

The Digitalization of ZIS Services from a Maqashid Shariah Perspective

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Abstract

This study aims to explore two main issues: (1) how the values of maqashid sharia can be integrated into the digitalization of Zakat, Infaq, and Sadaqah (ZIS) services, and (2) how the digitalization of ZIS services impacts social empowerment in the digital era. The advancement of information technology has encouraged zakat management institutions to adopt digital systems for collecting and distributing ZIS funds. However, it is essential to ensure that these innovations remain grounded in core sharia principles that emphasize justice, transparency, and social sustainability. This research employs a library research method with a descriptive-analytical and comparative approach. Data were collected from national and international scholarly journals accessed through databases such as Google Scholar, DOAJ, SINTA, and Scopus, using keywords such as “digital zakat,” “maqashid sharia,” “social empowerment,” and “technology-based zakat.” The relevant literature was analyzed to identify patterns of maqashid integration and to evaluate the social impact of ZIS digitalization. The findings reveal that the digitalization of ZIS has actualized maqashid sharia principles through various digital features, including online zakat education (hifz al-din), humanitarian aid via digital platforms (hifz al-nafs), transparent fund management (hifz al-mal), and Islamic financial digital literacy (hifz al-‘aql). Furthermore, digitalization has been proven to enhance social empowerment through improved efficiency in distribution, broader access, and sustainable economic strengthening of the beneficiaries (mustahik).

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INTRODUCTION

The development of information and communication technology has brought significant changes to various aspects of life, including in the religious and social spheres. One of the major transformations that has occurred is the digitalization of religious services, particularly in the management of Zakat, Infaq, and Sadaqah (ZIS) (Adibah et al., 2024). In the past, people were required to visit zakat management institutions or mosques in person to distribute their zakat and sadaqah. Today, however, this process can be completed more quickly, easily, and transparently through digital applications or online platforms (Maulida et al., 2021). This phenomenon is part of a global trend where public services, including social-religious services, are increasingly transforming into more efficient and integrated digital forms (Mohammed et al., 2021). In the context of community development, the digitalization of ZIS holds great potential as an empowerment instrument based on the principles of Maqashid Shariah, which aim to safeguard religion (din), life (nafs), intellect (aql), lineage (nasl), and wealth (mal) (Sri Rokhlinasari & Ridwan Widagdo, 2023).

The emergence of the digitalization trend in ZIS services did not occur suddenly but rather as a response to various interrelated social, economic, and technological factors (Saputra et al., 2024). First, the increasing penetration of the internet and the widespread use of smartphones in Indonesia have created new spaces for digital religious interactions and transactions (Ichwan, 2020). According to data from the Indonesian Internet Service Providers Association (APJII), the number of internet users in Indonesia in 2024 reached 221,563,479 out of a total population of 278,696,200 in 2023. The APJII's 2024 Indonesian Internet Penetration Survey reported that the internet penetration rate has reached 79.5%, marking a 1.4% increase compared to the previous period (APJII Jumlah Pengguna Internet Indonesia Tembus 221 Juta Orang, 2024). Second, there is a growing demand from the public for religious services to be faster, more transparent, and more accountable (Umam et al., 2022). Third, the COVID-19 pandemic accelerated the adoption of digital technology across various sectors, including the Islamic philanthropy sector, due to restrictions on face-to-face activities (Aziz et al., 2024). Fourth, zakat management institutions have also begun to recognize the importance of technological adaptation to expand their service reach, increase public trust, and optimize the social impact of the funds collected (Abdul-Rahman et al., 2023). In other words, digitalization has become an inevitable necessity in the effort to modernize zakat management in a more efficient and inclusive manner (Al Fajar et al., 2024).

The digital transformation in ZIS services has demonstrated a tangible positive impact, particularly in terms of increasing fund collection and expanding the reach of beneficiaries. According to a report by the National Zakat Agency (BAZNAS), in 2023, the total funds collected from Zakat, Infaq, Sadaqah, and Other Religious Social Funds (ZIS-DSKL) nationwide reached IDR 32.321 trillion. This figure represents an increase of 43.74% compared to the previous year (BAZNAS, 2023). Digital channels such as mobile applications, digital wallets (e-wallets), QRIS, as well as the official websites of BAZNAS and LAZ (Zakat Management Institutions), have significantly contributed to this growth.

Empirical findings from various previous studies have further strengthened the argument that the digitalization of Zakat, Infaq, and Sadaqah (ZIS) services has a positive correlation with the effectiveness of zakat management and the empowerment of the community's social welfare. At least three studies can be considered significant references in this context. First, a study conducted by Holilur Rahman (2021) revealed that the

digitalization of zakat not only impacts the improvement of transparency and efficiency but also enhances the trust of muzaki (zakat payers). Zakat institutions that utilize information technology such as online reporting systems, donor dashboards, and zakat distribution tracking have proven to gain more trust and collect more zakat compared to conventional institutions. The study also highlights that digital zakat services can effectively support the realization of the values of *ḥifz al-māl* (protection of wealth) and *ḥifz al-dīn* (protection of religion), as they simplify the process for Muslims to fulfill their zakat obligations in accordance with religious teachings. Second, research by Rizky Andrean (2023) explored the impact of digital zakat programs based on economic empowerment. The study found that the use of digital applications for distributing productive zakat to mustahik (eligible beneficiaries) running micro, small, and medium enterprises (MSMEs) was able to increase their income and economic independence within less than a year. Moreover, the management of digital zakat using a data-based system has enhanced the efficiency of mustahik mapping and ensured stricter supervision over zakat funds.

This practice is in line with the objectives of *maqashid syariah*, especially in safeguarding the sustainability of life (*ḥifz al-nafs*) and the protection of intellect (*ḥifz al-‘aql*), through digital-based training programs that accompany the provision of business capital. Third, a study by Ade Rina Farida (2023) evaluated the success of digital platform integration in zakat fundraising within urban areas. The research concluded that the digitalization of zakat services plays a crucial role in reaching the millennial generation and urban communities, who tend to have a high affinity for technology usage. These groups are more active in channeling their ZIS contributions via digital wallets and fintech applications. This finding underlines the importance of digital innovation in maintaining the relevance of zakat as a social instrument in the modern era, as well as serving as a means to implement *maqashid syariah* in a contemporary context—particularly regarding *ḥifz al-nasl* (protection of future generations) through the strengthening of adaptive and youth-friendly digital philanthropy.

Therefore, this study aims to examine how the digitalization of ZIS services can be understood from the perspective of *maqashid syariah* and to what extent it contributes to community social empowerment. Unlike previous works that tend to analyze either technological innovation or theological principles in isolation, this study seeks to integrate both dimensions within a cohesive conceptual framework. By doing so, it aims to demonstrate how digital advancements in Zakat, Infaq, and Sadaqah (ZIS) services can be aligned with the core objectives of *Maqashid Syariah* to not only enhance operational efficiency but also strengthen their role in promoting sustainable social empowerment.

Based on the aforementioned phenomena and evidence, it can be concluded that the digitalization of Zakat, Infaq, and Sadaqah (ZIS) services represents a strategic innovation with the potential to strengthen the role of Islamic philanthropy in promoting social development in the digital era. This approach not only enhances the technical efficiency of religious fund management but also broadens the application of *maqashid syariah* values within the context of modern society. Therefore, this study aims to examine how the digitalization of ZIS services can be understood from the perspective of *maqashid syariah* and to what extent it contributes to community social empowerment. Based on this objective, the research focuses on the following questions: (1) how can *maqashid syariah* values be integrated into the digitalization of Zakat, Infaq, and Sadaqah (ZIS) services? and (2) what is the impact of ZIS service digitalization on community social empowerment in the digital era? Through a literature study approach, this research is expected to provide

both theoretical and practical insights for the development of digital zakat systems that are not only technologically advanced but also deeply rooted in Islamic values and capable of delivering meaningful social impact.

METHODS

This research uses a qualitative approach with library research as the main method. Literature study is a method of collecting data and information from various relevant written sources, such as books, scientific journals, articles, and other documents, to understand and analyse a particular topic in depth. This approach is in accordance with the characteristics of conceptual research that aims to explore the relationship between maqashid sharia, digitalisation of zakat, infaq, and sadaqah (ZIS) services, and community social empowerment. According to Andre Febrianto, Rusdy A Siroj, and Hartatiana (2024) the literature study serves as a foundation for exploring and understanding various existing approaches, as well as assisting researchers in choosing the right research method in accordance with the research questions posed. In this research, the process of conducting a literature study begins with the identification of problems and the formulation of research questions.

The main questions used as a reference are how the concept of Maqashid Shariah can be integrated in the digitalisation of ZIS services, as well as the extent to which ZIS digitalisation contributes to community social empowerment. These questions guided the researcher in determining the direction of the literature search and developing the analytical framework. Once the research questions were formulated, the researcher searched for and collected relevant literature sources. The sources used included national and international scientific journals obtained through databases such as Google Scholar, DOAJ, SINTA, and Scopus. A total of 45 articles published between 2018–2024 were selected from Scopus, DOAJ, and SINTA 1–2, using inclusion criteria of peer-reviewed articles with empirical or theoretical relevance to digital ZIS and maqashid integration. The inclusion criteria emphasized works that discussed either the digitalization of zakat services, the application of Maqashid Shariah, or their intersection. Exclusion criteria applied to non-peer-reviewed materials, articles without full-text access, and publications not directly related to the research themes.

The search was conducted using keywords such as ‘digitalisation of zakat’, ‘maqashid syariah’, ‘social empowerment’, and ‘technology-based zakat’. The collected literature was then analyzed through a classification process based on four main themes: the concept of maqashid syariah, the digitalization of ZIS (Zakat, Infaq, and Sadaqah) services, social empowerment strategies, and relevant findings from previous studies. Each category was critically analyzed to identify patterns, trends, and gaps within the existing body of research. Through this analysis, the researcher synthesized the findings and constructed a scientific argument that serves as the foundation for answering the research questions. The data analysis technique employed in this study is qualitative, using both descriptive-analytical and comparative approaches. The descriptive-analytical approach was applied to systematically describe and analyze the core concepts, while the comparative approach was used to examine and contrast various previous research findings in order to develop a comprehensive and in-depth understanding.

. Furthermore, conclusions were drawn inductively by carefully examining the literature data to produce theoretical generalizations and insights that can contribute to the development of knowledge in the field of Islamic economics, particularly regarding the

integration of maqashid syariah with the digitalization of ZIS services. Through this method, it is expected that the research findings will provide a comprehensive overview of how maqashid syariah principles can be contextually implemented through the utilization of digital technology in Zakat, Infaq, and Sadaqah services, as well as their impact on community social empowerment in the era of digital transformation.

RESULT AND DISCUSSION

RESULT

Maqashid Shariah is a fundamental concept in Islamic law that emphasizes the protection and fulfillment of the five essential objectives of sharia: the preservation of religion (*ḥifẓ al-dīn*), life (*ḥifẓ al-nafs*), intellect (*ḥifẓ al-‘aql*), progeny (*ḥifẓ al-naṣl*), and property (*ḥifẓ al-māl*) (Fahimah, 2024). As noted by Dede Nurwahidah, Yadi Janwari, and Dedah Jubaedah (2024) citing Al-Shatibi in *Al-Muwāfaqāt*, Maqashid Shariah is not merely a legal framework but embodies the spirit of justice and the public interest. In contemporary thought, Jasser Auda—as referenced by Amin Mustofa and Iskandar Wibawa (2024) has developed a systemic approach to maqashid sharia, which allows for adaptation to evolving social realities, including the rise of information technology and the digitalization of religious services. Aligned with this technological advancement, the digitalization of zakat, infaq, and sadaqah (ZIS) has been increasingly adopted by various zakat management institutions in Indonesia. Application-based services, electronic payment platforms, real-time reporting systems, and the use of social media have become integral to the current processes of ZIS collection and distribution (Kusumah & Bilad, 2023). Institutions such as Badan Amil Zakat Nasional (BAZNAS), Dompot Dhuafa, and Rumah Zakat exemplify organizations that have widely embraced this digital transformation.

According to research data from Annisa Zetira and Nur Fatwa (2021) the collection of zakat through digital channels has experienced a significant increase compared to the previous year. This finding indicates that digitalization has the potential to reach a wider range of muzakki and offers greater accessibility. Further supporting this, a study by Moh Muzwir R. Luntajo and Faradila Hasan (2023) confirms that digital technology enhances the efficiency of ZIS management while also improving transparency and accountability. From an academic literature perspective, Umi Cholifah (2019) emphasizes that the implementation of digital technology in zakat management must be grounded in maqashid sharia, ensuring that the process is not merely administrative but also substantively contributes to social justice. Therefore, in the context of social empowerment, the use of information technology in ZIS services should be evaluated not only from a technical perspective but also in terms of its alignment with the core values of maqashid sharia. To better illustrate the relationship between Maqashid Shariah values, digital features of ZIS services, and their impact on social empowerment, the following framework is proposed:

<i>Maqashid Shariah Value</i>	Digital Feature in ZIS Service	Social Empowerment Impact
<i>ḥifẓ al-dīn</i> (Protection of religion)	Online zakat education platforms, payment reminders, Shariah- compliant information systems.	Increased religious literacy and zakat compliance among the Muslim community.

<i>Maqashid Shariah Value</i>	Digital Feature in ZIS Service	Social Empowerment Impact
<i>hifz al-nafs</i> (Protection of life)	Emergency digital aid distribution systems, health support applications.	Faster humanitarian response and improved healthcare access for mustahik.
<i>hifz al-‘aql</i> (Protection of intellect)	Digital literacy campaigns, online zakat literacy webinars, educational apps.	Enhanced public knowledge, financial literacy, and capacity building.
<i>hifz al-māl</i> (Protection of wealth)	Real-time donation tracking systems, e-wallet integration, QRIS payments.	Improved transparency, accountability, and public trust in zakat institutions.
<i>hifz al-naşl</i> (Protection of progeny)	Youth-friendly fintech platforms, millennial-targeted zakat programs.	Strengthening future-oriented Islamic philanthropy and engaging younger generations.

DISCUSSION

This framework demonstrates that the integration of Maqashid Shariah into the digitalization of ZIS services is not limited to fulfilling religious obligations, but also strategically contributes to building a more empowered, educated, and resilient society. In the following sections, each Maqashid value will be discussed in detail alongside specific digital initiatives that exemplify its practical application.

The integration of Maqashid Shariah and the digitalization of ZIS services can be understood as an effort to bring Islamic values into the increasingly evolving technological ecosystem. This demands alignment between digital features and the fundamental protection principles in Islam. There are at least three main principles of Maqashid Shariah that are relevant to analyze in the context of ZIS digitalization, namely *hifz al-din*, *hifz al-nafs*, and *hifz al-mal*. First, *hifz al-din* (protection of religion) can be actualized through digital service systems that strengthen the religious awareness of the community in giving zakat, infaq, and sadaqah.

Digital applications such as Zakatpedia, Kitabisa, or official platforms of BAZNAS and Dompot Dhuafa provide digital education, payment reminders, and sharia-compliant information that reinforce the spiritual dimension of the ummah. This system also reduces the risk of misuse, as the processes can be audited and tracked digitally, thus preserving the sanctity of zakat as one of the pillars of Islam. Second, *hifz al-nafs* (protection of life) is realized through the use of digitally collected ZIS funds for emergency response programs, health assistance, and the fulfillment of basic needs for mustahik. Fast, digital-based services enable more effective distribution. For example, Rumah Zakat, with its digital platform, successfully distributes emergency funds within 24 hours to disaster areas through its “Humanitarian Tech Response” program.

In this context, digitalization becomes a means of protection and preservation of life in line with the objectives of maqashid. Third, *hifz al-mal* (protection of property) is closely related to the principles of transparency and accountability in fund management. Digitalization enables real-time tracking of funds, regular public reports, and digital internal and external audits. Features such as QRIS, e-wallet integration, and digital financial reports on zakat institution platforms demonstrate that the property of muzakki is safeguarded, securely managed, and distributed appropriately. This strengthens public

trust while upholding the principle of amanah (trustworthiness) in Islamic teachings.

In addition to the three points above, the principle of hifz al-‘aql (preservation of the intellect) is also relevant in the context of digital literacy in Islamic finance. Many zakat institutions now organize online education, webinars, and zakat awareness campaigns through social media and digital channels. For example, Lazismu, in collaboration with the National Zakat Agency (Baznas), organized a webinar themed “Zakat Literacy Index of Muhammadiyah Members and Efforts to Educate Zakat within the Organization.” The goal of this initiative was to socialize and educate the public about the importance of increasing zakat literacy among Muhammadiyah members (Muhammadiyah, 2020). This education not only emphasizes the importance of zakat but also introduces safe and sharia-compliant technological features. These activities reflect the contribution of digitalization to enhancing the quality of public understanding. However, it is important to note that the digitalization of ZIS services also presents challenges in terms of maqashid sharia. One of the challenges is the potential for digital exclusion among mustahik groups in remote areas or those lacking technological literacy. In this regard, Maqashid Shariah requires inclusivity (Hidayat et al., 2024). Therefore, zakat institutions need to develop a hybrid system that combines both digital and traditional approaches to ensure that the principle of fair distribution is maintained.

Thus, the digitalization of Zakat, Infaq, and Sadaqah (ZIS) is not merely an adaptation to technological developments, but also a new arena for the contextual actualization of maqashid sharia. When designed and implemented with consideration of maqashid values, digital ZIS systems can serve as strategic instruments for social empowerment. This approach combines technological efficiency with the depth of Islamic values, making zakat management not only administrative but also transformative. Normatively, Maqashid Shariah provides a strong justification for digital innovations as long as their objective is the welfare (maslahah) of the ummah. As emphasized by Al-Syatibi and contemporary scholars such as Ibn Ashur and Jasser Auda, maqashid must be dynamic, adaptive, and relevant to the context of the times. Therefore, in the digital era, managing ZIS in accordance with maqashid principles will strengthen zakat’s position as a superior and sustainable Islamic socio-economic instrument.

Based on the literature review and conceptual analysis above, it can be concluded that the integration of Maqashid Shariah into the digitalization of Zakat, Infaq, and Sadaqah (ZIS) services is a necessity in the technological era. Every digital feature developed by zakat institutions must adhere to the values of protecting religion, life, wealth, intellect, and human dignity. By combining value-based and technological approaches, ZIS services can play a more strategic role in social empowerment and strengthen a just Islamic philanthropic ecosystem.

Integration of Maqashid Shariah Values in the Digital Management of Zakat, Infaq, and Sadaqah (ZIS) for Social Empowerment

The digitalization of Zakat, Infaq, and Sadaqah (ZIS) services has brought significant transformation to the management of Islamic philanthropic funds in Indonesia. Through the utilization of technology, zakat institutions can enhance efficiency, transparency, and accountability in the distribution of social aid. This aligns with the values of *maqashid sharia*, namely the preservation of religion (*hifz al-din*), life (*hifz al-nafs*), wealth (*hifz al-maal*), and intellect (*hifz al-‘aql*).

Hifz al-Din (Preservation of Religion) through Digital Education

Zakat institutions in Indonesia utilize digital platforms to disseminate religious knowledge and raise public awareness about the importance of zakat. Online education programs, webinars, and social media campaigns have been implemented to reach various segments of society, particularly the younger generation. For example, the National Zakat Agency (BAZNAS) of Indonesia collaborated with the Flip application to enable young people to fulfill their ZIS obligations quickly, safely, and transparently. The program was launched in the presence of the Chairman of BAZNAS RI, Prof. Dr. KH. Noor Achmad, MA, and is expected to increase millennial participation in zakat activities (Syaifullah, 2025).

Digital Hifz al-Nafs (Preservation of Life) through Digital Health Assistance

Health programs delivered through digital zakat platforms have helped communities access healthcare services more easily. For instance, *Dompot Dhuaafa* runs a program called "Emergency Health Response," which provides prompt and appropriate treatment for individuals suffering from acute or chronic illnesses, or emergency conditions, including during disasters. This service is accessible from anywhere in Indonesia through the LKC Crisis Center (CC) via WhatsApp at +6281 1161 7101 (Anon 2025).

Hifz al-Maal (Preservation of Wealth) through Transparent Zakat Management

Digitalization enables zakat institutions to manage funds more transparently and efficiently. BAZNAS, for example, emphasizes the importance of digital transformation to optimize zakat management in Indonesia. Through digital platforms, *muzakki* (zakat payers) can monitor how their zakat funds are used, ensuring that the funds are allocated in accordance with their intended purposes (RI, 2024).

Hifz al-'Aql (Preservation of Intellect) through Digital Education and Skills Empowerment

Zakat institutions also play a role in improving the quality of education and skills among communities through digital-based programs. *Dompot Dhuaafa*, for example, provides skills training for *mustahik* in fields relevant to market needs. This program utilizes zakat funds to offer vocational training aimed at increasing participants' income and overall well-being. The digitalization of ZIS services has enabled zakat institutions to reach more *mustahik* and deliver more targeted assistance. Social empowerment programs delivered through digital platforms cover various sectors, including education, health, and the economy (Anon 2025). Lazisnu PWNU of Lampung Province, for example, has developed a barcode coin box program that modernizes the zakat system through digital technology. This program builds a measurable, transparent, and accountable ecosystem of care, allowing every donation to be tracked and systematically accounted for (Lestari, 2025).

Although the digitalization of zakat brings many benefits, there are several challenges that must be addressed, such as limited access to technology in remote areas and the need for digital literacy. However, the opportunities presented are significant, particularly in improving the efficiency of zakat collection and distribution, as well as expanding the reach of social empowerment programs. BAZNAS RI emphasizes the importance of digital transformation in zakat management to achieve higher national zakat collection targets. By leveraging technology, it is hoped that zakat management will become more targeted, efficient, and transparent (Anon 2024). The integration of maqashid syariah values in the digital management of ZIS has had a positive impact on social empowerment in Indonesia. Through the use of technology, zakat institutions can enhance accessibility, transparency,

and efficiency in the distribution of aid. This not only fulfills religious obligations but also contributes to sustainable social development.

CONCLUSION

Based on the results of the literature review, it can be concluded that the digitalization of Zakat, Infaq, and Sedekah (ZIS) services is an important innovation in strengthening the role of zakat as an instrument of social empowerment in the digital era. The integration of maqashid syariah values in the digitalization of ZIS services has proven to uphold the five core principles of Islamic law, namely the protection of religion (hifz al-din), life (hifz al-nafs), intellect (hifz al-‘aql), lineage (hifz al-nasl), and wealth (hifz al-mal). These values are realized through digital features such as online zakat education, financial reporting transparency, data-based aid distribution, and the implementation of technology-based literacy and training programs. Furthermore, the impact of ZIS digitalization on social empowerment is highly significant, especially in improving the efficiency of fund collection and distribution, expanding the reach of beneficiaries, and building a more accountable and participatory Islamic philanthropy ecosystem. Although challenges remain in terms of digital literacy and access to technology, this approach demonstrates that digitalization based on maqashid syariah can be a transformative solution in building a just, empowered, and sustainable society.

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