

Financial Technology Innovation in Modernizing Zakat Payment in the Digital Era

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Article Info

Article History

Received : 20-11-2024

Revised : 04-12-2024

Accepted : 09-12-2024

Published : 10-12-2024

Article DOI:

<https://doi.org/10.14421/jbmib.v3i1.2351>

ABSTRACT

Research Aims: To explore how the use of fintech in zakat payment is viewed from both Islamic jurisprudential and historical perspectives.

Methodology: Library research is used as the primary data collection method.

Research Findings: The research concludes that the use of financial technology for zakat payments is an innovative and flexible solution grounded in *ijtihad* (independent legal reasoning) within Islamic jurisprudence and The use of fintech in zakat payment is a form of technology *fiqh* (Islamic jurisprudence related to technology) that provides functional benefits in the context of zakat.

Theoretical Contribution: Research finding the discourse on Islamic jurisprudence by highlighting how financial technology can be integrated into zakat payment systems, offering a new approach to Islamic financial practices.

Research limitation and implication: The use of fintech can significantly streamline zakat payments, making the process more accessible and efficient for Muslims in Indonesia.

Keywords: *Zakat Management, Fintech, Al-Qur'an, Hadith.*

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INTRODUCTION

According to the language, zakat comes from the word *al-zakah* in Arabic. The word *al-zakah* has meanings including *al-numuw* (grow), *al-ziyadah* (increase), *al-thaharah* (clean), *al-madh* (praise), *al-barakah* (blessing) and *al-shulh* (good). Yusuf al-Qardawi put forward a definition: a certain amount of property that Allah requires to hand over to the rightful people. According to him, zakat can also mean issuing a certain amount of property itself. This means that the act of removing the obligatory right from the property is also called zakat and the specific part that is removed from the property is also said to be zakat. (Mutmainnah, 2017). Zakat, as one of the pillars of Islam that must be practiced by every Muslim, has an important role in realizing community welfare and minimizing socio-economic disparities. In the Quran, Allah SWT says: "Take zakat from some of their wealth, with which you cleanse and purify them and pray for them. Indeed, your prayers will give

them peace of mind. And Allah is All-Hearing, All-Knowing” (QS. At-Taubah: 103). This verse emphasizes the obligation to pay zakat and its benefits for cleansing people's wealth and souls (Riwayati & Hidayah, 2018). In a hadith narrated by Bukhari and Muslim, the Prophet said: “Islam is built on five pillars: Bearing witness that there is no god but Allah and Muhammad is the messenger of Allah, establishing prayer, paying zakat, fasting in the month of Ramadan, and performing the Hajj for those who are able.” This hadith emphasizes the importance of zakat as one of the pillars of Islam that every Muslim must fulfill (Nuruddin, 2014).

Zakat is an act of worship that has two dimensions, namely vertical and horizontal. Zakat is an act of worship that has the value of obedience to Allah SWT in order to achieve his pleasure in vertical relations (*hablum minallah*) and as an obligation to fellow humans in horizontal relations (*hablum minannas*). Zakat is also considered as an act of worship in terms of wealth (*maaliyah ijthadiyyah*). The importance of this worship, which has two main dimensions, is shown by Allah with many verses related to the command to carry it out, as well as coupled with the command to establish prayers (Zulkifil, 2020). In the current context, it is increasingly important to optimize zakat management to reach more mustahik (zakat recipients) and distribute it effectively and fairly. One of the efforts to optimize zakat management is by utilizing financial technology (fintech) which continues to grow rapidly. Fintech allows the process of collecting, managing, and distributing zakat to be easier, more transparent, and accountable.

Through the use of digital platforms in managing the payment and distribution of zakat funds, it is believed to be able to increase the volume of zakat collection by using practical features that can also maximize zakat in accordance with the elements of the pillars and conditions of zakat (Alfarizi, 2023). However, in this case the use of fintech is still a lot of mistakes and leads to criminality, therefore the need to use Fintech in accordance with sharia, the perspective of Islamic economics must be carried out comprehensively based on sharia principles as contained in the Qur'an and Hadith (Salsabila et al., 2023). Based on research conducted oleh Anurahman & Putri (2022) stated that online zakat payment or using fintech has not yet provided a conclusive conclusion with different indicators because this is influenced by setting targets that are too high but the lack of socialization about technology and the lack of sharia-based regulations.

Recent phenomenon shows that more and more zakat management institutions are utilizing fintech technology, such as mobile application, digital payment, and crowdfunding. This makes it easier for muzaki (zakat payers) to fulfill their obligations, and facilitates the distribution of zakat to mustahik in a targeted and efficient manner. In line with research conducted by Musta'anah et al (2023) where in line with this phenomenon, it states that factors can influence the tintesi of the millennial generation in making digital zakat payments as well and this factor is the ease of use and usability factors which can not only encourage millennial intentions but can also make it easier for everyone to pay zakat.

Zakat management is an important aspect in realizing the noble purpose of the zakat commandment in Islam, which is to create social and economic welfare for the community. With the advancement of financial technology, zakat management can be more efficient, transparent and easily accessible to all parties involved. This is in line with research conducted by M Nuruddin (2014) which states that based on the study of the hadiths

regarding zakat where the hadiths provide clear guidelines regarding the proper management of zakat based on Islamic law, by managing zakat well, the distribution of zakat will also be good and the allocation is right on target so as to result in equal distribution of income to zakat mustahik, so that everyone will have more access to income distribution (Anshori, 2018).

Based on research conducted by Ghofur (2020) that the use of fintech in the management and payment of zakat using nine legal principles states that the management and payment of zakat through fintech is allowed as long as it does not conflict with Islamic principles. This is also in line with research conducted by Basrowi & Utami (2020) stated that the use of fintech technology is believed to be able to increase the potential and acceptance of zakat and reduce the risk of managing zakat in this case, one of the zakat institutions, BAZNAS, has implemented digital technology through the Baznas Information Management System (SIMBA) and this online zakat application has been developed to support the management and collection of zakat.

Thus, it is necessary to analyze the concept of convenience in zakat management through fintech technology from the perspective of the Quran and hadith. This analysis is important to ensure that the use of fintech technology in zakat management is in line with sharia principles and provides optimal benefits for Muslims and the wider community. By analyzing the concept of convenience in zakat management through fintech technology from the perspective of Al-Quran and hadith, it is hoped that it can provide guidance and recommendations for optimizing zakat management in a modern, efficient, and in accordance with sharia principles.

Based on research results Ichwan (2020) shows that the Technology Acceptance Model (perceived benefits and perceived convenience) partially and simultaneously affects the decision of muzakki to pay zakat through Fintech Gopay. in addition, the perceived benefit variable can affect the perceived ease of muzakki paying zakat through Fintech Gopay.

Based on research results Alfian & Widodo (2022) involving 206 respondents, it was found that the successful application of financial technology (fintech) in the payment of zakat, infaq, and sadaqah (ZIS) is influenced by the level of user satisfaction and the frequency of use of the fintech. The level of satisfaction of fintech users is determined by the quality of fintech services and the quality of information provided by the platform. The use of fintech for ZIS payment is only influenced by service quality, while the quality of information provided by fintech does not affect the frequency of use in the context of ZIS payment.

According to Soekapdjo et al. (2019) There is a strong and significant correlation between ZIS revenue using fintech and non-fintech. Thus, there is a difference in the average ZIS revenue before and after the use of fintech, which indicates that the use of fintech affects the amount of ZIS revenue. Predictions of the average growth of ZIS fund collection in the 2018-2025 period show that the use of fintech will produce greater growth than non-fintech. The average growth of ZIS revenue using fintech is estimated at 9.98 percent, while with non-fintech it is 5.78 percent.

Other research conducted by Hidayat & Mukhlisin (2020) Dompot Dhuafa's implementation of the online zakat payment system has contributed to the increase in zakat collection, as shown by the data presented earlier. This online system facilitates

muzakki and donors in performing their zakat obligations from any location and at any desired time. This online zakat payment innovation is a new breakthrough that has a positive impact on the growth of zakat collection at Dompét Dhuafa.

RESEARCH METHODS

According to research conducted oleh [Hidayat \(2020\)](#) There are four models of data collection in qualitative research, namely observation, direct interviews, literature and artifact studies and complementary techniques. This research uses qualitative methods and thematic interpretation approaches, this research also examines the verses of the Quran and Hadith related to the concept of convenience (taysir) in worship and sharia rules related to the use of modern technology. In accordance with the purpose of writing, the data sources for this research come from scientific journals and books on modern technology, verses of the Qur'an and Hadith.

RESULTS AND DISCUSSION

The Concept of Zakat Management Based on Qur'anic Interpretation

The concept of managing zakat based on the Qur'an is explained in Surah At-Taubah verse 103 as follows:

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ

“Take zakat from some of their wealth, with which you cleanse and purify them and pray for them. Indeed, your prayers will give them peace of mind. And indeed Allah is all-hearing and all-knowing”.

Allah's command at the beginning of this verse is directed to His apostle, so that the apostle as the leader takes some of the alms or zakat. This was to prove the truth of their repentance. This was to prove the truth of their repentance, for the alms or zakat would cleanse them from the sin of their absence from the battle and purify them from the love of wealth. In addition, it would cleanse them of all the bad qualities that come with wealth, such as miserliness, greed, and so on. Therefore, the apostle sent the Companions to collect zakat from the Muslims.

It should be noted that although the command of Allah in this verse was originally addressed to the apostle, and the revelation of this verse was in connection with the incident of Abu Lubabah and his friends, but the ruling also applies to all leaders or rulers in every Muslim community, to carry out the command of Allah in this matter of zakat, namely to collect zakat from Muslims who are obliged to pay zakat, and then distribute the zakat to those who are entitled to receive it.

Furthermore, in this verse Allah commands the apostle and the faithful leaders and rulers of the community to pray to Allah for the safety and happiness of the payers of zakat after collecting and distributing it. This prayer will calm their souls and reassure their hearts. It will also instill confidence in their hearts that Allah truly accepts their repentance.

Some scholars understand this verse as an obligatory command for the ruler to collect zakat. However, the majority of scholars understand it as a sunnah command. This

verse is also a reason for the scholars to encourage the recipients of zakat to pray for the patience of those who give it and leave it to be distributed to the rightful recipients.

This holy verse refers to one of the most important rules (commandments) in Islam, namely zakat. As a general law, this verse tells the Prophet to collect zakat from the wealth of the Muslim community. The verse says, take zakat from their wealth. This verse argues that the owner of the wealth should not refuse what has been decreed by Allah and the one who is represented should not neglect his duties for their benefit or loss (Riwayati & Hidayah, 2018).

According to Ibn Kathir's commentary, Allah has commanded the Prophet to take zakaah from their wealth so that he can cleanse and purify them. This is general, although some scholars take the dhamir "hum" (they) in the phrase amwalihim (their wealth) to those who confess their sins and confuse good deeds with bad deeds. Therefore, some of the people who refused to pay zakaah from among the Arabs, who believed that it was not permissible to pay zakaah to the ruler, if it was permissible at all, it was only for the Prophet. So they used the words of Allah, may He be glorified and exalted....

While from the Book of Tafsir Qurthubi, there are several scholars arguing in the command of Q.S. At-Taubah : 103. Some of these scholars say that this command is a general obligation in paying zakat and for all Muslims. This opinion was narrated by Juwaibir from Ibn Abbas. A similar opinion was also reported by Al Qusyairi from Ikrimah. Other scholars are also of the opinion that this command is specific to the people referred to in this verse, because at that time the Prophet took one-third of their wealth, while the obligation to pay zakat did not reach that much. Malik said: "If a person wants to spend all of his wealth on zakaah, then only one-third of it is permissible for him." The evidence cited by Maalik was the hadith about Abu Lubabah. The first opinion also adds that the khitab (commandment) in this verse is addressed to the Prophet. The text of this verse shows that only the Prophet (PBUH) can take the zakat, while others besides him are not allowed. Therefore, the obligation of zakat has ceased to exist after the Prophet SAW facing the Almighty. This is the opinion of those who do not want to pay zakat and during the Caliphate of Abu Bakr Ash-Shiddiq. They said, "By giving zakaah, the Prophet gave us a substitute, which is the cleansing of our wealth, purification of ourselves, and prayer for us. Therefore, after his death, this substitute could no longer be given, and zakat was no longer obligatory.

The Concept of Zakat Management Based on Hadith Interpretation

The concept of ease of zakat management based on Hadith interpretation in this study uses the following hadiths :

أَدْعُهُمْ إِلَى شَهَادَةِ أَنْ لَا إِلَهَ إِلَّا اللَّهُ وَأَنَّي رَسُولُ اللَّهِ، فَإِنْ هُمَا طَاعُوا لَدَيْكَ، فَأَعْلَمُهُمْ أَنَّ اللَّهَ تَعَالَى افْتَرَضَ عَلَيْهِمْ خَمْسَ صَلَوَاتٍ فِي كُلِّ يَوْمٍ وَلَيْلَةٍ، فَإِنْ هُمْ أَطَاعُوا لَدَيْكَ فَأَعْلَمُهُمْ أَنَّ اللَّهَ افْتَرَضَ عَلَيْهِمْ صَدَقَةً تُؤْخَذُ مِنْ أَعْيُنَائِهِمْ، وَتُرَدُّ عَلَى فُقَرَائِهِمْ مُتَّفَقٌ عَلَيْهِ

"Invite them to testify that there is no god but Allah and that I am the messenger of Allah. If they comply with your invitation, then tell them that Allah SWT requires them to pray five times a day and night. When they have obeyed it, then tell them that Allah SWT requires them

to pay zakat, which is collected from the rich among them, and given to the poor among them.” (HR Bukhari and Muslim).

Another hadith of Bukhari and Muslim explains as follows :

“Abu Hurairah said: “When the Prophet died, and Abu Bakr Siddiq was elected caliph, there were some people who apostatized (rejected some of the obligations in Islam). So Umar said to Abu Bakr: 'How, or on what grounds will you fight those people, when the Prophet has said: I am commanded that you fight those people until they confess La ilaha illallah, then whoever has confessed it (said it) is protected from me his property and soul, except according to the right of Islam, and their account is up to Allah.' Abu Bakr replied: By Allah, I will fight those who distinguish between the obligation of prayer and the obligation of zakat, because zakat is an obligation of wealth, by Allah if they refuse the obligation of zakat even if it is the size of a goat's kid, which they used to give to the Prophet, I will surely fight them for refusing the zakat.' Then 'Umar i said: 'By Allah, indeed Allah has opened Abu Bakr i's heart so that I realized that this is what is right.'” (Reported by al-Bukhari in the 24th book of Zakat and the 1st chapter on the obligation of Zakat).

Abu Hurairah said: “The Messenger of Allah said: I am commanded to fight people until they confess La ilaha illallah, so whoever has said La ilaha illallah, his soul and property are protected from me except according to his duty in Islam, and his account is up to Allah ta'ala.” (Reported by Bukhari in the 56th book of Jihad and 102nd chapter of the Prophet's invitation to embrace Islam and recognize prophethood).

Ibn Umar h said: “The Messenger of Allah said: I have been commanded to fight people until they say the creed that there is no God but Allah and that Muhammad is the messenger of Allah, and establish prayer, and pay the zakat; when they have done these things, their blood and property are protected from me except by right in Islam, and their account is up to Allah.” (Reported by al-Bukhari in the second book, the book of faith, and the seventh chapter, if they repent, establish prayer, and pay alms, then make their way easy).

Although it is not specific in explaining the management of zakat, in this case it explains that the Hadith above gives special emphasis on the obligation to pay zakat for every Muslim. Zakat is one of the third pillars of Islam after shahada and prayer. The Prophet (peace and blessings of Allah be upon him) ordered that zakat be taken from the rich and distributed to the poor. This shows that zakat is not only an act of worship to Allah, but also has a social function to alleviate poverty and create an equal distribution of wealth in society. Zakat becomes an obligation after a person is fully established in faith and obedience to prayer.

In the management of zakat, this hadith suggests an organized system. Where zakat is managed centrally by collecting from the rich and then distributed to the poor. This is different from charity which is individual and incidental. Zakat has clear rules, nishab, and distribution targets as regulated in Islamic law. Thus, zakat becomes one of the main pillars in realizing the welfare of the people and socio-economic justice in the Muslim community. Its orderly and regular implementation will bring blessings and mercy to the lives of all human beings.

In the book Al-Qardhawi explains that there are several conditions that must be met in order to achieve success in managing zakat in modern times. Especially if the

management of zakat is handled by a zakat institution: first, the expansion in the obligation of zakat. This means that all assets that develop (al-Mal an-Nami) have mandatory zakat obligations and have the potential to be a solution for poverty alleviation. Second, managing zakat from fixed and non-fixed assets must be transparent, can be managed by institutions that have been appointed by the government. Third, in the management of zakat must be orderly administration that is accountable and managed by the responsible professionals. Fourth, when zakat has been collected by amil (zakat managers), zakat must be distributed in an accountable manner so that it can be understood by the community (Asegaf, 2018). In accordance with this explanation, the presence of modern technology should be able to help or provide solutions in the management of zakat in various ZISWAF management institutions (Zakat, Infaq, Sadaqah and Waqf) to make it easier and more efficient.

Digital applications or often known as Fintech are becoming a trend among zakat institutions to become one of the modern philanthropy models, which can make zakat payments easier and more organized. Not only that, but it is able to develop a structured program and a clearer monitoring plan (Syujai, 2022). However, the use of digital philanthropy does not mean that it can erase the conventional pattern of collecting zakat. Because there are some groups of people who still use conventional methods.

Development of Zakat Management in Indonesia

Zakat management has been started since the time of Rasulullah and Sahab and continues to experience its development until the current era. It is known that the development that occurs in the governance or payment of zakat from year to year has increased significantly throughout the world without exception in Indonesia itself. In Indonesia, the management of zakat began during the reign of the Islamic kingdom and continues to increase with a positive trend until now (Widiastuti et al., 2022).

In research Faisal (2011) It is stated that zakat during the time of the Prophet was considered a tribute that was common in employment practices at that time. However, it was not in accordance with what was expected, namely that the tribute actually made the poor people even more in poverty itself. Therefore, with the existence of zakat governance, an institution is present that has the authority to manage the tribute to become an institution that can increase equality and reduce inequality in an effort to improve the welfare of the poor.

During the Islamic kingdoms in the archipelago, including the Aceh Kingdom, modern zakat and tax management was implemented. The Aceh Kingdom government required all people to pay zakat. To manage the zakat and tax, the government established a special agency responsible for collecting it from the community. Collection was carried out in various places such as markets, river estuaries which were trade routes, plantations, fields, and forests. Tax payment institutions at that time were placed in local mosques, with management carried out by appointed penghulu. This penghulu was responsible for managing the mosque's finances which came from zakat payments, alms, endowments, and grants.

During the colonial period in Indonesia, zakat played an important role as a source of funds in the struggle against the colonizers. However, the Dutch East Indies Government then issued a policy prohibiting civil servants and native residents from paying zakat. This policy resulted in a slowdown in the development of zakat and sparked resistance from the

people against the colonial government. In response to this resistance, in the early 20th century, the government issued the Dutch East Indies Government Ordinance Number 6200 on February 28, 1905. In this regulation, it was stated that the Dutch East Indies Government would not interfere in zakat matters, and its management was completely handed over to Muslims.

After Indonesia's independence, the attention of economists, Islamic jurists, and the government to the role of zakat in the national economy experienced significant development. This is reflected in the articles of the 1945 Constitution, which guarantee the freedom to practice religious law (article 29) and regulate the state's obligations towards the poor and neglected children (article 34). In 1968, the government's attention to zakat institutions increased, as seen from the issuance of regulations on the Implementation of Zakat Fitrah. In the same year, the Minister of Religion also issued Regulation Number 4 of 1968 concerning the Establishment of the Zakat Amil Agency and Regulation Number 5 of 1968 concerning the Establishment of Baitul Mal at the central, provincial, and district/city levels. However, the Minister of Finance stated that regulations related to zakat did not need to be included in the law, but rather were sufficient to be regulated in the Minister of Religion's regulations. As a result, the Minister of Religion issued Instruction Number 1 of 1968 which postponed the implementation of the Minister of Religion's Regulation Number 4 of 1968 and the Minister of Religion's Regulation Number 5 of 1968.

Zakat Management After the Enactment of Law No. 38 of 1999 Concerning Zakat Management

The increasing government support for zakat management during the reform era brought better developments to zakat management in Indonesia, as indicated by the stipulation of Law Number 38 of 1999 concerning Zakat Management. In addition to being a formal basis for the implementation of zakat management in Indonesia, this law is also a formal basis for the establishment of institutions that have the authority to manage zakat in Indonesia, namely the National Zakat Agency (BAZNAS) and the Regional Zakat Agency (BAZDA) which were established based on Presidential Decree Number 8 of 2001 which was ratified on January 17, 2001. Law Number 38 of 1999 concerning Zakat Management broadly regulates zakat management that is carried out in a well-organized, transparent, professional manner, and is carried out by zakat collectors who have been officially appointed by the government. The law also regulates the types of assets that must be subject to zakat that did not exist during the time of the Prophet Muhammad SAW, namely assets from income and services are also required to be paid zakat if they meet the zakat requirements. Furthermore, in practice, zakat management in Indonesia is carried out by two institutions, namely the Zakat Management Agency which was formed by the government and the Zakat Management Institution which was formed by the community (Widiastuti et al., 2022).

Zakat Management After the Enactment of Law No. 23 of 2011 Concerning Zakat Management

After several years of the enactment of Law Number 38 of 1999 concerning zakat management, where zakat management in Indonesia is still considered less than optimal. Therefore, the government issued Law Number 23 of 2011 concerning zakat management in increasing the effectiveness of zakat management in Indonesia. According to research (Faisal, 2011) which shows the changes in regulations for zakat management in Indonesia that are needed in three main aspects, namely: (1) the need for broad public participation

space to enable the community to participate in productive zakat management, (2) accommodation of local cultural wisdom in zakat management in Indonesia, and (3) providing incentives to zakat institutions.

Zakat Fund Collection Through Online Technology

Advances in the digital era have had many positive impacts on the development of zakat. In terms of convenience, technology makes it easier for muzakki to fulfill their zakat obligations and also helps zakat institutions in collecting zakat funds. In addition, digital technology is a solution to the problem of zakat socialization by increasing the awareness of muzakki through various online platforms that are easily accessible (Maghfirah, 2020). The main objectives in zakat fundraising can be described in two parts. First, in terms of the program, namely community empowerment activities or implementation of the vision and mission of the institution that requires funds from external parties and becomes the reason for donors to donate. Second, in terms of the fundraising method, namely the pattern or form used by an institution in raising funds from the community. The objectives of fundraising include collecting funds, collecting donors, attracting sympathizers and supporters, building the image of the institution, and satisfying donors. The use of digital payment platforms or media by zakat institutions has facilitated the process of collecting funds. One example is zakat payments through the Go-Pay Digital Wallet. Go-Pay launched a non-cash zakat payment feature using quick response (QR) code scanning technology. The collaboration between Go-Pay, the National Zakat Agency (Baznas), and Rumah Zakat allows the public to make zakat payments more easily. Go-Jek application users can give alms using their Go-Pay balance by scanning the Baznas QR code available at various locations. After scanning the QR code, the user fills in the nominal zakat to be given and confirms the transaction. Go-Pay Managing Director, Budi Gandasoebrata, stated that the provision of Go-Pay services for collecting zakat funds aims to increase the volume of non-cash zakat payments.

CONCLUSION AND RECOMMENDATION

In terms of terminology, zakat means to grow, increase, clean, praise, blessing, and good. Zakat is one of the pillars of Islam that is obligatory for every Muslim who meets the criteria of zakat assets. Zakat has a social function to purify wealth and support groups who are entitled to zakat. Al-Quran and hadis provide guidance that the management of zakat should be carried out in an orderly, organized, and systematic manner. Zakat collected from capable zakat payers is then channeled and distributed to the poor groups in a targeted and fair manner. The use of fintech technology in zakat management is in line with the principle of convenience taught by the Al-Quran and hadith, as long as it does not conflict with the rules and principles of sharia. Fintech is believed to facilitate the process of digital zakat management. This research has implications for improving the optimization of the collection and distribution of zakat funds through the adoption of sharia-compliant fintech in order to better achieve sharia objectives in zakat management.

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