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RECONSTRUCTION OF ZAKAT GOVERNANCE BASED ON MAQASID AL-SYARI'AH IN THE DIGITAL AGE**Ahmad Muhtar Syarofi¹⁾, M. Amin Ilyas²⁾, Prayudi Kumala³⁾, Istiadah⁴⁾, Ach. Faqih Supandi⁵⁾**¹⁾ Universitas Al - Qolam Malang^{2,3)} Sekolah Tinggi Agama Islam Walisongo Sampang^{4,5)} Universitas Islam Jember**Email:** syarofi@alqolam.ac.id¹⁾, maminilyashalimi@gmail.com²⁾, prayudikumala88@gmail.com³⁾, istiadahalumairoh@gmail.com⁴⁾, achfaqih795@gmail.com⁵⁾**ABSTRACT**

Digital transformation has fundamentally altered the landscape of zakat management as one of the main pillars of Islamic economic instruments, playing a strategic role in poverty alleviation and the equitable distribution of welfare amongst the Muslim community. Advances in information technology have opened up opportunities for zakat collection agencies to enhance the effectiveness of zakat fund collection, distribution and reporting through digital platforms, mobile applications, electronic payments and even blockchain technology. However, the digitalisation of zakat also presents serious challenges, including data security vulnerabilities, the risk of technological misuse, low levels of digital literacy amongst the public, and the urgent need to ensure that all digital mechanisms remain aligned with the principles of Islamic Sharia. This study aims to analyse the reconstruction of zakat governance based on maqāṣid al-syarī'ah in the digital age as a normative-operational framework for realising effective, transparent, and community-benefit-oriented zakat management. The research employs a library-based study method with a descriptive-analytical approach, utilising a review of scientific literature, zakat regulations, contemporary fiqh fatwas, and relevant studies in Islamic economics. The research findings indicate that the digitalisation of zakat must be directed towards achieving the al-kulliyāt al-khams, namely the protection of religion (ḥifẓ al-dīn), life (ḥifẓ al-nafs), reason (ḥifẓ al-'aql), lineage (ḥifẓ al-nasl), and wealth (ḥifẓ al-māl). Every technological innovation must undergo a Sharia compliance assessment to ensure its permissibility, fairness and benefit. Digital implementation must strengthen institutional transparency, managerial accountability, distribution efficiency, and the sustainable economic empowerment of the mustahik. Therefore, the restructuring of zakat governance necessitates a harmonious integration between technological advancement and adherence to Sharia, so that the maqāṣid al-syarī'ah serve as an operational compass in every policy regarding the integrity of digital zakat management.

Keywords: *Zakat, Maqāṣid al-Syarī'ah, Governance, Digitalisation, Islamic Economics.***ABSTRACT**

Digital transformation has fundamentally altered the landscape of zakat management, which stands as one of the main pillars of Islamic economic instruments and plays a strategic role in poverty alleviation and the equitable distribution of welfare amongst the Muslim community. Advances in information technology have opened up opportunities for zakat collection agencies

to enhance the effectiveness of zakat fund collection, distribution and reporting through digital platforms, mobile applications, electronic payments and blockchain technology. However, the digitalisation of zakat also presents serious challenges in the form of data security vulnerabilities, the risk of technology misuse, low levels of digital literacy amongst the public, and the urgent need to ensure that all digital mechanisms remain aligned with the principles of Islamic Sharia. This study aims to analyse the reconstruction of zakat governance based on *maqāṣid al-syarī'ah* in the digital era as a normative-operational framework for realising effective, transparent, and community-benefit-oriented zakat management. The research employs a literature review (library research) using a descriptive-analytical approach through an examination of scientific , zakat regulations, contemporary fiqh fatwas, and relevant Islamic economic studies. The research findings indicate that the digitalisation of zakat must be directed towards achieving the *al-kulliyāt al-khams*, namely the protection of religion (*ḥifẓ al-dīn*), life (*ḥifẓ al-nafs*), intellect (*ḥifẓ al-'aql*), lineage (*ḥifẓ al-nasl*), and wealth (*ḥifẓ al-māl*). Every technological innovation must undergo a Sharia compliance assessment to ensure its permissibility, fairness, and benefit. Digital implementation must enhance institutional transparency, managerial accountability, distribution efficiency, and the sustainable economic empowerment of beneficiaries. Therefore, the reconstruction of zakat governance requires a harmonious integration between technological advancement and adherence to Sharia, so that the *maqāṣid al-syarī'ah* serve as an operational compass in every policy of digital zakat management that upholds integrity.

Keywords: *Zakat, Maqāṣid al-Syarī'ah, Governance, Digitalisation, Islamic Economics.*

INTRODUCTION

Zakat is one of the pillars of Islam that holds a strategic position, not only as a religious obligation that connects the believer with Allah the Almighty, but also as an instrument of Islamic economics that serves to realise social justice and the welfare of the Muslim community. Allah the Almighty states in Surah At-Taubah, verse 103: "

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

Meaning: "Take zakat from a portion of their wealth; thereby you purify and sanctify them..."

This verse emphasises that zakat encompasses two dimensions simultaneously: a spiritual dimension, involving the purification of the soul and one's wealth; and a social dimension, involving the redistribution of wealth and the empowerment of disadvantaged communities. From a Sharia perspective, zakat serves as a redistribution mechanism capable of reducing economic inequality and fostering social balance within society. Therefore, sound, professional and trustworthy management of zakat is essential to ensure that the Sharia objectives it embodies can be optimally realised. ((Prasetyo et al., 2025)

In Indonesia, the potential for zakat is, in fact, enormous. Various studies indicate that the national zakat potential amounts to hundreds of trillions of rupiah each

year. Ironically, however, the actual amount of zakat collected remains far below this potential figure. This gap between potential and actual collection is influenced by a number of interrelated factors, including low levels of zakat literacy amongst the public, a lack of public trust in zakat management institutions, limitations in an integrated data system for mustahik and muzakki, and the sub-optimal use of technology in the overall zakat management process. This situation indicates that zakat management in Indonesia still faces structural problems that require innovative and comprehensive solutions (Nugraha & Muttaqin, 2025).

On the other hand, the growth of the digital economy has significantly transformed people's behaviour when it comes to financial transactions. People are now increasingly accustomed to using digital services, ranging from mobile banking, e-wallets and online payments to various other financial applications that continue to develop rapidly. This behavioural shift actually presents a significant opportunity for zakat management institutions to transform and develop more effective, faster and more transparent systems for the collection and distribution of zakat through the use of digital technology. This digital transformation, which has become a global phenomenon, has affected almost every sector of life, including the Islamic philanthropy sector. Various zakat institutions have begun to utilise information technology to provide online zakat payment services, real-time reporting systems, and more integrated and measurable platforms for managing data on mustahik and muzakki. (Suharti et al., 2025)

The advent of digital technology enables the collection of zakat to take place without the constraints of time and place, thereby significantly improving the public's ability to fulfil their zakat obligations. Furthermore, digitalisation also opens up opportunities to enhance transparency and accountability in the management of zakat funds by providing information that is more open and easily accessible to the public. With a digitally documented system, the public can directly monitor the process of zakat collection and distribution, thereby potentially increasing trust in zakat management institutions. This situation underscores that digitalisation has great potential to support the optimisation of zakat management in an increasingly complex modern era. (Suryo & Muttaqin, 2025)

Nevertheless, the application of digital technology in the administration of zakat is not without various challenges and issues that cannot be ignored. The main challenge faced is ensuring that digital transformation remains in line with Sharia principles and the primary objectives of zakat. The use of technology that is solely focused on administrative efficiency, without considering broader public welfare aspects, may cause zakat management to lose its social and spiritual essence. Furthermore, risks to the data security of muzakki and mustahik, the potential for misuse of information, the digital divide between urban and rural communities, and the weak integration of systems across zakat institutions are serious issues requiring structured attention and resolution. Indeed, in some cases, digitalisation that is not designed inclusively has the potential to create

exclusivity in services, which in turn marginalises community groups with limited access to technology. (Zahra et al., 2025)

It is in this context that the concept of *maqāṣid al-syarī'ah* becomes highly relevant as a normative foundation for reconstructing the governance of zakat in the digital age. As explained by great scholars such as Al-Ghazali and Al-Syatibi, *maqāṣid al-syarī'ah* refers to the primary objectives that Islamic sharia seeks to realise in human life, which are summarised in the five fundamental needs (*al-kulliyāt al-khams*), namely the preservation of religion (*ḥifẓ al-dīn*), life (*ḥifẓ al-nafs*), reason (*ḥifẓ al-'aql*), lineage (*ḥifẓ al-nasl*), and wealth (*ḥifẓ al-māl*). These five objectives serve as the primary criteria for assessing whether a policy or system brings benefit or, conversely, causes harm to the community.

The reconstruction of zakat governance based on *maqāṣid al-syarī'ah* means prioritising the public interest as the primary guiding principle in every aspect of management, from inclusive and secure collection to distribution that is not merely consumptive but also promotes the empowerment of *mustahik* towards sustainable economic independence. Within this framework, digital technology is not merely an administrative tool, but a strategic means of tangibly strengthening the achievement of Sharia objectives. Zakat institutions are required to adapt to the changing times without losing their identity and core values, whilst continuing to uphold justice, trustworthiness and the public interest as non-negotiable principles.

Recent scholarship has highlighted the importance of viewing Islamic law as a dynamic and evolving system rather than a collection of isolated legal norms. Assulthoni argues that Islamic legal regulations operate within the interaction of normative texts, institutional practices, and social realities (Assulthoni, 2026). This systems-oriented perspective is relevant for reconstructing digital zakat governance, as the effectiveness of zakat management depends not only on compliance with *fiqh* principles but also on the integration of technology, institutional accountability, public trust, and socio-economic empowerment.

Based on the above discussion, a study on the reconstruction of zakat governance based on *maqāṣid al-syarī'ah* in the digital age is of critical importance and must be undertaken as a matter of urgency, as part of an effort to formulate a model of zakat management that is responsive to contemporary developments whilst remaining firmly grounded in the objectives of Sharia. With this approach, it is hoped that zakat can emerge as a more effective instrument of Islamic economics in realising social welfare, reducing social inequality, and supporting the sustainable development of the Muslim community amidst the tide of global digital transformation (Idawarni & Firdaus, 2024).

RESEARCH METHODOLOGY

This study employs a literature review (library research) using a qualitative descriptive approach. This method was chosen because the study focuses on a conceptual analysis of the reconstruction of zakat governance based on *maqāṣid al-syarī'ah* in the digital age through an examination of various relevant sources of literature. The research data consists of secondary data obtained from books on Islamic economics, academic journals, previous research findings, regulations on zakat management, and literature discussing the concepts of *maqāṣid al-syarī'ah*, digital transformation, and the governance of zakat institutions. A qualitative descriptive approach was used to understand, interpret and explain various concepts and phenomena relating to zakat management in the context of digital technological developments.

Data collection was carried out through systematic documentation and literature review. The researchers identified, collected and analysed various sources relevant to the research topic, including national and international journals, academic books, fatwas and legislation governing the administration of zakat in Indonesia. All data obtained was then selected based on the relevance, validity and credibility of the sources so as to provide a comprehensive overview of developments in zakat governance and the implementation of the principles of *maqāṣid al-syarī'ah* in the digital age.

Data analysis was carried out using content analysis techniques, comprising the stages of data reduction, data classification, interpretation and drawing conclusions. The collected data was analysed to identify key concepts relating to digital zakat governance, the principles of *maqāṣid al-syarī'ah*, and the various challenges and opportunities arising in modern zakat management. The results of the analysis were then synthesised to formulate a model for the reconstruction of zakat governance that not only prioritises technological efficiency but is also oriented towards the public good, justice, transparency, and community empowerment, in accordance with the primary objectives of Islamic law

The Concept of Zakat Governance from the Perspective of Maqāṣid al-Syarī'ah

Zakat is one of the instruments of Islamic economics that serves a multidimensional function: it is both an act of worship to Allah the Almighty and a means of achieving social welfare and economic equality within society. Allah the Almighty states in Surah Al-Baqarah, verse 43: "

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَارْكَعُوا مَعَ الرَّاكِعِينَ

Meaning: '*And establish prayer, pay zakat, and bow down with those who bow down.*' This verse emphasises that zakat is an obligation on a par with prayer, and thus its status in Islam is fundamental. In Islamic teaching, zakat is not only understood as an individual obligation relating to the relationship between human beings and God (ḥabl

min Allāh), but also has a social dimension closely linked to interpersonal relationships (*ḥabl min al-nās*). Allah the Almighty also states in Surah Adz-Dzariyat, verse 19: “

Meaning: *‘And in their wealth there is a right for the poor who ask and the poor who do not receive a share.’* This verse reinforces the fact that zakat is not merely a voluntary donation, but an inherent right for those in need. Therefore, the management of zakat cannot be viewed merely as an administrative activity focused on the collection and distribution of funds, but rather as a system that must be capable of bringing benefit to all sections of society. Good zakat governance is a key factor in ensuring that the Sharia objectives inherent in the obligation of zakat can be optimally achieved

“So that wealth does not circulate only amongst the rich among you.” This verse clearly emphasises the primary mission of zakat as an instrument for the equitable distribution of wealth and for preventing the accumulation of wealth amongst certain groups. Therefore, the administration of zakat must be capable of bringing tangible benefits to all sections of society, rather than being merely an administrative exercise.

From an Islamic perspective, the management of zakat encompasses the entire process of planning, collection, distribution, utilisation, reporting and oversight of zakat funds, which must be carried out in accordance with the principles of trust, justice, transparency, professionalism and accountability. These principles form the cornerstone of building public trust in zakat management institutions. The greater the public’s trust, the greater the potential for zakat to be collected and utilised optimally for the benefit of the Muslim community (Idawarni & Firdaus, 2024).

The concept of zakat governance derives its strong philosophical foundation from the *maqāṣid al-sharī’ah* approach, which refers to the primary objectives that Islamic law seeks to achieve in human life. Scholars, particularly Al-Ghazali and Al-Syatibi, explain that all provisions of Sharia aim to promote the common good and prevent harm (*jalb al-maṣāliḥ wa dar’ al-mafāsid*) through the protection of the five fundamental human needs (*al-kulliyāt al-khams*), namely the preservation of religion (*ḥifẓ al-dīn*), life (*ḥifẓ al-nafs*), reason (*ḥifẓ al-’aql*), lineage (*ḥifẓ al-nasl*), and wealth (*ḥifẓ al-māl*).

Firstly, *ḥifẓ al-dīn* is realised through the payment of zakat as one of the pillars of Islam, which strengthens the spiritual and social dimensions of a Muslim’s life. Professional governance facilitates the public’s fulfilment of their zakat obligations in accordance with Sharia provisions, whilst maintaining the credibility of zakat collection agencies as representatives of Sharia implementation. Secondly, *ḥifẓ al-nafs* is reflected in the role of zakat in meeting the basic needs of the poor and vulnerable groups, ensuring that zakat is not merely a temporary form of aid but a means of sustainable social protection. Thirdly, *ḥifẓ al-’aql* encourages the utilisation of zakat for educational programmes, skills training, and the intellectual empowerment of *mustahik* to foster a productive and self-reliant generation. Fourthly, *ḥifẓ al-nasl* directs zakat towards family health programmes, child protection, and the sustainable improvement of the quality of future generations. Fifthly, *ḥifẓ al-māl* requires a transparent and accountable

management system to ensure that the distribution of wealth takes place fairly and that zakat funds are protected from misuse.(Muzarkosah & Sumpena, 2026)

In principle, zakat governance based on *maqāṣid al-syarīʿah* places the public interest at the heart of the entire management process. The success of zakat is measured not only by the amount of funds collected, but also by the extent to which the community experiences tangible benefits. This approach provides a comprehensive conceptual framework to ensure that zakat is managed professionally, fairly, and in accordance with the values of Islamic law, thereby providing a relevant response to the challenges of zakat management in an era of increasingly rapid digital transformation.(Faruq, 2026)

Challenges in Zakat Governance in the Digital Age

Advances in digital technology have brought about significant changes to various aspects of human life, including the Islamic economic, financial and philanthropic systems. This digital transformation, characterised by the rapid development of the internet, financial technology (fintech), artificial intelligence (AI), cloud computing and big data analytics, has changed the way people conduct transactions, communicate and access various public services. In the context of zakat management, these developments present enormous opportunities to improve the effectiveness of the collection, distribution and reporting of zakat funds. Various zakat collection agencies have begun to develop digital applications, online payment platforms, QR codes, e-wallets, and integration with digital banking services to make it easier for the public to fulfil their zakat obligations. These innovations demonstrate that digitalisation can expand the reach of zakat services whilst improving the operational efficiency of zakat management agencies.(Syahidin et al., 2026)

Nevertheless, digital transformation also presents various challenges that cannot be ignored. The first challenge relates to the low levels of digital literacy and zakat literacy amongst the public. Not all zakat payers have the same ability to utilise digital services for zakat payments. Some members of the public, particularly those in rural areas or the elderly, still face limitations in accessing digital technology. Furthermore, there are still members of the public who do not understand the importance of channelling zakat through official institutions and therefore prefer to distribute it directly to the *mustahik*. This situation means that the potential for national zakat collection has not yet been maximised. Therefore, the digitalisation of zakat governance must be accompanied by comprehensive educational programmes on the importance of zakat and the safe and easy use of digital technology.(Ngarifah et al., 2026)

The second challenge is the issue of transparency and accountability in the management of zakat. Whilst digitalisation does offer opportunities to improve information transparency, the technology itself does not automatically guarantee good governance. Public trust in zakat management institutions is heavily influenced by their ability to produce financial reports that are transparent, accountable and easily accessible to the public. In some cases, there are still organisations that do not yet have an

integrated digital reporting system, meaning the public faces difficulties in obtaining information regarding the collection and distribution of zakat funds. Consequently, public trust may decline, leading to low levels of public participation in channelling zakat through official organisations. Therefore, the application of the principles of good governance is a key requirement in the development of digital-based zakat governance. (Azwar & Mulyawan, 2026)

Furthermore, data security and privacy protection are becoming increasingly important challenges in the digital age. Zakat information systems manage a wide range of sensitive data, such as the identity of the muzakki, the economic circumstances of the mustahik, transaction histories, and financial account details. If digital security systems are not properly designed, there is a risk of data breaches, misuse of information, or cyber attacks. These threats not only harm users but can also undermine the credibility of zakat management institutions. Therefore, the implementation of information security standards, data encryption systems, multi-factor authentication, information technology audits, and compliance with personal data protection regulations are an integral part of the restructuring of zakat governance in the digital age.

The next challenge relates to the integration of data on muzakki and mustahik. Many zakat institutions still use separate databases, leading to duplication of beneficiaries, inaccuracies in distribution targeting, and even programme overlaps between institutions. The lack of an integrated data system also hinders the process of poverty mapping and the identification of community groups who are genuinely entitled to receive zakat. In the digital age, the existence of accurate databases is a key factor in supporting evidence-based decision-making (evidence-based policy). The use of big data technology, geographic information systems and artificial intelligence can help zakat institutions map the socio-economic conditions of communities more comprehensively, thereby making zakat distribution more effective, better targeted and capable of having a greater impact on poverty alleviation. (Nurhayati, 2025)

In addition to technical issues, digitalisation also presents challenges in maintaining compliance with Sharia principles. The convenience of digital transactions must not undermine the fundamental values that are the primary objectives of zakat, namely the realisation of justice, equity and the public good. The development of various digital platforms must continue to take into account the provisions of zakat fiqh, ranging from the determination of the nisab, the calculation of zakat, the identification of mustahik, to the distribution mechanisms. All technological innovations must undergo a Sharia review to ensure they do not conflict with Islamic principles. Thus, digital transformation is not merely a technological change, but also a transformation of governance that remains grounded in Sharia values.

Another challenge is the changing public expectations regarding the quality of service provided by zakat institutions. The digital generation wants services that are fast, easy, transparent and responsive. Zakat payers no longer simply require convenience in paying their zakat; they also expect information regarding the social impact of the funds

they have channelled. They want to know who the beneficiaries are, how the funds are used, and to what extent zakat programmes are able to improve the welfare of the community. Consequently, zakat organisations are required to develop digital reporting systems capable of presenting information in real time, in an interactive and easily understandable manner. The provision of digital dashboards, impact reports, and open communication via various digital platforms is a vital part of building public trust. (Umar, 2025)

Furthermore, the quality of human resources (HR) presents a challenge of equal importance. Digital transformation requires zakat administrators who not only understand the fiqh of zakat and organisational management, but also possess competencies in the fields of information technology, data analysis, cyber security, digital communication and service innovation. In reality, there are still zakat institutions that face HR constraints in managing digital systems professionally. Therefore, enhancing the capacity of zakat administrators through training, certification and the development of digital competencies has become an urgent necessity so that zakat institutions can adapt to technological changes on an ongoing basis.

Overall, the challenges of zakat governance in the digital age are not only related to the use of technology, but also encompass institutional, regulatory and human resource aspects, information security, public literacy, and compliance with Sharia principles. Digitalisation should be viewed as a tool to strengthen trust, transparency, efficiency and community empowerment, rather than merely the modernisation of administrative systems. Therefore, the restructuring of zakat governance must integrate technological innovation with the values of *maqāṣid al-syarī'ah*, so that every process of collection, management, distribution, and utilisation of zakat is truly oriented towards achieving the public interest, social justice, and the sustainable well-being of the ummah. With this approach, zakat institutions will be better prepared to face the dynamics of the digital age whilst being able to optimise the role of zakat as an instrument of inclusive and competitive Islamic economic development. (Majid, 2025)

Reconstructing Zakat Governance Based on *Maqāṣid al-Syarī'ah* in the Digital Age

The reconstruction of zakat governance based on *maqāṣid al-syarī'ah* is an effort to rebuild the zakat management system so that it can respond to the challenges of the modern era without abandoning the fundamental values of Islamic law. Advances in digital technology have transformed the way people interact, conduct transactions and access various financial services, including zakat payment services. These changes require zakat management institutions to undertake institutional transformation that is not only focused on the utilisation of technology, but also prioritises the public interest as the primary objective in every process of collection, management, distribution, utilisation and reporting of zakat funds. From the perspective of *maqāṣid al-syarī'ah*, the success of zakat governance is not measured solely by the amount of funds successfully collected, but by the extent to which zakat is able to improve the welfare of the mustahik,

reduce poverty, strengthen social justice, and foster economic self-reliance within the community. Therefore, the restructuring of zakat governance must integrate digital innovation with Sharia principles so that technology serves as a means to realise the objectives of Sharia, rather than merely a tool for administrative modernisation. (MUZAKI et al., 2025)

The first step in this reconstruction is to establish a zakat collection system that is more inclusive, accessible and based on digital technology. Digitalisation enables the public to pay zakat via mobile banking apps, digital wallets, internet banking, QR codes and other electronic payment platforms. This convenience can increase compliance amongst those obliged to pay zakat, as the payment process becomes faster, more practical and can be carried out at any time, without being restricted by time or place. However, this convenience must remain within the bounds of Sharia by ensuring that the zakat calculation system, the determination of the nisab, the types of assets subject to zakat, and the payment mechanisms are in accordance with the provisions of Islamic jurisprudence. Thus, the digitalisation of zakat collection not only improves the efficiency of the service but also strengthens the quality of the performance of the zakat obligation as part of the effort to preserve the religion (*ḥifẓ al-dīn*).

The next aspect that needs to be overhauled is the data collection system for muzakki and mustahik. To date, one of the main obstacles in the management of zakat has been the lack of integration of beneficiary data, which has often led to misallocation of funds, duplication of aid, or even situations where those in genuine need have not yet gained access to zakat funds. The use of big data, cloud computing and artificial intelligence can provide a solution for building a national database that is more accurate, up-to-date and integrated. Through such a system, zakat institutions can map poverty more comprehensively, identify the socio-economic conditions of mustahik, and prioritise beneficiaries based on their level of need. This restructuring is in line with the objective of *ḥifẓ al-nafs*, namely safeguarding people's lives through a more targeted distribution of zakat that is capable of meeting the basic needs of vulnerable groups. (Anzani & Salsabila, n.d.)

The restructuring of zakat governance must also be geared towards strengthening transparency and accountability as a means of implementing the principle of amanah in Islam. Public trust is the key asset in the development of zakat institutions. Therefore, every fund collected must be openly accountable to the public. The digital age offers a great opportunity to develop reporting systems that can be accessed in real time via online portals or digital applications. Muzakki can find out the amount of funds that have been distributed, the types of programmes funded, the locations of distribution, and even the social impact generated by the zakat they have paid. Such transparency not only enhances public trust but also fosters a culture of accountability, which is one of the key indicators of good governance. From the perspective of *maqāṣid al-syarī'ah*, a transparent system forms part of the effort to safeguard wealth (*ḥifẓ al-*

māl) so that zakat funds are truly utilised in accordance with the objectives of sharia (Rahmi, n.d.) .

In addition to strengthening the collection and distribution aspects, the restructuring of zakat governance also needs to shift the paradigm of zakat utilisation from a consumptive approach towards a productive and sustainable one. To date, the majority of zakat distribution has remained focused on meeting short-term needs, such as food aid or cash assistance. Whilst such assistance remains necessary under certain circumstances, a productive approach will have a greater impact on improving the welfare of the mustahik. Zakat funds can be channelled towards supporting economic empowerment programmes, entrepreneurship training, micro-enterprise capital grants, vocational education, scholarships, and technology-based skills development. Through this approach, the mustahik not only receive assistance but also gain opportunities to enhance their capabilities and achieve economic self-reliance. Such an empowerment model is in line with the objectives of maqāṣid al-syarī‘ah, particularly in safeguarding reason (ḥifẓ al-‘aql), safeguarding the next generation (ḥifẓ al-nasl), and safeguarding wealth (ḥifẓ al-māl). (Afrianto, 2026)

Furthermore, the restructuring of zakat governance must be supported by strengthening the quality of human resources within zakat collection agencies. Digital transformation requires zakat collectors who possess multidisciplinary skills; they must not only understand the ‘ ’ of zakat jurisprudence and Sharia principles, but also be proficient in information technology, data analysis, cyber security, digital communication and risk management. Capacity building through education, training, professional certification and the development of digital competencies is a vital investment in establishing professional zakat institutions. In the digital age, zakat administrators are required to utilise technology to improve the quality of service whilst upholding Islamic ethical values such as trustworthiness, honesty, responsibility and professionalism. (Susilo, 2025)

Furthermore, the restructuring of zakat governance also requires strengthened collaboration between the government, zakat collection agencies, Islamic financial institutions, universities, technology companies and Islamic civil society organisations. Such collaboration is necessary to build an integrated digital zakat ecosystem, ranging from the drafting of regulations, the development of digital infrastructure and data exchange, to the monitoring and evaluation of programmes. Synergy amongst stakeholders will result in a zakat management system that is more effective, efficient and adaptable to technological developments. With strong regulatory support and sustained collaboration, zakat can evolve into an instrument of the Islamic economy that makes a tangible contribution to national development, poverty alleviation and the reduction of social inequality. The reconstruction of zakat governance based on maqāṣid al-syarī‘ah in the digital age is a strategic step towards aligning technological progress with the primary objectives of Islamic law. Digitalisation must be viewed as a means of strengthening trust, transparency, accountability, efficiency and community

empowerment, rather than merely as the modernisation of administrative systems. If the entire zakat management process is carried out in accordance with the principles of *maqāṣid al-syarī'ah*, zakat will be better able to fulfil its functions as an instrument for the distribution of wealth, the strengthening of social solidarity, the economic empowerment of the Muslim community, and the development of sustainable welfare. Thus, zakat governance in the digital age will not only become more modern, but also fairer, more inclusive, more trustworthy, and more in line with Islamic values that prioritise the public interest as the primary objective (Husna & Yazid, 2025).

A Public Interest-Based Model for Digital Zakat Governance

The public interest-based digital zakat governance model is a concept of zakat management that integrates developments in information technology with the principles of *maqāṣid al-syarī'ah*. This model is not only geared towards improving administrative efficiency through the digitisation of services, but also aims to ensure that the entire zakat management process delivers tangible benefits to the community. From an Islamic perspective, the success of zakat governance is not measured solely by the amount of funds successfully collected, but also by the extent to which these funds are able to improve the welfare of the *mustahik*, reduce poverty, strengthen social justice, and promote the economic self-reliance of the Muslim community. Therefore, the digitalisation of the Zakat Management Agency must be positioned as a tool for realising the public good (*maṣlaḥah*), rather than merely as a technological innovation. (Karyadi, 2025).

This orientation is consistent with the systems-based understanding of Islamic law proposed in contemporary scholarship. Assulthoni maintains that the effectiveness of Islamic legal systems should be assessed not only through normative compliance but also through their ability to respond to social realities and achieve broader *maqāṣid*-oriented objectives (Assulthoni, 2026). In the context of digital zakat governance, technological development should therefore be evaluated based on its contribution to transparency, empowerment, and public welfare.

The first pillar of this model is the digitisation of zakat services that are easily accessible, fast, secure and in accordance with Sharia principles. Zakat management institutions need to provide various digital payment channels, such as mobile applications, internet banking, e-wallets, QR codes and other online payment platforms. The availability of these services makes it easier for *muzakki* to fulfil their zakat obligations anytime and anywhere. As well as enhancing convenience, digital systems can also expand the reach of zakat collection to include communities who previously found it difficult to access conventional services. However, all payment mechanisms must continue to adhere to the provisions of zakat *fiqh*, from the calculation of the *nisab* and the types of assets subject to zakat to the validity of transactions, ensuring that the convenience offered by technology remains within the bounds of Sharia. (Ulirrahmi et al., 2026)

The second pillar is the integration of data on muzakki and mustahik through the use of digital technology. An integrated database serves as a vital foundation for ensuring that zakat is distributed to the right recipients. By utilising big data, artificial intelligence (AI) and cloud-based information systems, zakat institutions can identify the socio-economic conditions of communities more accurately. Data integration also enables the verification of mustahik to be carried out more quickly, thereby reducing the risk of duplicate recipients, misuse of aid, and misallocation of funds. In addition to improving efficiency, this system supports data-driven decision-making, ensuring that zakat programmes are more effective in addressing the real needs of the community.

The third pillar is the strengthening of transparency and accountability through a digital reporting system that is open and easily accessible to the public. Public trust is a key asset for the success of zakat management institutions. Therefore, every process involved in the collection, management and distribution of funds must be clearly monitorable by stakeholders. Digital technology enables the presentation of financial reports, programme reports and even social impact reports in real time via official websites or apps. Donors can track the progress of the zakat they have paid, whilst the public can monitor the performance of zakat institutions. This kind of transparency not only enhances accountability but also reinforces a culture of trustworthiness, which is one of the core values in zakat governance. (Makhrus et al., 2026)

The fourth pillar is the utilisation of zakat based on economic empowerment and sustainability. Zakat funds are not only channelled in the form of consumptive aid, but are also directed towards supporting productive programmes capable of enhancing the economic capacity of the mustahik. Programmes such as micro-enterprise capital assistance, entrepreneurship training, vocational education, scholarships, business mentoring, and digital skills development can serve as instruments to transform the mustahik into economically independent individuals. This approach reflects the objectives of maqāṣid al-syarī'ah in safeguarding wealth (ḥifẓ al-māl), safeguarding life (ḥifẓ al-nafs), and enhancing the quality of human resources (ḥifẓ al-'aql). Thus, zakat serves not only as short-term assistance but also as a social investment capable of creating sustainable well-being. (Kurniawan, n.d.)

The success of a digital zakat governance model based on the public interest also depends heavily on the quality of human resources and inter-institutional synergy. Zakat administrators need to possess expertise in Sharia, management, information technology and data analysis in order to manage the digital system professionally. Furthermore, collaboration between the government, zakat collection agencies, Sharia financial institutions, universities and technology companies is a key factor in building an integrated digital zakat ecosystem. Through such collaboration, the development of digital infrastructure, data exchange, the improvement of zakat literacy and the strengthening of regulations can be carried out more effectively. (Ropiah & Syafi'i, 2025)

A digital zakat governance model based on the principle of public interest offers a new paradigm in zakat management that combines technological advances with Sharia

values. This model utilises digitalisation as a means to improve service quality, enhance transparency, broaden public access, and optimise the empowerment of mustahik. If implemented consistently in accordance with the principles of *maqāṣid al-syarīʿah*, this model will be able to boost public trust, maximise the potential for zakat collection, improve the accuracy of distribution, and strengthen the role of zakat as an instrument of Islamic economic development that is just, inclusive, and oriented towards the public interest. (Hasriani et al., 2025)

CONCLUSION

Based on the findings of the study, it can be concluded that the reconstruction of zakat governance based on *maqāṣid al-syarīʿah* in the digital age is a strategic necessity in responding to the dynamics of technological development whilst optimising the function of zakat as an instrument of social welfare. Digitalisation offers significant opportunities to enhance the effectiveness of collection, expand the reach of services, accelerate distribution, and strengthen the transparency and accountability of zakat management institutions. However, digital transformation must remain grounded in Sharia values so that it is not merely focused on administrative efficiency, but is also capable of realising public interest, justice and community empowerment, as these are the primary objectives of Islamic law.

The application of the principles of *maqāṣid al-syarīʿah* in the administration of zakat provides a comprehensive conceptual framework to ensure that every policy and digital innovation supports the protection of religion (*ḥifẓ al-dīn*), life (*ḥifẓ al-nafs*), reason (*ḥifẓ al-ʿaql*), lineage (*ḥifẓ al-nasl*), and wealth (*ḥifẓ al-māl*). The reconstruction of the zakat governance framework must be realised through the development of inclusive digital services, the integration of data on muzakki and mustahik, the strengthening of transparent reporting systems, the enhancement of information security, and the development of productive zakat programmes geared towards economic empowerment. With this approach, zakat will not only serve as consumptive aid, but will also become an instrument of social transformation capable of sustainably enhancing the self-reliance and quality of life of the mustahik.

Therefore, the successful implementation of digital zakat governance based on *maqāṣid al-syarīʿah* requires synergy between the government, zakat collection agencies, Islamic financial institutions, academics, technology providers and the public. Strengthening regulations, enhancing human resource competencies, developing digital infrastructure and improving zakat literacy are key factors in supporting the success of this transformation. Through continuous collaboration, it is hoped that zakat governance in the digital age will become more professional, transparent, adaptive, and oriented towards the public good, thereby optimising the potential of zakat as an instrument for fair, inclusive, and sustainable Islamic economic development

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