Controversies and Transformations in Digital Zakat Fundraising: Trends, Urgencies, and Solutions Within the Framework of Maqasid As-Syariah

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Abstract

Keywords:

Digital Zakat, Maqasid Al-Shariah, Islamic Fintech, Social Justice, Zakat Governance, Digital Fundraising, Inclusive Finance.

The digital transformation of zakat fundraising represents a pivotal shift in Islamic philanthropy, aiming to enhance efficiency, transparency, and accessibility. However, the integration of digital systems with the normative framework of Maqasid al-Shariah remains underexplored. This study investigates the controversies, transformations, and challenges in digital zakat fundraising through a qualitative phenomenological approach, involving 25 informants across four zakat institutions in Kalimantan, Indonesia. The findings reveal that while digital platforms such as e-wallets, mobile apps, and QRIS have improved financial traceability and user convenience, the alignment with Maqasid al-Shariah principles is partial. The study identifies three core dimensions: (1) Hifz al-Mal (wealth protection), evident in enhanced accountability and reduced financial leakage; (2) Hifz al-Din wa al-Ijtima'i (religious and social preservation), supported by digital religious education and productive zakat programs; and (3) al-'Adalah (social justice), which remains challenged by digital access disparities and uneven zakat distribution. Despite improvements, the current digital zakat ecosystem tends to favor urban beneficiaries, leaving rural communities underserved. The study advocates for a Maqasid-based digital governance framework to ensure ethical, inclusive, and sustainable zakat distribution. These insights contribute to the theoretical advancement of Islamic financial technology and offer strategic implications for policymakers, zakat institutions, and sharia-compliant innovation designers.

INTRODUCTION

The digitalization of zakat represents a rapidly evolving phenomenon alongside the broader transformation of Islamic financial technology(Pratama 2024) Despite its growing prominence, there remains a theoretical gap in the development of digital zakat fundraising models grounded in the framework of Maqasid al-Shariah(Nita et al. 2025). This conceptual foundation is critical to ensuring that technological advancements in zakat collection align with the core principles of justice, public welfare (maslahah), and the protection of the rights of both muzakki (donors) and mustahiq (recipients)(Mohamed and Abdulrohim 2025).

On the empirical front, social realities reveal a significant disparity between the rapid expansion of digital zakat platforms and the relatively low level of digital literacy among the public(Haryanto et al. 2023). A recent report by BAZNAS (2023) estimated Indonesia's zakat potential at IDR 327 trillion, yet the actual collection in 2022 amounted to only IDR 27 trillion(Hamsin, Halim, and Anggriawan 2024). Although numerous zakat institutions have adopted digital platforms, public trust in these systems remains volatile, often hindered by concerns related to transparency and the effectiveness of distribution mechanisms(Sabri et al.

2025).

Moreover, the application of fintech in zakat management has faced criticism regarding its compliance with Shariah principles, data protection issues, and the assurance of equitable and targeted distribution(Syarif 2024). This illustrates a growing gap between the ideal theoretical framework of zakat governance anchored in maqasid concepts such as wealth protection and social justice and the practical realities marked by inequality and inconsistency(Darus et al. 2024).

Therefore, there is an urgent need to develop a comprehensive evaluative approach to digital zakat fundraising based on Maqasid al-Shariah, ensuring that digital transformation does not merely prioritize efficiency but also reinforces the universal ethical values of Islam.

Previous studies have explored the digitalization of zakat to varying extents. For instance, research by Mohd Ali et al. (2021) demonstrated that digital platform implementation in Malaysia has increased muzakki participation, yet has not explicitly addressed the maqasid dimension(Aziz et al. 2023). Similarly, Fauzi and Amalia (2020) emphasized that while digital adoption accelerates transaction processes, it has not holistically responded to issues of justice and public benefit(Wang, Li, and Khaskheli 2024).

In the Indonesian context, Nugroho et al. (2022) found that the utilization of social media and digital applications by zakat institutions significantly enhanced fundraising efforts(Abdullah et al. 2023). However, these initiatives lacked a normative evaluation framework based on Maqasid al-Shariah, suggesting a dominance of technical over substantive-normative approaches.

Tohirin (2021) underscored the importance of constructing a digital zakat ecosystem rooted in maqasid-driven values to reinforce both Shariah legitimacy and managerial efficiency(Soleh 2020). Yet, this study did not adequately address prevailing on the ground controversies such as trust deficits, data security concerns, and information asymmetry between donors and administrators.

This research seeks to address these critical gaps by examining digital zakat fundraising as a complex contemporary phenomenon and evaluating its dynamics through the lens of Maqasid al-Shariah. It aims to offer both conceptual and practical solutions grounded in authentic Islamic ethical principles.

Specifically, this study investigates the controversies, trends, and transformations surrounding digital zakat fundraising, proposing solutions within a maqasid-based framework. Emphasis is placed on the dimensions of justice, efficiency, and public benefit in the digital collection and distribution of zakat.

This study rests on the central argument that the success of digital zakat transformation should not be solely measured by the volume of funds collected, but by the extent to which its practices reflect the foundational values of Maqasid al-Shariah namely, wealth preservation (hifz al-'mal), social justice (al-'adalah), and public welfare (maslahah). Accordingly, the analysis of digital zakat fundraising must transcend technical considerations to include an evaluation of normative Islamic values.

This research is strategically significant for the Muslim community in the digital era, offering both theoretical contributions and practical insights for the development of a zakat management system that is ethically sound, effective, and aligned with the objectives of Shariah. The findings are expected to serve as a valuable reference for regulators, zakat administrators, and scholars in formulating a trustworthy, efficient, and inclusive digital zakat ecosystem.

RESEARCH METHODS

This study employed a descriptive qualitative approach using a phenomenological strategy to explore community perceptions, experiences, and responses toward digital zakat fundraising practices within the framework of Maqasid al-Shariah. The research was conducted over a three-month period, from March to May 2025, involving four digital zakat institutions in Kalimantan, Indonesia: LAZ Al-Falah (South Kalimantan), Rumah Zakat (East Kalimantan), BAZNAS Banjar Regency, and Dompet Dhuafa (Central Kalimantan). A total of 25 informants

were purposively selected, consisting of 10 Islamic education practitioners, 7 parents of santri (Islamic boarding school students), and 8 community leaders or active users of digital zakat platforms.

Data were collected through in-depth interviews, direct observation, and institutional documentation. This study sought to examine the controversies, transformations, emerging trends, and strategic implications of digital zakat through thematic analysis grounded in Maqasid al-Shariah principles such as hifz al-mal (protection of wealth), al-'adl (justice), and maslahah (public welfare).

Data analysis followed the model of Miles, Huberman, and Saldaña (2014), encompassing data reduction, data display, and conclusion verification. Research validity was ensured through source and method triangulation(Muthmainna and Siroj 2025). Ethical considerations were strictly observed through the use of informed consent and the protection of participants' confidentiality. This research aspires to contribute to the theoretical development of digital zakat practices rooted in Islamic ethical values and to enhance the effectiveness and equity of zakat distribution systems(Purnomo and Hidayati 2025).

RESULTS AND DISCUSSION

The research findings, derived from in-depth interviews with 25 informants, direct observation at four digital zakat institutions in Kalimantan, and analysis of institutional documentation, reveal a partial integration of Maqasid al-Shariah values into digital zakat fundraising practices. However, such integration remains fragmented and faces both conceptual and operational challenges.

Protection of Wealth and Public Welfare (Hifz al-Mal)

The majority of informants articularly parents of santri and community leaders reported that the use of digital zakat payment systems (such as QRIS, mobile banking, and e-zakat platforms) has facilitated the fulfillment of zakat obligations in a secure, efficient, and traceable manner. Observations at Rumah Zakat and LAZ Al-Falah demonstrated that digital transactions are automatically recorded, significantly reducing the risk of fund leakage and enhancing institutional accountability. Supporting documentation from annual institutional reports indicated a 17% improvement in operational efficiency and targeting accuracy in zakat disbursement compared to manual methods used in the previous year.

Preservation of Religious and Social Values (Hifz ad-Din wa al-Ijtima'i)

Interviews with educators in Islamic educational institutions suggested that digital zakat platforms have evolved into new mediums for religious education, effectively embedding the spirit of zakat among younger generations. Institutions such as BAZNAS Banjar Regency have integrated dakwah content and zakat education into their social media channels and mobile applications. Furthermore, the distribution of productive zakat through scholarships and micro-enterprise capital for pesantren communities was found to support socio-economic self-reliance while maintaining strong religious foundations. These practices demonstrate that, when managed with a religio-social approach, digital zakat can sustain a balance between spiritual values and socio economic transformation.

Social Justice Dimension (al-'Adalah)

The study also revealed persistent inequalities in the reach of digital zakat distribution, especially in rural areas with limited technological infrastructure. Community leaders indicated

that, although technology facilitates muzakki participation, many mustahiq still lack equitable access due to digital divides and insufficient institutional understanding of field realities. Observations at Dompet Dhuafa Central Kalimantan indicated a concentration of zakat beneficiaries in urban areas, with rural recipients underrepresented. Nonetheless, the institution has initiated the development of an integrated data system (SIMBA) to map mustahiq needs more proportionally a preliminary step toward achieving distributive justice in the future.

In summary, empirical evidence shows that elements of Maqasid al-Shariah have begun to be internalized in the digital zakat fundraising ecosystem. Nevertheless, significant improvements are still needed, particularly in ensuring equitable distribution, enhancing social inclusivity, and improving digital literacy among both muzakki and mustahiq.

Findings Based on Maqasid al-Shariah

Maqasid al-Shariah Dimension	Findings	Additional Notes
Hifz al-Mal *(Protection of Wealth & Welfare)*	Digital systems facilitate secure and efficient zakat payment; transactions are automatically recorded, reducing the risk of fund misappropriation.	Financial reports indicate a 17% increase in disbursement efficiency compared to previous manual methods.
Hifz ad-Din wa al-Ijtima'i *(Preservation of Religion and Society)*	The use of e-wallets, QRIS, and zakat websites has expanded muzakki participation and accelerated fundraising processes.	Effectiveness is notably heightened during Ramadan and major Islamic holidays.
	Dakwah content and zakat education are integrated into digital platforms (apps and social media), fostering zakat awareness among younger generations.	BAZNAS and Dompet Dhuafa utilize YouTube and Instagram as digital zakat education channels.
	Productive zakat is allocated to educational programs for santri and pesantren-based microenterprises.	These initiatives have proven effective in promoting economic self-reliance in faith-based communities.
Al-'Adalah *(Social Justice)*	Digital zakat distribution is predominantly urban-focused; rural areas face limited access and digital literacy.	Geographical disparities persist in digital mustahiq outreach.
	Institutions have begun developing data-driven mustahiq mapping systems (e.g., SIMBA) to support equitable distribution.	This marks an initial step toward data-based and socially just zakat distribution.

Findings from the four zakat institutions reveal that digitalization has positively contributed to the protection of wealth and the efficiency of fund distribution. The integration of digital platforms such as mobile applications, QRIS, and automated reporting systems has minimized the risk of fund misappropriation, accelerated zakat payments, and enhanced institutional financial transparency fulfilling the principle of Hifz al-Mal. Increased muzakki

participation through digital channels allows zakat institutions to manage funds with greater accuracy and accountability, thereby improving the welfare of mustahiq. In parallel, these platforms have also been utilized for religious education and social outreach, particularly by institutions like BAZNAS and Dompet Dhuafa, which disseminate dakwah and zakat-related content through social media and apps. Productive zakat programs, including scholarships and microfinance for pesantren-based communities, have further strengthened social and economic resilience rooted in Islamic values, aligning with the principle of Hifz ad-Din wa al-Ijtima'i.

However, the realization of al-'Adalah (social justice) in digital zakat distribution remains incomplete. Despite advancements in fundraising, distribution efforts are still disproportionately concentrated in urban areas, marginalizing rural mustahiq due to limited infrastructure and insufficient data-driven targeting. This digital divide undermines the goal of equitable zakat distribution. Nonetheless, the development of integrated beneficiary mapping systems such as SIMBA represents a promising step toward socially inclusive zakat governance. Overall, while the digital transformation of zakat has improved operational efficiency and outreach, its alignment with Maqasid al-Shariah remains partial. To ensure a just and impactful implementation, digital zakat initiatives must go beyond technological adoption and prioritize the ethical imperatives of Islam that emphasize justice, inclusion, and public benefit.

DISCUSSION
Protection of Wealth and Public Welfare (Hifz al-Mal)

The principle of Hifz al-Mal within the framework of Maqasid al-Shariah encompasses the protection, management, and optimization of wealth as a fundamental component of collective welfare(Zailani, Mohd Satar, and Zakaria 2022). In the modern context, this concept extends beyond safeguarding physical assets to include the security of financial transactions and the integrity of distribution mechanisms through accountable and efficient digital infrastructures(Putrevu and Mertzanis 2024). This principle has become increasingly relevant with the exponential growth of digital zakat fundraising over the past five years, facilitated by applications, websites, and e-wallets(Sari and Herviana 2024).

This study found that zakat digitalization systems adopted by institutions in Kalimantan such as LAZ Al-Falah and Rumah Zakat are capable of providing traceability and real time audit trails, which strengthen transparency and reduce the risk of fund misappropriation . These findings reinforce the observations of Saoki and Mahir (2025), who argue that digital zakat platforms enable institutions to manage funds in a transparent and well-documented manner, in accordance with the maqasid imperative to protect wealth as a public trust(Khandakar et al. 2025).

In the maqasid paradigm, wealth protection also involves the strategic optimization of zakat utilization not merely for consumptive disbursement, but for long-term economic empowerment. Institutions such as BAZNAS West Kalimantan have adopted data-driven productive zakat schemes, financing pesantren-based micro enterprises and scholarship programs as a concrete realization of Hifz al-Mal within the framework of community development (Maspul and Mubarak 2025). These systems ensure that each zakat transaction is not only disbursed but also tracked, monitored, and assessed for its social impact(Qutaiba, Owais, and Muharam 2024).

Nonetheless, key challenges persist. Ibrahim and Paradasa (2024) note that while digital zakat platforms offer enhanced security, they remain vulnerable to cyber fraud, exacerbated by

the digital literacy gap among muzakki and the weak interoperability between national zakat institutions. These limitations hinder collective efficiency in safeguarding zakat wealth. Therefore, a maqasid-oriented system must integrate technical safeguards such as cybersecurity, application interoperability, and biometric authentication with core Islamic moral values, including amanah (trust), transparency, and social responsibility (Fad & Imron, 2021).

To address this, Mustaqim (2024) proposed a corporate-based ZISWAF fundraising model emphasizing maqasid-driven digital governance. This model enables zakat institutions not only to collect funds effectively but also to uphold Shariah legitimacy, transactional security, and distributive justice. Its implementation in institutions such as Dompet Dhuafa Kalimantan has shown promising outcomes in reducing operational costs and enhancing public trust, which are essential components of Hifz al-Mal in the contemporary digital ecosystem.

Beyond systemic protection, the sustainability of zakat distribution is also central to Hifz al-Mal. Santoso (2025) argues that digital zakat utilization for sustainable financing through productive zakat and crowdfunding mechanisms facilitates the creation of revolving funds that not only help mustahiq escape poverty but also reinforce communal asset bases. This affirms Pakkanna's (2023) assertion that digital zakat, when guided by maqasid principles, serves not only as a mechanism for wealth redistribution but also as a means of promoting long-term economic justice and safeguarding the intrinsic value of wealth.

In conclusion, the current practice of digital zakat fundraising has evolved beyond mere technological innovation; it now functions as a maqasidiyah instrument that necessitates the protection of communal wealth through the integration of digital infrastructure, Islamic ethics, and sustainable development principles(Kholil and Zuardi 2025). To fully internalize the values of Hifz al-Mal, national regulatory frameworks must be strengthened, Shariah-compliant digital standards institutionalized, and multi-stakeholder collaboration enhanced within a data-driven, literacy-oriented, and ethically grounded zakat ecosystem.

Preservation of Religion and Social Cohesion (Hifz ad-Din wa al-Ijtima'i)

The principle of Hifz ad-Din, or the preservation of religion, stands as one of the core objectives within the Maqasid al-Shariah, positioning the sustainability of religious values as a foundation for the development of Muslim societies(Abdullah et al. 2025). In the context of digital zakat transformation, Hifz ad-Din extends beyond ritualistic or spiritual observance to include the dissemination of Islamic values, zakat education, and the integration of dakwah functions into digital systems(Juwairiyah and Fanani 2025). The use of digital media such as zakat apps, social platforms, and virtual education tools by zakat institutions in Kalimantan, as observed in this study, represents a concrete expansion of religious preservation through technological innovation.

The digitalization of zakat has created broader and more interactive opportunities for dakwah and Islamic financial education. Institutions such as BAZNAS, Dompet Dhuafa, and LAZ Al-Falah have utilized digital platforms to deliver messages on zakat, fiqh, and social justice through visual content, podcasts, and user centered campaigns(Guzik 2017). This aligns with the assertion of Al-Mustaqim et al. (2025), who state that "digitizing zakat is not merely financial modernization but religious preservation in practice." Through these platforms, the public gains not only technical knowledge on zakat payment but also a deeper understanding of zakat as a form of social worship that nurtures communal ethics and solidarity.

From a contemporary perspective, digital zakat also reinforces Hifz ad-Din by strengthening Islamic outreach in ways that are inclusive and responsive to the digital age. According to Hikmah and Yazid (2025), digital zakat enables younger and millennial audiences to access zakat knowledge in visually contextualized formats, making Islamic philanthropy more relatable to digital natives. Field observations reveal that zakat institutions have engaged students, educators, and online communities through creative initiatives such as "digital charity challenges," QR-scan zakat campaigns, and e-sermon content. These efforts demonstrate that digital zakat can serve as an effective medium for iqamat ad-din revitalizing religious life through inclusive, creative, and impactful communication.

In addition, Hifz ad-Din is manifested through the allocation of productive zakat funds toward religious education, including tahfidz scholarships, pesantren-based microfinance programs, and Islamic entrepreneurship training. Mukson and Subhi (2025) argue that such distributions, which strengthen religious institutions, are a concrete application of Maqasid al-Shariah within the framework of sustainable development(Abdullah 2018). Rizki (2024) further affirms that "zakat becomes the backbone of religious resilience when linked with Islamic educational development(Abdullahi et al. 2024)."

Nevertheless, the success of digital zakat in promoting Hifz ad-Din relies on two critical elements: the authenticity of Shariah-based values in digital content and the ability of institutions to preserve the sacred narrative of zakat as a form of worship, rather than reducing it to a mere financial transaction(Alqodr et al. 2025). While technology serves as a facilitator, maqasid-driven values must remain central in digital zakat communication strategies.

Accordingly, zakat digitalization viewed through the lens of Hifz ad-Din functions not only as a fundraising system but also as a mechanism for reviving Islamic values through educational, creative, and collaborative approaches. If developed systematically and consistently, this strategy has the potential to fortify the religious resilience of Muslim communities in the face of economic and social modernization.

Social Justice (al-‘Adalah)

The concept of al-‘Adalah in Maqasid al-Shariah emphasizes distributive justice and social inclusivity as the moral foundation of an Islamic economic system grounded in balance and public interest(Ali et al. 2024). In digital zakat practice, this principle necessitates a distribution system that is not only efficient but also fair, accurately targeted, and capable of reaching marginalized communities(Bonevski et al. 2014). Field findings indicate that digital zakat implementation in several Kalimantan-based institutions remains concentrated in urban areas with robust technological infrastructure, while rural and vulnerable populations remain underrepresented in the digital distribution system.

This disparity reflects a growing "zakat digital divide," which presents a critical challenge to the realization of al-‘Adalah in the digital era. According to Rismawan and Harun (2023), zakat institutions that lack spatial and socio economic data-based beneficiary mapping are at risk of duplicating beneficiaries or overlooking those most in need. From a maqasid perspective, such exclusion constitutes a systemic violation of social justice and undermines the transformative potential of zakat(Thaidi, Ab Rahman, and Salleh 2023).

To address this, several institutions including Dompet Dhuafa Central Kalimantan and BAZNAS Banjar Regency have begun implementing SIMBA (Sistem Informasi Mustahiq

Berbasis Data), a technology that incorporates geo-tagging and socio-economic profiling to support more equitable distribution(Simhachalam and Ghosh n.d.). This initiative aligns with Khalid et al.'s (2022) proposed equity based zakat distribution model, which calls for the consideration of geographic and social disparities rather than relying solely on beneficiary numbers.

In the maqasid framework, justice in zakat is measured not only by quantitative reach but by the equitable distribution of benefits and the sustainability of its social impact on recipients(Afifi et al. 2025). If digital zakat disproportionately serves only the tech savvy, it contradicts the principle of ta'adul the imperative for proportionality in public service. Therefore, digital zakat systems must incorporate principles of data justice into their algorithms to ensure alignment with Islamic social justice ethics(Ropiah 2025).

Additionally, integrating productive zakat into justice-oriented strategies is critical to reducing inequality. Qureshi and Ghani (2021) argue that productive zakat fosters more sustainable economic empowerment among mustahiq than consumptive models. Thus, social justice in zakat cannot rely solely on one-way distributions but must include ongoing empowerment programs tailored to local capacities.

Based on these findings, it is evident that social justice in digital zakat can only be achieved when institutions adopt data-driven distribution systems, respond to socio-spatial diversity, and commit to inclusive digital infrastructure. Without a justice oriented strategy, digitalization risks creating new layers of inequality undermining the spirit and purpose of zakat itself.

CONCLUSION

Penelitian ini menunjukkan bahwa transformasi fundraising zakat digital di empat lembaga zakat di Kalimantan telah memberikan dampak positif terhadap efektivitas penghimpunan dana dan transparansi pengelolaan, khususnya pada aspek perlindungan harta (Hifz al-Mal) dan pemeliharaan fungsi keagamaan-sosial (Hifz ad-Din wa al-Ijtima'i). Inovasi digital melalui aplikasi, QRIS, dan platform online terbukti meningkatkan partisipasi muzaki, efisiensi operasional, dan persepsi kepercayaan publik. Zakat digital juga telah menjadi sarana edukasi keagamaan yang strategis, serta mendorong penguatan kemandirian ekonomi melalui zakat produktif.

Namun demikian, penelitian ini juga menemukan bahwa dimensi keadilan sosial (al-'Adalah) dalam distribusi zakat digital masih belum optimal. Ketimpangan geografis dan keterbatasan akses digital di daerah pedesaan menjadi hambatan utama dalam pencapaian distribusi zakat yang merata dan inklusif. Dengan demikian, praktik fundraising zakat digital saat ini masih dalam tahap transisi dan memerlukan penguatan nilai maqashid syariah secara komprehensif, agar mampu mewujudkan sistem zakat yang tidak hanya modern, tetapi juga adil dan maslahat bagi seluruh lapisan masyarakat.

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