẓ al-dīn* (facilitating zakat fulfillment and Sharia literacy), *ḥifẓ al-nafs* (rapid aid distribution and emergency responsiveness), *ḥifẓ al-ʿaql* (enhancing financial literacy and rational decision-making), *ḥifẓ al-nasl* (educational and generational investments), and *ḥifẓ al-māl* (robust cybersecurity, transparency, and accountability). However, technology must remain a *wasīlah* (means), not a *ghāyah* (end), ensuring spiritual integrity in every operational phase. Third, this study identifies both strategic opportunities—such as building a sustainable welfare ecosystem integrating zakat with Islamic philanthropy, achieving SDG alignment, and replicating Indonesia's model globally—and critical

[47] Digitalization of Zakat in Stimulating Community, "Digitalization of Zakat in Stimulating Community Socio-Economic Development in the Middle of the Covid-19 Pandemic (Maqashid Syariah Perspective)," *European Journal of Humanities and Social Sciences* 3, no. 5 (2023): 18–32.

challenges, including the Spiritual-Technology Paradox, digital literacy gaps affecting 35% of the population, lack of standardization, cybersecurity risks, and sustainability issues. Theoretically, this study contributes an Applied Maqāṣid Evaluation Framework mapping fintech zakat performance across measurable dimensions, and introduces the concept of the "Spiritual-Technology Paradox" as a novel analytical lens. Practically, it recommends comprehensive regulation, a National Digital Zakat Council, hybrid models, digital literacy initiatives, "Sharia-by-Design" principles, and the active engagement of Muslim communities to preserve the spiritual essence of zakat amid digital transformation.

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