

DIGITAL ZAKAT IN ECONOMIC EMPOWERMENT AND THE ACHIEVEMENT OF SUSTAINABLE DEVELOPMENT GOALS: AN ISLAMIC ECONOMIC LAW PERSPECTIVE

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ABSTRACT

This study examines the role of digital zakat in promoting economic empowerment and achieving the Sustainable Development Goals (SDGs) through the lens of Islamic economic law. Adopting a normative legal approach and qualitative methodology, the research draws upon academic literature, national legal frameworks, and institutional practices of zakat management in Indonesia. The findings demonstrate that the digitalization of zakat via e-wallets, mobile banking, and online platforms significantly enhances the efficiency, transparency, and outreach of zakat collection and distribution. This transformation enables *muzakki* to fulfill their religious obligations in a timely, secure, and accessible manner. Furthermore, it facilitates faster disbursement of zakat funds into empowerment-driven social and economic programs aimed at poverty alleviation and sustainable community development. Despite these benefits, challenges persist. Key obstacles include limited digital literacy among both *muzakki* and *mustahik*, inadequate technological infrastructure in rural and remote areas, and the absence of specific regulatory guidelines governing digital zakat transactions. From a normative standpoint, it is essential that digital zakat practices adhere to the principles of *maqashid syariah*, justice ('*adl*), trustworthiness (*amanah*), and accountability (*mas'uliyah*), to ensure compliance with Islamic legal and ethical standards. In conclusion, digital zakat, when governed by sharia-compliant frameworks, serves as a powerful instrument of Islamic social finance. It can significantly contribute to inclusive economic growth, enhance access to education, and reduce inequality. Strengthening regulations, improving digital capacity, and fostering institutional collaboration are vital to unlocking its full potential.

Keywords: Digital zakat; Economic empowerment; Sustainable Development Goals (SDGs); Islamic economic law.

ABSTRAK

Penelitian ini bertujuan untuk menganalisis kontribusi zakat digital terhadap pemberdayaan ekonomi dan pencapaian Sustainable Development Goals (SDGs) berdasarkan hukum ekonomi Islam. Penelitian ini menggunakan pendekatan hukum normatif. Metode yang digunakan adalah kualitatif dengan pendekatan studi pustaka terhadap literatur akademik, regulasi nasional, dan praktik kelembagaan zakat di Indonesia. Temuan utama menunjukkan bahwa digitalisasi zakat melalui platform seperti e-wallet dan mobile banking meningkatkan efisiensi, transparansi, dan jangkauan distribusi zakat. Transformasi digital ini juga mempermudah *muzakki* dalam menunaikan kewajiban zakat secara cepat dan aman. Transformasi ini tidak hanya memudahkan *muzakki* dalam menunaikan kewajiban zakat, tetapi juga mempercepat penyaluran dana zakat untuk program-program sosial dan ekonomi berbasis pemberdayaan. Meskipun demikian, terdapat tantangan signifikan berupa kesenjangan literasi digital, keterbatasan infrastruktur teknologi di wilayah terpencil, serta kebutuhan akan regulasi yang spesifik untuk mengatur praktik zakat digital. Secara normatif, penelitian ini menekankan pentingnya kesesuaian zakat digital dengan prinsip-prinsip maqashid syariah, seperti keadilan (*'adl*), amanah, dan *mas'uliyah*, guna memastikan bahwa pengelolaan zakat tetap berlandaskan hukum syariah. Zakat digital yang dikelola secara syar'i memiliki potensi besar sebagai instrumen keuangan sosial Islam untuk mendukung pembangunan ekonomi inklusif dan pencapaian SDGs, khususnya dalam aspek pengentasan kemiskinan, peningkatan akses pendidikan, dan kesejahteraan masyarakat secara berkelanjutan. Dengan manajemen yang sesuai syariah, zakat digital memiliki potensi strategis sebagai instrumen hukum ekonomi Islam dalam mendorong keadilan sosial, mengentaskan kemiskinan, meningkatkan akses pendidikan, serta mendukung pembangunan berkelanjutan secara lebih inklusif dan partisipatif. Oleh karena itu, penguatan regulasi, peningkatan literasi digital, dan sinergi antarlembaga sangat diperlukan agar zakat digital dapat berfungsi optimal dalam sistem ekonomi Islam modern.

Kata Kunci: Zakat digital; Pemberdayaan ekonomi; Tujuan Pembangunan Berkelanjutan (SDGs); Hukum ekonomi Islam.

INTRODUCTION

The rapid development of information and communication technology has transformed various aspects of human life, including the social and economic sectors. One of the key instruments in Islamic economics that has undergone significant transformation due to technological advancement is zakat. The digitalization of zakat, commonly referred to as e-zakat, has created new opportunities for more efficient, transparent, and accountable zakat management. Through digital platforms, the collection and distribution of zakat can now be carried out more swiftly and accurately, thereby enhancing public trust in zakat management institutions. However, this transformation also presents new challenges, particularly in ensuring that every stage of the digital zakat process remains fully aligned with the principles of Islamic economic law. Adherence to sharia principles is essential to preserve the legitimacy and ethical integrity of zakat practices in the digital era (Kamizi & Pramudita, 2024).

Zakat, as a form of *maaliyah ijtimaiyyah* (social financial worship), is a religious obligation mandated in the Qur'an and hadith, holding equal significance to prayer (Nia Zulinda & Samsul Hidayat, 2023). Its core objective is to alleviate poverty and reduce social inequality. In Indonesia, where Muslims constitute the majority, zakat holds tremendous potential as a

mechanism for economic redistribution and empowerment (Fauzy Bahitsul et al., 2021). Supported by digital infrastructure, zakat can evolve into a sustainable instrument for inclusive development, particularly when aligned with the Sustainable Development Goals (SDGs). According to Harahap, the objectives of Islamic law (*Maqasid al-Shariah*) and the SDGs are fundamentally aligned, both aiming to ensure a sustainable and holistic human life (Harahap et al., 2023). Within this framework, digital zakat can serve as a strategic bridge connecting sharia principles with global development goals, ensuring that Islamic financial practices contribute meaningfully to long-term societal well-being.

The Sustainable Development Goals (SDGs), comprising 17 goals and 169 targets, represent a global framework aimed at addressing poverty, inequality, health, education, and environmental sustainability. Digital zakat plays a strategic role in supporting several of these goals, particularly those related to poverty eradication, access to education, and economic equity (Effendi et al., n.d.). However, frequent general descriptions of the SDGs often overshadow a more nuanced analysis of how zakat, particularly in its digital form, can align with and actively advance these objectives. Although academic interest in digital zakat has grown (Maisyarah & Hadi, 2024), a significant gap remains in the literature concerning its governance and implementation from the perspective of Islamic economic law. Most existing studies focus primarily on the technological and operational aspects of digital zakat platforms, with limited attention to issues of shariah compliance, legal accountability, and the jurisprudential foundations that must support such innovations. Critical concerns surrounding the legitimacy of digital zakat mechanisms, regulatory oversight, and the institutional role of *amil zakat* bodies in ensuring fair, transparent, and shariah-compliant practices remain underexplored (Fazial et al., 2025).

Furthermore, the integration of digital zakat into Islamic financial technology (fintech) introduces additional legal and ethical considerations that warrant thorough scholarly investigation. The lack of standardized legal instruments and regulatory frameworks governing digital zakat practices poses potential risks to public trust and may undermine the social justice objectives that zakat is intended to achieve. Accordingly, this study aims to address this gap by examining how digital zakat contributes to economic empowerment and the achievement of the Sustainable Development Goals (SDGs) within the framework of Islamic economic law. Particular attention is given to core legal and ethical principles, including justice (*'adl*), trustworthiness (*amanah*), and accountability (*mas'uliyah*), to ensure that digital zakat remains

consistent with the objectives of *maqasid al-shariah* and supports inclusive, equitable development.

Building on this background, the present study seeks to answer the central research question: To what extent does the transformation of zakat into digital platforms align with the principles of Islamic economic law in promoting economic empowerment and achieving the Sustainable Development Goals (SDGs) (Wibowo, n.d.). To address this question, the study aims to analyze the contribution of digital zakat to community economic empowerment, evaluate its compliance with Islamic legal principles such as justice (*'adl*), trustworthiness (*amanah*), accountability (*mas'uliyah*), and the objectives of *maqasid al-shariah*, and assess its potential role in supporting the attainment of the SDGs. This research is expected to fill the current academic gap by offering a comprehensive legal and ethical analysis of digital zakat practices. Furthermore, it aims to provide practical recommendations for strengthening the legal and institutional framework governing digital zakat in Indonesia (Mukhlisin et al., 2025)

RESEARCH METHOD

This research adopts a legal approach, relying primarily on data collected from books and other scholarly sources. Normative legal research aims to examine applicable legal norms, specifically those related to digital zakat, by analyzing primary, secondary, and tertiary legal materials. The study employs several methodological approaches, including the statute approach, the conceptual approach, and the historical approach, to comprehensively understand the transformation of zakat into digital formats and its alignment with the principles of Islamic economic law and the objectives of the Sustainable Development Goals (SDGs) (Ravitch & Riggan, 2016).

The data for this study were collected from a range of legal sources. Primary legal materials include statutory instruments such as Law Number 23 of 2011 on Zakat Management and fatwas issued by recognized sharia authorities concerning zakat. Secondary legal materials comprise national and international academic journals, reference books, scholarly articles, and official reports from zakat institutions such as BAZNAS, *Dompot Dhuafa*, and *Rumah Zakat*. Tertiary legal materials, including legal dictionaries and Islamic encyclopedias, were used to establish a foundational conceptual understanding.

RESULT AND DISCUSSION

The Role of Digital Zakat in Economic Empowerment

Digital-based zakat management has undergone significant advancements through the integration of online platforms, blockchain technology, and various other supportive tools that enhance the efficiency and transparency of zakat collection and distribution. Compared to conventional methods, digital zakat offers several advantages, including faster fund disbursement, greater accountability, and improved accessibility for *muzakki*. Many *muzakki* find it more convenient to fulfil their zakat obligations via digital platforms, while mustahik benefit from receiving assistance in a timelier, more accurate, and measurable manner. Digital technologies are now employed across all stages of the zakat process, from collection and allocation to fund management and public education on the significance of zakat.

Zakat management in Indonesia is governed by Law Number 23 of 2011 concerning Zakat Management. This law stipulates that zakat administration may be conducted either by the Muslim community or by the government through official institutions. Accordingly, Zakat Amil Institutions (LAZ) are mandated to develop and implement structured and measurable strategies for the collection, distribution, and empowerment of zakat, ensuring that the outcomes yield optimal benefits for mustahik and contribute to broader economic development within the community (M. Aidil Aditya HS et al., n.d.)

In the field of zakat collection, there are generally three platforms used to collect zakat, *infaq*, and *sadaqah* funds. The first is the internal platform, which refers to websites or applications developed by Zakat Management Organizations (OPZ). Examples include the Muzakki Corner app and the National Amil Zakat Agency (BAZNAS), both of which feature zakat payment services on their official websites. The second consists of external platforms offered by OPZ partners to facilitate the collection of ZIS funds. The third platform is social media, which serves as a channel for collecting ZIS funds through various social media networks (Verdianti & Puja, 2023).

Several major zakat institutions in Indonesia, such as Dompot Dhuafa, Rumah Zakat, Aksi Cepat Tanggap, Nurul Hayat, and Yatim Mandiri, have integrated digital technology into their fundraising strategies. BAZNAS itself has implemented a digital zakat system through a variety of channels, including its official platform, commercial and non-commercial platforms, social media networks, artificial intelligence-based systems, and other innovative technologies. Research conducted by Gojek Indonesia revealed that the trend of digital zakat payments had

already begun well before the COVID-19 pandemic. E-money has emerged as the most widely used payment method, appealing to all age groups, including Generation X, millennials, and Generation Z (Sofiyawati & Halimah, 2022).

Digital zakat has been proven to enhance economic empowerment by increasing the effectiveness, efficiency, and outreach of zakat services. The digital implementation of zakat also contributes to the strengthening of the national zakat ecosystem by improving connectivity among stakeholders through social media, digital payment applications, and enhanced technology-based services. Professionalism in zakat management, achieved through the development of human resource capacity and the strategic use of technology, has accelerated the economic empowerment of communities. The vast potential of zakat in Indonesia can be significantly maximized through a digital-based approach (Alwi et al., 2023).

According to a report by the Information and Documentation Management Officer (PPID) of Central BAZNAS, the collection of zakat funds during the COVID-19 pandemic in 2020 reached IDR 385.5 billion, equivalent to approximately 101.44% of the targeted amount. This achievement was significantly supported by the availability of digital fundraising channels, which accounted for 24% of the total collection. Additionally, the largest contribution came from the Zakat Collection Unit (UPZ) at 34.6%, followed by retail at 25.2%, Corporate Social Responsibility (CSR) at 11.1%, company zakat at 2%, and payroll zakat at 2.3% (Muhammad Rizaludin As, 2022).

In addition, zakat funds are also sourced from digital content creators such as YouTubers, Instagram influencers, TikTok personalities, and e-commerce affiliates. The following data presents the total zakat potential from digital actors in Indonesia projected for 2024 (Kurniawan & M. Arifin Purwakananta, n.d.):

Table 1 illustrates that the distribution of zakat contributions varies across different digital platforms. The potential zakat from Instagram celebrities dominates, amounting to IDR 1,288,735,706,700, which represents approximately 63% of the total potential zakat of IDR 2,025,899,715,053. This indicates that, compared to other platforms, Instagram celebrities exert a significant economic influence in terms of zakat potential.

Table 1. Distribution of zakat contributions in digital platforms

No	Type Application	Zakat Potential
1.	Youtuber	Rp. 300.471.438,053
2.	Instagram Celeb	Rp. 1.288,735, 706, 700
3.	Tiktok Celeb	Rp. 381, 603,795,300
4.	E-commerce Affiliate	Rp. 55,088,775,000
Total		Rp. 2,025,899,715,053

Source: Baznas, 2024

The potential zakat contribution from TikTok celebrities is estimated at IDR 381,603,795,300, accounting for approximately 18% of the total zakat potential. Meanwhile, the zakat potential from YouTubers and e-commerce affiliates is lower compared to the two aforementioned platforms. YouTubers are projected to contribute IDR 300,471,438,053, or 14.83%, while e-commerce affiliates represent the smallest share, with a zakat potential of only IDR 55,088,775,000, or 2.7%. Although their contributions are notable, the economic influence of e-commerce affiliates in the context of zakat remains relatively minor when compared to top influencers on platforms such as Instagram, TikTok, and YouTube.

Although digital zakat has demonstrated promising performance in terms of collection, several significant challenges remain. Digital literacy within the community, particularly among smaller zakat institutions in remote areas, remains relatively low. Many of these institutions still lack the capacity to adapt to modern digital systems, resulting in disparities in technology adoption. Consequently, the distribution of zakat to *mustahik* has not been conducted evenly or optimally. Therefore, a more comprehensive and inclusive strategy is essential to ensure that zakat digitalisation reaches all segments of society and regions across Indonesia in an equitable manner.

The challenges surrounding digital zakat encompass various aspects that must be addressed collectively by the government, zakat management institutions, technology providers, and the wider community. Key factors such as technological accessibility, trust, regulatory frameworks, transparency, zakat literacy, infrastructure, cross-sector collaboration, and oversight must all be carefully considered. Only by addressing these elements can digital zakat be implemented

effectively and efficiently, thereby meeting the social and economic needs of society (Walida Mustamin et al., n.d.) .

The Role of Digital zakat in Achieving SDGs

Economics examines how the increase in real national income and the modernization of economic sectors can contribute to inclusive and equitable growth. A pertinent example is the transformation of the traditional agricultural sector into a more productive one through the adoption of technology and investment, thereby reducing social inequality and enhancing community welfare. From the perspective of Islamic economic jurisprudence, economic development is not solely assessed through material growth, but also through adherence to sharia principles derived from the Qur'an and the Sunnah. In this context, successful development is that which integrates both classical and modern approaches, grounded in the principles of monotheism and social justice, while drawing valuable lessons from countries that have effectively implemented their development strategies (Yunita & Nofia Astuti, 2024).

The concept of Islamic economics is rooted in sharia principles, which govern the behaviour of Muslim societies. Consequently, every human action, including economic decisions and development policies, must align with Islamic law. This framework also extends to collective business practices within society. Indonesia's sharia-based economy is experiencing steady growth and is projected to become the largest globally. To understand the extent to which economic law can influence economic growth, it is essential to conduct in-depth studies focused on development models that prioritise social welfare. In this regard, the law should not merely serve the interests of economic actors, but must also function as a means to promote the well-being of the broader community.

Sustainable development is a comprehensive approach that integrates economic, social, and environmental dimensions with the aim of achieving a harmonious balance between social equity, economic progress, and environmental stewardship. In Islam, this concept is founded on the principles of *tawhid* (monotheism), *khilafah* (stewardship), and *mas'uliyah* (accountability). The principle of monotheism underpins all aspects of life, including development, asserting that economic activities must adhere to a framework of balance and sustainability as a form of accountability to Allah (SWT). The role of Islamic economics in promoting sustainable development is also evident in its emphasis on human capital development in accordance with

Islamic values. This approach not only drives economic advancement, but also reinforces the social and spiritual resilience of the community (Hadiat et al., 2024).

Zakat, as one of the pillars of Islamic economics, functions as a mechanism for the fair and equitable distribution of wealth. In the context of advancing sustainable development, digital zakat plays a strategic role, particularly in supporting the achievement of the Sustainable Development Goals (SDGs). In Indonesia, despite the substantial potential of zakat, its utilisation remains suboptimal. Nevertheless, its contribution to the SDGs is becoming increasingly apparent. Various stakeholders have acknowledged the direct relevance of zakat to at least five SDG targets, namely poverty eradication, the elimination of hunger, the enhancement of education quality, the provision of clean water, and access to adequate healthcare services. Furthermore, it is widely recognised that nearly all SDG objectives can be aligned, either directly or indirectly, with the role of zakat (Effendi et al., n.d.).

A range of perspectives has emerged, aiming to establish connections between individual SDG goals and the practical application of zakat, particularly in terms of its beneficiaries and allocation mechanisms. Some scholars argue that the current contribution of zakat is concentrated on five primary goals: clean water, quality education, welfare and health, and the eradication of poverty and hunger. Others suggest that each SDG contains components that are inherently aligned with zakat principles, implying that zakat has the potential to support all SDG targets comprehensively (Ahmad & Haq, n.d.).

The Sustainable Development Goals (SDGs) comprise 17 key objectives, including: no poverty, zero hunger, good health and well-being, quality education, gender equality, clean water and sanitation, affordable and clean energy, decent work and economic growth, industry, innovation and infrastructure, reduced inequalities, sustainable cities and communities, responsible consumption and production, climate action, life below water, life on land, peace, justice and strong institutions, and partnerships for the goals (Riset et al., 2017).

Through this analysis, it is anticipated that the implementation of digital zakat will not only foster economic empowerment but also make a meaningful contribution to the achievement of SDG targets, such as poverty reduction, access to quality education, and inclusive economic growth. At the zakat institution BAZNAS, a number of programmes have been developed in alignment with the SDGs. In this context, the author highlights an example of such initiatives from BAZNAS in Pontianak City. The programmes implemented by BAZNAS include the following:

1. Economic Empowerment Program

In terms of economic empowerment, Micro, Small, and Medium Enterprises (MSMEs) receive support in the form of capital assistance to start their businesses. This initiative is known as the *Z food Program*.

2. Education Program

This program provides educational support through scholarships and the payment of outstanding school tuition fees (SPP), ensuring that students can continue their studies without financial burden.

3. Health Program

Under this program, the community is offered health services in the form of financial assistance for medical expenses, aiming to improve access to quality healthcare.

4. *Da'wah* Program

This program is specifically designed for new converts to Islam, with the goal of strengthening their faith and providing spiritual support as they embrace their new beliefs.

In addition to the four core programs, BAZNAS has also developed initiatives aligned with the Sustainable Development Goals (SDGs). These include the establishment of a Micro-Hydro Power Plant (PLTMH) in Jambi, the implementation of Corporate Social Responsibility (CSR) strategies based on SDG principles, and the development of anti-stunting and food barn programs across Indonesia. It is evident that the digital zakat revolution has successfully integrated the SDGs into its framework.

Overall, the implementation of digital zakat in advancing the Sustainable Development Goals demonstrates a strong synergy between sharia principles and the global objectives of the SDGs. The digitalization of zakat not only enhances the efficiency and equity of fund distribution to *mustahik* (zakat recipients), but also ensures that each program intervention contributes directly to achieving inclusive, equitable, and sustainable development. Therefore, strengthening the digital capacity of zakat institutions, along with fostering cross-sector collaboration, is essential to maximizing the role of digital zakat as a key instrument in building a just and prosperous future.

Analysis of Islamic Economic Law on Digital Zakat

In Islamic economic law, Sharia serves as a fundamental foundation for all aspects of life, including the formulation of economic policies and the implementation of development systems. Consequently, every economic policy must be oriented towards *maqasid al-shariah*, a framework

of Islamic objectives that encompasses the protection and preservation of religion (*hifz al-din*), life (*hifz al-nafs*), intellect (*hifz al-'aql*), lineage (*hifz al-nasl*), and wealth (*hifz al-mal*). This concept guides development toward a more humane and just direction, where economic growth is not pursued in isolation but is balanced with distributive justice, environmental sustainability, and the overall well-being of society. The rapid development of Islamic economics in Indonesia reflects its growing potential as a major force in the global economy. Therefore, the assessment of economic law should go beyond merely responding to market demands; it must function as a transformative instrument for achieving equitable and comprehensive prosperity (Yunita & Nofia Astuti, 2024).

Digital zakat has emerged as a powerful mechanism in fostering economic empowerment, particularly among disadvantaged communities. The integration of mobile technology and digital payment systems enables faster and more targeted distribution of zakat funds to *mustahik* (zakat recipients). This advancement significantly enhances access to essential resources such as capital, education, and healthcare—critical pillars for sustainable and long-term livelihood development (Ismail et al., 2022).

Zakat institutions such as BAZNAS and Dompot Dhuafa have adopted digital platforms to implement productive zakat programs targeting Micro, Small, and Medium Enterprises (MSMEs). These initiatives are closely aligned with the objectives of Islamic economic law, which emphasize inclusive economic growth and the eradication of poverty. The transition to digital systems also promotes greater transparency and reduces operational inefficiencies, thereby ensuring that zakat distribution complies with the principles of Islamic jurisprudence (Wan Nur Azira Wan Mohamed Salleh et al., 2022).

However, despite these positive developments, the effectiveness of digital zakat remains uneven due to regional disparities in digital literacy and technological infrastructure. Bridging these gaps is crucial to unlocking the full potential of digital zakat as a tool for community empowerment in accordance with *maqasid al-shariah*.

From a regulatory perspective, there remains a clear legal vacuum concerning the standards for managing digital zakat in Indonesia. Although Law Number 23 of 2011 on Zakat Management serves as the primary legal foundation, there are no derivative regulations that specifically address the mechanisms of digitalization. This regulatory gap creates potential for irregularities and inconsistencies in implementation. Therefore, it is imperative for relevant authorities, such as BAZNAS and the National Committee for Islamic Economy and Finance

(KNEKS), to formulate comprehensive digital zakat guidelines that are consistent with the principles of *fiqh al-zakat* and aligned with the ongoing development of Islamic financial technology (Islamic fintech).

Urgency of Strengthening the Legal Framework and Digital Literacy

To ensure that the benefits of digital zakat are both optimal and sustainable, it is essential to strengthen two key aspects: the legal framework and digital literacy. First, the legal framework must be reinforced to provide clear guidance regarding *fiqh*, state regulations, and consumer protection in the governance of digital zakat. Legal clarity will help standardize practices and prevent potential misuse or inconsistency.

Second, improving digital literacy is crucial to enable communities, particularly *mustahik* (zakat recipients) and *amil zakat* (zakat administrators), to utilize technology effectively, securely, and in accordance with Sharia principles. With strong integration between Islamic law, technological advancement, and the values of sustainable development, digital zakat can serve as a vital pillar in establishing a fair, inclusive, and sustainable Islamic economic system in the digital era (Hadi et al., 2024).

CONCLUSION

From the perspective of Islamic economic law, digital zakat represents a tangible actualization of *maqasid al-shariah* in the governance of Islamic social finance. The principles of Islamic economic law, rooted in the Qur'an and Sunnah, mandate the fair distribution of wealth, the protection of economic rights, and the reinforcement of social solidarity. The digital management of zakat enhances its function as a redistributive instrument that transcends its ritualistic nature and becomes a strategic tool for addressing the socio-economic challenges faced by the community.

The integration of digital zakat into a modern institutional framework offers significant potential to maximize its role in empowering the people's economy. This aligns with the objectives of Islamic law in safeguarding the five essential aspects of life (*al-daruriyyat al-khamsah*): religion (*hifz al-din*), life (*hifz al-nafs*), intellect (*hifz al-'aql*), lineage (*hifz al-nasl*), and property (*hifz al-mal*) (Fatha Isman et al., 2023). Digital zakat programs, such as MSME empowerment, educational support, healthcare services, da'wah initiatives, and environmental conservation, reflect the values of Islamic economic law, which place public welfare at the center of development.

Beyond fulfilling religious obligations, digital zakat also serves as a mechanism for implementing the principles of justice and integrity in wealth distribution, as prescribed in *fiqh muamalah*. Digital technology plays a crucial role in ensuring fairness, data transparency, and institutional accountability, thereby reinforcing legal legitimacy and enhancing community participation. Furthermore, digital zakat contributes meaningfully to the achievement of the Sustainable Development Goals (SDGs), underscoring the compatibility between Islamic economic principles and the global development agenda.

Digital zakat, from the perspective of Sharia economic law, is a social financial instrument that is not only legitimate and highly encouraged, but also plays a strategic role in developing an Islamic economic system that is just, sustainable, and oriented toward collective welfare. Strengthening the role of the state, optimizing the performance of zakat management institutions, and enhancing public understanding of Sharia principles in economics must be continuously pursued. These efforts are essential to ensure that digital zakat can function optimally in fostering a society that is both spiritually and materially prosperous, in accordance with the guidance of Islamic law.

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