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Digitalization of Zakat Management in the Era of Society 5.0 A Perspective of Maqashid Sharia in Indonesia

Handoyo[1], Moh. Roqib[2], Supani[3]

[1]Central Java University of Al-Quran Science in Wonosobo

[2,3]Professor Kiai Haji Saifuddin Zuhri State Islamic University, Purwokerto

ABSTRACT: Digitalization of zakat management in the Society 5.0 era offers opportunities to increase efficiency and transparency in zakat distribution, which is expected to maximize zakat's potential for economic empowerment. Although digitalization offers numerous benefits, its implementation must still adhere to the principles of Maqasid Sharia, which encompass the protection of religion, life, mind, property, and descendants. This study aims to explore how zakat digitalization can be integrated with Maqasid Sharia values, as well as the challenges and solutions faced in its implementation. Using a qualitative approach with case study analysis, this study found that while zakat digitalization can improve efficiency and accessibility, challenges related to public trust, data security, and understanding of productive zakat still need to be addressed. The proposed solution involves utilizing technologies such as blockchain for transparency and AI to improve the accuracy of determining mustahik (recipients of zakat). By implementing the principles of Maqasid Sharia in zakat digitalization, it is hoped that zakat distribution will be more targeted, equitable, and have a long-term impact on improving the welfare of the community. This research contributes to our understanding of how technology can serve as a tool to realize the social goals of zakat in a more inclusive and sustainable manner in a modern context.

KEYWORDS: Digitalization, Zakat, Maqasid Syari'ah, and the Society 5.0 era.

I. INTRODUCTION

Digitalization in zakat management can be an effective way to increase transparency, efficiency, and fairer distribution in accordance with the objectives of the maqasid sharia(Meerangani et al., 2022). Maqasid sharia, or the primary objectives of sharia, encompasses five main aspects: protection of religion (hifz al-din), life (hifz al-nafs), intellect (hifz al-'aql), progeny (hifz al-nasl), and wealth (hifz al-mal) (Kurniawan & Hudafi, 2021).

Zakat, as one of the main pillars of Islamic teachings, plays a vital role in supporting the social and economic welfare of the community (Handoyo & Khanifa, 2020). In the context of digitalization, zakat management is now increasingly facilitated by advances in information technology, particularly in the era of Society 5.0, which prioritizes the integration of technology and human needs (Rohim et al., 2021). Through digitalization, the process of collecting and distributing zakat can be carried out more efficiently and transparently, enabling each individual to contribute to social empowerment in a more practical and measurable way (Hadana et al., 2023).

The phenomenon of digitalization in everyday life, including in zakat management, is gaining increasing attention, especially in a society increasingly dependent on technology (Dwiputra & J, 2025). However, many challenges remain in adopting this technology, particularly in developing countries like Indonesia. Although many digital platforms have been implemented by zakat institutions, digital zakat management is not yet fully equitable and optimal across all levels of society. Furthermore, the unequal understanding of the maqasid sharia (objectives of sharia) in zakat implementation remains an issue that requires greater attention in any application of technology in this sector.

From an Islamic legal perspective, zakat management must comply with fundamental sharia principles. The use of technology in zakat management requires attention to relevant legal aspects, particularly in ensuring its validity and effectiveness (Lestari, 2026). Law No. 23 of 2011 concerning Zakat Management regulates how zakat is managed transparently and trustworthy. However, regulations regarding the use of technology in zakat have not been fully accommodated in this regulation, posing a challenge to the full implementation of zakat digitalization (Adi Riswan Al Mubarak et al., 2021).

Santoso's study on zakat digitalization shows that the application of information technology in zakat management can improve efficiency and accountability. Digital platforms, such as zakat applications and digital wallets, make it easier for the public to distribute zakat directly to authorized institutions. However, Santoso also emphasized that the biggest challenges in zakat

digitalization are low levels of digital literacy among the public and issues of trust in newly emerging digital platforms (Santoso, 2019).

According to research by Fadillah, the digitalization of zakat in Indonesia has received a positive response from millennials and Gen Z, who are more familiar with digital applications (Fadillah et al., 2022). However, there is a disparity in the use of this technology between more educated and less educated groups. This study also highlights the importance of education on the maqasid sharia (objectives of sharia) in the context of zakat digitalization, to ensure that the social and economic objectives of zakat are maintained.

Although several studies have been conducted on zakat digitalization, a significant gap remains in this research: the lack of an in-depth discussion of the relationship between zakat digitalization and maqasid sharia. Maqasid sharia, as the primary objective of zakat implementation, is often not fully integrated into existing digital zakat platforms. This study aims to fill this gap by examining how the principles of maqasid sharia can be applied to the digitalization of zakat management in the era of Society 5.0.

II. RESEARCH METHOD

This research employs a qualitative approach with case study analysis of zakat management institutions that have implemented digital technology. Data will be collected through interviews with zakat managers and observations of the use of digital zakat platforms at several institutions. The analysis will examine whether digital zakat management aligns with the maqasid sharia and its impact on the distribution and empowerment of those entitled to receive zakat.

III. RESULTS AND DISCUSSION

A. Result

1) Digitalization and Its Implications for Zakat Management

The digitalization of zakat has brought about significant changes in the zakat management system, both in terms of receipt and distribution. Prior to digitalization, the zakat collection process tended to be manual, requiring significant time and effort (Ahmad Kholil et al., 2025). Zakat collection was carried out through mosques, zakat institutions, or by zakat officers in various regions, which were naturally limited by space and time. However, with digital platforms, zakat collection can be done more quickly, easily, and efficiently, without being limited by distance and time.

Through digital zakat applications and websites, the public can now easily distribute their zakat anytime and anywhere (Meerangani et al., 2022). This makes it easier for muzaki (those who pay zakat) to fulfill their obligation without having to visit the collection point in person (Haryono & Yusuf, 2025). The zakat transaction process becomes more transparent because everything is recorded in a system that can be directly monitored by zakat payers and zakat institutions. Another advantage is broader access, allowing zakat to be collected quickly from various regions (Lestari, 2026).

Digitalization not only improves zakat receipts but also brings advancements in zakat distribution. Previously, zakat distribution was often hampered by geographical challenges, such as remote, inaccessible areas (Zubaidah & Afifah, 2020). By using digital technology, zakat distribution can be more targeted, recorded, and accessible to those in need, without the constraints of distance. For example, zakat distribution in the form of cash or in-kind assistance can be made directly to beneficiary accounts or through an app-based platform that allows zakat recipients to choose the type of assistance that best suits their needs (Fadillah et al., 2022).

Furthermore, the use of digital technology in zakat also allows for better data analysis. Zakat recipient data can be analyzed and mapped more accurately, resulting in more targeted zakat distribution. Zakat institutions can identify areas in need of assistance or community groups more vulnerable to poverty. This technology also helps zakat institutions monitor the distribution of zakat funds to prevent misuse or disbursement that does not comply with Sharia provisions (Dwiputra & J, 2025).

Zakat digitalization also increases transparency and accountability in zakat management. The public can now directly monitor the zakat distribution process through reports available on digital platforms (Ninglasari & Muhammad, 2021). Clear and transparent reporting on the use of zakat funds provides greater trust to zakat payers, making them more confident in distributing their zakat to trusted zakat institutions. High accountability also attracts zakat payers to be more active in paying zakat (Sugeng et al., 2024).

With this advancement, zakat digitalization not only simplifies the administration and distribution process but also supports the economic empowerment of the community. Distributed zakat can be used to help alleviate poverty, support education, health, and community economic development. Therefore, zakat digitalization plays a crucial role in realizing more equitable and sustainable social welfare in Indonesia.

The following table illustrates five key indicators related to the impact of zakat digitalization on increasing zakat receipts and distribution:

Indicator	Description	Impact of Digitalization
Speed of Zakat Receipt	The time needed to collect zakat from muzaki	Digitalization allows for direct and real-time zakat collection through applications or websites, reducing the time and effort required for collection.
Accessibility	Ease for muzaki in distributing zakat without time and location restrictions.	Digital platforms allow zakat payers to distribute zakat anytime and from anywhere, without having to go to a physical collection point.
Transparency and Accountability	Clarity in the management and distribution of zakat, as well as openness of information to muzaki.	Digitalization provides real-time access to muzaki to monitor zakat distribution, as well as clear and transparent reports regarding the use of zakat funds.
Efficiency of Zakat Distribution	The ability to distribute zakat appropriately to recipients in need.	Technology enables the distribution of zakat to be more targeted, recorded, and easily accessible, including to areas that were previously difficult to reach.
Utilization of Data for Analysis	Use of zakat data for analysis and mapping of areas or groups that need more assistance.	With more organized and accurate data, zakat institutions can map needs more precisely, increasing the efficiency of zakat distribution according to priorities.

2) Public Interest in Digital Zakat Platforms

Indonesia's younger generation, known for their openness and sophistication in adopting technology, has shown significant interest in digital zakat platforms (Agung Prakoso & Mustafid, 2025). This phenomenon reflects a significant shift in attitudes in how people fulfill their zakat obligations. Younger generations, who are generally more familiar with technology and the internet, tend to choose digital platforms as an alternative way to pay their zakat. They find it more convenient and practical to fulfill their obligations without having to go directly to zakat collection points.

The existence of digital zakat platforms that offer various conveniences, such as integrated payment systems with various transaction methods, has made the younger generation increasingly interested in participating in zakat programs (Utami et al., 2020). Furthermore, digital platforms also offer transparency features that allow muzaki (zakat payers) to directly monitor the distribution of their zakat, which undoubtedly increases trust. These features align with the characteristics of the younger generation, who desire practicality and convenience in various aspects of life (Utami et al., 2020).

However, despite the high interest among young people in digital zakat platforms, several obstacles remain hindering their wider adoption. One major obstacle is trust. Most people, especially younger generations who do not yet fully understand digital zakat management, remain uncertain about the transparency and accountability of these platforms. Transparency of information regarding how zakat funds are used and processed is crucial for building trust among zakat payers in digital platforms (Dwiputra & J, 2025).

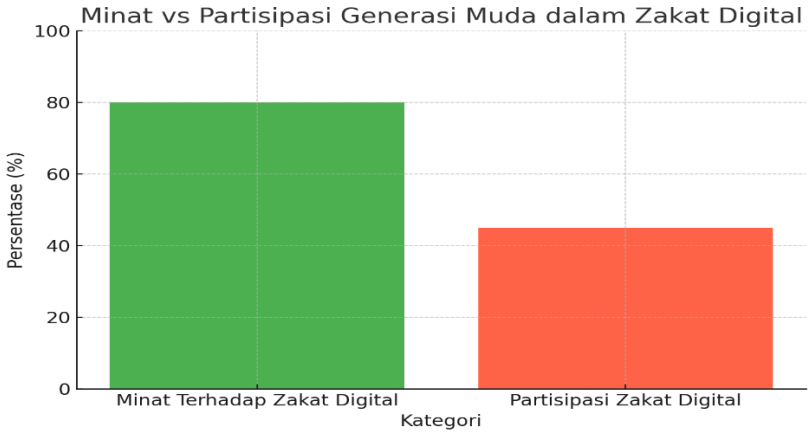
Another obstacle is limited digital literacy among some segments of society. Although the younger generation is generally more adept at using technology, certain segments still lack an understanding of how digital zakat platforms work or how to ensure the security of their personal data when conducting online transactions. Therefore, counseling and education about using digital zakat platforms and the importance of protecting personal data are essential to alleviating fear and hesitation in using these services.

As technology advances, many zakat institutions are now investing in improving the quality of their digital platforms. They are also starting to hold various educational programs to increase the younger generation's understanding of zakat and how it works on digital platforms. This is expected to increase public trust and allow them to use these platforms without worry or hesitation. These efforts are crucial for creating a more inclusive and efficient digital zakat ecosystem.

Furthermore, there is encouragement from the government and religious institutions to facilitate the integration of digital zakat into everyday life. They are striving to bring technology closer to the community through various campaigns and collaborations with various digital platforms. This collaboration aims to enable the younger generation to more easily understand and participate

in more organized and efficient zakat management. According to the data obtained, despite increasing interest in digital zakat, participation rates on several digital zakat platforms remain relatively low compared to the total youth population. This indicates that, despite significant potential, many factors need to be improved to achieve wider adoption. One such factor is the need for more intensive and targeted education to foster greater public confidence and understanding of the benefits of digital zakat.

Overall, despite the challenges, the potential for developing digital zakat among the younger generation is substantial. With increased digital literacy and trust in zakat platforms, it is hoped that zakat can be managed more efficiently, transparently, and in line with the expectations of Muslims in Indonesia.



The graph above illustrates the comparison between the interest and participation of young people in digital zakat. Although interest in digital zakat is high, reaching 80%, youth participation in digital zakat payment remains at 45%. This indicates significant interest in digital zakat platforms, but not yet matched by optimal participation rates. This gap reflects the challenges faced by zakat institutions and digital platforms to increase public trust and comfort in fulfilling their zakat obligations through technology.

Factors such as low digital literacy and an incompletely established trust in zakat fund management are major obstacles to increased participation. Although many young people are interested in distributing zakat digitally, they still doubt the transparency and accountability of these platforms. Therefore, more intensive educational efforts are needed regarding the benefits and security of digital zakat so that this high interest can lead to greater participation in zakat payment.

3) Application of Maqasid Sharia Principles in Digital Zakat Management

The application of Maqasid Sharia principles in digital zakat management is a crucial step that is still in its early stages and considered minimal. Maqasid Sharia itself refers to the goals and values underlying Islamic law, which include the protection of religion, life, intellect, descendants, and property (Ahmad Kholil et al., 2025). In the context of zakat, these principles must serve as the primary foundation to ensure that zakat management is not only efficient but also compliant with the objectives of sharia, namely to empower the community and reduce social inequality. Therefore, although digital zakat has shown significant progress, the implementation of Maqasid Sharia in digital platforms still needs improvement.

One of the primary principles of Maqasid Sharia is the protection of religion (Kurniawan & Hudafi, 2021). In this regard, digital zakat management must ensure that zakat distribution is used for purposes consistent with Islamic teachings, such as assisting da'wah (Islamic outreach), establishing worship facilities, and supporting religious education (Aibak, 2015). However, most digital zakat platforms focus more on the technical aspects and efficiency of collection and distribution, without considering how much zakat funds can be used to improve the quality of community spiritual life. Therefore, integrating this principle into digital platforms is essential to align zakat use with strengthening religious values.

The second principle of Maqasid Syari'ah is the protection of life, which requires zakat to be used to support human health and life (Ahmad Kholil et al., 2025). Current digital zakat platforms have begun to address this aspect by providing cash assistance that can be used for medical and other emergency needs. However, although zakat is used for social and health needs, its management must ensure that its distribution reaches individuals who truly need it, taking into account the conditions of vulnerable communities and strengthening social security for those most in need. This also includes improving health facilities that are relevant to Sharia.

The third principle that must be met is the protection of the intellect (Kurniawan & Hudafi, 2021). Zakat should not only help meet physical and material needs but also support an overall improvement in the quality of life, including education. Education is one means of ensuring a person's intellectual and intellectual development. Therefore, digital zakat should be directed more towards educational empowerment, such as funding schools, scholarships for high-achieving students from poor families, or skills training programs to increase competitiveness in the workforce. Unfortunately, most digital zakat platforms have not fully integrated educational objectives into zakat management (Utami et al., 2020).

Furthermore, the principle of protecting descendants is also highly relevant in digital zakat management. Zakat aims not only to help individuals but also to ensure that future generations can grow up in better conditions. Therefore, zakat funds should be focused on improving family conditions, such as providing education costs for underprivileged children and supporting family sustainability through targeted social assistance. However, many digital zakat platforms are still limited to distributing zakat in cash without considering the sustainable development of families and their descendants.

The final principle of Maqasid Sharia is the protection of wealth (Anwar Sani, 2025). Zakat is essentially an instrument for purifying wealth and distributing it to those in need, thereby reducing economic inequality. In a digital context, zakat must be managed through a transparent, secure, and efficient system, where every transaction is properly recorded and there is strict oversight of the allocation of zakat funds. This certainly requires a more robust and reliable digital infrastructure capable of integrating Sharia principles with technology to ensure that collected assets are not misused (Rosele et al., 2022).

However, in practice, many digital zakat platforms still do not fully comply with the principles of Maqasid Sharia. Most focus on efficiency and speed of transactions, while neglecting other, more profound aspects related to long-term social and economic empowerment. For example, zakat allocation often prioritizes technical aspects over a social benefit-based approach. In this regard, digital zakat managers need to delve deeper into how each zakat transaction can truly benefit the community in accordance with sharia objectives (Meerangani et al., 2022).

To achieve optimal implementation of maqasid sharia, a deeper integration of technology, transparency, and sharia objectives is required in every aspect of digital zakat management. Digital zakat platforms should not only be tools to facilitate transactions, but also serve as a means to strengthen the community's economy, reduce social inequality, and empower the younger generation in education and entrepreneurship. Therefore, synergy between zakat institutions, the government, and the community is crucial to ensure that digital zakat is not only technically effective but also deeply embedded in the values and objectives it seeks to achieve.

B. Discussion

1) Efficiency of Zakat Management

The digitalization of zakat makes it easier for the public to distribute zakat without time and place restrictions, increasing the amount of zakat collected and its distribution (Sugeng et al., 2024). Zakat is an obligation for every able-bodied Muslim to be distributed to those entitled to it, namely the mustahik (Anwar & Handoyo, 2023). Currently, zakat management in Indonesia is still largely carried out manually by zakat institutions. However, with the advent of digital technology, zakat management can be carried out more efficiently. The use of digital platforms allows the public to distribute zakat easily, without time and place restrictions, and has a positive impact on the accountability and transparency of zakat management.

With the advent of zakat applications and digital wallets, the public can now easily distribute zakat in just a few steps. This certainly accelerates the zakat collection process and increases community participation in zakat. These platforms also enable more structured and well-organized zakat management, which previously required more time and effort when done manually. Technology not only speeds up the zakat collection process but also simplifies monitoring of zakat funds received and distributed to those entitled to receive them.

Digital technology also enables real-time data-driven zakat management. Information on the amount of zakat collected and distributed can be monitored directly (Santoso, 2019). With this system, zakat institutions can more quickly respond to the needs of those entitled to receive zakat and ensure that the zakat received is appropriate for its intended purpose. The data obtained also allows for more in-depth analysis of zakat distribution patterns, which in turn can help zakat institutions improve the effectiveness and efficiency of their zakat fund management (Sugeng et al., 2024).

One of the greatest benefits of digitizing zakat management is increased transparency. The public can clearly see how their zakat payments are distributed to those entitled to receive them. This fosters greater public trust in zakat institutions. Furthermore, this more transparent reporting also reduces the potential for misappropriation of zakat funds that can occur during manual management (Haryono & Yusuf, 2025). With digitalization, every zakat transaction and distribution is properly recorded and accessible to the wider public, which undoubtedly increases the credibility of zakat institutions.

Digitizing zakat management also provides time and cost efficiencies. Manual processes involving extensive administration and coordination between various parties can be replaced with a digitally integrated system. Operational costs for administration, such as data collection and reporting, can be minimized. Zakat institutions can also utilize technology to conduct zakat campaigns and outreach more efficiently through social media or applications. This way, collected zakat funds can be more optimally distributed to those in need.

While digitizing zakat management offers numerous benefits, several challenges need to be addressed. One is the low level of digital literacy among some segments of society. Therefore, it is crucial for zakat institutions to provide education on the importance of zakat digitization and how to use zakat platforms safely and effectively. Furthermore, data security is also a key concern in digital zakat management. Zakat institutions need to ensure that personal data and zakat transactions conducted by the public are properly protected from potential misuse.

2) Digital Literacy in Society

Although many have adopted zakat technology, many still struggle to use these platforms. Therefore, digital literacy is a crucial aspect for increasing community participation. Digital literacy refers to an individual's ability to use information and communication technology effectively and efficiently (Ninglasari & Muhammad, 2021). In this digital era, digital literacy has become a crucial basic skill, especially with the proliferation of online platforms that touch almost every aspect of life. Digital literacy encompasses not only the ability to use technological devices but also the ability to critically access, analyze, and manage information online. In Indonesia, despite increasing technology adoption, many challenges remain in creating equitable digital literacy across all levels of society.

In today's digital era, many sectors of life rely on technology, from education and the economy to social management. Technology, such as applications, e-commerce platforms, and social media, has become an integral part of daily activities. Without adequate digital literacy, individuals will struggle to adapt to these developments (Agung Prakoso & Mustafid, 2025). People who lack digital education tend to be left behind and miss out on opportunities to utilize various existing technologies. Therefore, digital literacy is not only an individual need but also a collective necessity to increase a country's competitiveness in the global economy.

Despite the rapid development of information technology, there is a significant gap in digital literacy in Indonesia, especially between urban and rural areas. People living in remote areas or with limited access to technology often lack sufficient knowledge to use digital devices effectively. Furthermore, age also influences digital literacy levels. Younger generations who grew up with technology tend to be more adept at using it than older generations. This creates a gap in access and use of technology, which can exacerbate social and economic disparities in society.

Lack of digital literacy can lead to various problems, from difficulty accessing important information to potentially exposing individuals to various online risks, such as the spread of hoaxes or online fraud. Without a sufficient understanding of how to protect personal data, internet users can become victims of cyberattacks. Furthermore, the inability to access technology and information can limit a person's opportunities to obtain employment or participate in the digital economy. Therefore, digital literacy is crucial in helping individuals become part of an increasingly integrated digital world (Miranti Yuniar, et al., 2021).

Several factors contribute to low digital literacy in society. One is limited infrastructure and unequal internet access throughout Indonesia, especially in remote areas. Although the government has made efforts to improve connectivity across the country, some areas still struggle to access the internet at adequate speeds. Furthermore, a lack of training and education on the effective use of digital technology is also a barrier. Many people do not understand the benefits of technology due to a lack of knowledge and skills to use it wisely (Zubaidah & Afifah, 2020).

To improve digital literacy, collaboration between the government, educational institutions, and the private sector is needed. The government needs to expand internet access to all regions and develop policies that support digital training for the public. Educational institutions must also incorporate digital literacy into their curricula so that the younger generation understands the importance of using technology in their daily lives. Furthermore, the private sector can play a role by providing affordable and easily accessible digital training programs to the public. Improving digital literacy can also be achieved through awareness campaigns that educate the public on how to use technology safely and productively.

Digital literacy not only improves an individual's ability to adapt to technology but also empowers communities in various aspects of life. By mastering digital literacy, people can more easily access educational information, job opportunities, and even resources for starting a business. Furthermore, digital literacy is also crucial for increasing active community participation in various sectors, including politics and social issues. With good digital literacy, people can be more critical in selecting information and wiser in using technology for personal and community benefit. Digital literacy is key to creating a more inclusive society that can compete in the increasingly digital world.

3) Implementation of Maqasid Syari'ah

Zakat management in the digital era requires ensuring that zakat distribution prioritizes not only efficiency but also the welfare of those entitled to receive it and other social objectives, in accordance with the principles of Maqasid Syari'ah (Mustaqim et al., 2025). Maqasid Syari'ah are the fundamental goals and principles of Islamic teachings that lead to the well-being of humanity in this world and the hereafter. These goals include the protection of religion, life, intellect, property, and descendants. In the context of zakat, Maqasid Syari'ah serves as a guideline to ensure that managed zakat fulfills the broader social objectives of community welfare and the empowerment of those entitled to receive it. The application of technology in zakat management, known as zakat digitalization, must adhere to the principles of Maqasid Syari'ah to ensure that the objectives of zakat management remain aligned with noble Islamic values (Ahmad Kholil et al., 2025).

Maqasid Sharia (Islamic principles) in zakat management plays a crucial role in ensuring that zakat funds are used appropriately for their intended purpose, namely to achieve the welfare of the community. Maqasid Sharia encompasses five main objectives: protection of religion (hifz ad-din), protection of life (hifz an-nafs), protection of reason (hifz al-'aql), protection of wealth (hifz al-mal), and protection of descendants (hifz an-nasl). In the digitalization of zakat, the application of these principles

becomes even more relevant, particularly to ensure that zakat management is not only efficient but also trustworthy and in accordance with the objectives of sharia (Mustaqim et al., 2025).

Protection of religion, or hifz ad-din, is a primary objective of Maqasid Sharia, which emphasizes the importance of preserving and protecting the Islamic religion (Mutakin, 2017). In the context of zakat, digitalization can help raise public awareness of the obligation of zakat and its role in Islam. Through digital platforms, the public can more easily obtain accurate and correct information about the laws of zakat, who is entitled to receive it, and how to distribute it. This will ensure that zakat distribution complies with sharia principles and supports the strengthening of religion in society.

Protection of the soul (hifz an-nafs) leads to efforts to safeguard human life and well-being. In the context of zakat, digitalization can contribute significantly to alleviating poverty and hunger, which are the main causes of instability in life. With more efficient and organized zakat management through technology, zakat distribution to mustahik (zakat recipients) can be more targeted, especially to those in need for survival. Well-distributed zakat can ease the burdens of mustahik, provide them with opportunities to improve their lives, and maintain their honor and dignity (Ahmad Kholil et al., 2025).

Protection of the mind (hifz al-'aql) aims to preserve and develop human intellectual potential. In zakat management, this can be interpreted as an effort to ensure that zakat funds are not only used for basic needs, but also for the development of community potential. Zakat digitization allows zakat institutions to monitor and ensure that a portion of zakat funds is used to support education and training that can improve community intelligence and skills (Agung Prakoso & Mustafid, 2025). By providing better access to education through the zakat platform, zakat recipients can acquire useful skills, open up opportunities for employment, and develop their potential.

Protection of wealth (hifz al-mal) is a principle that maintains the economic sustainability of individuals and communities. In zakat management, this includes using zakat funds in a manner that supports the economic stability of those entitled to receive it (Mustaqim et al., 2025). Digitizing zakat can increase transparency and accountability in zakat management. With a digital system, every zakat transaction is clearly recorded, reducing the possibility of misappropriation. Furthermore, technology enables zakat institutions to manage zakat efficiently, optimize collected funds, and distribute them appropriately to those entitled to them. This ensures that zakat is truly used to improve the economic well-being of the community.

Protection of lineage (hifz an-nasl) relates to efforts to safeguard and preserve descendants and future generations. In the context of zakat, digitalization can help ensure that children and future generations of families receiving zakat receive the support they need (Mustaqim et al., 2025). For example, zakat can be used to support the education of children from mustahik families, giving them a better chance for a brighter future. Digital platforms can help identify the immediate and long-term needs of mustahik families, such as education costs, which will ultimately contribute to more inclusive social development.

The integration of Maqasid Sharia into the digital zakat system is crucial to ensure that zakat's primary objective of achieving the welfare of the community is effectively achieved (Aibak, 2015). Therefore, zakat institutions must design digital platforms that are not only efficient in zakat management but also prioritize Islamic values, such as transparency, fairness, and mustahik empowerment (Hadana et al., 2023). For example, the use of blockchain technology in zakat can increase transparency, while the use of data for zakat distribution analysis can ensure that zakat reaches those who truly need it and can empower them sustainably. The application of Maqasid Syari'ah in the digitalization of zakat provides a strong foundation to ensure that every step in zakat management is not only efficient but also in accordance with Islamic principles. Through technology, zakat can be managed more transparently and organized, enabling targeted distribution, while also paying attention to the social, economic, and educational welfare of those entitled to receive it. With the proper implementation of Maqasid Syari'ah, digitalization of zakat can be an effective tool in achieving the welfare of Muslims and building a more just and prosperous society.

4) Challenges and Solutions

Digital zakat management faces challenges in terms of data security and transparency, which need to be addressed through clearer policies and increased public trust in the technology used. Productive zakat is zakat distributed in the form of capital or assistance to empower those entitled to receive it so they can become economically independent. In the era of Society 5.0, which prioritizes the integration of technology into daily life, the distribution of productive zakat faces new challenges related to the use of technology in its management and distribution processes. The Maqasid Syari'ah perspective, which emphasizes the protection of religion, life, intellect, property, and descendants, serves as the primary guideline for ensuring that productive zakat not only reaches the entitled but is also optimally utilized to improve their long-term welfare (Agung Prakoso & Mustafid, 2025).

One of the major challenges in the distribution of productive zakat in the era of Society 5.0 is the accuracy in determining who is entitled to receive zakat. Amidst technological advances, there is a risk that data on mustahik collected and used in digital systems may not be entirely accurate (Sugeng et al., 2024). For example, there is the possibility of outdated or inaccurate information regarding the economic needs of individuals or families. Low accuracy in determining zakat recipients can lead to unequal zakat distribution, which clearly contradicts the principles of justice and equity enshrined in the Maqasid Syari'ah.

To address this challenge, a possible solution is the use of integrated data-based technology and artificial intelligence (AI). By using AI-based systems, zakat institutions can analyze data more accurately and objectively to identify mustahik who truly need productive zakat assistance. AI can help identify patterns of need and opportunities that can be used to develop productive zakat

more effectively, for example by optimizing underdeveloped sectors, such as agriculture or local MSMEs. This will align with the principles of Maqasid Syari'ah, particularly in protecting assets and ensuring that zakat is used to sustainably improve the economic welfare of the community.

Transparency issues also pose a challenge to productive zakat distribution. Lack of transparency in zakat management can undermine public trust in zakat institutions. Although technology has facilitated zakat management, many digital platforms still lack the ability to provide clear information regarding the flow of zakat funds, their use, and their impact on those entitled to receive them. However, from the perspective of Maqashid Syari'ah (Islamic principles), trust and amanah (pledge) are essential elements in zakat management, and transparency is essential for maintaining the integrity and effectiveness of zakat use.

To address this issue, the use of blockchain technology can be an effective solution. Blockchain allows for transparent and immutable recording of every zakat transaction, minimizing the potential for misappropriation. By using blockchain, every zakat receipt and distribution can be monitored in real time by zakat institutions and the public. This system also supports the Maqashid Syari'ah principle of asset protection, as every zakat transaction can be clearly accounted for and publicly accessible, increasing transparency and reducing the potential for misuse.

One other challenge is the lack of understanding among mustahik regarding the concept of productive zakat. Many zakat recipients are more familiar with consumptive zakat, which is used to meet daily needs, but do not fully understand the benefits of productive zakat given in the form of business capital or training. This lack of knowledge can cause productive zakat not to be used effectively, which in turn reduces the positive impact of zakat on improving the long-term welfare of mustahik.

To overcome this challenge, zakat institutions need to organize ongoing education and mentoring programs for mustahik regarding the productive use of zakat. Training and guidance programs related to business management, financial management and skills development will help mustahik to utilize productive zakat funds optimally. In addition, digital systems can support this educational program by providing online training modules that can be accessed by mustahik, so that they can learn in a more flexible way and according to their needs. Thus, productive zakat can be used to increase the economic capacity of mustahik, which is in line with the aim of Maqashid Syari'ah in providing protection for their descendants and their economic future.

In the Society 5.0 era, the distribution of productive zakat faces various challenges, including accuracy in determining recipients, transparency in management, and understanding of productive zakat among mustahik. However, implementing technological solutions such as AI, blockchain, and appropriate education programs can help overcome these challenges. In this way, productive zakat can be managed more efficiently and on target, and have a greater impact in empowering the community in accordance with the principles of Maqashid Syari'ah.

CONCLUSIONS

Digitalization of zakat management in the Society 5.0 era offers significant opportunities to increase the efficiency, transparency, and accessibility of zakat for the community. By utilizing technology, zakat can be better managed, enabling faster and more targeted distribution, and increasing community participation, especially among the younger generation who are more familiar with technology. However, the main challenges in implementing zakat digitalization are the low level of digital literacy in some segments of society and concerns regarding security and trust in digital platforms.

Although zakat digitalization offers various conveniences, the implementation of the maqasid sharia principles in every digital zakat system remains limited. This is a crucial issue, as maqasid sharia, which encompasses the social and economic welfare of those entitled to receive zakat, must remain the primary objective of zakat management. Therefore, it is crucial to integrate the principles of maqasid sharia into every digital zakat platform to ensure that zakat distribution is not only efficient but also fair and in accordance with sharia objectives.

This study found that although zakat digitalization has had a positive impact on the effectiveness of zakat collection and distribution, the application of maqasid sharia values in digital zakat management still needs to be strengthened. Therefore, supportive policies and regulations are needed, as well as increased public education regarding the importance of understanding maqasid sharia in the context of zakat digitalization. With these steps, digital zakat management can be more optimal in empowering communities and achieving broader social goals.

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