



The Development of Zakat Management in the Digital Age: A Literature Review

Perkembangan Pengelolaan Zakat di Era Digital: Sebuah Tinjauan Literatur

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Abstract: The purpose of this study is to determine the development of zakat management in Muslim-majority countries, both in terms of collection and distribution. In addition, it aims to determine the renewal of zakat fiqh in Indonesia and digital-based zakat management. This study includes a literature review that discusses several previous studies related to the development and transformation of zakat management in the digital era using a qualitative approach. The inclusion keywords used to find relevant research themes are "Zakat Management in Islamic Countries," "Renewal of Fiqh Zakat," "Interpretation of the Meaning of Mustahik," "Development of Zakat Objects," "Determination of Professional Zakat," "Reinterpretation of *Ghārimīn*, *Sabilillah*, and *Riqāb*," and "Digital-Based Zakat Management." This mapping aims to build a strong theoretical foundation, identify research gaps, avoid duplication, and provide a comprehensive overview of the transformation of zakat management. The results of this study show that the development of zakat in several Islamic countries continues to transform over time, marked by the renewal of nisab and zakat rates, the establishment of zakat institutions, the development of zakat objects, and the expansion of zakat distribution for the public interest that contains values of goodness. The renewal of zakat fiqh in Indonesia is marked by the establishment of professional zakat and the obligation of zakat on paper money as part of the development of zakat objects. Meanwhile, the contextualization of the meaning of mustahik refers to the social conditions of Indonesian society in the modern era. Digital-based management is implemented to adapt to advances in technology and information, which have become a trend among the community. This kind of adaptation in zakat management must be recognized as part of social change. This study highlights the importance of renewing zakat fiqh and digital-based management in the era of society 5.0 for zakat institutions in Islamic countries.

Introduction

The command to pay zakat in the Qur'an is always accompanied by the command to pray. In fiqh and hadith, zakat ranks third after prayer.¹ This position shows that the command to pay zakat is no less important than the command to pray. However, the two have very significant differences. Prayer is manifested in a vertical dimension, the implementation of which is individual and directly related to Allah SWT. This is in contrast to zakat, which has its own uniqueness in the form of worship that contains social and spiritual dimensions. In other words, zakat not only contains elements of worship to Allah SWT (*ta'abbudiy*), but also has a social role in society.² These two dimensions are a combination of humanity and divinity. In Surah al-Taubah [9] verse 103, Allah SWT commands the Prophet Muhammad SAW as the leader of the state to collect zakat from the wealthy.³ Implicitly, this command also applies to the leaders who succeed him, as was practiced during the time of the Companions.

At the beginning of his reign, Caliph Abu Bakr As-Siddiq fought against those who refused to pay zakat because only the Prophet Muhammad SAW had the right to collect zakat. During the reign of Caliph Umar bin Khattab and Governor Muadz bin Jabal in Yemen, the management of zakat was able to maintain the economic stability of the Muslim community, so that at that time, no one in Yemen wanted to be labeled as mustahik (those entitled to receive zakat).⁴ This is proof that zakat has great power and potential in lifting communities out of poverty. As a form of Islamic philanthropy, zakat has spiritual value in the form of a servant's devotion to his Lord, and social value in the form of devotion to society as a manifestation of care and concern. In addition, zakat has financial, moral-spiritual, economic, and socio-political dimensions, which ultimately lead to one goal, namely to improve human welfare. Therefore, Islamic countries around

¹ Fakhruddin et al., "From Fiqh Al-Ibadat to Muamalat: Repositioning Zakat Management in Indonesia in the Perspective of Maqasid Al-Shari'ah," *Samarah: Jurnal Hukum Keluarga Dan Hukum Islam* 8, no. 1 (2024): 495–517, <https://doi.org/10.22373/sjhk.v8i1.19637>.

² Hilmi Ridho and Abdul Wasik, *Zakat Produktif; Konstruksi Zakatnomics Perspektif Teoretis, Historis, Dan Yuridis*, ed. Fauzan Adhim, 1st ed. (Malang: Literasi Nusantara, 2020), 10.

³ Hilmi Ridho, "Pemberdayaan Ekonomi Masyarakat Berbasis Zakat Komunitas Perspektif Maqashid As-Syariah Ibnu Asyur (Studi Kasus Di BAZNAS Kab. Jember)," *Proceedings of Islamic Economics, Business, and Philanthropy* 1, no. 2 (2022): 656–79.

⁴ Noor Achmad and Tri Handayani, "Peradaban Pengelolaan Zakat Di Dunia Dan Sejarah Zakat Di Indonesia," *Iqtisad: Reconstruction of Justice and Welfare for Indonesia* 9, no. 2 (2022): 119–44, <https://doi.org/10.31942/iq.v9i2.7271>.

the world are expected to be able to utilize the potential of zakat to empower their people.⁵

Indonesia, as a country with a Muslim majority population, also uses zakat as a means of national development, especially in relation to social issues. Through the National Zakat Agency (BAZNAS) and other Zakat Management Organizations (OPZ), Indonesia has succeeded in collecting Islamic philanthropic funds with productive increases every year.⁶ Since the implementation of digital management of Islamic philanthropic funds in 2016, the average collection of ZIS has increased by 31% per year until 2023. The Indonesian Zakat Outlook Report (2017-2023) shows that zakat collection still dominates over other philanthropic funds.⁷ This shows that public awareness of the importance of fulfilling zakat obligations is increasing. This strong tradition must be maximized by providing an effective and efficient payment portal. One way to do this is by utilizing advances in technology and information as a medium. By using digital media, zakat fund collection becomes easier and more transparent in its management. Although it has become easier, digital zakat management must still comply with the rules of zakat fiqh and the objectives of sharia.⁸

The rules of zakat fiqh are not only related to its management, but also to its distribution to groups or individuals who are entitled to receive zakat (*mustahiq al-zakāh*). Is the distribution even and on target in accordance with the commands of the Qur'an, or does it violate them? This is because the interpretation of the mustahik group described in Q.S. al-Taubah: 60 is no longer relevant today, so it needs an actual interpretation that is in line with the current context, especially in Indonesia.⁹ For example, the word *al-riqāb*, which means slave, is no longer found today if it refers to

⁵ A. Muhyiddin Khotib, *Rekonstruksi Fikih Zakat; Telaah Komprehensif Fikih Zakat Pendekatan Teoretis Dan Metodologi*, ed. Fauzan Adhim, 1st ed. (Malang: CV. Literasi Nusantara Abadi, 2020), 14.

⁶ Fahmi Ali Hudaefi et al., "How Does Zakat Institution Respond To Fintech? Evidence From Baznas, Indonesia," *International Journal of Zakat and Islamic Philanthropy* 2, no. 1 (2020): 32–40.

⁷ Maya Asfarina, Ascarya, and Irfan Syauqi Beik, "Classical and Contemporary Fiqh Approaches To Re-Estimating the Zakat Potential in Indonesia," *Journal of Islamic Monetary Economics and Finance* 5, no. 2 (2019): 387–418, <https://doi.org/10.21098/jimf.v5i2.1068>.

⁸ Aulia Rahman et al., "Local Wisdom and Strengthening Social Integration in Multiethnic Society Post-Aceh Conflict," *Kasetsart Journal of Social Sciences* 43, no. 3 (2022): 575–82, <https://doi.org/10.34044/j.kjss.2022.43.3.06>.

⁹ Hilmi Ridho, Ali Sodikin, and Abdul Mujib, "The Evolution of Islamic Philanthropy in Indonesia's Digital Age (2016–2023)," *Al-Ahkam* 35, no. 1 (2025): 31–58, <https://doi.org/10.21580/ahkam.2025.35.1.23721>.

prisoners of war.¹⁰ So the big question is, who are the slaves in the modern era who are entitled to receive zakat? Or what criteria are appropriate to be called *al-riqāb* as a group of mustahik in Indonesia?

In addition to mustahik, the issues of muzaki (those who are obliged to pay zakat) and zakat objects also seem to need reactualization. This is because the Qur'an and Hadith do not explicitly mention these two issues. Although there are hadiths that explain the types of property that are subject to zakat, there is still a need for renewal, because geographical differences in each country can affect zakat objects. Sometimes the objects of zakat in one area are not commonly found in other areas, such as date palms, which are not commonly found in Indonesia. Although they grow in some areas, dates are not a main source of livelihood for the community. In fact, objects of zakat, such as camels, are very difficult to find in Indonesia, given that the structure and physique of this animal are designed for life in the desert. These geographical differences are what cause the objects of zakat in each country to be different. As the fiqh rule states, changes in law are influenced by place, time, and circumstances.¹¹ According to Hassan Hanafi, this kind of legal reform aims to keep Islamic teachings in line with the times.¹² Therefore, it is necessary to review and compile the characteristics of property that are subject to zakat.

The majority of Indonesians have various types of jobs, ranging from farmers, planters, traders, ranchers, laborers, private employees, to civil servants. All income from these professions is closely related to the law of zakat. Agricultural products, fruits, livestock, wages, honoraria, and salaries are all considered wealth. One of the reasons why wealth is subject to zakat is that it grows (*al-namā`*). Classical scholars limited their discussion to zakat on crops, trade, livestock, minerals, found items, gold, and silver.¹³ They did not discuss anything that has the potential to make a person rich and easily accumulate wealth, such as zakat on professional income.

¹⁰ Mohd Rilizam Rosli et al., "Asnaf Riqab Zakat Distribution Mechanism in Today's World," *International Journal of Academic Research in Business and Social Sciences* 8, no. 4 (2018): 1092–1102, <https://doi.org/10.6007/ijarbss/v8-i4/4145>.

¹¹ Ibrāhīm Muḥammad Maḥmūd Al-Hariri, *Al-Madkhal Ila Al-Qawā'id Al-Fiqhiyyah Al-Kulliyah* (Oman: Dār al-'Ammār, 1997), 79.

¹² Hasan Hanafi, *Al-Turast Wa Al-Tajdid Mauqifuna Min Al-Turast Al-Qadiim* (United Kingdom: Hindawi Foundation, 2017), 31. Read more: Hilmi Ridho and Debi Fajrin Habibi, "Al-Turast Wa Al-Tajdid; Telaah Atas Pemikiran Hasan Hanafi Tentang Tradisi Dan Pembaharuan Ajaran Islam Di Era Digital," *Indonesian Journal of Cyber Education* 1, no. 1 (2023): 40–53.

¹³ Abdullah bin Husein bin Thahir Ba`Alawy, *Sullam At-Taufiq Ila Mahabbatillahi `Ala at-Tahqiq*, 1st ed. (Jakarta: Darul Kutub Islamiyah, 2010), 68–75.

In today's modern era, there are many ways to earn money easily and quickly compared to other professions.¹⁴ Becoming a YouTuber, Instagram celebrity, endorser, or artist is more promising than the income of farmers and planters, which is unstable and often results in losses due to diseases that attack crops and plantations. Agriculture in Indonesia can no longer be used as a main source of income, only as a side job and a supplement. This is because it is influenced by high costs and long waiting periods, as well as unstable yields.¹⁵ Based on this, contemporary scholars such as Yusuf Al-Qardawi issued a fatwa on the obligation of professional zakat, although some scholars oppose it.¹⁶ This fatwa proves that zakat is still flexible and can undergo transformation from time to time in accordance with the developments of the era. In other words, the obligation of zakat is definite (*qaṭ'iy*), while its management is still dynamic (*ẓanniy*). Because of this dynamic aspect, scholars have made *ijtihād* to develop and renew zakat to preserve Islamic law so that it remains relevant in the era of globalization.

The transformation of zakat management is a response to the increasingly advanced civilization of society and the increasingly sophisticated development of science and technology. As part of *fiqh*, the transformation of zakat is indeed necessary, and even required to undergo a process of modernization. This is because the study of zakat found in classical texts is not final; it adapts to the times, conditions, and places, just like other studies of *fiqh*. As Scott Gordon said about progressiveness, everything will undergo evolution and change.¹⁷ Similarly, *fiqh* must be progressive, responsive, and adaptive; it must not be regressive, repressive, and massive.

From the above dialectic, a question arises: how has the management of zakat developed in Muslim-majority countries, both in terms of collection and distribution? Considering the changing times and the advancement of technology and information as characteristics of the Society 5.0 era. In addition, how has the renewal of zakat *fiqh* in Indonesia, a country with a Muslim majority population, adapted to technological advances in managing Islamic philanthropic funds? These two questions require in-depth

¹⁴ Darmayati, "Zakat Profesi Menurut Pandangan Yusuf Qardhawi," *Rayah Al-Islam* 7, no. 3 (2023): 1682–90, <https://doi.org/10.37274/rais.v7i3.881>.

¹⁵ Tira Nur Fitria and Abdul Haris Romdhoni, "The Profession of YouTuber: Ethics in the Islamic Economics' Perspective," *Jurnal Ilmiah Ekonomi Islam* 7, no. 03 (2021): 1602–6.

¹⁶ Fuad Riyadi, "Kontroversi Zakat Profesi Pesrpektif Ulama Kontemporer," *ZISWAF: Jurnal Zakat Dan Wakaf* 2, no. 1 (2015): 109–32, <https://doi.org/http://dx.doi.org/10.21043/ziswaf.v2i1.1538>.

¹⁷ Scoot M. Thomas, *The Global Resurgence of Religion and the Transformation of International Relations: The Struggle for the Soul of the Twenty-First Century* (New York: Springer, 2005), 21.

study to determine the extent of transformation in zakat management in the modern era. This is because changing times are one of the factors that cause changes in the law based on fiqh principles.

The purpose of this study is to investigate the transformation of zakat management in the digital era, one that is able to adapt to the changing times. The transformation in question includes the development of zakat in Islamic countries, the renewal of zakat fiqh in Indonesia, and digital-based zakat management. By reviewing the literature on these three areas of focus, a new concept of contemporary zakat management in the digital age will emerge, which will also be a novelty in this study. The results of this study can be used as recommendations for zakat institutions in Indonesia to manage Islamic philanthropic funds and as guidelines for academics to conduct further research.

Method

This study is a literature review that examines several previous studies on the development and transformation of zakat management in the digital era using a qualitative approach. The aim is to build a strong theoretical foundation, identify research gaps, avoid duplication, and provide a comprehensive overview of the transformation of zakat management. The author collected 27 research results and classified them into three sections of primary data, namely research on the development of zakat in Islamic countries, updates on zakat fiqh in Indonesia, and the transformation of digital-based zakat management. The database used to search for themes in previous studies refers to reputable Indonesian national journals (SINTA), reputable international journals (SCOPUS), research books, and dissertations. The inclusion keywords used to find relevant research themes were “Zakat Management in Islamic Countries,” “Renewal of Fiqh Zakat,” “Interpretation of the Meaning of Mustahik,” “Development of Zakat Objects,” “Determination of Professional Zakat,” “Reinterpretation of *Ghārimīn*, *Sabīlillah*, and *Riqāb*,” and “Digital-Based Zakat Management”. The search results from these keywords were then used as primary data in this study. Meanwhile, the secondary data refers to the opinions of contemporary scholars who discuss fiqh zakat, such as Wahbah Al-Zuhaylī, Didin Hafidhuddin, and other scholars.

In the data analysis process, the author applied extraction techniques, namely, extracting important information from various journals discussing the development of zakat and the transformation of its management, such as titles, methodologies,

publication years, and research results. After extraction, the data were analyzed descriptively by grouping similar findings from various journals. This descriptive data was then analyzed using the narrative synthesis method, which is a systematic approach to combining and presenting findings from various research results using text narratives to answer the questions and objectives of this study. To maintain data validity, the author used the source triangulation technique, which involves comparing literature review data with other similar research results.

Result and Discussion

In this section, the author will describe several previous studies on zakat conducted by Indonesian Muslim scholars. The author divides this previous research literature into three parts to make it easier to understand. First, research that examines the development of zakat in the Islamic world. Second, research on the renewal of zakat fiqh in Indonesia. Third, research that raises the study of the transformation of zakat management through digital platforms. For convenience, the author will present them in order of the year of research.

Research on the Development of Zakat in the Islamic World

The purpose of research on the development of zakat in the Islamic world is to study contemporary Muslim scholars' discussions on zakat issues in various parts of the world, especially in Muslim-majority countries. In this first section, there are several studies that have been discussed by previous researchers. First, Ziauddin Ahmad's 1981 study entitled "*Nisab of Zakat*". In his article, he criticizes the nisab and rate of zakat for wealth, especially since the evolution of zakat institution management. According to him, what is most needed today is to reexamine the nisab and rate of zakat that have been determined by previous scholars, so that the zakat scheme can find its place in the financial policies of modern Islamic countries.¹⁸ Ziauddin Ahmad said that the current issue with zakat is how to distinguish between sufficiency (*al-ginā*) and deficiency (*al-faqr*). During the time of the Prophet, people who were able to survive with 200 dirhams for a year were considered to have reached a state of *al-ginā* and were classified as people who were obliged to pay zakat. Conversely, those who possessed less than 200 dirhams were

¹⁸ Ziauddin Ahmad, "Nisab of Zakat," *Journal Islamic Studies* 20, no. 3 (1981): 239-59, <https://www.jstor.org/stable/20847172>.

considered to be in a state of *al-faqr* and belonged to the mustahik group.¹⁹ Such a provision is difficult to apply in the present day, as the purchasing power of money is volatile and its value is lower today than it was during the time of the Prophet.

Second, in 1991, an article titled "*Prospects of Poverty Eradication Through the Existing Zakat System in Pakistan*" by Faiz Mohammad and Muhammad Anwar was published. This study examined the zakat management system in Pakistan, which was considered to have the potential to alleviate poverty. Initially, all Pakistani citizens paid zakat directly to the mustahik, without going through the amil zakat. However, over time, in 1980, a zakat management institution was formed to make the collection process more structured. The collection of non-agricultural zakat began in June 1980, and the collection of agricultural zakat began in the Rabi season of 1983. Meanwhile, the distribution was carried out by the Regional Zakat Management Agency (LAZDA) to students, madrasah institutions, hospital construction, and so on. This initiative came from Sunni Muslims who viewed the collection and distribution of zakat as one of the functions of an Islamic state. In addition, a unique feature of zakat management in Pakistan is the distinction between consumptive mustahik and productive mustahik. Mustahik who have the skills to build a business are given zakat in the form of business capital. Meanwhile, mustahik who do not have such skills are given zakat in the form of basic consumable necessities.²⁰

Third, in 1993, Suliman Bashear researched the origins of the word zakat and its development in the early days of Islam in an article entitled "*On the Origins and Development of The Meaning of Zakat in Early Islam*".²¹ He said that during the time of the Prophet, zakat or almsgiving was still considered an unclear levy and did not represent a tax. Therefore, after the Prophet's death, the Bedouin tribes refused to pay zakat because, according to them, only the Prophet had the right to collect zakat. Apart from that, there is a fundamental difference between the two, namely the aspect of obligation in zakat and generosity in alms.²² Experts do not equate the meanings of zakat and alms because, after research, the two have significant differences in meaning. According to R. Bell, the word

¹⁹ Ziauddin Ahmad, "Zakat and Economic Wellbeing," *Journal Islamic Studies* 20, no. 1 (1981): 23–45, <http://www.jstor.org/stable/20847155>.

²⁰ Mohammad Faiz and Muhammad Anwar, "Prospects of Poverty Eradication Through the Existing 'Zakat' System in Pakistan," *The Pakistan Development Review* 30, no. 4 (1991): 1119–29, <https://www.jstor.org/stable/41259525>.

²¹ Suliman Bashear, "On The Origins and Development of The Meaning of ZakaT in Early Islam," *Arabica* 40, no. 1 (1993): 84–113, <https://doi.org/10.1163/157005893X00273>.

²² Juan Eduardo Campo, "Almsgiving," in *Encyclopedia of Islam* (New York: An Imprint of Infobase Publishing, 2009).

'zakat' is a Syrian word derived from Christian language, but J. Schacht and other figures state that the word zakat is taken from the Hebrew-Aramaic word 'zakut' used by Jews. Meanwhile, Western scholar C. Torrey says that the words zakat and sadaqah are loanwords from Northern Semitic languages. Based on these differences, H. Grimme suggests that Muhammad, as the messenger of Allah, should be treated as a social reformer, not a religious reformer.

Fourth, in 2000, Muhammad Ramzan Akhtar and G. M. Arif conducted research on how Islamic thought sustainably alleviates poverty with an article titled "*Poverty Alleviation on a Sustainable Basis in the Islamic Framework*". From their discussion, there are at least three things that form the framework of Islamic thinking in alleviating poverty, namely the fulfillment of basic needs, opportunities to earn income, and the equitable distribution of income and wealth. According to them, in the social aspect, the welfare of individuals is interdependent as a form of externality. Zakat and almsgiving are part of the social security system to ensure social justice for the community, so that both can function as instruments of community empowerment. To that end, there are two approaches that can be applied: first, accelerating growth that favors the poor; and second, systematically expanding education, health, and drinking water facilities for them.²³

Fifth, in 2004, an article titled "*Zakat as a Social Safety Net: Exploring the Impact on Household Welfare in Pakistan*" by Imran Ashraf Toor and Abu Nasar was published. This article discusses the potential of zakat as social security for household welfare in Pakistan. The research conducted by Imran and Nasar was quantitative in nature, distributing questionnaires to the Pakistani public to obtain primary data. The results of the study concluded that there is a need for a methodological review of the zakat system, which has relatively low coverage, targeting issues, and low accessibility. It should be noted that there are some zakat recipients who may always need additional funding from zakat assets. In addition, disbursement criteria must also be made responsive by taking into account backwardness and poverty so that zakat assets are distributed according to priority.²⁴

²³ Muhammad Ramzan Akhtar and G. M. Arif, "Poverty Alleviation on a Sustainable Basis in the Islamic Framework," *The Pakistan Development Review* 39, no. 4 (2000): 631-47, <https://www.jstor.org/stable/41260288>.

²⁴ Imran Ashraf Toor and Abu Nasar, "Zakat As A Social Safety Net: Exploring The Impact On Household Welfare In Pakistan," *Pakistan Economic and Social Review* 42, no. 1 (2004): 87-102, <https://sci-hub.hkvisa.net/10.2307/25825255>.

Sixth, in 2009, several Western Muslim scholars, namely Nasim Shah Shirazi, Md. Fouad Bin Amin and Talat Anwar published an article entitled "*Poverty Elimination Through Potential Zakat Collection in the OIC-member Countries: Revisited*". This study examines the potential of zakat collection as a means of alleviating poverty in several countries that are members of the Organization of Islamic Cooperation. According to the researchers, various studies on zakat have been conducted to estimate the potential for zakat collection in the past. All of these studies used different methodologies with reference to various opinions of scholars regarding the scope of zakat, but the results cannot be compared. This is because there is no consensus on what new wealth can be included in the objects of zakat, so there needs to be a general agreement on the definition of items that can be considered as items subject to zakat. Thus, it is time for contemporary Muslim scholars and intellectuals in various countries to reach a consensus on the types of assets that are subject to zakat, because the author believes that the objects of zakat in each country are certainly different.²⁵

Seventh, in 2012, Ismail R. Al-Faruqi wrote an article entitled "*Zakah (Wealth Sharing)*" in an anthology entitled "*Islam: Religion, Practice, Culture & World Order*". In his writing, he said that Islam seeks to preserve the moral value of charity, and adds the same value to the distribution of zakat. The goal is to convince the muzaki (the one who gives zakat) that there is a mustahik (the one who receives zakat) in his wealth who is entitled to receive it, and to convince the mustahik that fellow Muslims will never see their brothers suffer in poverty. In other words, there is a bond of humanity, unity, and brotherhood that binds the rich and the poor. Al-Faruqi also adds that a person who acquires wealth must share it with others as their right in a certain proportion. This is an Islamic principle of morality as a form of obedience to Allah and concern for fellow human beings. More explicitly, Al-Faruqi says that there is no such thing as morality before Islam obliges zakat or almsgiving to empower its underprivileged people. It is indeed good to make zakat or almsgiving a moral ideal, but what is the point if it remains only an ideal without any concrete action? Therefore, a zakat institution is needed to manage zakat more systematically and effectively, as was done by the Companions of the Prophet.²⁶

²⁵ Nasim Shah Shirazi, Md. Fouad Bin Amin, and Talat Anwar, "Poverty Elimination Through Potential Zakat Collection in the OIC-Member Countries: Revisited," *The Pakistan Development Review* 48, no. 4 (2009): 739-54, <http://www.jstor.com/stable/41261344>.

²⁶ Ismail R. Al-Faruqi, "Zakah (Wealth Sharing)," in *Islam; Religion, Practice, Culture & World Order* (Malaysia: International Institute of Islamic Thought Stable, 2012), 4-7.

Eighth, in 2015, there were several articles discussing zakat from an Islamic economic perspective, including: first, an article entitled "*Zakāt, Citizenship and the State: The Evolution of Islamic Religious and Political Authority*" by `Abd Al-Rahman Al-Islami.²⁷ Second, an article entitled "*Inclusive Growth with Zakat*" by Muhammad Mazhar Iqbal.²⁸ Third, a study entitled "*Welfare Potential of Zakat: An Attempt to Estimate Economy-wide Zakat Collection in Pakistan*" by Salman Ahmed Shaikh.²⁹ The first study concluded that private civil organizations are quite capable of voluntarily helping to solve social problems, either through zakat funds or other social funds. Throughout Islamic countries, zakat funds and religious waqf institutions have been established to achieve social objectives. The second study shows that the presence of zakat as a religious commandment is never detrimental, but rather supports economic growth. Finally, the results of the third study indicate that the zakat system institution can also have a positive effect on the culture of entrepreneurship and make the capital market competitive. At the macroeconomic level, the zakat institution can be a stabilizer and a buffer against social welfare problems.

Ninth, in 2020, David R. Vishanoff conducted an 18-month study on zakat fiqh in Lucknow, the capital of the northern state of Uttar Pradesh, India. This research was part of his dissertation titled "*The Developmentalist Ethic in Islamic Charity: Fiqh al-Zakāh and the Applied Ethics of Muslim Charity Organizations in India*". Vishanoff's research concluded that Muslims in Lucknow often view Sharia as a set of ethical and legal rules that are clear to understand and follow, but not to be questioned deeply. The entry of new Islamic charity organizations into the city of Lucknow largely served to strengthen the authority of the ulama. The community leaders who supported these charity organizations were people who proclaimed themselves to be zakat reformers. The transformation of zakat management introduced by these Islamic charity organizations could be a source of tension for the ulama in the city of Lucknow if their authority felt threatened by these reforms. This is because it violates the ritual practice of zakat giving

²⁷ `Abd Al-Rahman Al-Islami, "Zakāt, Citizenship and the State: The Evolution of Islamic Religious and Political Authority," *Journal of the Royal Asiatic Society* 25, no. 1 (2015): 57–69, <https://www.jstor.org/stable/43307961>.

²⁸ Muhammad Mazhar Iqbal, "Inclusive Growth with Zakat," *The Pakistan Development Review* 54, no. 4 (2015): 997–1010, <https://www.jstor.org/stable/43831379>.

²⁹ Salman Ahmed Shaikh, "Welfare Potential of Zakat: An Attempt to Estimate Economy Wide Zakat Collection in Pakistan," *Pakistan Development Review* 54, no. 4 (2015): 1011–27, <https://doi.org/10.30541/v54i4i-iipp.1011-1027>.

that has been carried out and believed by them. However, the ulama in Lucknow see this transformation of zakat giving not as a deviation from fiqh teachings, but as a different emphasis in interpreting the same holy book.³⁰

From all of the above studies, it can be concluded that zakat management in Islamic countries continues to evolve. This evolution is marked by reforms in terms of nisab, the selection of mustahik criteria, collection, and zakat distribution patterns. A reinterpretation of the nisab provisions is indeed necessary, because the current nisab provisions are different from those of the past. This is due to the many types of assets that are subject to zakat in the modern era, especially in Indonesia. For example, there are various types of crops that are subject to zakat, and there are many professions that generate income quickly. For example, the majority of Indonesians currently work as digital activists to supplement their income. However, in reality, the income from digital activism, which is considered a side job, is higher than their main source of income. Meanwhile, the Qur'an and Hadith do not specifically discuss professions such as this. Of course, this profession is closely related to the obligation of zakat, because it can generate wealth quickly. Therefore, there needs to be a determination regarding the nisab and percentage of zakat for the profession of digital activists, as criticized by Ziauddin Ahmad regarding the nisab and amount of zakat in his writing entitled *Nisab of Zakat*.

The renewal of nisab and zakat rates has been carried out by several zakat institutions around the world, such as Indonesia and Malaysia. However, the question is whether the renewal of nisab and zakat rates contradicts the Sharia provisions stipulated in zakat fiqh? In the author's opinion, the development of zakat management as described above does not violate Sharia law at all, because this kind of ijtihad does not exceed the limits set by the Sharia. For example, lowering the nisab for gold from 85 grams to 50 grams is not prohibited by Sharia law, because lowering the nisab can reach more muzaki who were not originally obliged to pay zakat but are now obliged to do so. What is not allowed is to increase the nisab requirement beyond 85 grams, because increasing the nisab for gold is tantamount to reducing the number of muzaki who were originally obliged to pay zakat to those who are not obliged. This is different from *miqdār al-zakāh* (the amount of zakat), which may be increased in value but not decreased. For example,

³⁰ Christopher B. Taylor, "The Developmentalist Ethic in Islamic Charity: Fiqh Al-Zakāh and the Applied Ethics of Muslim Charity Organizations in India," in *Islamic Law and Ethics*, ed. David R. Vishanoff (Malaysia: International Institute of Islamic Thought, 2020), 109–35, <https://doi.org/10.2307/j.ctv19pr5b.9>.

increasing the percentage of gold zakat from 2.5% to 10%. In Islamic law, there is no prohibition on increasing the amount of zakat, because the 2.5% paid by the muzaki already fulfills the command of the Sharia, and the 7.5% is a form of social assistance to the mustahik, either in the form of infaq or sadaqah. There is no sin whatsoever for the muzaki for exceeding the zakat rate; in fact, Allah SWT may even multiply the reward for that person. However, if the zakat rate is lowered to 2%, then that is prohibited by the Sharia, because it is an act of injustice to the mustahik by reducing their rights from the muzaki.

In addition to nisab, the selection of mustahik criteria, collection, and zakat distribution patterns need to be developed because the current social conditions of society are very different from those of the past. Based on the results of previous studies, it can be understood that the selection of mustahik criteria in order to alleviate poverty must be based on the fulfillment of basic needs, opportunities to earn income, and equitable distribution of income and wealth. Similarly, the pattern of zakat distribution must shift from a consumptive to a productive method. This is done so that the mustahik can rise from economic hardship and change their status to muzaki. This statement is in line with Sahal Mahfudh's opinion that productive zakat distribution is beneficial for permanently alleviating poverty, transforming mustahik into muzaki through business capital empowerment, education, and training, thereby increasing independence, income, and encouraging community economic growth and creating social justice.³¹

Research on the Renewal of Zakat Fiqh in Indonesia

This second section aims to explain the research on the renewal of zakat fiqh that has been conducted by academics, scholars, and Muslim intellectuals in Indonesia, particularly the methodology of ijtihad related to zakat management in the current digital era. There are several studies in the form of books, dissertations, and reputable journals. The study of the renewal of zakat jurisprudence in Indonesia has been widely discussed by researchers, including, first, Nispul Khoiri's 2014 dissertation entitled "*Metodologi Fikih Zakat Indonesia; Dari Kontekstualisasi Mazhab Hingga Maqasid al-Syarāh*". In this study, Khoiri limited his research to four areas, namely: [1] The format of MUI fatwas on zakat in Indonesia. [2] The urgency of formulating a methodology for exploring the laws

³¹ Putri Qurrata A`yun and Dzulkifli Hadi Imawan, "Sahal Mahfudh's Thoughts On Social Fiqh And The Implementation Of Productive Zakat," *Ijtihad: Jurnal Hukum Dan Ekonomi Islam* 16, no. 1 (2022): 19–39, <https://doi.org/https://doi.org/10.21111/ijtihad.v16i1.6917>.

(*istinbat al-ahkām*) of Indonesian zakat fiqh. [3] Formulating a methodology for *istinbat* Indonesian zakat fiqh. [4] Formulating the relevance of applying the contextualization of madhhab and *maqāṣid al-syarīah* (objectives of sharia) to the needs of fatwas on zakat jurisprudence in Indonesia. In the final part of his conclusion, Nispul Khoiri said that several things had not been clarified by the MUI in its fatwa. First, there needs to be a clear legal provision on the development of zakat objects in accordance with the Indonesian context. Second, there needs to be a reinterpretation of the groups of zakat recipients as stated in Q.S. al-Taubah verse 60 in the context of contextualization. Third, the need for legal provisions that accommodate zakat management, ranging from state-administered zakat, the development of productive zakat models, zakat as a tax deduction, to strict penalties for those who refuse to pay zakat.³²

Second, a research article by Muthoifin and Nuha published in 2016 entitled "*Kontekstualisasi Makna Zakat: Studi Kritis Konsep Sabīlillāh Menurut Masdar Farid Mas'udi*". According to Masdar Farid Mas'udi, the concept of *aṣṇāf al-ṣamāniyyah* (eight groups) as recipients of zakat in the present day must be reinterpreted to suit the current context, particularly in relation to the concept of *fī sabīlillāh*. He explains that the contextualization of the meaning of *fī sabīlillāh* can be formulated using four methods of analysis, including: analysis of the translated meaning (*ibārah al-naṣ*), analysis of the development of meaning (*dalālah al-naṣ*), analysis of keywords from a statement (*isyārah al-naṣ*), and contextual relevance analysis (*iqṭida' al-naṣ*). However, Masdar pays more attention to the latter method of analysis as an instrument for exploring the contextual meaning of the concept of *fī sabīlillāh*. Therefore, in Masdar Farid Mas'udi's view, the contextualization of the meaning of *fī sabīlillāh* in the current era is every path of goodness (*sabīl al-khair*) that can lead a person to do universal good, both physical and non-physical, such as the provision of clean water, street lighting, road construction, security costs, and so on, that contain goodness. However, the author himself agrees more with the opinion of the majority of scholars who say that zakat funds from the *fī sabīlillāh* sector must be used for the benefit of Muslims, because all zakat assets come from

³² Nispul Khoiri, *Metodologi Fikih Zakat Indonesia (Dari Kontekstualisasi Mazhab Hingga Maqashid Al-Syariah)*, 1st ed. (Bandung: Citapustaka Media, 2014).

Muslims. Meanwhile, funds for public interests, regardless of race, ethnicity, and religion, must be taken from the state budget and taxes.³³

Third, Umi Hani's 2016 study entitled "*Kajian Tentang Zakat Profesi Menurut Pandangan Didin Hafidhuddin*". Essentially, professional zakat does not exist in Islamic history; however, other professions have the potential to generate and increase a person's wealth, such as doctors, teachers, lecturers, artists, social media influencers, YouTubers, lawyers, government officials, and others. Based on this, contemporary scholars consider it necessary to establish laws related to professional zakat, because if we only refer to the objects of zakat that were established during the time of the Prophet, the Tābi'īn, and classical scholars, there will be apparent injustice in Islamic law. For example, farmers who devote all their abilities to farming but get little in return still have to pay zakat, while other professions that easily get a lot in a short time are not required to pay zakat. KH. Didin Hafidhuddin is one of the representatives of contemporary scholars from Indonesia who voices the importance of professional zakat. Through the *ijmāly* (universal) method, Didin Hafidhuddin states that all types of wealth that did not exist in the time of the Prophet but are economically valuable must be subject to zakat. Additionally, he explains that professions that can generate substantial income in a short time without hard work are subject to a 20% zakat rate. Meanwhile, professions such as lecturers, company employees, teachers, and so on that require hard work still have a zakat rate of 2.5%.³⁴

Fourth, journal research conducted by Hasanudin, Ibdalsyah, and Hendri Tanjung in 2017 entitled "*Analisis Kebijakan Pengelolaan Zakat Umar Bin Abdul Aziz dan Relevansinya di Indonesia*". The three researchers discussed zakat management during the reign of Umar bin Abdul Aziz, which was considered successful in alleviating poverty to the point that it was difficult to find people who were entitled to receive zakat. According to them, during his reign as Caliph, Umar bin Abdul Aziz implemented many policies that were beneficial, such as expanding the scope of zakat to include employee salaries, rent, scholarships, grants, and inheritance. The conclusion of this study shows that Umar bin Abdul Aziz's *ijtihad* in managing zakat assets is relevant to the practice of zakat management in Indonesia, such as corporate zakat, professional zakat, property zakat,

³³ Muthoifin and Nuha, "Kontekstualisasi Makna Zakat: Studi Kritis Kosep Sabilillah Menurut Masdar Farid Mas'udi," in *The 3rd University Research Colloquium* (Surakarta: UMS (Universitas Muhammadiyah Surakarta), 2016), 185–91.

³⁴ Umi Hani, "Kajian Tentang Zakat Profesi Menurut Pandangan Didin Hafidhuddin," in *Hasil-Hasil Penelitian; Dosen-Dosen Universitas Islam Kalimantan* (Banjarmasin: UPT Publikasi dan LPPM UNISKA, 2016), 465–72, <https://doi.org/http://dx.doi.org/10.31602/ppdu.v0i1.8080>.

and other productive businesses. In collecting zakat, Umar bin Abdul Aziz emphasized the importance of cooperation between the government as the authority and zakat management institutions as practitioners. As for the distribution of zakat, Umar bin Abdul Aziz's policy is in line with the policies of zakat institutions in Indonesia, such as the distribution of zakat in the form of educational scholarships, da'wah programs, assistance for disaster victims, and the construction of mosques.³⁵

Fifth, a dissertation written by A. Muhyiddin Khotib in 2019 with the title of the research, "*Rekonstruksi Fikih Zakat Dari Ibadah Menuju Muamalah Dalam Perspektif Maqāṣid al-Syarīah*". This study aims to reconstruct the understanding of fiqh zakat, which has been understood as part of the domain of worship, into part of muamalah. According to him, when zakat is positioned in the domain of worship, it seems static and rigid, not elastic and flexible. As a researcher, Khotib sees that there are more social dimensions to zakat than spiritual ones, because only zakat from the five pillars of Islam is closely related to humanitarian issues. From the results of this study, it was concluded that there are two stages to reconstructing the fiqh of zakat from the domain of worship to the domain of muamalah. First, dismantling the fiqh of zakat from the structure of worship by considering the understanding that the characteristics of zakat in various aspects are different from those of prayer, fasting, and hajj. Second, constructing the fiqh of zakat within the framework of muamalah because it views the aspects of *maqāṣid al-syarīah*, the characteristics of its legal sources, and its features as having similarities with the fiqh of muamalah. Furthermore, the implications of this reconstruction have an impact on the existence of dynamic, rational, and flexible principles related to the determination of the types of assets that are subject to zakat, the percentage of zakat rates, and the nisab. Furthermore, this reconstruction has implications for the approach used in applying legal sources. If the approach used so far has been worship, then with this change, the approach of muamalah must be used.³⁶

Sixth, Baiq Ismiati's (2019) research entitled "*Metodologi Pemikiran K.H. Sahal Mahfudh tentang Penetapan Zakat Uang Kertas*". This article examines KH. Sahal Mahfudh's methodology in determining the obligation of zakat on paper money is a

³⁵ Hasanudin, Ibdalsyah, and Hendri Tanjung, "Analisis Kebijakan Pengelolaan Zakat Umar Bin Abdul Aziz Dan Relevansinya Di Indonesia," *Kasaba: Journal of Islamic Economy* 10, no. 2 (2017): 190–208, <https://doi.org/https://doi.org/10.32832/kasaba.v10i2.2396>.

³⁶ A. Muhyiddin Khotib, "Rekonstruksi Fikih Zakat Dari Ibadah Menuju Muamalah Dalam Perspektif Maqāṣid Al-Sharī'ah," *Disertasi* (UIN Sunan Ampel, Surabaya, 2019).

development of the object of zakat. As a Muslim thinker, Mahfudh not only selected opinions from various schools of thought, but he also analyzed the arguments used by each scholar to reinforce his opinion. In addition, he also studied religious texts and kept up with the times so that the resulting laws were in line with the spirit of religion and could be oriented towards the common good, prosperity, and welfare of society. In Mahfudh's terms, zakat on paper money is called *Zakāh Fi al-Aurāq al-Māliyyah*, which is subject to zakat like other objects of zakat. The main argument used by KH. Sahal Mahfudh's opinion on determining zakat on paper money is the opinion written in the book *al-Fiqh 'alā al-Mazāhib al-Arbaah* by Sheikh Abdurrahman al-Jazairy. From the results of research conducted by Ismiati, it was concluded that the presence of paper money in the modern era today is equivalent in value to gold and silver in ancient times, which functioned as a medium of exchange. Thus, the nisab for paper money follows the nisab for gold, which is 77.57 grams, or silver, which is 543.35 grams, and the zakat rate is also the same, which is 2.5%. The basis for this legal ruling is the Qur'an, Hadith, and *ra'yu* (opinion) from various schools of thought, with analogy (*qiyās*) as the main approach.³⁷

Seventh, an article titled "*Konsep Muallaf Dalam Islam (Studi Kritis Terhadap Ijtihad Umar Bin Khattab)*" by Ahmad Fauzi in 2021. During his reign, Umar bin Khattab did not distribute zakat to converts because he believed that zakat should only be given to converts when Islam was still weak, whereas at that time, Islam was already strong and established. Therefore, Umar redirected the zakat to other groups who were more in need and would benefit the community as a whole. Indeed, Islam does not explicitly explain how long a convert is entitled to receive zakat funds, but what Umar did seemed to contradict the verses of the Qur'an. Therefore, it is necessary to reaffirm through the *ijtihad* of the scholars the length of time a convert is entitled to receive zakat, or to conduct a review by considering whose interests are meant by convert in the current context. In Indonesia itself, the majority of people who convert to Islam are economically stable and eligible to become muzaki. In conclusion, Fauzi said that the concept of *mualaf* found in the Qur'an and Hadith is better than the concept of *mualaf* according to Umar bin Khattab, which seems to weaken the existing concept in Islam. However, in the author's opinion,

³⁷ Baiq Ismiati, "Metodologi Pemikiran KH. Sahal Mahfudh Tentang Penetapan Zakat Uang Kertas," *Jurnal Ekonomi Syariah Indonesia* 9, no. 23 (2019): 127-37, [https://doi.org/http://dx.doi.org/10.21927/jesi.2019.9\(2\).138-146](https://doi.org/http://dx.doi.org/10.21927/jesi.2019.9(2).138-146).

Umar's *ijtihad* does not weaken the Qur'an and Hadith at all, but rather prioritizes the values of benefit and usefulness, which are the objectives of the sharia law of zakat.³⁸

Eighth, research by Herman, Abd. Halim Talli and Kurniati, in 2022, entitled "*Pemikiran Hasbi Ash-Shiddiqy Tentang Fiqh Zakat di Indonesia*". Hasbi Ash-Shiddiqy is a Muslim intellectual who has been able to introduce himself to the international world as a reformer of Indonesian fiqh through his *ijtihad* on the issue of zakat. Hasbi's *ijtihad* on zakat is largely based on the views of Abu Hanifah, which differ from those of the majority of scholars. According to Hasbi, zakat must be given to those who are in dire need, such as the poor and the needy, or those who are physically or mentally weak. In addition, he also added that Islamic law must be sourced from the Qur'an, Sunnah, '*Urf, Maṣlaḥah al-Mursalah*, and the principle of changing laws in accordance with the times. At the very least, Hasbi provided three conclusions from his *ijtihad* on contemporary zakat fiqh in Indonesia: [1] The source of zakat must come from productive and growing assets. [2] New forms of wealth that have emerged in the modern era, which did not exist during the time of the Prophet, can be analogized to the forms of wealth subject to zakat as stipulated by the Hadith, or their legal status can be determined based on the jurisprudence of the Companions and *Ṭābi'īn*. [3] The objects of zakat are not limited to the types of wealth described in the Qur'an and Hadith, as the objects of zakat also follow the progress of the times and the geographical conditions of each country.³⁹

Ninth, Supani's book was published in 2010 and revised in 2023 with the title "*Zakat Di Indonesia; Kajian Fikih dan Perundang-Undangan*". The book examines zakat from the perspective of fiqh and legislation in Indonesia. Regarding the renewal of zakat fiqh, Supani discusses this in chapter five entitled Muzaki, Mustahik, and Zakat Management Institutions. In this chapter, Supani outlines the requirements for muzaki, the contextualization of mustahik, and zakat management institutions in Indonesia. According to him, the eight categories of zakat recipients as described in the Qur'an need to be reformed to be relevant to the Indonesian context. This requires an in-depth study to determine who exactly the people or groups are that are considered eligible to receive zakat, because classical scholars defined mustahik zakat according to their social context,

³⁸ Ahmad Fauzi, "Konsep Muallaf Dalam Islam (Studi Kritis Terhadap Ijtihad Umar Bin Khattab)," *Madania; Jurnal Ilmu-Ilmu Keislaman* 2, no. 1 (2021): 29–39, <https://doi.org/http://dx.doi.org/10.24014/jiik.v11i1.13920>.

³⁹ Herman, Abdul Halim Talli, and Kurniati, "Pemikiran Hasbi Ash-Shiddiqy Tentang Fiqh Zakat Di Indonesia," *Asy-Syari'ah: Jurnal Hukum Islam* 8, no. 1 (2022): 72–87, <https://doi.org/10.55210/assyariah.v8i1.639>.

while the social conditions of today's society are very different from those of the past. In fact, there is still disagreement among scholars regarding the objects of zakat. Some say that the objects of zakat are fixed as explained by the Prophet, while others argue that the objects of zakat change according to the dynamics of the times due to geographical factors that vary from region to region. Based on this, the author agrees with the development of zakat objects in Indonesia, especially in the agriculture, plantation, and livestock sectors. Considering that Indonesia is a tropical country with abundant wealth in every region, the three zakat objects above need to be mapped and explained in detail so that the Indonesian people understand that zakat objects are always dynamic and keep up with the times.⁴⁰

The above study shows that there is a need for renewal of zakat fiqh in Indonesia, such as the establishment of professional zakat, the development of zakat objects, and the expansion of the meaning of mustahik. In fiqh literature, income derived from a profession is called *al-māl al-mustafād* (wealth obtained from a process of lawful and new ownership). Wahbah Al-Zuhaylī refers to it as *al-`amalah* (income in the form of wages for specific work) and *al-`aṭiyyah* (fixed and regular income).⁴¹ According to Didin Hafidhuddin, any profession or skill that is lawful, whether done independently or in association with others, is subject to zakat if the income reaches the nisab threshold.⁴² It is very unfair if professions that can easily earn large incomes are exempt from zakat because they were not practiced by the Prophet Muhammad and his companions. Meanwhile, farmers and ranchers, whose income is not that large and who require a lot of expenses, are actually required to pay zakat. Professional zakat can be analogized with other types of zakat, such as zakat on gold and silver or zakat on agricultural products. Farmers are required to pay 5% zakat if they incur additional costs or 10% if they do not incur additional costs, provided that they have reached the nisab of five *wasāq* (653 kg). Thus, it can be understood that if agricultural products are subject to zakat, then other professions that earn income easily and exceed agricultural income are also subject to zakat. This is what is meant by the establishment of professional zakat as part of the development of zakat objects.

⁴⁰ Supani, *Zakat Di Indonesia; Kajian Fikih Dan Perundang-Undangan*, ed. Enung Asmaya, 2nd ed. (Jakarta: Kencana Prenada Media Group, 2023).

⁴¹ Wahbah Al-Zuhaylī, *Al-Fiqh Al-Islām Wa Adillatuhu* (Suriah: Dār al-Fikr, 2004), Juz II, 165.

⁴² Didin Hafidhuddin, *Zakat Dalam Perekonomian Modern*, 1st ed. (Jakarta: Gema Insani Press, 2002), 39.

In addition to the objects of zakat, what also needs to be re-examined and given special attention are the people who are entitled to receive zakat, known as *al-aṣnāf al-samāniyyah* (the eight categories of people entitled to receive zakat). Just as the objects of zakat have transformed over time, mustahik will also undergo contextual changes based on the period and region. Today's industrial society is certainly different from the agricultural society of the past. Generally, they are part of a group of people who have been left behind due to the harshness of industrial civilization and their unpreparedness to accept rapid changes towards the industrial era. Some of them have also lost out in competition due to the negative impact of industrialization. Islam has explained through the Qur'an that zakat must be given to the eight groups mentioned in Q.S. al-Taubah: 60. According to the author, the contextualization of the meaning of mustahik must be based on the social conditions of Indonesian society. For example, the *ghārimīn* group can be interpreted as the unemployed, beggars, and those who beg. *Sabīlillah* can also mean people who spread their knowledge, such as Quran teachers. Similarly, the *riqāb* group can be interpreted as victims of human trafficking and people who are victims of violence.

Research on Digital-Based Zakat Management

This third section explains the use of digital media as a means of collecting zakat funds from various regions. Several academics and scholars have conducted extensive research on the potential of digital platforms in supporting the advancement of zakat management in the modern era, in the form of books, dissertations, or scientific journals. First, in 2022, Rudy Haryanto and Suaidi compiled a book entitled "*Manajemen Pengelolaan Zakat Berbasis Digital & Pemberdayaan Ekonomi*". In this book, the two researchers discuss digital zakat management in the fourth chapter on E-Commerce Service Strategies for Zakat Management; Digital-Based Zakat Management Services.⁴³ Theoretically, with good service supported by established digitalization, an institution will naturally develop in achieving its goals. Similarly, if a zakat institution wants to develop and progress, it needs digital media as a supporting tool and good service as its strategy. Ideally, digital zakat services are highly dependent on the ability of human resources to manage and promote digital-based zakat management. According to Rudy

⁴³ Rudy Haryanto and Suaidi, *Manajemen Pengelolaan Zakat Berbasis Digital & Pemberdayaan Ekonomi*, ed. Harisah, 1st ed. (Purbalingga: CV. Eureka Media Aksara, 2022).

Haryanto and Suaidi, the form of promotion can utilize advertising, sales promotion, public relations, personal selling, and zakat digitization seminars.

Second, in 2021, Muhamad Daniyal Al Athar and M. Nur Rianto Al Arif published an article entitled "*The Intention of Millennial Generation in Paying Zakat Through Digital Payments*". Zakat Management Organizations (OPZ) are currently innovating technological developments, making it easier to pay zakat through digital platforms. One group of people who use digital payments is the millennial generation. They are also known as a generation that likes things that are easy and related to technology. This research shows that 68% of millennials pay zakat directly, while 32% pay through digital media. This is due to the millennial generation's lack of knowledge and motivation regarding digital zakat payments. There are many service options for paying ZIS (Zakat, Infak, Sedekah) through digital channels. This study concludes that millennials prefer to use the OVO app to pay zakat. The empirical results obtained indicate that in the future, digital ZIS payments will become a trend in their own right. Therefore, every OPZ must be able to adapt to this trend by improving the features available in virtual zakat payment services.⁴⁴

Third, during the Covid-19 pandemic in 2021, Sri Yuyu Ninglasari and Mumuh Muhammad conducted a study on the use of digital technology as a means of collecting zakat funds, entitled "*Zakat Digitalization: Effectiveness of Zakat Management During the Covid-19 Pandemic*". The purpose of this study was to analyze the role of digitalization in zakat management during the COVID-19 pandemic. In addition, it also aimed to analyze the strengths, weaknesses, opportunities, and threats of zakat digitalization in Indonesia. The convenience offered in paying zakat digitally and the rapid development of financial technology are great strengths and opportunities. On the other hand, the community's inadequate knowledge and skills in the field of information technology and the prevalence of cybercrime are weaknesses and threats to zakat digitalization. The results of the literature study show that the use of digital platforms as a means of collecting, managing, and distributing zakat is very beneficial, especially during the pandemic, because it provides many conveniences for its users. However, digital platforms have weaknesses and threats, both for zakat institutions and for muzaki and mustahik. To overcome this,

⁴⁴ Muhammad Daniyal Al Athar and M. Nur Rianto Al Arif, "The Intention of Millennial Generation in Paying Zakat through Digital Payments," *International Journal of Islamic Business and Economics (IJIBEC)* 5, no. 1 (2021): 38–47, <https://doi.org/https://doi.org/10.28918/ijib>.

zakat institutions can implement various strategies by utilizing existing strengths and opportunities. This strategy was developed so that the process of collecting and distributing zakat funds could run optimally and have an impact on the welfare of the community, especially for poor people affected by the COVID-19 outbreak. The research conducted by Sri Yuyu Ninglasari and Mumuh Muhammad has limitations in terms of methods and approaches. Therefore, further research can develop the questionnaire, interview, and analysis methods used.⁴⁵

Fourth, in 2021, an article entitled “*Economicharity and New Media Authority: The Piety and New Spiritualism of Philanthropists in the 21st Century*” by Lukis Alam, Ogi Dani Sakarov, and Aminah was published. This study seeks to elaborate and explore the actions of Islamic philanthropic institutions carried out by dompethuafa.com, kitabisa.com, and sedekahrombongan.com. These three institutions reveal that the internet can be a breakthrough model for promoting the global economy. On the other hand, the three philanthropic institutions above have provided a space for public awareness to promote humanity and solidarity so that people can help one another as fellow creations of God. The communities in this philanthropic movement are virtual mass-based communities as well as network-based communities. These actors do not stop at being virtual communities, but they actively and creatively bridge religious social activities. Religious mediation has entered a new era, where religion has become a medium, transforming profane values into virtual interactions. Bringing happiness to others in the real world has been carried over into the virtual world. With this, the social logic of society has begun to shift from the realm of reality to the realm of imagination, while still maintaining positivistic values that are in line with humanity.⁴⁶

Fifth, in 2022, several Muslim scholars from Malaysia conducted research on the digitization of zakat in their country with the article title “*The Digitalized Zakat Management System in Malaysia and the Way Forward*”. The zakat system has become an important part of the Islamic economy and financial system that must keep pace with digitalization in order to keep up with the times. This study aims to discuss the status of digitization of the zakat management system in Malaysia and to explore the increased use

⁴⁵ Sri Yuyu Ninglasari and Mumuh Muhammad, “Zakat Digitalization: Effectiveness of Zakat Management in the Covid-19 Pandemic Era,” *Journal of Islamic Economic Laws* 4, no. 1 (2021): 26–44, <https://doi.org/10.23917/jisel.v4i1.12442>.

⁴⁶ Lukis Alam, Ogi Dani Sakarov, and Aminah, “Economicharity and New Media Authority: The Piety and New Spiritualism of Philanthropists in 21st Century,” *IJISH (International Journal of Islamic Studies and Humanities)* 4, no. 2 (2021): 22–32, <https://doi.org/https://doi.org/10.26555/ijish.v4i2.2320>.

of digital media by zakat institutions. From the results of this study, it can be concluded that to realize the benefits of zakat, Malaysia has taken several actions and steps by providing all facilities and services. Despite implementing certain rules in managing zakat and meeting the needs of mustahik (*aṣnāf*), researchers found that there is still room to improve and refine the current system by adopting more digitized systems and facilities. They believe that the digital transformation of the zakat management system will not only benefit *aṣnāf* but also zakat institutions and muzaki. On a broader scale, this digital transformation can help alleviate poverty and boost economic growth. Therefore, zakat institutions are required to have detailed data on mustahik (recipients of zakat) and provide better access, convenient facilities, and sufficient funds to meet their daily needs. In addition, zakat institutions must also consider digital assets as objects of zakat by taking into account the expansion of the meaning of zakat in the era of globalization. In short, with the advent of digitalization, zakat institutions can distribute zakat assets properly and efficiently and increase the transparency of management, which will make the community more trusting of zakat management institutions and organizations.⁴⁷

Sixth, in 2022, an article titled “*The Impact of Zakat Literacy, Trust, and Digital Payment Accessibility on the Intentions of Generations Z and Y to Pay Zakat to the Central Zakat Fund, State Bank of Pakistan*” was published. The research conducted by Zahid Hussain, Raja Sultan, Asadullah, Muhammad Arif, and Aftab Ali discussed several variables, namely zakat literacy, trust, and digital payment accessibility. According to the researchers, some Muslim groups in Pakistan prefer to donate their zakat directly to the Central Zakat Fund rather than pay zakat to official institutions established by the government.⁴⁸ According to Najib Kailani and Martin Slama (2020), this attitude has become a major problem that needs to be addressed and re-examined, as it contradicts the behavior of millennials who prefer convenience, including digital zakat payments.⁴⁹ The results of this study found that the lack of public intention to pay zakat through

⁴⁷ Muhammad Ikhlas Rosele et al., “The Digitalized Zakat Management System in Malaysia and the Way Forward,” *Al-Ihkam: Jurnal Hukum Dan Pranata Sosial* 17, no. 1 (2022): 242–72, <https://doi.org/10.19105/AL-LHKAM.V17I1.5365>.

⁴⁸ Zahid Hussain et al., “The Impact of Zakat Literacy, Trust, and the Accessibility of Digital Payments on Generation Z and Y’s Intention to Pay Zakat to Central Zakat Fund, the State Bank of Pakistan,” *International Journal of Zakat* 7, no. 2 (2022): 105–14, <https://doi.org/https://doi.org/10.37706/ijaz.v7i2.434>.

⁴⁹ Najib Kailani and Martin Slama, “Accelerating Islamic Charities in Indonesia: Zakat, Sedekah and the Immediacy of Social Media,” *South East Asia Research* 28, no. 1 (2020): 70–86, <https://doi.org/10.1080/0967828X.2019.1691939>.

official management institutions is influenced by internal and external factors. Internally, factors such as literacy, trust, and the ease of paying zakat through electronic payments greatly influence public intention. External factors such as openness, transparency, and good zakat management norms have a significant impact on how the public views the condition of zakat management organizations.

Seventh, in 2023, Sri Maulida conducted dissertation research entitled “*Digitalisasi Pengelolaan Zakat di Kalimantan Selatan*”. This dissertation discusses a sociological review of law and *maqāṣid al-syarīah* on the digitalization of zakat management at BAZNAS and LAZNAS Rumah Zakat. According to Sri Maulida, the presence of digital platforms still causes pros and cons among the people of South Kalimantan. The results of this study show that the public's perception of digital zakat management is divided into two categories: first, positive perceptions. They consider that there are conveniences and benefits when paying zakat through electronic media, such as the emergence of trust, transparency of management, convenience, flexibility, and practicality. Second, negative perceptions. The majority of people still consider the digitization of zakat to be something foreign, posing risks and difficulties, such as M-Banking disruptions, failed transfers, no legal basis for paying zakat virtually, account number fraud, and complicated applications. In the author's view, all these negative perceptions pose a major challenge for zakat management institutions to continue improving their management, from understanding zakat literacy to introducing zakat payment applications to the public. More than that, the most important education at this time is to change their doctrine that always considers the objects of zakat and mustahik to be final and fixed, as explained by the Qur'an and Hadith. Whether they realize it or not, the majority of Muslims in Indonesia—especially those in rural communities—still adhere to and adopt classical zakat jurisprudence, so that if there is an understanding that they consider inconsistent with its teachings, it is deemed wrong and deviant.⁵⁰

Eighth, in 2023, Mu`adil Faizin, Suud Sarim Karimullah, Bhismodi Tri Wahyu Faizal, and Ihsan Helmi Lubis conducted a study entitled “*Development of Zakat Distribution in the Disturbance Era*”. According to the researchers, over time, the collection of zakat by zakat institutions in Indonesia must keep pace with developments in technology and information that can provide convenience. There are several social media platforms used

⁵⁰ Sri Maulida, “Digitalisasi Pengelolaan Zakat Di Kalimantan Selatan” (UIN Antasari, Banjarmasin, 2023), <https://idr.uin-antasari.ac.id/25132/>.

by BAZNAS for zakat advertising, namely Facebook, Instagram, Twitter (X), and so on. Meanwhile, for collection, BAZNAS uses Jemput Zakat, M-Banking, QR Code, Website, OVO, and other services. However, behind this progress, there are challenges and problems related to collection. The low rate of digital zakat collection is due to the lack of knowledge among muzaki (zakat payers) about digital-based zakat distribution. Some members of the public who already understand this have not yet fully utilized digital platforms to pay zakat. Another problem is the poor quality of internet connections in remote areas, making it difficult to reach them for zakat socialization. In addition, cybercrime is still rampant, such as hacking of electronic systems, data manipulation, illegal access, and online fraud.⁵¹ Therefore, the shift in zakat management from the conventional era to the digital era requires an in-depth fiqh study through an etymological approach (*al-qawā'id al-lugawiyah*) and an objective sharia approach (*maqāsid al-syarīah*). The aim is to determine the priority aspects, whether zakat management needs to keep pace with digital advances or whether it is better to stick with conventional methods, considering the challenges and problems faced, while also taking into account the aspect of public interest.⁵²

Ninth, in early 2023, a book entitled "*Digital Fundraising Zakat; Teknologi Pembayar Zakat Dari Konvensional ke Digital*" was published. This book is an extension of Faozan Amar's dissertation, originally titled "*Strategi Penghimpunan Zakat Profesi Pada Organisasi Pengelolaan Zakat LAZISMU Berbasis Digital Fundraising*". The collection of zakat funds through digital media, known as digital fundraising, is now widely used by zakat management institutions in Indonesia, such as Dompot Dhuafa, LAZIS-MU, BAZNAS, and others. Especially during the COVID-19 pandemic, digital fundraising became one of the most effective alternatives for collecting zakat funds, because at that time the community had to undergo isolation and could only use digital media for their daily activities. The era of digitalization should be a momentum for zakat management institutions to introduce the concept of digital fundraising to the public to make it easier for them to pay zakat. However, the main problem is how to educate Muslims, because not all people understand the mechanism of paying zakat through digital platforms and accept it as a new teaching in Islam. Therefore, Faozan Amar recommends in his book that

⁵¹ Mu'adil Faizin et al., "Development Of Zakat Distribution In Disturbance Era," *Jurnal Ilmiah MIZANI* 10, no. 2 (2023): 186–97, <https://doi.org/http://dx.doi.org/10.29300/mzn.v10i2.9721>.

⁵² Wahaf Al-Qahthâni, *Masharif Al-Zakat Fî Al-Islâmî* (Riyâdh: Muasasah al-Jarîsî, 2010), 4.

in order to increase the effectiveness of digital fundraising in Indonesia, three things must be fulfilled namely improving the quality of human resources, providing an interactive website, and providing a user-friendly application.⁵³

The above research study shows that digital-based zakat management is very important to implement in the digital age, because the current trend among Muslim communities is to keep up with advances in technology and information. Therefore, it is undeniable that zakat institutions must be able to adapt to digital platforms that have become part of the culture within communities, especially in Indonesia. William F. Ogburn said that technological advances cause significant social change. One of these changes can affect cultural elements, both material and non-material. He also emphasized that technology is part of material culture that can drive changes in non-material culture, such as people's mindsets and behavior. Therefore, it is necessary to adapt to technological developments to avoid imbalances that can cause social problems. This is because non-material culture that is unable to keep up with the pace of material cultural development will only cause tension, which will ultimately result in cultural lag.⁵⁴

From Ogburn's theory above, it can be understood that digital-based zakat fund management will, over time, become a material culture that can change people's lifestyles. Technological advances in zakat fund management must be seen as part of social change. Those who refuse to adapt will be left behind by the times and their surroundings. Soerjono Soekanto said that people who do not want to interact and adapt to the developments of the times will find it difficult to experience social change. This is generally influenced by an attitude that often glorifies the past and is prejudiced against new things. In other words, they consider the digitization of zakat fund management to have never been done in the time of the Prophet Muhammad or his companions, so this act is considered *bid'ah* (innovation).

Literature Review Analysis

All previous studies presented above show that the discourse on zakat remains an important topic for Muslim scholars, academics, and contemporary religious scholars to this day. The discussion on zakat will never end, because zakat evolves with the times, and

⁵³ Faozan Amar, *Digital Fundraising Zakat; Teknologi Pembayar Zakat Dari Konvensional Ke Digital*, ed. M. Nuriyanto Al Arif, 1st ed. (Yogyakarta: IB Pustaka, 2023).

⁵⁴ William Fielding Ogburn, "Cultural Lag as Theory," *Sociology & Social Research* 41 (1957): 167–174.

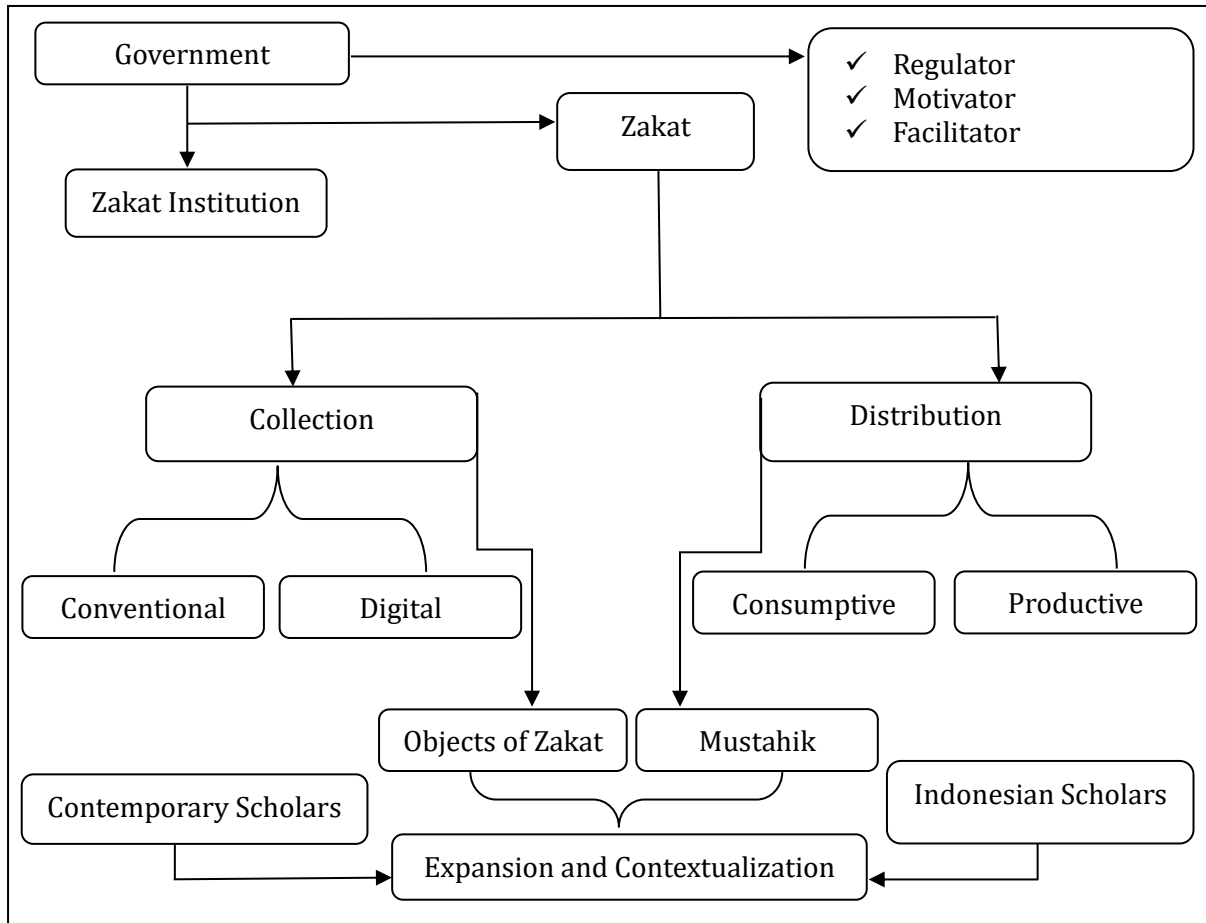
its existence concerns interpersonal relationships in socio-economic aspects. In the Islamic world, zakat has continued to undergo expansion and transformation in its management from the time of the Prophet to the current era of Society 5.0. The expansion of the meaning of zakat includes mustahik, zakat objects, nisab, and zakat rates. Meanwhile, the transformation refers to the collection of zakat assets from conventional to digital, and their distribution from consumptive to productive. The purpose of this transformation and expansion of zakat is solely to achieve effective and efficient management so that the collection and distribution of zakat is on target in accordance with the aims and objectives of the Sharia.

In Indonesia itself, the renewal of zakat jurisprudence has been a serious discussion among Muslim scholars in the archipelago since the 1960s until now. Some of the leading figures include Teungku M. Hasbi Ash-Shiddieqy, KH. Sahal Mahfudh, Sjechul Hadi Permono, Masdar Farid Mas'udi, Didin Hafidhuddin, A. Muhyiddin Khotib, and others. The methodology used by these figures in formulating contemporary zakat jurisprudence is based on the Qur'an, Hadith, the opinions of scholars, and *qiyās* (analogy). In addition, they are guided by the policies of the Companions and *Tābi'īn*, such as Umar ibn Khattab and Umar bin Abdul Aziz, in managing zakat during their time. These figures expanded the meaning of zakat, starting from reconstructing the fiqh of zakat from the domain of worship to the domain of muamalah, reviewing the objects of zakat in accordance with the Indonesian context, such as making professional zakat and paper money obligatory, and reinterpreting the mustahik (recipients of zakat) in line with the developments of the times, such as interpreting the groups of mualaf (converts), *riqāb* (slaves), *fi sabīlillāh* (in the way of Allah), *ibnu sabīl*, and *gārimīn*.

To realize the ideas of these Muslim scholars, zakat institutions in the Islamic world have also transformed their management. As in Indonesia, zakat institutions such as BAZNAS, LAZ, Rumah Zakat, Dompot Dhuafa, and others are striving to implement these ideas, from the collection to the distribution of zakat. These institutions are transforming from conventional to digital collection, while distribution is shifting from consumptive to productive. Similarly, the distribution of zakat to mustahik (recipients) has been expanded in meaning in accordance with the conditions of Indonesian society and prioritizes those who are most in need. Basically, zakat management in Indonesia is already good and has clear regulations, but it is still necessary to establish laws regarding the clarity of zakat objects, the expansion of the meaning of mustahik, and strict sanctions

for muzaki who are reluctant to pay zakat. This requires intervention from three groups, namely the role of scholars as contemporary mujtahids, zakat institutions as practitioners, and the role of the government as the policy authority.

Figure 1.
Contemporary Zakat Management in the Digital Age



Source: Author's formulation based on various research results

From the results of the literature review analysis, there are several notes that can be used as recommendations for zakat institutions, religious authorities, or the government. First, zakat institutions must be able to adapt to all developments of the times and carry out management and administrative transformations to be more effective and efficient. Moreover, the collection and distribution of zakat must shift to a digital platform, because the main characteristic of Generation Z in this Society 5.0 era is that they prefer the convenience of digitalization. Second, religious authorities must pay attention to and oversee all Islamic philanthropic fund management institutions in Indonesia to ensure that their management is in accordance with the teachings of Islam. In addition, religious authorities must also perform ijtihad in formulating updates to philanthropic fiqh that

are in line with the times, because philanthropic fiqh is essentially elastic and can change according to conditions and the times. Third, the government must support philanthropic fund management institutions and religious authorities in all programs implemented and decisions made, as long as they are beneficial to the Indonesian people. For example, policymakers must provide and expand internet networks to remote areas to support digital-based philanthropic fund management. In addition, the government must empower Muslim scholars, especially Nusantara scholars, to formulate a renewal of philanthropic fiqh that is in line with the geographical conditions of Indonesia.

Conclusion

The development of zakat in several Islamic countries continues to transform over time, marked by the renewal of nisab and zakat rates, the establishment of zakat institutions, the development of zakat objects, and the expansion of zakat distribution for public interests that contain values of goodness. This transformation includes a shift in collection methods from conventional to digital and a shift in zakat distribution patterns from consumptive to productive. Meanwhile, the renewal of zakat fiqh in Indonesia is marked by the establishment of professional zakat and the obligation of zakat on paper money as part of the development of zakat objects. In addition, the contextualization of the meaning of mustahik refers to the social conditions of Indonesian society in the modern era. Contextualization is carried out by reinterpreting the *ghārimīn* group as the unemployed, beggars, and those who beg. The *sabilillah* group is defined as people who spread their knowledge. The *riqāb* group is defined as victims of human trafficking and people who are victims of violence.

Another transformation in the development of zakat in the modern era can be seen in the existence of digital-based zakat management. Digital-based management is implemented to adapt to advances in technology and information, which have become a trend among the community. This is because digital-based zakat fund management will become a material culture that can change people's lifestyles over time. This kind of adaptation in zakat management must be believed to be part of social change. This study highlights the importance of renewing zakat fiqh and digital-based management in the era of society 5.0 for zakat institutions in Islamic countries. There needs to be a review of digital-based zakat collection and distribution methods in the form of case studies to test their effectiveness.

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