

RECONSTRUCTION OF ZAKAT IN THE DIGITAL ERA: AN ANALYSIS USING DOUBLE-MOVEMENT APPROACH

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Abstract

The development of digital technology has transformed zakat payment practices through the use of various digital financial platforms. This study aims to examine the legitimacy of digital zakat through Fazlur Rahman's Double Movement hermeneutical approach by exploring the moral ideals embedded in Qur'anic verses on zakat and their relevance to the development of the digital economy. This research employs a qualitative approach using library research. The data were collected from Qur'anic verses related to zakat, classical and contemporary tafsir works, fiqh literature, and previous studies on digital zakat. Data analysis was conducted using the Double Movement theory through two stages: reconstructing the historical context of the revelation of zakat verses and contextualizing their universal values within the realities of the digital economy. The findings indicate that the primary objectives of zakat are the equitable distribution of wealth, the purification of wealth and the soul, and the strengthening of social solidarity. Therefore, the legitimacy of zakat payment is not determined by the form of the payment medium, but rather by the fulfillment of Sharia principles, including lawful ownership, measurable asset value, and the proper delivery of zakat to eligible beneficiaries (mustahiq). These findings reinforce the relevance of the



Double Movement theory in bridging the normative teachings of the Qur'an with the development of the digital economy while providing a normative foundation for the advancement of digital zakat services in Indonesia.

Keyword: Double Movement, Zakat, Digital Economy, Digital Zakat, Qur'anic Hermeneutics.

Abstrak

Perkembangan teknologi digital telah mendorong perubahan dalam praktik pembayaran zakat melalui penggunaan berbagai platform keuangan digital. Penelitian ini bertujuan menganalisis keabsahan zakat digital melalui pendekatan hermeneutika *Double Movement* Fazlur Rahman dengan menelaah ideal moral yang terkandung dalam ayat-ayat zakat serta relevansinya terhadap perkembangan era digital. Penelitian ini merupakan penelitian kualitatif dengan pendekatan studi kepustakaan (*library research*). Data diperoleh dari ayat-ayat Al-Qur'an tentang zakat, kitab-kitab tafsir klasik dan kontemporer, literatur fikih, serta berbagai penelitian terkait zakat digital. Analisis data dilakukan menggunakan teori Double Movement melalui dua tahapan, yaitu rekonstruksi konteks historis turunnya ayat-ayat zakat dan kontekstualisasi nilai-nilai universalnya ke dalam realitas era digital. Hasil penelitian menunjukkan bahwa tujuan utama pensyariaan zakat terletak pada pemerataan distribusi kekayaan, penyucian harta dan jiwa, serta penguatan solidaritas sosial. Oleh karena itu, keabsahan pembayaran zakat tidak ditentukan oleh bentuk media yang digunakan, melainkan oleh terpenuhinya prinsip-prinsip syariat, seperti kepemilikan yang sah, keterukuran nilai harta, serta tersampainya hak mustahiq secara tepat. Temuan ini memperkuat relevansi teori Double Movement dalam menjembatani ajaran normatif Al-Qur'an dengan perkembangan era digital sekaligus memberikan dasar normatif bagi pengembangan layanan zakat digital di Indonesia.

Kata kunci: Double Movement, Zakat, Era digital, Zakat Digital, Hermeneutika Al-Qur'an.

I. INTRODUCTION

Zakat represents one of the social funds with significant potential for economic empowerment, particularly in countries with a predominantly Muslim population. Indonesia has the potential to collect zakat amounting to IDR 327 trillion per year (BAZNAS, 2024b). In reality, however, the actual collection of zakat, infaq, and sadaqah funds only reached IDR 41 trillion in 2024. Nevertheless, this figure reflects an improvement compared to the two preceding years, which recorded IDR 33 trillion in 2023 and IDR 22.475 trillion in 2022 (BAZNAS, 2024a). This indicates a positive trend, with zakat payment performance continuing to improve among the general public. The potential for zakat collection can be realized through various sources, both from

individuals and from government and private institutions (Sugeng et al., 2024). This momentum must be met with well-conceived responses, including the introduction of innovations both in institutional frameworks and in zakat collection instruments.

In an increasingly digital era, responses to zakat payment have also sparked considerable debate. Zakat continues to be perceived through a classical and traditional lens of implementation, even as today's Muslim generation has begun transitioning to and adapting digital economic transactions. These include the use of e-wallets, tokens, NFTs, and crypto assets as payment media. Normatively speaking, zakat is a *maliyah ijtimai'iyah* form of worship that holds a fundamental position in Islam. The obligation of zakat is mentioned no fewer than 82 times alongside the command of prayer in the Qur'an (Dakhoir, 2019; Rosyidi, 2012). The Qur'an, in QS. Al-Baqarah [2]: 43 and QS. Al-Taubah [9]: 103, explains zakat's function as *tazkiyah* (purification of the soul and wealth) and *tathhir* (refinement) for *muzaki* (Umar et al., 2025). Viewed from the perspective of *maqashid al-syariah*, this obligation encompasses the protection of wealth (*hifzh al-mal*), the protection of life (*hifzh al-nafs*), and the realization of social solidarity (*takaful ijtimai'i*), which constitute the highest objectives for which zakat has been prescribed (Amir & Rahman, 2025; Syatibi, 2003).

In light of the aforementioned facts, the acceleration of digital zakat payment is a necessary undertaking representing a dynamic integration between religious values and the modern landscape (Beik et al., 2024; Ghofar et al., 2024). This marks a new era in Islamic philanthropic practice. Juniati & Widiastuti (2024) found that performance expectancy, social influence, facilitating conditions, and positive sentiment significantly influence the intention to adopt blockchain technology in zakat payment. Meanwhile, factors such as ease of use, trust, and social influence positively shape young Muslim preferences toward digital platforms for zakat transactions (Ghofar et al., 2024). Afifah et al. (2025) concluded that blockchain has the potential to substantially enhance the efficiency and trustworthiness of zakat institutions. Yet behind this digital optimism lies a fundamental unresolved question: are these digital instruments legally valid under Islamic law as a medium for fulfilling zakat obligations?

Another crucial issue arises concerning the fulfillment of the conditions of validity as stipulated in the Qur'an and hadith within digital zakat payment mechanisms. The revealed texts are universal (*kulliy*) in nature and were revealed within a specific civilizational context; consequently, they do not explicitly regulate modern payment instruments. To date, there is no consensus of opinion regarding the position of Islamic

law toward digital payment methods such as e-wallets, tokens, or crypto assets (Muneeza et al., 2023). In Indonesia, DSN-MUI Fatwa No. 116 of 2021 declares that cryptocurrency as a currency is prohibited (haram) due to elements of gharar and dharar, although the status of cryptocurrency as an investment asset subject to zakat remains a separate matter of debate among contemporary jurists (Mohd Noh et al., 2025; Nisa et al., 2025). This uncertainty reveals an epistemological tension between the normativity of divine revelation and the continually evolving digital economy. Accordingly, an interpretive methodology capable of bridging the two is urgently needed.

Fazlur Rahman, through his Double Movement theory, offers a relevant hermeneutical framework (Nurdiansyah, 2025). Maulana et al. (2025) affirm that this approach operates through two dialectical stages. The first involves situating the Qur'an within its historical context in order to extract universal moral principles. The second involves re-contextualizing those principles within the contemporary social order. The Double Movement theory embodies the Qur'an as *salih li kulli zaman wa makan* — an approach that demonstrates the flexibility and elasticity of Islamic teachings without sacrificing orthodoxy (Nugroho et al., 2023). Furthermore, this theory has strong historical roots in the Qur'anic sciences, encompassing *asbab al-nuzul*, *makkiyah-madaniyah*, and *nasikh-mansukh*, rendering it far from an alien methodology within the Islamic scholarly tradition. In the case study of digital zakat, this methodology enables researchers to identify the *ratio legis* ('*illat*) of zakat's injunction and to apply it proportionally to digital instruments that could not have been envisioned at the time of revelation.

A number of prior studies have addressed the issue of digital zakat from various perspectives, yet with coverage that remains partial. Jalal & Che Abdullah (2024) examined the challenges of collecting zakat on digital assets in Malaysia and found an absence of standardized shariah criteria for digital instruments. Rahman et al. (2023) reviewed zakat on Bitcoin from a shariah perspective and concluded that new collective *ijtihad* is required. Several similar studies have also examined the intention to adopt blockchain for zakat management in Indonesia including the application of the UTAUT blockchain model but these remain limited to the behavioral dimension of technology adoption and do not engage deeply with the question of shariah legitimacy (Afifah et al., 2025; Juniati & Widiastuti, 2024; Zulfikri et al., 2023). Millatina et al. (2022) proposed blockchain-based zakat as a financial inclusion strategy for managing Indonesia's zakat potential, yet were absent in analyzing the Qur'anic-hadith normative framework

underlying it. Muneeza et al. (2023) discussed zakat payment from crypto assets using a comparative fiqh approach. Rohmaniyah (2022) examined digital zakat optimization through the strengthening of the zakat ecosystem in Indonesia, though the study remained descriptive-institutional in nature without engaging with hermeneutical foundations. Based on this mapping of prior findings, no study has yet systematically employed Fazlur Rahman's Double Movement methodology as an analytical tool for interpreting Qur'anic verses on zakat in addressing the question of shariah legitimacy for digital zakat.

The issue of digital zakat is not merely a matter of payment technology, but rather concerns the emergence of entirely new forms of wealth unknown at the time of revelation including electronic money, digital tokens, NFTs, crypto assets, smart contracts, and blockchain. These instruments are not explicitly mentioned in the Qur'an or hadith, rendering a purely textual approach insufficient to provide normative answers. This condition demands an interpretive method capable of connecting the moral ideals of Qur'anic zakat injunctions with the continually shifting landscape of the digital economy.

On the basis of the research gap identified above, this study introduces the novelty of integrating Fazlur Rahman's Double Movement theory as a Qur'anic hermeneutical framework to construct a normative argument for the legitimacy of digital zakat in Indonesia. In doing so, this study contributes not only to the development of interpretive theory within the field of Islamic economics, but also provides normative guidance that may be adopted by fatwa institutions and national zakat authorities in responding to the challenges of the digital age.

II. RESEARCH METHODOLOGY

This study is qualitative research employing a library research approach. This approach was selected given that the research focus is directed toward examining the shariah legitimacy of digital zakat through a normative analysis of Qur'anic verses on zakat, using the Double Movement theory developed by Fazlur Rahman. The study does not involve field data collection; instead, it draws upon written sources as the primary basis for analysis.

The research data sources consist of primary and secondary data. Primary data comprises Qur'anic verses related to zakat, supplemented by classical and contemporary exegetical works, including *Jami' al-Bayan* by al-Thabari, *Tafsir al-Qur'an al-'Azhim* by Ibn Kathir, *Tafsir al-Azhar* by Hamka, and *Tafsir al-Misbah* by M. Quraish Shihab.

Secondary data were drawn from journal articles, books, fatwas, and prior research addressing digital zakat, blockchain, crypto assets, Islamic fintech, and Fazlur Rahman's hermeneutical theory. Data collection was conducted through systematic documentation and literature searches. The collected data were subsequently classified according to the research themes, namely: Qur'anic verses on zakat, the historical context of revelation, the universal moral principles of zakat, and contemporary developments in digital payment instruments.

Data analysis was carried out by applying Fazlur Rahman's Double Movement theory. The first movement involved reconstructing the historical and socio-economic context in which the zakat verses were revealed, in order to identify the moral ideal (*al-maqṣad al-akhlāqī*) that constitutes the primary objective underlying zakat's injunction. The second movement involved re-contextualizing that moral ideal within the realities of the modern digital economy, including the use of e-wallets, digital payment platforms, digital tokens, and crypto assets as transactional instruments. Through these two stages, the study endeavors to assess the compatibility of digital zakat payment instruments with the foundational principles of Islamic law — particularly with respect to distributive justice, asset ownership, asset productivity, public welfare (*maṣlahah*), and the protection of wealth (*hiḥẓ al-māl*).

III. DISCUSSION

A. Historical Inventory of Zakat

In the Qur'an, three terms are most frequently employed to denote the lawful relinquishment of wealth, namely *al-zakāh*, *al-infāq*, and *al-ṣadaqah*. These three terms are semantically interrelated and together form a spectrum of wealth distribution concepts within Islam. Muhammad Fu'ad 'Abd al-Baqī documented that the word *zakat*, along with its various derivatives, appears 32 times in the Qur'an, with 28 of those occurrences paired alongside the command of prayer a pairing that underscores the intimate relationship between ritual observance and social responsibility. The word *infāq*, meanwhile, appears 77 times across its various derivations, while *ṣadaqah* is mentioned 154 times (Baqī, 1944). This terminological diversity indicates that the Qur'an constructs a comprehensive ethical system of wealth distribution, one that does not confine the obligation of sharing to *zakat* in its narrow, technical jurisprudential sense.

Nonetheless, according to Fazlur Rahman, the normative meaning of a verse cannot be grasped through linguistic analysis alone; it must be linked to the social realities that formed the backdrop of revelation (Rahmawati & Muhtolib, 2024). Accordingly, having identified the conceptual structure of zakat in the Qur'an, the next step within the First Movement is to reconstruct the socio-historical context of Arab society at the time the zakat verses were revealed. This reconstruction is essential for uncovering the social problems that the Qur'an sought to resolve, so that the moral ideal underlying zakat's prescription may be more fully understood.

Looking back to the seventh century CE, pre-Islamic Arab society subsisted within an economic structure sustained by three primary sectors: inter-regional caravan trade, oasis agriculture, and animal husbandry (Abdussalam et al., 2025). The geographical position of the Arabian Peninsula — particularly the Hijaz and Yemen regions, situated along international trade routes — allowed economic activity to develop at a considerable pace (Hajar, 2025). Yet this economic growth was not accompanied by an equitable distribution of wealth. The ownership of assets tended to be concentrated among tribal elites and major merchants, giving rise to an oligarchic and tribalistic social structure. Within such a system, power was determined more by the control of capital than by lineage, and society was stratified hierarchically into a capital-owning elite and a disadvantaged underclass with severely limited access to economic resources (Muqtada, 2018).

The Qur'an portrays the Quraysh tribe as exercising control over commercial capital while commanding two seasonal trade routes: southward toward the Persian Gulf during winter to procure spices, and northward toward the Levant (al-Shām) during summer to acquire agricultural produce to bring back to their arid homeland in the city of Mecca (Kemenag, 2022). Meanwhile, the vulnerable segments of society the *dhu'afā'* (the weak), *aytām* (orphans), and *masākīn* (the destitute) were systematically marginalized, while their natural instincts led them to recognize that the Prophet Muhammad was calling for social justice, equality, and human dignity grounded in the principle of *tawhid* (Muqtada, 2018). It is precisely this social disparity that gave rise to the revelation of the zakat verses, subsequently codified in classical jurisprudence into three specific categories: *zakat al-tijārah* (commercial zakat), *zakat al-zurū'* (agricultural zakat), and *zakat al-an'ām* (livestock zakat).

B. Reconstructing the Meaning of Zakat through Fazlur Rahman's Double Movement Perspective

The Double Movement approach developed by Fazlur Rahman rests on the premise that the Qur'an is a revelation that emerged within a specific historical context, yet contains moral principles that are universal in nature (Syukris, n.d.). Consequently, understanding the Qur'anic message cannot be accomplished through a purely textual reading of its verbal expressions alone; it must begin with a reconstruction of the historical conditions prevailing at the time of revelation, in order to uncover the moral ideal (*maqṣad akhlāqī*) that underlies a given legal injunction. Once that moral principle has been identified, the next step is to bring it forward into contemporary reality, so that the universal values of the Qur'an remain relevant in addressing new problems that were unknown at the time of revelation. For Fazlur Rahman, it is precisely this process that renders the Qur'an perpetually *ṣāliḥ li kulli zamān wa makān* enduringly valid across all times and places without reducing its reading to one that is merely literalistic (Rahmawati & Muhtolib, 2024).

In the context of this study, the First Movement is directed toward reconstructing the normative meaning of zakat through an engagement with the verses that constitute its primary jurisprudential foundation (D. R. Rahman & Kurniawan, 2025). This stage does not aim to catalogue every Qur'anic verse related to zakat; rather, it selects those verses that directly represent the normative architecture of zakat — encompassing the aspects of obligation, categories of dutiable wealth, the objectives of distribution, eligible recipient groups, and the ethical and spiritual dimensions of the institution. The selected verses are therefore not merely gathered thematically, but are positioned as a corpus of analysis from which the moral principles underlying zakat's prescription may be extracted.

On the basis of these considerations, this study identifies eight verses that substantively constitute the conceptual framework of zakat in the Qur'an. The classification constructed in this study does not represent a canonical categorization within the discipline of 'Ulūm al-Qur'ān; rather, it is the product of an analytical mapping based on the hermeneutical function of each verse within the process of moral ideal extraction according to the Double Movement approach. Each verse is accordingly positioned in terms of its contribution to constructing the foundational principles of zakat, which will subsequently be re-contextualized within the realities of the digital economy.

Table 1. Extraction of Moral Ideals from Qur'anic Zakat Verses Based on the Double Movement Approach

No.	Verse	Hermeneutical Function	Context of Revelation	Extracted Moral Ideal
1.	QS. At-Taubah [9]:103	Normative command of zakat	Consolidation of Madinese society and the strengthening of social solidarity	Zakat functions as <i>tazkiyah</i> (purification of the soul and wealth) and simultaneously as a Muslim's social responsibility.
2.	QS. Al-Baqarah [2]:267	Basis for expanding the objects of zakat	Command to spend from lawful earnings (<i>mā kasabtum</i>)	The objects of zakat are not confined to specific forms of wealth, but encompass all assets acquired through lawful and productive means.
3.	QS. Al-Hasyr [59]:7	Objective of wealth distribution	Critique of the concentration of wealth among elite groups	Wealth must circulate equitably and must not accumulate exclusively among particular groups.
4.	QS. At-Taubah [9]:60	Establishment of a distribution system	Regulation of zakat recipients within Islamic society	Zakat is an instrument of social protection that safeguards the rights of vulnerable groups through eight categories of eligible recipients (<i>mustahiq</i>).
5.	QS. Al-Mu'minin [23]:4	Ethical identity of the believer	Characteristics of the faithful	Compliance in fulfilling zakat is a manifestation of faith and moral responsibility toward society.
6.	QS. Al-Baqarah [2]:177	Social righteousness (<i>al-birr</i>)	A concept of virtue that transcends formal ritual	The ownership of wealth carries a social dimension, such that a portion of one's assets must be distributed to those in need.
7.	QS. Ar-Rum [30]:39	Critique of economic orientation	Comparison between <i>ribā</i> and zakat	Economically valuable growth is growth that generates <i>barakah</i> (blessing) through distribution, not through the accumulation of wealth.
8.	QS. Al-Bayyinah [98]:5	Integration of ritual and social worship	Affirmation of the principle of upright religion (<i>dīn al-qayyimah</i>)	Zakat is a pillar of religion that integrates the spiritual dimension with social responsibility.

Table 1 demonstrates that the Qur'anic verses on zakat do not stand as isolated legal provisions, but rather constitute a mutually reinforcing system of values. Some verses affirm zakat as a means of purifying the soul and wealth (*tazkiyah*); others emphasize the importance of wealth circulation so that it does not remain confined to particular groups; while still others reveal the breadth of zakat's objects through the use of the term *mā kasabtum*, which encompasses all forms of income acquired through lawful means. In addition, certain verses position zakat as a fundamental characteristic of the believer and as an instrument of social protection through the designation of eligible recipient groups (*mustahiq*). Taken together, these verses reveal that the Qur'an's primary orientation is not merely to regulate the mechanics of zakat payment, but to construct a

more just socio-economic order through the distribution of wealth, the purification of ownership, and the strengthening of social solidarity.

This reading acquires fuller meaning when situated within the socio-economic context of Arab society at the time of the Qur'an's revelation. Prior to the advent of Islam, the economic structure of Meccan society was dominated by a thriving commercial sector that simultaneously produced severe disparities in wealth distribution (Silva et al., 2025). Economic activity was largely controlled by the Quraysh elite, while the poor, orphans, widows, enslaved persons, and newcomers occupied positions of economic vulnerability. The practices of *ribā*, trade monopoly, wealth hoarding, and the absence of protection for the *mustad'afīn* (the oppressed) constituted serious social problems that received considerable attention in the Qur'an (Anwar et al., 2020). It was within this context that zakat was prescribed — not merely as a financial obligation, but as an instrument of social reconstruction aimed at transforming an inequitable economic structure into a more just system.

This historical context is reflected in the interpretations of classical exegetes. Muqātil ibn Sulaymān understood zakat as an obligation that purifies wealth while cultivating social concern for the vulnerable. Al-Ṭabarī explained that the command to expend a portion of one's wealth serves to cleanse the soul from miserliness and to establish social equilibrium through the distribution of wealth (Ath-Thabari, 2001). Similar interpretations were offered by Ibn Kathīr and al-Qurṭubī, who viewed zakat not merely as an act of individual obedience, but as a mechanism for protecting the rights of those in need within society (Katsir, 2005). Classical exegetes thus fundamentally understood zakat not only in its ritual dimension, but also as an instrument for the formation of a more just social order.

Toshihiko Izutsu's semantic approach further clarifies this structure of meaning. Through an analysis of the semantic field of the term zakat, it becomes apparent that the concept is consistently associated with terms such as *ṭahārah* (purification), *birr* (virtue), *infāq*, *ṣadaqah*, and *falāḥ* (prosperity), while standing in semantic opposition to concepts such as *bukhl* (miserliness), *kanz* (wealth hoarding), and *ribā*. These semantic relationships indicate that zakat is an ethical concept oriented toward the moral transformation of the individual and the reform of social structures simultaneously (Zainuddin, 2025). The meaning of zakat therefore cannot be narrowed to a mere obligation to expend a portion of one's wealth; it must be understood as a mechanism for building a just society through responsible wealth management.

This interpretation aligns with the thinking of Yūsuf al-Qarḏāwī, who affirms that the term *mā kasabtum* in QS. Al-Baqarah [2]:267 carries a general meaning that does not restrict the objects of zakat to forms of wealth known in the classical period (Qarḏāwī, 1999). In his view, every form of wealth acquired through lawful means, growing productively, and fulfilling the conditions of ownership carries the potential to become an object of zakat. What Islamic law preserves, therefore, is not the physical form of the asset, but the moral objective that underlies the zakat obligation itself (Hadiyanto, 2022).

On the basis of the First Movement as a whole, it may be concluded that the prescription of zakat is grounded in five universal moral principles. First, zakat functions as a means of *tazkiyah* the purification of the soul and wealth from miserliness and the tendency to accumulate resources excessively. Second, zakat constitutes a mechanism for the redistribution of wealth so that economic benefits do not circulate solely among particular groups. Third, the objects of zakat are not understood narrowly according to the physical form of the asset, but according to the productivity and economic value of the wealth in question. Fourth, zakat serves as an instrument for realizing social justice through the protection of vulnerable groups. Fifth, zakat strengthens social solidarity by positioning wealth ownership as a trust (*amānah*) that carries a dimension of public responsibility. These five moral principles constitute the foundation upon which the Second Movement will assess the legitimacy of zakat over various forms of wealth and transactional systems that have emerged within the digital economy.

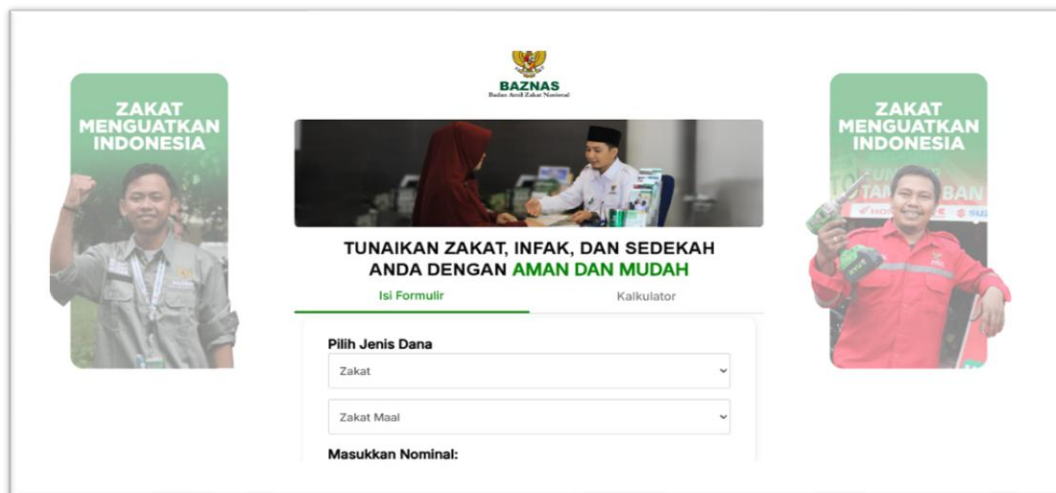
C. The Legitimacy of Digital Zakat through Fazlur Rahman's Double Movement Perspective

The Second Movement in the Double Movement theory aims to actualize the universal moral principles derived from historical analysis within a social reality that differs from the context of revelation (F. Rahman, 1982). According to Fazlur Rahman, this process is not merely a matter of transposing legal rulings from the past into the present through analogy (*qiyās*); rather, it involves a dialogue between the normative values of the Qur'an and the development of society, so that Islamic law remains capable of addressing problems that continually evolve (Irfan et al., 2025). The primary focus of the Second Movement therefore lies not in the physical form of the legal object, but in the continuity of the moral objectives that the shariah seeks to realize.

In the context of zakat, the First Movement demonstrates that the Qur'an does not confine the zakat obligation to specific categories of wealth known to seventh-century

Arab society. On the contrary, the Qur'an affirms a more foundational principle through the use of the term *mā kasabtum* in QS. Al-Baqarah [2]:267, which encompasses all forms of wealth acquired through lawful means. Consequently, changes in the form of wealth arising from technological development do not in themselves nullify the zakat obligation, so long as its economic characteristics remain consistent with the principles underlying zakat's prescription.

The digital economy reveals that the concepts of asset ownership and productivity have undergone highly significant transformation — one that is no longer merely conceptual, but has been implemented by various zakat management institutions across Indonesia. One prominent example is the digital zakat payment service developed by the National Zakat Agency (*Badan Amil Zakat Nasional*, BAZNAS). Through its online payment platform, BAZNAS provides a range of zakat, infaq, and sadaqah payment options integrated with diverse digital financial services, including QRIS, GoPay, OVO, DANA, ShopeePay, LinkAja, Jenius Pay, as well as mobile banking and virtual account services (Figure 1. *BAZNAS Online Zakat Payment Platform*). The system is further equipped with features for selecting zakat types, a zakat calculator, and electronic transaction records, enabling *muzaki* to fulfill their obligations without the need to visit a zakat service office in person. The emergence of this platform illustrates that digitalization has transformed the mechanism of zakat payment from face-to-face transactions toward an electronic payment system that is faster, better documented, and



more accessible to the general public.

Figure 1. BAZNAS Online Zakat Payment Platform

The presence of these various digital payment channels indicates that the change that has taken place does not concern the substance of zakat, but rather the medium

through which the obligation is fulfilled. From the perspective of the Double Movement, a change in the payment medium does not alter the moral principles of zakat extracted through the First Movement. What changes is solely the transactional instrument, while the objectives of zakat — as a means of *tazkiyah*, wealth redistribution, social justice, and the strengthening of solidarity — remain fully preserved. Accordingly, digital technological development is not understood as a challenge to shariah, but as a new space for actualizing the universal values of the Qur'an within the contemporary economic system.

The change in form therefore does not constitute grounds for rejecting the existence of zakat on digital assets. The primary consideration is whether a given asset fulfills the characteristics that form the basis of the zakat obligation. Drawing on a synthesis of the views of Yūsuf al-Qarḍāwī, Wahbah al-Zuḥaylī (Az-Zuhaili, 2013), Ibn Rushd, and contemporary jurisprudential literature, several core characteristics may serve as parameters: complete ownership (*milk al-tāmm*), growth potential (*al-namā'*), attainment of the minimum threshold of wealth (*niṣāb*), and the holding of ownership for the requisite period (*ḥawl*) in categories of wealth where this condition applies. These four characteristics are not understood as the objectives of shariah themselves, but as jurisprudential indicators for verifying that a given form of wealth possesses sufficient economic value to be subject to zakat.

When these parameters are applied to the digital economy, the legitimacy of zakat is no longer contingent upon whether the asset takes a physical or digital form (Prasetyo et al., 2025b). Income earned through digital platforms, balances held in electronic wallets, crypto assets, digital tokens, and other forms of digital wealth may in principle be positioned as objects of zakat, provided they fulfill the characteristics of lawful ownership, possess clear economic value, grow productively, and reach the minimum threshold of zakat liability. What undergoes transformation, therefore, is not the principle of zakat itself, but the forms of wealth to which that principle is applied.

This approach simultaneously highlights a fundamental distinction between the Double Movement and the analogical method (*qiyās*) commonly employed in classical jurisprudence. *Qiyās* generally seeks to identify a shared '*illah*' (ratio legis) between a new case and one for which a legal ruling already exists (Maimun, 2022). The Double Movement, by contrast, operates at a more foundational level: it first extracts the moral objective underlying a given legal ruling, then assesses whether that objective can still be realized within a different social context. The legitimacy of digital zakat in this study is

therefore not constructed merely through analogy between gold and cryptocurrency, or between conventional trade and digital commerce, but through an assessment of whether these forms of digital wealth continue to realize the principles of wealth purification, equitable distribution, social justice, and the responsibility of ownership that constitute the primary objectives of zakat's prescription.

The Second Movement thus yields a reinterpretation: digital zakat does not represent a form of legal innovation that severs its relationship with the classical jurisprudential tradition, but rather an actualization of the Qur'an's universal principles in response to modern economic development. So long as a digital asset fulfills the characteristics of lawful ownership, possesses economic value, grows productively, and is capable of fulfilling zakat's social function, its existence may be regarded as consonant with the moral ideal identified through the First Movement. The transformation of wealth from conventional to digital assets therefore does not alter the essence of zakat as an instrument of wealth purification, wealth redistribution, social justice, and human solidarity.

D. Digital Zakat through the Lens of *Maqāṣid al-Sharī'ah*

The results of contextualizing the Qur'anic zakat verses within the realities of the digital era must be tested against the framework of *maqāṣid al-sharī'ah* in order to ensure that the expansion of both zakat's objects and its payment media remains within the bounds of shariah's objectives. According to the *maqāṣid* perspective, the validity of a practice is not determined solely by its outward form, but by its capacity to realize the *maṣlaḥah* (public welfare) that constitutes the objective of Islamic law (Fauzan & Imawan, 2023). The central question in digital zakat is therefore not whether payment is made in cash or through a digital medium, but whether the mechanism in question is capable of realizing the primary objectives of zakat's prescription as intended by the Qur'an.

Yūsuf al-Qarḍāwī identifies three fundamental objectives of zakat: *tazkiyah al-nafs* (purification of the soul), *ta'āwun ijtimā'ī* (social solidarity), and *tawāzun iqtisādī* (economic equilibrium) (Qarḍāwī, 1999). These three objectives demonstrate that zakat functions not only as an act of individual worship, but also as an instrument of social and economic development for the Muslim community. In alignment with this view, al-Syātibī affirms that all processes of *ijtihād* must ultimately lead to the realization of human welfare through the preservation of the five primary objectives of shariah (*al-kulliyāt al-khams*): *ḥifẓ al-dīn* (preservation of religion), *ḥifẓ al-nafs* (preservation of

life), *ḥifẓ al-'aql* (preservation of intellect), *ḥifẓ al-nasl* (preservation of lineage), and *ḥifẓ al-māl* (preservation of wealth) (Asy-Syatibi, 2004; Mohammed Noor et al., 2023). On the basis of this framework, the reinterpretation of digital zakat may be assessed for its relevance to the totality of shariah's objectives.

With regard to *ḥifẓ al-dīn*, the recognition of zakat on digital wealth and income ensures that religious obligations remain present within the development of the modern economy (Rosidah et al., 2025). Changes in the form of wealth arising from technological advancement do not eliminate the zakat obligation; rather, they demand legal formulations capable of sustaining the implementation of Islamic teachings amid social change. Digital zakat thus functions to ensure that technology-based economic activity remains embedded within a framework of religious values.

From the perspective of *ḥifẓ al-nafs*, digital zakat has the potential to expand the social benefits of zakat through collection and distribution systems that are faster and capable of reaching a broader segment of those in need (Rokhim et al., 2026). The ease of transaction and the expansion of financial service access enable zakat funds to be channeled more effectively to *mustahiq*, allowing the objective of protecting life and societal welfare to be realized more optimally.

Furthermore, *ḥifẓ al-'aql* is reflected in zakat's function as an instrument of moral and spiritual formation. The obligation to expend a portion of one's wealth cultivates an awareness that wealth is not merely a means of personal accumulation, but carries a social dimension that must be fulfilled. In a digital era characterized by high capital mobility and ease of investment, zakat functions to preserve the ethical orientation of wealth-holders, guarding against speculative and consumptive behavior as well as the tendency toward excessive wealth accumulation (Mohammed Noor et al., 2023).

With respect to *ḥifẓ al-nasl*, the redistribution of wealth through zakat contributes to the creation of a more balanced socio-economic condition. Zakat funds channeled to vulnerable groups can support the fulfillment of basic needs, education, and family welfare, thereby producing long-term benefits for the sustainability of future generations (Bianda, 2025). Zakat's function is therefore not merely consumptive in nature, but also carries a dimension of sustainable social development.

Ḥifẓ al-māl, meanwhile, represents the most directly relevant dimension in the discussion of digital zakat. As affirmed in QS. Al-Ḥashr [59]:7, one of the objectives of wealth distribution is to prevent it from circulating solely among particular groups. This principle remains fully relevant in the digital era, marked as it is by the emergence of

new forms of wealth and the concentration of assets among select groups. Through the mechanism of zakat, a portion of such wealth is redirected to those in need, thereby sustaining the function of distribution and economic equilibrium (Rosyidi, 2012; Umar et al., 2025).

This maqāṣid-based validation becomes all the more important when applied to the various digital-era instruments currently in development. In the case of e-wallets and digital payment platforms, the dimension of maṣlaḥah is evident in the ease of access, transactional efficiency (Kasri & Yuniar, 2021), and the expansion of public participation in fulfilling zakat obligations (Noviani et al., 2025). These instruments essentially function solely as media for transferring value and do not alter the substance of the zakat obligation (Al Athar & Al Arif, 2021). Accordingly, so long as lawful ownership of the wealth can be demonstrated and zakat funds are duly channeled to mustahiq, the use of digital wallets and electronic payment platforms is consistent with zakat's objective of facilitating ease and promoting maṣlaḥah.

Digital tokens and crypto assets, by contrast, require more in-depth analysis, as they function not only as transactional media but also as new forms of wealth with characteristics distinct from conventional assets (Rosele et al., 2022). From the perspective of the Double Movement theory, the question posed is not whether cryptocurrency was known at the time of revelation, but whether the characteristics of such assets fulfill the moral ideal that forms the basis of zakat's prescription. The findings of the First Movement demonstrate that the Qur'an employs the term mā kasabtum (QS. Al-Baqarah [2]:267) in a general sense that does not restrict the objects of zakat to specific forms of wealth. The moral ideal that may be drawn from this verse is the obligation of distribution over wealth acquired through lawful means and possessing economic value.

Digital assets that possess economic value, are held under lawful ownership (milk al-tāmm), are productive in nature (namā'), and reach the minimum threshold (niṣāb) may be positioned as a category of wealth carrying zakat potential (Nathania et al., 2025). The focus of analysis therefore no longer rests on whether an asset is physical or digital in form, but on whether the shariah principles underlying the zakat obligation have been fulfilled. This approach simultaneously demonstrates that technological development does not alter the objectives of zakat, but merely introduces new forms of wealth that must be interpreted through the universal principles of the Qur'an (Cahyani et al., 2022).

Viewed from the perspective of *ḥifẓ al-māl*, the imposition of zakat on digital assets also serves a strategic function in preventing the concentration of wealth among particular groups. The phenomenon of capital accumulation through digital assets including cryptocurrency and various blockchain-based instruments demonstrates that the digital era is capable of generating high levels of inequality despite espousing principles of decentralization (Muneeza et al., 2023; Sai et al., 2021), much as occurred within the economic structures of earlier societies. Zakat therefore functions as a redistributive mechanism that ensures wealth continues to circulate beyond the sphere of capital owners alone.

In addition, digital zakat also reflects the principle of *jalb al-maṣāliḥ wa dar' al-mafāsid* — the promotion of benefit and the prevention of harm (Asy-Syatibi, 2004). The use of digital technology enables zakat collection to be conducted more easily, transparently, and accountably. Electronic record-keeping systems contribute to greater administrative precision and strengthen public trust in zakat management institutions (Akbarillah, 2025). So long as the mechanisms employed are free from elements of *gharar* (uncertainty), deception, and practices contrary to shariah principles (Rosele et al., 2022), the use of digital technology may be regarded as a means of supporting the more effective realization of zakat's objectives.

IV. CONCLUSION

This study concludes that zakat payment through digital means is, in principle, shariah-legitimate, provided that the substantive requirements of zakat as established in the Qur'an and Islamic law are duly fulfilled. Through Fazlur Rahman's Double Movement approach, it was found that the Qur'anic verses on zakat do not emphasize the physical form of the payment medium; rather, they affirm a moral ideal encompassing the just distribution of wealth, the purification of property and the soul, social solidarity, and the optimization of public welfare (*maslahah*). In the first movement, a reconstruction of the historical context demonstrates that the objects and mechanisms of zakat recognized at the time of revelation were representative of the prevailing economic instruments of that era. The second movement, meanwhile, reveals that developments in digital payment instruments such as e-wallets, electronic transfers, and digital financial platforms may be positioned as contemporary media that are consistent with the objectives of zakat's injunction, provided they are capable of ensuring lawful ownership (*milk tāmm*), the

measurability of asset value, transactional security, and the effective disbursement of funds to eligible recipients (*mustahiq*). This study carries implications for strengthening the normative foundations available to zakat management institutions in developing a more inclusive, efficient, and accountable digital zakat ecosystem. Nonetheless, this research is limited to a normative-hermeneutical inquiry and has therefore not measured the effectiveness of digital zakat implementation at the level of practice. Accordingly, future research is recommended to integrate empirical approaches in order to examine muzaki compliance rates, collection effectiveness, and the socio-economic impact of digital zakat within the context of contemporary Muslim society.

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