

Utilization Of Financial Technology (Fintech) In Digital Zakat Management

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ABSTRAK

Penelitian ini merujuk pada tujuan menganalisis pemanfaatan teknologi finansial (fintech) dalam pengelolaan zakat digital yang bertujuan untuk mengidentifikasi manfaat dan tantangan serta permasalahan. Di Indonesia telah membuka peluang baru dalam perkembangan teknologi finansial (fintech) dalam mengoptimalkan pengelolaan dana zakat, dengan penelitian ini dapat mengetahui lebih dalam bagaimana integrasi fintech dapat memperkuat sistem pengelolaan zakat digital. Metode yang digunakan adalah studi literatur dengan mengkaji beberapa sumber pustaka seperti jurnal ilmiah serta artikel yang relevan untuk mengetahui gambaran tentang pemanfaatan teknologi finansial (fintech) dalam pengelolaan zakat digital. Hasil penelitian menunjukkan bahwa pemanfaatan teknologi finansial dalam pengelolaan zakat digital seperti aplikasi mobile, dompet digital, QRIS, dengan ini dapat memberikan banyak kemudahan dalam pengumpulan dan distribusi zakat di masyarakat. Serta memberikan peningkatan partisipasi muzakki, khususnya dari kalangan generasi muda dan juga masyarakat urban. Dengan begitu media sosial dapat menjadi elemen pendukung yang efektif terhadap lembaga zakat

ABSTRACT

This research refers to the aim of analyzing the utilization of financial technology (fintech) in digital zakat management, with the objective of identifying benefits, challenges, and problems. In Indonesia, the development of financial technology (fintech) has opened up new opportunities in optimizing zakat fund management. This research can provide a deeper understanding of how fintech integration can strengthen the digital zakat management system. The method used is a literature study, reviewing several sources such as scientific journals and relevant articles to gain an overview of the utilization of financial technology (fintech) in digital zakat management. The research results show that the utilization of financial technology in digital zakat management, such as mobile applications, digital wallets, and QRIS, can provide many conveniences in collecting and distributing zakat in the community. It also increases the participation of muzakki, especially among the younger generation and urban communities. Thus, social media can be an effective supporting element for zakat institutions.

1. INTRODUCTION

Zakat is one of the five pillars of Islam and a financial obligation imposed on Muslims who meet the minimum threshold (nisab). Linguistically, zakat comes from the word "zaka," meaning purification or purification of wealth. Zakat is an act of worship that encompasses social, economic, and spiritual elements. Through individual zakat, individuals experience spiritual purification, spiritual purification, and wealth purification in their worship. Over the past 10 years, Indonesia has seen significant growth in the development of the financial technology (fintech) sector. Digital technology can assist zakat management forums by increasing service accessibility, expanding the reach of zakat payments, and reducing operational costs through automation and digitalization of processes. (Nazila 2024)

This digital development is related to changes in people's behavior patterns in utilizing technology for religious and social purposes. However, the digitalization of zakat has so far not

fully optimized the widespread use of financial technology (fintech). Extensive research has been conducted on zakat and technology, particularly regarding digitalization and the management of social media in fundraising campaigns. This research is relevant in responding to current developments and efforts to modernize zakat management in Indonesia. A deeper understanding of the integration of fintech into zakat collection strategies can assist zakat institutions aiming to design more effective methods for managing national zakat potential. (Hakim 2025)

condition of society in the digital era that cannot be separated from social media and online technology is an opportunity for zakat institutions that are used to optimize zakat socialization, so that this effort can facilitate zakat fundraising, where currently the sophistication of technology in the digital era has a positive impact on the development of zakat assets, if the zakat institution can utilize it well, trustworthy, and consistent. (Maghfirah 2020). This research has the potential to provide input for the development of public policies related to the digital zakat ecosystem that is in accordance with sharia principles. This study can also be used as a reference for academics, zakat actors, policy makers, and technology developers in examining the zakat system that is responsive to the dynamics of technology and the needs of society.

2. METODE/METHOD

This research employs a descriptive qualitative approach to examine the use of technology in zakat management in the digital era. This method focuses heavily on literature review, collecting data from various relevant sources, such as scientific journals and books. The initial stage of this research involved data collection through a literature review, much of which was directly related to the use of technology in zakat management in the digital era. The second stage involved literature selection based on relevance and credibility criteria. After both stages and data collection, analysis was conducted by identifying key concepts related to technology in zakat management and evaluating their benefits, challenges, and implementation. The results of the analysis are expected to provide a deeper understanding of optimizing digital zakat and provide recommendations for improving zakat management policies in Indonesia.

3. RESULT AND DISCUSSION

A. Review of the Use of Digital Technology

In zakat management, zakat plays a crucial role in the economic and social development of Muslims and in creating economic justice in society. Zakat can be a highly effective instrument in addressing poverty, inequality, and economic disparity. However, in practice, zakat management still faces various challenges, including efficiency, transparency, and accountability. The use of information and communication technology (ICT) in zakat management can be a solution to these challenges. By integrating technology, zakat management can become more efficient, transparent, and accountable. One form of technology implementation in zakat management is through the development of digital platforms that enable individuals and institutions to donate, manage, and distribute funds more easily and efficiently.

In general, internet technology is widely used for commercial and business purposes. This can be seen from the results of an E-Commerce survey by Statistika Market Insight. In Indonesia, the most popular type of fintech is the Digital Payment System. Digital Payment Systems have also entered the scope of Islamic banking. One form of technology-based services provided is Mobile Banking and Internet Banking (a banking service that allows customers to conduct financial transactions online). The development of financial technology has a positive impact on encouraging the spread of religion digitally. In improving national welfare in the context of Islamic economics, the most important instruments are zakat, infaq, and shadaqah.

Financial digitization can encourage the success of digital payment systems, especially in terms of paying zakat through digital media. By developing zakat payment methods, it can attract public interest in performing zakat, and the quality of a person's faith depends on a Muslim's commitment to carrying out worship. With the continuous advancement of technology and digital finance, OPZ is taking advantage of this situation by encouraging the digitalization of zakat, developing digital payment platforms, both through private platforms and collaborating with existing digital payment or e-commerce platforms (Minat et al. 2024).

B. According to the Views of Scholars Regarding the Utilization of Digital Zakat Technology

The legal basis for online zakat payments is not specifically discussed in the texts, but with this payment method, it is easier for people to pay zakat anytime and anywhere. Although there is no specific reference to online zakat payments in Islamic economic law, the principles governing zakat payments can still be used as a guide to understanding and implementing this practice. According to Sheikh Yusuf Al-Qardhawi in his book "Fiqhuzzakat," he argues that a zakat payer does not have to explicitly state to the mustahik that what he is giving is zakat, so that his zakat will still be valid. Thus, this also means that it is permissible to hand over zakat funds online through the platform of an official and trusted zakat institution, as long as it complies with the terms and pillars of zakat. Therefore, this can also be considered valid as long as it is carried out with the right intention and the distribution of the zakat funds can be ensured to the parties entitled to receive it.

Following the ijtiḥad conducted by the companions and scholars, Quraish Shihab stated that the practice of paying zakat in accordance with modern developments, such as using online media, as long as it does not change the conditions, pillars, and matters stipulated in the texts, then this can be implemented optimally and with the note that it can be a means for the community to implement sharia and also can increase piety towards Allah SWT. Therefore, online zakat payments can be implemented, as long as it does not conflict with the substance of zakat itself and does not deviate from Islamic law.

According to Abdurrahman Al-Jazairi, if there is no difficulty in submitting zakat directly, then it is haram to pay zakat online except for mukallid (people who imitate) who are able to compare the evidence and obtain a superior opinion from various different opinions or if following qaul da'if (opinion that is considered weaker), then it is permissible if the charity carried out is personal to be issued a fatwa and not to become a legal decision. By referring to the principle of "al-ashlu fil asy-yaa-i al-ibahah", which means "the original law of everything is permissible", this principle shows that almost all transactions or muamalah are generally acceptable, such as buying and selling, renting, pawning, and so on. Except, in activities that have been clearly prohibited in the text, such as harming other parties, the existence of usury, maysir, and gharar. So, in this case it also means that as long as there is no evidence that prohibits it, paying zakat online is legally valid and permitted (Haliza Nur Madhani et al. 2025)

C. Utilization Of Digital Zakat Financial Technology

Optimizing zakat management is crucial for community well-being and maximizing its impact. Several key strategies can be used to ensure efficient and effective zakat management. A centralized and transparent zakat collection system is crucial for building a zakat collection system. By implementing a centralized system, such as a national zakat institution, coordination and accountability can be improved. This can enable better monitoring of zakat funds and ensure equitable distribution. The use of digital technology is not considered contrary to Sharia law as long as the process is transparent, free from usury, and free from gharar (uncertainty that is detrimental) (Collins et al. 2021). In Islamic teachings, zakat is considered a form of worship

that brings one closer to Allah SWT and brings blessings and well-being to daily life. The evidence for this is found in the Quran, Surah Al-Baqarah, verse 267:

يَا أَيُّهَا الَّذِينَ ءَامَنُوا أَنْفِقُوا مِنْ طَيِّبَاتِ مَا كَسَبْتُمْ وَمِمَّا أَخْرَجْنَا لَكُمْ مِنَ الْأَرْضِ ۚ وَلَا تَيَمَّمُوا الْخَبِيثَ مِنْهُ تُنْفِقُونَ وَلَسْتُمْ بِآخِذِيهِ إِلَّا أَنْ تُغْمِضُوا فِيهِ ۚ وَاعْلَمُوا أَنَّ اللَّهَ عَزَّ وَجَلَّ غَفِيرٌ ۚ ٢٦٧

O believers! Donate from the best of what you have earned and of what We have produced for you from the earth. Do not pick out worthless things for donation, which you yourselves would only accept with closed eyes. And know that Allah is Self-Sufficient, Praiseworthy. (QS Baqarah, 267)

The use of technology is crucial for significantly optimizing zakat management. Digital platforms and mobile applications, for example, can increase zakat collection, enable secure online transactions, and improve data management. Implementing digital solutions can increase efficiency and reduce administrative costs (Luntajo 2023) . Zakat digitalization encompasses several key aspects: 1) Digital Zakat Collection, 2) Distribution and Validation of Mustahik, 3) Reporting and Transparency, 4) Data Management and Integration with National Systems, and 5) Platform Security and Sharia Compliance (Dwiputra 2025) .

In the digital era, people expect services that are fast, easy, and accessible anytime and anywhere. By using digital technology to implement zakat seamlessly into their digital banking platforms (mobile banking and internet banking). This feature should include an automatic zakat calculator that can calculate the zakat obligation of the customer based on the type of asset (cash, savings, investments, gold/silver, business income) by calculating the nisab (based on the latest gold price) and haul accurately. The convenience of making zakat payments directly through the application, with a variety of payment methods (transfers between accounts, virtual accounts, digital payments), is very important (Budianto 2025) . By utilizing Fintech technology, financial inclusion is increasing, especially for communities in remote and rural areas who have difficulty gaining access to conventional Islamic financial services. With online platforms, people can easily access digital zakat services. The application of digital technology in zakat management has increased transparency and accountability, because every transaction made through the digital platform can be monitored by the authorities. This is very relevant in ensuring that zakat and waqf funds are used according to their original purpose and are not misused (Gunawan 2024)

D. Digital Transformation In Zakat Management

The transformation of voluntary activities aimed at helping and improving the welfare of others or the community, can be through donations of money, time, or natural resources (Philanthropy). This research is descriptive qualitative, analyzing Islamic philanthropy, using a library research approach.

There are two distinct types of philanthropic transformation in Islam: traditional philanthropy and modern philanthropy. Traditional philanthropy focuses on religious activities. Modern philanthropy focuses more on non-religious causes, such as social activities. In today's digital age, philanthropy has entered a new era. The combination of digital and modern philanthropy can create digital philanthropy, where the movement utilizes social and digital media more extensively. Currently, various major philanthropic organizations in the religious and social sectors are beginning to utilize social and digital media to collect zakat.

Philanthropic transformation serves as a model for Zakat empowerment. This is important to discuss because it aims to empower Zakat. Therefore, the author would like to delve deeper into how Islamic philanthropy transforms as a model for Zakat empowerment.

Similar to Muslim generosity in the form of zakat, the potential for zakat development in Islam is enormous. In line with the spirit of Muslim generosity, the development of Islamic zakat in Indonesia is also crucial. This is influenced by the increasing public desire to engage in philanthropic activities and a new perspective on the world of Islamic philanthropy.

1) Data Analysis and Reporting

- a. Big Data Analytics: Using big data analysis to understand zakat payment patterns and the needs of mustahik, so that zakat distribution can be more targeted.
- b. Dashboard and Data Visualization: Provides interactive dashboards and data visualizations to aid better decision making.

2) Education and Socialization

- a. Digital Campaign: Using social media, email marketing, and other digital platforms to educate the public about the importance of zakat and infaq and how to make payments online.
- b. Webinars and Educational Content: Organizing webinars and providing online educational content to increase public understanding of zakat and infaq.

3) Collaboration with Financial Technology (Fintech)

- a. Partnership with Fintech: Collaborate with fintech companies to provide innovative and accessible payment solutions.
- b. Crowdfunding: Using crowdfunding platforms for social projects funded by zakat and infaq.

Digital transformation in zakat management not only increases efficiency and transparency, but also expands the reach and impact of funds to make zakat payments online easily and transparently. Case Study Amil Zakat.

1) Ease of Accessibility

Amil Zakat provides a mobile application and website to facilitate users in calculating zakat and infaq payments anywhere and anytime. Users can access information on the types of zakat and guidance on calculating the amount of zakat due based on their financial situation.

2) Zakat Calculation Feature

This platform provides a zakat calculator that makes it easy for users to calculate the amount of zakat due based on the applicable zakat types (such as zakat maal, zakat fitrah, and zakat profession). Users can enter their financial details, such as their personal data, income, and debts, to obtain an accurate zakat calculation.

3) Transparency of Fund Management

Zakat collectors offer transparency in the management of collected zakat and infaq funds. Information on the use of zakat funds is generally made public to ensure publicity and maintain user trust.

4) Security and Trust

Amil Zakat guarantees the security of zakat payment transactions, allowing users to make their donations safely and securely. The platform also ensures that all transactions are conducted with high integrity and accountability.

5) Benefits of Zakat Collector Case Studies

Facilitating Religious Obligations: Amil Zakat helps individuals fulfill their zakat and infaq obligations efficiently and effectively.

6) Transparency and Trust

By providing transparent information regarding fund management, Amil Zakat builds user trust in giving their zakat and infaq.

7) Support for Various Social Programs

Through this platform, users can support various programs and projects that benefit the wider community.

This case study of Amil Zakat describes how digital platforms can play a role in facilitating zakat practices in a modern, efficient, and beneficial way for our goals as a society.

In the process of implementing the Zakat Literacy program through a digital platform, digital communication management is required. Conceptually, according to Kirk Hallahan, communication management can be defined as the techniques used in public relations activities and the accompanying activities to run programs, campaigns, and projects. Zakat Literacy through a digital platform is to raise awareness among muzakki and provide motivation to the community about the importance of carrying out their obligations as Muslims to pay their zakat. At the same time, to raise awareness among muzakki or the community who are still inactive in the use of digital media, so that muzakki is important for every zakat collection unit to pay more attention to fundraising, therefore every zakat institution and agency must have a fundraising strategy to increase the interest of muzakki which will affect the collection of zakat funds. Zakat collection units must have a new role, namely by restoring the specificity of zakat management so that they can actively organize various social activities, through new things in developing and managing zakat (Junaidi 2024) .

In the increasingly digital era, the government is not only relying on conventional regulations but is also developing an online zakat management system. Adopting technology makes the zakat payment process easier and more efficient. This online system allows the public to make zakat payments electronically, expediting the administrative process, and increasing transparency in zakat fund management. The government is also leveraging technology to monitor and manage zakat funds more effectively. (Sho'im 2024) .

E. The Role Of Technology In Zakat Collection

Technology has become a key driver in improving the efficiency of zakat collection. Through the implementation of various technological solutions, zakat institutions can overcome challenges associated with zakat fund collection, expand their reach, and increase community participation. One key role of technology in improving the efficiency of zakat collection is through the use of online platforms and mobile applications. With online platforms, such as official websites, zakat institutions can provide clear and easily accessible information on how to pay zakat, including bank details and payment instructions. This makes the zakat payment process faster and easier for the community, as they can pay with just a few clicks from their computers or mobile devices. Mobile applications have become a highly effective instrument in increasing community participation in zakat collection. With easy-to-download and use mobile applications, the community can pay zakat anytime and anywhere. These applications can also provide additional features, such as zakat payment reminders and automatic zakat calculations based on the user's income and wealth. Thus, mobile applications not only increase the convenience of zakat payments but also increase community awareness and engagement in their zakat obligations.

Technology has also enabled the use of electronic payment methods in zakat collection. With the advent of electronic payment systems, such as bank transfers and credit card payments, people can pay their zakat directly through online banking or payment terminals widely available in various locations. This not only speeds up the zakat collection process but also reduces the risk of lost funds or errors in the payment process. The application of technology has also enabled zakat institutions to increase transparency and accountability in zakat fund collection. Through the use of sophisticated management information systems, zakat institutions can track and record every zakat transaction accurately and in detail. This data can be accessed by donors through online platforms or mobile applications, allowing them to clearly see how their zakat funds are being used and contributing to the zakat institution's humanitarian projects. This transparency not only increases public trust in zakat institutions but also encourages more people to participate in zakat collection. Providing zakat information through

social media also serves as a form of zakat socialization to the community through digital platforms (Ningsih et al. 2024).

Furthermore, technology has enabled the use of data analytics in zakat collection. Through sophisticated data analysis, zakat institutions can understand donor behavior patterns, payment preferences, and trends in zakat collection. This information can be used to design more effective marketing strategies, target the right audience, and optimize zakat fundraising. Thus, technology not only improves the overall efficiency of zakat collection but also enables zakat institutions to be more responsive to the needs and desires of the community. While technology has brought many benefits in increasing the efficiency of zakat collection, several challenges remain. One major challenge is technological accessibility, particularly in less developed regions or those with limited access to the internet and technological devices. To address this challenge, zakat institutions need to collaborate with the government and other partners to provide the necessary technological infrastructure and provide training to communities on how to use technology effectively.

The use of technology also enables zakat institutions to expand their reach and reach a wider audience. Through social media, websites, and other digital campaigns, zakat institutions can reach new potential donors who may not have previously been exposed to zakat information. By utilizing appropriate digital marketing strategies, zakat institutions can introduce and promote their zakat programs to a wider audience, both locally and globally. Technology has also enabled the use of crowdfunding methods in zakat collection. This approach not only allows zakat institutions to raise funds quickly and efficiently but also expands community participation in the zakat collection process. Technology also facilitates the use of innovative payment methods in zakat collection. An example is the use of NFC (Near Field Communication) technology or QR codes to make zakat payments via mobile devices. This way, people can pay zakat easily using only their mobile devices without the need to carry cash or credit cards. This not only increases the convenience of zakat payments but also allows zakat institutions to collect funds more efficiently and securely.

Thus, the use of technology in zakat collection has brought numerous benefits to zakat institutions and society as a whole. Through the implementation of various technological solutions, zakat institutions can increase efficiency, transparency, and community participation in zakat collection. However, many challenges remain to be overcome to maximize the use of technology in efforts to improve community welfare through more effective and efficient zakat distribution. By continuing to develop and optimize the use of technology in zakat collection, it is hoped that zakat institutions can achieve their goal of providing maximum benefits to communities in need. (Adif 2024)

4. CONCLUSION

The use of financial technology (fintech) in digital zakat management has had a significant positive impact on optimizing zakat collection and distribution in Indonesia. Fintech platforms such as mobile applications, digital wallets, and QRIS have increased ease of access, transaction efficiency, and public participation—particularly among the younger generation and urban communities—in fulfilling zakat obligations. Zakat digitalization also promotes transparency, accountability, and operational efficiency of zakat institutions through the use of data, technology-based reporting, and electronic payment systems. This has helped expand service reach to remote areas and strengthened public trust in zakat institutions.

From a sharia perspective, online zakat payments are still considered valid as long as they meet the requirements and pillars of zakat, have the right intention, and are distributed through official institutions that ensure the funds reach the recipients. However, challenges remain, such as limited access to technology in some regions and low digital literacy among

certain communities. Therefore, increased outreach and digital-based fundraising strategies by OPZ, along with government policy support, are required. Overall, the integration of fintech into the zakat ecosystem is a transformational step that can make zakat management more modern, inclusive, and have a broad impact on improving the welfare of the community.

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