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Transformation of Zakat Management in the Digital Era: A Maqasid al-Shariah Framework for the Accountability of Amil Zakat Institutions

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Abstract

Digital transformation has changed zakat collection and management, but its implementation also creates challenges in transparency, trust, digital literacy, data security, human resources, and governance. This study analyzes the transformation of zakat management in the digital era and proposes a reconstruction of accountability for Zakat Management Organizations (OPZ) based on *Maqasid al-Shariah*. This research employs a descriptive qualitative method through a thematic literature review. Sources were identified via academic search engines (Google Scholar, Garuda, at all) and official institutional reports, using keywords related to zakat digitalization, Zakat Management Organization and Maqasid al-Shariah. The literature is then thematically synthesized and interpreted to build a conceptual framework. The results show that digitalization can improve efficiency, transparency, ease of payment, collection reach, and the accuracy of zakat management. However, these benefits require strong governance and accountability reforms. Synthesized from the literature and grounded in Maqasid al-Shariah, the proposed model includes five dimensions, namely technology and information systems, transparency and accountability, trust and credibility, human resources, and multi-channel distribution channels. Thus, digital accountability must align with Maqasid al-Shariah so that technology supports asset protection, welfare, justice, distribution accuracy, and inclusivity. This research emphasizes that the digitalization of zakat is not only a technological transformation,

	but also a transformation of governance and accountability to strengthen public trust and optimize zakat as an instrument of social welfare.
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INTRODUCTION

Technological developments have changed how society interacts and transacts, including how Islamic philanthropic activities are implemented. Changes in public behavior encourage philanthropic institutions to adapt to technological advances to improve the relevance and quality of services according to the needs of the community (Kharima *et al.*, 2021). Philanthropic institutions have alternatives to expand their reach and facilitate fundraising by utilizing digital apps, websites, and channels. Technological developments encourage zakat institutions to use various digital platforms, including e-commerce, to collect and distribute zakat, infaq, and alms. Digital fundraising is an adaptive form that makes it easier for the community to donate and helps zakat institutions manage funds more effectively. (Rahmadana dan Effendi, 2024).

In Indonesia's zakat management framework, digitalization is a prerequisite for providing fast, efficient, and transparent services. Information technology has improved public services and administrative efficiency through digital services such as electronic payments and *e-government* (Tamara *et al.*, 2023). In the financial sector, technological growth also supports various activities such as transactions, risk management, data analysis, and digital banking services. In line with this development, digitalization in zakat management is becoming increasingly relevant to optimize zakat's potential to improve people's welfare (RI, 2025). Therefore, digital technology has changed zakat collection mechanisms, making the process more aligned with the needs and habits of people in the digital era (Makarim dan Hamzah, 2024).

Indonesia has great potential related to zakat receipts. However, challenges remain in building muzakki awareness and trust. This makes zakat collection unable to reach its maximum potential (Widiastuti *et al.*, 2022). This gap is evident between the number of people obliged to pay zakat and the amount collected. One reason is low public awareness of distributing zakat through official institutions. (Vr *et al.*, 2024). Another condition is that some muzakki are still used to distributing zakat directly to mustahik, so the potential for collecting zakat through zakat institutions has not been maximized. In terms of management, the issue of efficiency and transparency is also still a challenge in increasing public trust (Musana, 2023). The large potential of national zakat, which reaches around IDR 327 trillion, while the realization of its collection is around IDR 41 trillion, further confirms the existence of gaps that need to be overcome through strengthening governance and public trust (Wiryono, 2025).

As an instrument of Islamic philanthropy, zakat funds not only assist those in need but also help improve welfare. By 2025, zakat funds will have helped 302,994 people get out of poverty and contributed 5.84% to national poverty alleviation efforts (RI, 2026; Rifandi, 2026). The amount of zakat fund benefits for the community is not in line with the optimal collection process. Collecting zakat through digital zakat brings challenges in maintaining accountability, transparency, and compliance with sharia principles. Not optimal management in terms of accountability, transparency, and compliance with sharia principles can affect the level of public trust in distributing zakat through digital services(Ambarsari *et al.*, 2020; Hikmaningsih

dan Pramuka, 2020; Wijayati, 2021; Hazhin dan Sunur, 2025). This condition is reflected in the decrease in the number of muzaki in 2025. Specifically, body muzaki decreased by 40.3% from 296,620 to 176,915, while individual muzaki decreased by 8.4% (Hazhin dan Sunur, 2025).

Digital transformation in zakat management still faces a digital literacy gap. Some muzakki and mustahik, especially elderly groups and people in rural areas, still have limitations in understanding and using digital-based zakat services (Oktaviani, 2025). For some elderly groups, digital zakat payments still feel unfamiliar. Limited experience with technology, a preference for direct payment, and concerns about transaction security make them more comfortable using conventional methods. However, in contrast, the millennial generation tends to be more open to digital zakat payments. The habit of using technology, trust in services, and ease of use are some of the factors that encourage Generation Z to choose digital payment methods (Athar dan Arif, 2021). Rural communities face limitations in digital infrastructure, internet access, devices, and digital literacy that hinder the use of digital zakat platforms (Norvadewi *et al.*, 2021). This condition also affects zakat payment preferences. Muzakki in urban areas and millennials are generally more interested in digital methods, while people in rural areas are still more likely to opt for direct payments or a combination of both.

Given these conditions, digital transformation in zakat management is not simply a transition from a manual system to a digital one. This transformation must be followed by strengthening and reconstructing the accountability of amil zakat institutions to meet demands for transparency, build trust, increase efficiency, expand inclusivity, and maintain compliance with sharia principles. While previous studies have extensively discussed digital zakat and blockchain technology (Luntajo dan Hasan, 2023; Nazeri *et al.*, 2023), they predominantly focus on technical efficiency and conventional financial transparency. What remains unresolved is the integration of spiritual accountability into digital operations. Because zakat requires a dual accountability (to the public and to Allah), secular governance models are insufficient. Therefore, an accountability framework explicitly grounded in Maqasid al-Shariah is necessary to ensure that digitalization upholds the principles of justice and wealth protection (hifz al-mal), rather than merely serving as a transactional tool.

Therefore, the researcher aims to explain the transformation of zakat digitalization by reconstructing the accountability of zakat institutions. The research entitled "Transformation of Zakat Management in the Digital Era: A Maqasid al-Shariah Framework for the Accountability of Amil Zakat Institutions" is important to examine how the accountability of amil zakat institutions needs to be rebuilt to face digital changes. Technological transformation is expected not only to make collecting and managing zakat more convenient, but also to strengthen public trust and optimize zakat's role as an instrument of social welfare.

RESEARCH METHOD

This study uses a qualitative, descriptive approach through a literature review to analyze the transformation of zakat management in the digital era and its implications for the accountability of Amil Zakat Institutions (LAZ). This approach aims to provide an in-depth

understanding of the digitization of zakat management, its impact on transparency and accountability, implementation challenges, and the need to reconstruct accountability based on sharia principles. The data were obtained through a qualitative thematic literature review. The literature was identified by searching academic search engines (Google Scholar, Garuda Portal, at all) and official websites of zakat institutions (BAZNAS/LAZ). The search strategy utilized a combination of keywords: *digital zakat, zakat digitalization, zakat accountability, Maqasid al-Shariah,* and *Islamic philanthropy*.

Rather than employing a Systematic Literature Review (SLR) protocol with strict numerical inclusion, this study selected the literature based on its thematic relevance and conceptual depth. The sources include peer-reviewed scientific journals, books, research reports, BAZNAS/LAZ reports, and government documents published primarily within the last five years. This approach allows the researchers to capture a comprehensive overview of the ongoing discourse on digital zakat management.

The data analysis technique utilized thematic synthesis. The process involved extracting key findings from the literature, grouping the information by recurring themes (digitalization challenges, accountability, and sharia compliance), and interpreting them. To develop the proposed accountability model, the researcher synthesized the recurring thematic patterns found across the literature. These themes were then deductively mapped against the principles of Maqasid al-Shariah, resulting in the five operational dimensions and components that form the final conceptual model (see Figure 1 and Figure 2)

RESULT AND DISCUSSION

Zakat management in Indonesia operates under a robust legal foundation, primarily Law Number 23 of 2011 and Government Regulation Number 14 of 2014. These mandate professional, transparent, and trustworthy management. Currently, Indonesia has 748 zakat managers: 1 BAZNAS, 34 Provincial BAZNAS, 508 Regency/City BAZNAS, 56 National LAZ, 44 Provincial LAZ, and 105 Regency/City LAZ (Hanum *et al.*, 2026). While this legal framework provides a strong foundation, the massive and fragmented scale of these institutions implies a significant challenge for digital accountability. Standardizing digital platforms (such as SIMBA) and ensuring real-time financial transparency across 748 different entities with varying resources is highly complex. From the perspective of Islamic governance, this fragmentation means that the implementation of Good Amil Governance cannot be uniform. Consequently, a digital accountability framework must be flexible enough to accommodate institutional disparities while strictly maintaining Sharia compliance and protecting public funds (hifz al-mal).

Digitalization has transformed zakat collection in Indonesia, with institutions like BAZNAS utilizing websites, Android applications, social media, crowdfunding, and artificial intelligence-based services to facilitate payments (Urfiyya dan Sulastiningsih, 2021; Saputri *et al.*, 2022; Sofiyawati dan Halimah, 2022). While these platforms successfully encourage people

to pay zakat more easily and practically, this technological shift implies a fundamental change in the nature of amil accountability. Amil institutions are no longer merely managing physical cash; they are now entrusted with managing digital data, user privacy, and third-party platform integrations. From the perspective of Islamic governance, the reliance on digital platforms requires amil to ensure that the entire digital ecosystem—from the payment gateway to the data server—is free from elements of gharar (uncertainty) and guarantees the security of muzakki's assets (hifz al-mal). Therefore, digitalization demands that amil institutions expand their accountability beyond financial reporting to include digital ethical compliance and data security.

Digital Infrastructure for Zakat Management in Indonesia

While initiatives to develop digital zakat guidelines by the Ministry of Religious Affairs and the Indonesian Zakat Forum (FOZI) are ongoing, the implementation of digital infrastructure still faces significant hurdles. These include limited budget support, unclear digital regulations, and risks to data security (Widiastuti *et al.*, 2022; Insani *et al.*, 2024). However, from an Islamic accountability perspective, these infrastructural and regulatory deficiencies are not merely technical or operational obstacles; they pose a direct threat to the institution's amanah (trust). For instance, weak data security and the risk of fund misuse imply a failure to protect the muzakki's assets (hifz al-mal). Similarly, the lack of clear legal procedures for digital operations creates an accountability vacuum. Consequently, without robust infrastructure and clear regulations, amil institutions cannot fully guarantee Sharia compliance in their digital services. This suggests that building digital infrastructure must be prioritized not just for administrative efficiency, but as a fundamental prerequisite for fulfilling their theological and social accountability.

Digital transformation has changed zakat management in Indonesia, with BAZNAS actively utilizing data analysis and computing capacity to expand access through collaborations with various digital platforms such as e-commerce, e-dompet, crowdfunding, and online transportation services (Zubaidah dan Afifah, 2020; Mubarak et al., 2022). This expansion of digital channels implies a shift from a closed to a multi-stakeholder accountability model. When amil institutions integrate with third-party platforms, they are no longer solely responsible for the transaction process; they share this responsibility with their digital partners. From an Islamic governance perspective, this collaboration requires a stringent vetting process to ensure that the partner platforms also adhere to Sharia ethical standards, particularly concerning data privacy and the elimination of riba in their payment gateways. Therefore, adequate infrastructure and strategic partnerships are not merely about improving operational performance; they are critical for extending the boundaries of amanah (trust). It requires amil institutions to govern the entire digital supply chain, ensuring that the protection of muzakki's assets (hifz al-mal) is maintained from the moment of payment to the final distribution.

The digital infrastructure among zakat institutions in Indonesia varies significantly in scale and approach (see Table 1). At the national level, BAZNAS utilizes the BAZNAS Management Information System (SIMBA) to centralize data management, monitor distribution, and facilitate payments (Masruroh *et al.*, 2023). Conversely, private institutions like Dompet Dhuafa have adopted a multi-channel strategy by integrating with commercial e-commerce platforms, such as Tokopedia, to capture digital zakat fitrah (Fachmi dan Fatwa, 2023; Ramadania dan Shauki, 2023).

Table 1. Comparison of Digital Zakat Platforms and Infrastructure in Indonesia

Zakat Institution	Primary Digital System/Platform	Infrastructure Characteristics	Accountability Focus
BAZNAS (National Level)	SIMBA (Sistem Informasi Manajemen BAZNAS)	Centralized national data management, integrated payment gateways, real-time distribution monitoring.	Institutional transparency, public trust, standardized Sharia compliance.
Dompet Dhuafa (National LAZ)	E-commerce partnerships (Tokopedia), financial institution integrations.	Multi-channel access, external platform integration, automated *zakat fitrah* services.	Expanding collection reach, ease of payment, maintaining digital transaction security.
Other LAZ / Regional OPZ	Websites, mobile apps, QRIS, local crowdfunding.	Varying scales, often dependent on third-party payment providers, limited internal data analysis.	Basic digital transparency, operational efficiency, institutional credibility.

Source: Author's synthesis of literature and institutional reports (2026).

The contrast presented in Table 1 implies a critical challenge for Islamic governance. While BAZNAS's SIMBA represents an attempt at centralized, state-led digital accountability, the reliance of LAZ on external commercial platforms (like e-commerce and fintech) introduces a multi-stakeholder accountability model. From a Maqasid al-Shariah perspective, while these partnerships expand the collection reach (benefiting the general welfare), they also require careful governance to ensure that data privacy and transaction integrity are not compromised by commercial interests. Therefore, the disparity in digital infrastructure means that a 'one-size-fits-all' regulatory approach is inadequate. The accountability framework must be adaptive, ensuring that both centralized (SIMBA) and decentralized (e-commerce partnerships) platforms adhere to the highest ethical standards of amanah (trust) and hifz al-mal (wealth protection).

Based on the comparison in Table 1, it is evident that no single infrastructure model is entirely flawless. The centralized infrastructure (e.g., SIMBA) offers a major strength in establishing standardized data and facilitating state-level supervision. However, its weakness lies in its rigidity, high implementation costs, and the significant digital competency required from regional amil staff. Conversely, the decentralized partnership model (e.g., LAZ collaborating with e-commerce) provides high agility and expands collection reach. Yet, this model is vulnerable to data fragmentation and potential inconsistencies in Sharia compliance across different commercial platforms.

Therefore, the best model for digital zakat accountability is a hybrid collaborative governance model. This approach requires the government and BAZNAS to provide the core, secure digital infrastructure (as a public good), while LAZ are encouraged to innovate and partner with commercial platforms under strict regulatory oversight. By applying the principles of *Good Amil Governance*, this hybrid model ensures that technological innovation simplifies zakat management and optimizes its potential for poverty alleviation without sacrificing institutional accountability. From a Maqasid perspective, this collaborative model ensures that the protection of muzakki's data (*hifz al-mal*) is maintained centrally, while the distribution of benefits (*maslahah*) can be expanded rapidly through various digital channels.

The Impact of Digitization of Zakat Management on Accountability

Digitizing zakat management offers significant potential to enhance transparency and accountability. However, digitalization is not a panacea; it is merely a tool that can only strengthen accountability under specific conditions. First, digitalization requires institutional willingness to be transparent. Publishing financial reports on a website or utilizing blockchain technology will only increase public trust if the institution commits to an open-data policy and is willing to be scrutinized by the public (Nazeri *et al.*, 2023). Second, it depends on data integrity and system security. If the digital platform is vulnerable to cyber-attacks or internal manipulation, it will erode trust rather than build it. The system must guarantee the immutability of transaction records. Third, it requires the active digital literacy of stakeholders. Providing a monitoring dashboard or an application is insufficient if the muzakki and the general public do not understand how to access or interpret the data (Insani *et al.*, 2024).

Therefore, digitalization provides space for muzakki to monitor zakat management only when these conditions are met. The increase in institutions participating in the National Zakat Index (IZN) to 426 in 2025 indicates a growing awareness of this need (RI, 2026). From an Islamic governance perspective, fulfilling these conditions is a manifestation of amanah (trust). It ensures that technology does not become a tool for hiding mismanagement behind complex algorithms, but rather serves to protect the assets of the ummah (hifz al-mal) and promotes social justice.

Zakat management in Indonesia is heavily regulated by Law Number 23 of 2011 and BAZNAS' internal accounting standards, which mandate transparent and accountable financial reporting. However, a regulatory framework alone is insufficient if its implementation still

faces weaknesses and reporting delays (Insani *et al.*, 2024). Digitalization fundamentally transforms this regulatory compliance. Instead of relying on static, annual financial reports, digital technology enables real-time financial tracking and automated reporting (Nazeri *et al.*, 2023). From the perspective of Islamic governance, this shift is not merely an administrative upgrade; it represents a modern application of the principle of Hisbah (ethical oversight). By providing stakeholders with timely, accurate, and easily accessible information, digitalization minimizes the risk of gharar (uncertainty) in fund management. Consequently, real-time digital transparency serves as a crucial mechanism to protect the rights of the mustahik (hifz al-nafs) and ensures that the distribution of wealth fulfills its socio-economic objectives.

Challenges in Implementing Digitization of Zakat Management

Digitizing zakat requires not only technology but also organizational readiness and human resources. Implementing it requires system integration, adjusted work processes, and coordination between institutions. The involvement of amil, muzakki, mustahik, and regulators is also important to support its success. Therefore, some of the challenges of digitizing zakat need to be considered.

It is important to note that the technological solutions proposed in this study are not merely adopted from general corporate practices, but are specifically tailored to the operational and Sharia context of zakat management. For instance, while blockchain is often associated with public cryptocurrencies, its application in zakat should utilize permissioned blockchains with Proof of Authority (PoA) or Proof of Stake (PoS) mechanisms. This is highly feasible for zakat because amil institutions are trusted, identifiable entities (not anonymous miners). PoA/PoS provides high-speed, low-cost transactions, which aligns with hifz al-mal (efficient wealth management). Furthermore, frameworks like NIST-CSF (Cybersecurity Framework) and ISAC (Information Sharing and Analysis Center) are highly relevant because they provide structured, standardized mechanisms to protect muzakki data and financial transactions. In the context of Maqasid, implementing these frameworks is a modern manifestation of amanah (trust) and the protection of assets (hifz al-mal).

Table 2. Challenges and Proposed Solutions for Digital Zakat Management

Challenge Category	Evidence from Literature (Previous Studies)	Implications for Zakat Accountability (Authors' Analysis)	Proposed Solutions (Authors' Recommendations)
Regulations and Policies	Law No. 23/2011 does not specifically address digital platforms, creating legal uncertainty (Zetira dan Fatwa, 2021; Saputri *et al.*, 2022).	Creates an accountability vacuum. Without specific rules, digital operations risk violating Sharia compliance and introduce *gharar*	Formulate adaptive, specific digital zakat regulations (e.g., adopting Bank Indonesia's Cyber Security Sharing Platform) to govern

		(uncertainty) into transactions.	data protection and digital transactions.
Coordination and Supervision	Lack of a dedicated authority responsible for monitoring digital zakat transactions (Saputri *et al.*, 2022).	Fragmented oversight leads to weak enforcement of accountability, increasing the risk of fund misuse and unmitigated cyber threats.	Establish a specialized digital zakat supervision unit integrated with BSSN (National Cyber Agency) to conduct routine audits and handle data incidents.
Technology Infrastructure	Uneven digital infrastructure in remote and 3T areas hinders the application of advanced technologies (Insani *et al.*, 2024; Wilson *et al.*, 2024).	Excluding rural populations violates the Maqasid principle of social justice (*al-'adl*) and inclusivity.	Develop lightweight platforms; utilize USSD-based services for offline areas; and collaborate with local cooperatives as digital payment points.
Technical Implementation	Blockchain scalability issues and vulnerability to cyber threats (Masin *et al.*, 2022; Wilson *et al.*, 2024).	Unstable or insecure systems jeopardize public trust and fail to protect the assets of the ummah (*hifz al-mal*).	Implement permissioned blockchains using Proof of Authority (PoA)/Proof of Stake (PoS) for high-speed, low-cost transactions (suitable for identifiable amil entities). Adopt Layer-2 solutions for scalability.
Digital Literacy	Low digital and zakat fiqh literacy among elderly and rural communities (Zetira dan Fatwa, 2021; Kamal *et al.*, 2024).	Muzakki and mustahik cannot actively participate in or monitor digital zakat, reducing the effectiveness of public accountability.	Conduct targeted digital and religious education via mosques, Islamic boarding schools, and social media; implement gamification to

			increase user engagement.
Human Resources (SDM)	Amil competence in technology is a critical barrier to digital transformation (Qolbi *et al.*, 2022; Saputri *et al.*, 2022).	Inadequate amil capacity leads to operational errors, failure to maintain system integrity, and inability to fulfill the *amanah* (trust).	Continuous training in digital tech, data management, and cybersecurity. Collaborate with universities and professional institutions to build a cybersecurity culture.
Data Security	Risk of data manipulation, fraud, and weak transaction accountability (Insani *et al.*, 2024; Wilson *et al.*, 2024).	Data breaches destroy public trust and violate the protection of wealth (*hifz al-mal*).	Implement the NIST Cybersecurity Framework (NIST-CSF) and ISAC (Information Sharing and Analysis Center) tailored to the Indonesian context for systematic risk management.
Social and Cultural	Zakat is often perceived merely as a ritual obligation, leading to low public awareness of official institutions (Zetira dan Fatwa, 2021; Hasan dan Thomas, 2024).	Limits the optimization of zakat funds for broader social welfare (*maslahah*).	Launch targeted digital campaigns, involve religious leaders/influencers, and share success stories of zakat's real impact to build trust.
Finance and Sustainability	High initial costs for digital infrastructure and limited funds for productive zakat programs (Qolbi *et al.*, 2022; Wilson *et al.*, 2024).	Small and regional zakat institutions will be left behind, widening the digital divide and hindering sustainable poverty alleviation.	Secure government support (APBN) and private sector partnerships. Diversify funding for productive zakat and allocate a portion of zakat funds for digital system development.

Source: Synthesized and analyzed by the authors from various literature and official reports (2021–2026)

REBUILDING LAZ'S ACCOUNTABILITY IN THE DIGITAL AGE

Accountability is an important aspect of managing amil zakat institutions because it strengthens transparency and public trust. Amil zakat institutions are not only responsible to society and the state, but also to Allah SWT. Therefore, zakat management needs accounting standards that are simple, easy to audit, and able to guarantee accountability. Transparency and accountability are also important considerations for muzakki in choosing zakat distribution institutions (Putri, 2023).

Digital transformation increases the efficiency, effectiveness, and reach of zakat services (Sofiyawati dan Halimah, 2022). Zakat payments are now easier through applications, online services, and social media. Institutions such as Dompet Dhuafa, Rumah Zakat, and Nurul Hayat have also used technology to collect zakat. In addition to making it easier for muzaki, digitalization can strengthen accountability and encourage zakat collection through faster, easier, and more efficient services (Makarim dan Hamzah, 2024)

Paradigm Shift in Digital Zakat Management Accountability

Digital technology has shifted zakat collection from a manual system to a more integrated and efficient one. Digitalization not only reduces administrative errors but also expands collection potential and supports improved zakat distribution and utilization by Zakat Management Organizations (OPZ). Zakat institutions are now utilizing digital technology to facilitate online payments of zakat, infaq, alms, and waqf. This development is also seen in various Muslim countries, including Indonesia, Malaysia, and Singapore. Policy support and the existence of various digital platforms, such as internal, external, crowdfunding, and QRIS, make zakat payments faster, practical, and efficient, while encouraging public trust in zakat institutions (Makarim dan Hamzah, 2024; Nugraha *et al.*, 2024)

Digital technology plays an important role in increasing the accountability of zakat management, both in collection and distribution. The use of technology makes the management of zakat funds more transparent, accurate, and efficient, while making it easier for institutions to account for funds to the community (Makarim dan Hamzah, 2024). The accountability of digital zakat is reflected through the openness, integrity, and ability of institutions to ensure effective and accountable fund management (Putri, 2023). Integrating digital platforms and blockchain can strengthen efficiency, transparency, and accountability in zakat management. Digital platforms make it easier for people to pay zakat, while blockchain supports secure, transparent, and traceable transaction recording. Data and analytics also help improve the accuracy of zakat collection and distribution. In Indonesia, BAZNAS has utilized digital technology to support the collection, distribution, management, and education of zakat (Luntajo dan Hasan, 2023). Digitization of zakat makes it easier for muzakki to pay zakat quickly, safely, and practically, while increasing the efficiency, transparency, and reach of zakat institutions to mustahik.

Accountability Framework for Digital Zakat Management Based on *Maqasid al-Shariah*

Maqasid al-Shariah explains the main purpose of Islamic sharia by placing human welfare as a key foundation, including realizing social and economic well-being (Aziz *et al.*, 2023; Uula dan Harahap, 2023). The concept includes five main objectives (*Daruriyyat al-Khams*): protecting religion, soul, intellect, posterity, and property, and promoting justice and a better life (Meerangani *et al.*, 2022). In line with this, fintech and digitalization offer opportunities to make Islamic financial transactions easier and more efficient, including zakat management. Application of principles *of Maqasid al-Shariah:* In digital zakat, funds must be managed and distributed in a directed, transparent manner and in accordance with Sharia goals. Thus, technology not only functions as a means of transactions, but can also strengthen the accountability of zakat management and support the achievement of community benefits (Aziz *et al.*, 2023; Wahyudi *et al.*, 2024).

The accountability framework for digital zakat management should be grounded in Islamic values and good governance. Transparency is key to building openness and public trust. Accountability is supported by a clear institutional structure, effective supervision and the involvement of sharia experts and stakeholders in decision-making to remain in accordance with sharia principles (Meerangani *et al.*, 2022; Qutaiba *et al.*, 2024; Brescia *et al.*, 2025). Technological supervision in managing digital zakat is needed to ensure its use remains in accordance with Islamic principles. Zakat institutions need to ensure that algorithms and AI do not cause bias or injustice, especially in the distribution of zakat, and are in line with the principles of *Maqasid al-Shariah*, especially justice and social welfare (Wahyudi *et al.*, 2024). Using *blockchain* and *Smart Contracts* can also strengthen transparency, auditing, and supervision by various parties (Unal dan Aysan, 2022). Digital transformation in zakat management needs to be inclusive so it is accessible to everyone. Digital platforms need to be made simple, easy to use, and in accordance with sharia principles and support financial inclusion (Aziz *et al.*, 2023).

Preservation of Religion (Hifz al-Din): Within the framework of *Maqasid al-Shariah*, zakat plays a strategic role as an instrument for the maintenance of religion (*hifz al-din*) through strengthening the spiritual and moral dimensions of the ummah. Transparent and responsible management of zakat can increase the compliance of muzakki in fulfilling obligations, as well as foster awareness that this worship is a manifestation of faith that purifies property and soul (Saoki dan Mahir, 2025) . Zakat funds distributed for da'wah activities, Qur'anic education, and religious guidance for mustahik are a means to revive monotheistic values in social life (Djalaluddin *et al.*, 2026). Thus, zakat functions not only as a ritual obligation but also as a pillar for strengthening the community's Islamic identity through spiritual experiences integrated into sharia-based empowerment programs.

Preservation of Soul and Life (Hifz al-Nafs): emphasizes directing zakat funds to meet basic needs (Daruriyyah mustahik), such as food, clothing, *health, and emergency assistance. In this case, zakat serves as a form of social protection to reduce the risk of hunger, disease,*

and economic vulnerability, in accordance with the rule al-dararu yuzal (danger must be eliminated). However, consumptive assistance must be followed by productive programs and sustainable empowerment so mustahik can live more independently and achieve independence (*had al-kifayah*). Thus, the management of zakat is based on *Hifz al-Nafs, which* not only helps meet temporary needs but also supports poverty alleviation and sustainable improvement of welfare (Suhardi dan Fisol, 2020; Djalaluddin *et al.*, 2026).

Preservation of Common Sense (Hifz al-Aql): Zakat programs that support education and skill development can preserve common sense. Zakat helps increase public access to decent education. Digitization of zakat helps identify beneficiaries more precisely. The digital system also facilitates distributing funds to appropriate educational programs. Thus, digitizing zakat can support the effective use of funds to improve the quality of human resources (Aziz *et al.*, 2023).

Preservation of Offspring (Hifz al-Nasl): Preservation of offspring (*Hifz Al-Nasl*) in the management of zakat is realized through the distribution of funds that support family stability and the sustainability of the Mustahik generation. Zakat assistance is given to vulnerable families—such as the poor and the poor. *Gharimin* help meet children's basic needs, prevent neglect, and reduce the risk of social harm from structural poverty (Ismana *et al.*, 2023). Productive zakat programs that strengthen family economies indirectly protect children's future by providing access to food, health, and proper education (Djalaluddin *et al.*, 2026). Family stability created through zakat intervention is the main foundation for the growth and development of a generation that is physically, mentally, and spiritually healthy, as scholars affirm that a prosperous family is a pillar of the sustainability of Islamic society.

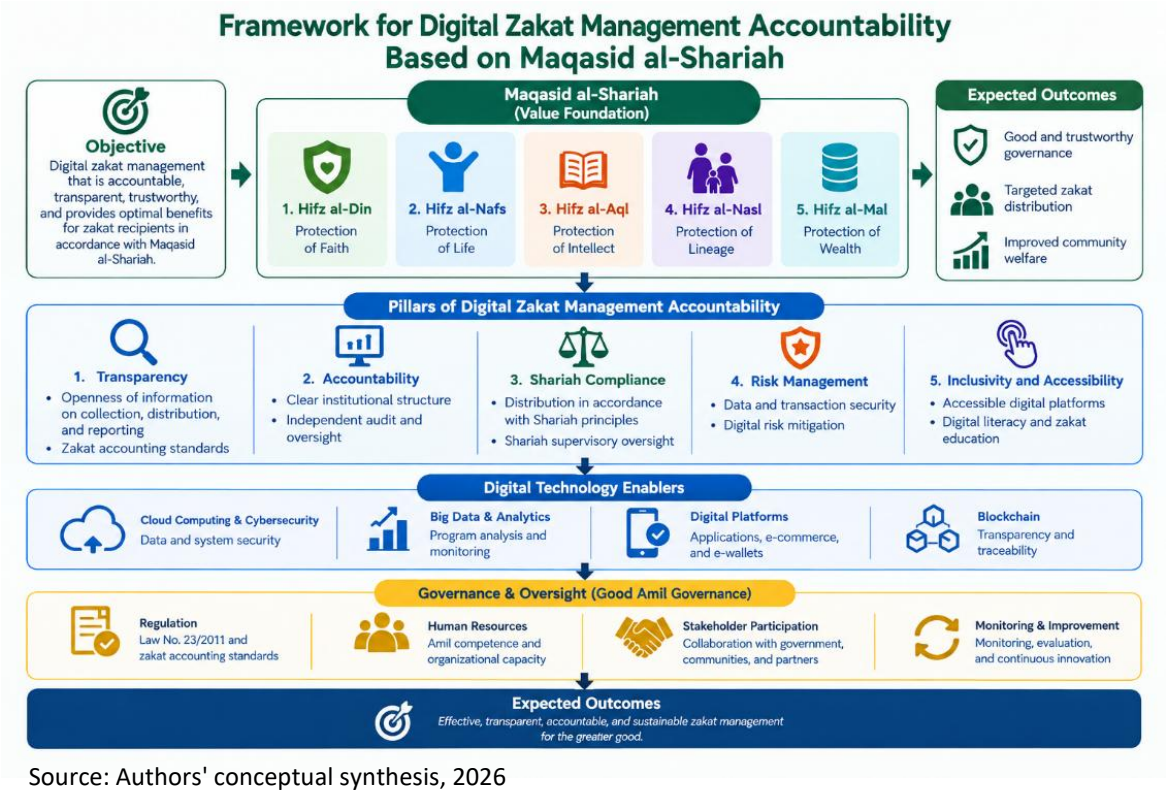
Property Preservation (Hifz al-Mal): Hifz al-Mal emphasizes efficient**,** targeted asset management. In zakat management, digitalization through fintech can simplify and speed up transactions, while increasing transparency. The use of blockchain and digital technology also has the potential to reduce costs and accelerate the distribution of funds, thereby strengthening public trust in zakat management institutions (Unal dan Aysan, 2022). Thus, digitizing zakat supports *Hifz Al-Mal* through more efficient, transparent, and accessible fund management.

Social Justice and Welfare, *Maqasid al-Shariah* emphasizing the importance of justice, human dignity, order, peace, and community well-being (Meerangani *et al.*, 2022). This principle must underpin the government's management and distribution of zakat. Therefore, digital zakat accountability must ensure that zakat is distributed fairly and oriented toward community welfare. The assessment of zakat institutions also needs to pay attention to non-financial information, especially that related to organizational governance (Qutaiba *et al.*, 2024). This information includes management structures, codes of conduct, manager profiles, activity documentation, and organizational structure.

To provide a macro-level overview of how Maqasid al-Shariah serves as the philosophical foundation for digital accountability, the conceptual framework is illustrated in Figure 1.

Figure 1.

Framework For Digital Zakat Management Accountability Based On Maqashid Al Shariah



Source: Authors' conceptual synthesis, 2026

The accountability framework for digital zakat management, based on Maqasid al-Shariah, places the principle of benefits as the main foundation for digitizing zakat. Within this framework, the five main objectives *of Maqasid al-Shariah*, namely *hifz al-din* (religious protection), *hifz al-nafs* (protection of life), *hifz al-'aql* (intellectual protection), *hifz al-nasl* (protection of posterity), and *hifz al-mal* (protection of property), are the basis of values in ensuring the use of technology remains in accordance with sharia goals. These values are increasingly realized through the five pillars of accountability in digital zakat management, namely transparency, accountability, sharia compliance, risk management, and digital inclusion.

Digital technology strengthens the implementation of these pillars through digital platforms, *cloud infrastructure*, data and analytics, and data security systems. Technology not only improves the efficiency of zakat management but also promotes openness, security, and ease of access for stakeholders. On the other hand, regulations, amil competence, stakeholder participation, and monitoring and evaluation are important elements in implementing *Good Amil Governance* to ensure that zakat management runs transparently, responsibly, and in accordance with sharia principles. Integrating technology and governance is expected to

strengthen public trust in zakat management institutions. Thus, digitizing zakat not only increases efficiency but also strengthens transparency, accountability, security, sharia compliance, and fairer access for the community. Ultimately, it is expected to build reliable zakat management, ensure targeted distribution, and support improved community welfare.

Digital Zakat Management Accountability Reconstruction Model

The scientific basis for reconstructing the digital zakat accountability model lies in the thematic synthesis of the literature. However, these five dimensions are not merely a list of operational factors; they are interconnected components that systematically construct digital accountability. Technology and Information Systems form the foundational infrastructure, without which data cannot be recorded accurately. Human Resources are the ethical drivers who operate the system and ensure its integrity. Transparency and Accountability serve as the core process, translating technical data into accessible public information. This process subsequently generates Trust and Credibility, which is the ultimate outcome of accountability. Finally, Multichannel Distribution Channels expand the scope of this accountability. By integrating these dimensions within the framework of Maqasid al-Shariah, the model ensures that technological adoption serves the higher objectives of Sharia, particularly the protection of wealth (hifz al-mal) and the promotion of social justice.

Frameworks to optimize digital zakat management can utilize technology, such as digital platforms and blockchain. This is done to increase the effectiveness of zakat collection, distribution, and monitoring and strengthen transparency, accountability, and efficiency (Luntajo dan Hasan, 2023) . Based on this, the reconstruction of the digital zakat accountability model is directed at the integration of five main dimensions, namely: (1) technology and information systems, (2) transparency and accountability, (3) trust and credibility, (4) human resources, and (5) multichannel distribution channels.

Dimensions of Technology and Information Systems: Digital platforms and mobile applications have made payment and zakat collection more convenient. Through this service, muzakki can distribute zakat more practically, quickly, and safely. The use of digital technology also supports the efficiency of zakat management through simplifying administrative processes and reducing operational costs (Luntajo dan Hasan, 2023). Digital platforms can reach a wider community. The convenience and flexibility of digital services can ultimately encourage muzakki's interest in distributing zakat through official zakat management institutions (Makarim dan Hamzah, 2024).

In terms of transparency and accountability: Zakat Management Organizations (OPZ) must maintain the trust of all stakeholders through accountable and transparent zakat management. In the digital context, this principle is fundamental because zakat services must provide information that the public can easily access and understand. Transparency in zakat fund management provides relevant, valid information to muzakki and mustahik. Professional management is needed to ensure that zakat funds are distributed according to targets and in accordance with sharia principles. Implementing accountability and transparency can

strengthen public trust and confidence in the credibility of zakat institutions (Rukmana *et al.*, 2023).

Dimensions of Trust and Credibility: The credibility of zakat institutions can increase millennials' and Generation Z's intention to pay zakat through formal institutions. Therefore, BAZNAS and zakat management institutions need to strengthen education and promotion on the importance of paying zakat through official institutions. This effort requires professional, transparent, and reliable management, along with clear regulations. Digital platforms can make payment easier while providing more transparent access to information about the management and distribution of zakat funds (Oseva dan Nurzaman, 2024).

Human Resources Dimension: The quality of human resources is an important factor in zakat management. Zakat managers need to have integrity, knowledge, and technical skills supported by digital capabilities. This competency is important for optimizing technology use to increase transparency and accountability in zakat management. This condition can strengthen the trust of the millennial generation and Gen Z in zakat institutions(Oseva dan Nurzaman, 2024).

Dimensions of Multi-Channel Traceability and Accountability: While multi-channel distribution (digital apps, e-commerce, and conventional channels) is often viewed as a service delivery strategy, in the context of digital accountability, it plays a critical role in end-to-end traceability. Managing multiple channels introduces the risk of data fragmentation and fund leakage. Therefore, from an accountability perspective, a multi-channel system must be supported by a unified, integrated data architecture. This ensures that every transaction—regardless of the platform used—is seamlessly recorded, traceable, and accountable. This dimension ensures inclusive access while maintaining strict oversight over the flow of zakat funds (hifz al-mal).

Synthesis of Dimensions: While the narrative above explains each dimension individually, their true strength lies in their interconnectedness. To clarify how these five dimensions theoretically construct digital accountability, and to address how they serve as essential components of the model, the relationship among them is synthesized in Table 3.

Table 3. Theoretical Relationship of the Five Dimensions in Digital Zakat Accountability

Dimension	Role in Digital Accountability	Relationship with Other Dimensions
Technology & Information Systems (1)	**Foundation:** The infrastructure that captures and stores data.	Provides the tools for transparency and multi-channel traceability.
Transparency & Accountability (2)	**Process:** The mechanism of reporting and disclosing data.	Uses the tech infrastructure to generate public trust.

Trust & Credibility (3)	**Outcome:** The ultimate goal of accountability.	Achieved when human resources manage tech transparently.
Human Resources (4)	**Driver:** The ethical and technical operators of the system.	Ensures the technology is used with integrity (*amanah*).
Multi-Channel Distribution (5)	**Scope/Reach:** Extending accountability across various platforms.	Requires unified tech systems and transparent human oversight.

Source: Authors' conceptual synthesis (2026)

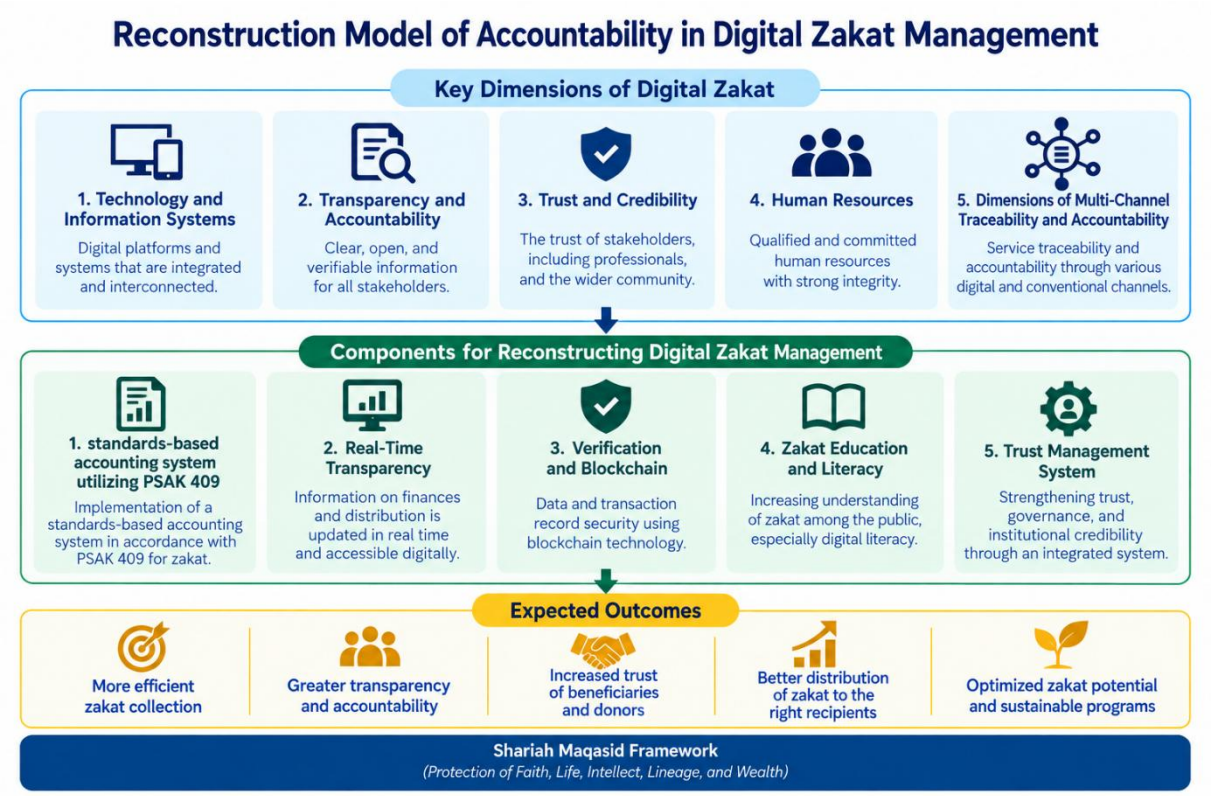
Analysis of the Interconnection: As illustrated in Table 3, the dimensions are not isolated. Technology (1) acts as the foundation, but it requires ethical Human Resources (4) to operate it. Together, they generate Transparency (2), which ultimately builds Trust (3). Finally, Multi-Channel Traceability (5) ensures that this accountability is not lost when transactions flow through various digital platforms. This integrated system aligns with Maqasid al-Shariah.

To operationalize the five dimensions discussed earlier, the digital zakat accountability reconstruction model is built upon five integrated components. These components are not merely technical tools, but are strategic mechanisms designed to fulfill the objectives of Maqasid al-Shariah. First, regarding financial integrity and transparency, the model requires a standards-based accounting system utilizing PSAK 409 (Agihidayantari dan Kurniawan, 2020), complemented by a real-time transparency platform accessible to the public (Luntajo dan Hasan, 2023; Putri, 2023). These components ensure that digital reporting is standardized, preventing information asymmetry between amil and muzakki.

Second, to ensure technological trust and auditability, the model integrates blockchain verification as an audit mechanism (Luntajo dan Hasan, 2023). From an Islamic governance perspective, blockchain serves as a modern, immutable record that minimizes the risk of fraud and corruption, thereby directly protecting the funds of the ummah (hifz al-mal). Third, to address the human and social aspects of accountability, the model incorporates a robust zakat education and literacy program (Oseva dan Nurzaman, 2024) alongside a trust management system (Kharisma dan Jayanto, 2021; Rukmana *et al.*, 2023). Providing advanced technology without educating the stakeholders is insufficient. Therefore, building public literacy ensures that muzakki and mustahik can actively participate in the oversight process, transforming passive trust into active accountability.

While Figure 1 provides the philosophical foundation, the practical operationalization of this framework requires a specific model. Therefore, Figure 2 illustrates the reconstruction model, detailing how the five dimensions are translated into actionable components to achieve the expected outcomes.

Figure 2. Reconstruction Model of Accountability in Digital Zakat Management



Source: Authors' conceptual synthesis, 2026

Ultimately, the digital zakat accountability reconstruction model operates through three integrated stages. The first stage establishes the five conceptual dimensions (technology, transparency, trust, human resources, and multi-channel traceability) as the foundational pillars. The second stage operationalizes these dimensions through five practical components (accounting standards, real-time platforms, blockchain auditing, education, and trust management). The third stage is the realization of the expected outcomes: efficient, transparent, and on-target zakat management that benefits the mustahik.

What distinguishes this model is its foundational paradigm. By grounding these dimensions and components within Maqasid al-Shariah, the model ensures that zakat digitization transcends mere technological adoption. Instead, digital transformation becomes a mechanism to achieve higher Sharia objectives—namely, the protection of wealth (hifz al-mal), the promotion of justice, and the enhancement of holistic community welfare

CONCLUSION

This study contributes to the literature by proposing a novel accountability reconstruction model for digital zakat management based on Maqasid al-Shariah. While existing studies predominantly focus on the technical and financial aspects of digitalization,

the specific contribution of this research lies in its conceptual integration of digital technology with Islamic ethical objectives. The proposed framework demonstrates that digitalizing zakat is not merely an administrative upgrade; it is a transformation of governance that must be rooted in the protection of wealth (hifz al-mal), justice, and social welfare.

By synthesizing five operational dimensions with five practical reconstruction components, this framework provides a comprehensive blueprint for Zakat Management Organizations (OPZ) and LAZ. It offers a strategic roadmap for them to navigate the complexities of digital transformation—such as data fragmentation, cybersecurity risks, and multi-channel distribution—without sacrificing Sharia compliance. Ultimately, this study emphasizes that for digital zakat to be truly accountable, technology must be governed by both rigorous institutional mechanisms and the higher objectives of Islamic law.

Author Contributions

Conceptualization: Arifa Kurniawan
Methodology: Arifa Kurniawan
Data curation: Arifa Kurniawan
Investigation: Arifa Kurniawan
Formal analysis: Arifa Kurniawan
Validation: Arifa Kurniawan
Writing – original draft: Arifa Kurniawan
Writing – review and editing: Arifa Kurniawan

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All data generated or analyzed during this study are included in this published article.

Declaration of Generative AI and AI-Assisted Technologies in the Writing Process

During the preparation of this manuscript, the authors used ChatGPT for language editing or grammar checking.

Conflict of Interest Statement

There is no conflict of interest regarding the publication of this manuscript.

Ethics Approval and Consent to Participate

Ethical approval was not required for this study because it used a library research.

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