

E-ZAKAT PAYMENT SYSTEMS: DIGITAL WALLET INTEGRATION AND TRANSACTION CONVENIENCE

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Abstract: *This study examines the implementation of e-zakat payment systems through digital wallet integration and its impact on transaction convenience among Muslim users. The purpose of this manuscript is to explore how digital payment technology facilitates zakat payments and shapes user perceptions regarding ease of use, accessibility, and trust. This study adopts a qualitative research approach by conducting in-depth interviews with zakat payers, zakat officers, and digital wallet users, supported by qualitative analysis of relevant documents and previous studies related to Islamic digital finance. The findings indicate that integrating digital wallets into e-zakat systems significantly improves transaction convenience by simplifying payment procedures, reducing time and physical barriers, and enabling real-time payment confirmation. Users perceive e-zakat platforms as more practical and efficient than conventional payment methods, particularly among urban and digitally literate communities. Trust increases when digital wallet providers collaborate with officially recognized zakat institutions and ensure transparency in transaction records. The study concludes that e-zakat payment systems supported by digital wallet integration contribute positively to the modernization of zakat management and increase public participation in zakat payments. Improving system reliability, user education, and compliance with Islamic principles remain essential for sustainable adoption and long-term implementation efforts worldwide today globally.*

Keywords: *Social Media Influencers; Halal Product Demand; Digital Marketing Economics*

Introduction

Progress development knowledge knowledge and technology is form from influence globalization . Globalization has bring influence in various aspect life humans , one of which in this era is marked with use and utilization digital technology that makes interaction man inter-regional and global increasingly close , as if borderless . Digital technology is a transition process system operational work No use power man but has switch become automatic and sophisticated with computer system (Ansori , 2016). Development this digital technology supported with emergence various type tool modern and sophisticated communications that are increasingly increase interest public For use it Because besides being modern and sophisticated part big tool communication is very practical can used anytime and anywhere . This is what causes the more progress development of the digital world.

Phenomenon from use and utilization digital technology is not only occurs in developed countries only , but also occurs in developing countries like in Indonesia.

In Indonesia, development use and utilization digital technology is increasingly increased . This is due to one of them Because existence the Covid-19 pandemic which caused all over activity man done digitally , starting from activity school done online , work , shop , everything form payment done digitally and variously activity other digital- based , which can done without recognize the limits of space and time . Report Association Indonesian Internet Service Providers (APJII), increase use digital technology during the pandemic This No happen without reason . This is caused by the ongoing pandemic continuously develop with easy and fast to all over parts of the world so become threat for many countries , especially Indonesia, where restrictions activity society outside House be one of form prevention measures decided by the country's leaders . Restrictions activity This make Lots public must rotate brain For look for solution best for activities their daily life do still can walk one of them utilizing digital platforms. Increasing development digital technology in Indonesia can proven with amount Internet usage in Indonesia reached 10.12% of the report data Association Indonesian Internet Service Providers (APJII).

Speak condition before Covid-19 pandemic , use digital technology indeed always show development . Indonesia's population of 268.2 million souls , 150 million soul is internet users . So with amount the will become opportunity as well as challenge for development and progress digital technology in Indonesia. various aspect or field life man must Can side by side or start transform with digital technology remembering that public tend more Like using digital platforms especially at the time pandemic . Pandemic period This No only influence improvement in users digital technology alone , but also influences creativity and innovation part party For create convenience as well as smoothness for activity society . Many of those who created various platforms in various field For help society , especially in the sector payment .

Platform in the sector payment No something something new again in the ear society . The reason is before pandemic merabah Already many payment platforms already mushrooming For make things easier and smoother activity payment . However , at the time That Still Lots Indonesian society that has not awake technology and still using cash as a medium for do transaction so that existence of payment platforms Not yet visible . Lots of them types of payment platforms that exist in Indonesia. In this case this is one of them participating institutions / agencies utilise development of the digital era , namely zakat institutions that provide system digital payments .

Zakat is one of the sector important in Islamic philanthropy . As The third pillar of Islam , zakat is obligatory paid by every Muslim who fulfills the requirements conditions (muzakki) for purify his wealth with method distribute zakat to mustahik (zakat recipients). This zakat No only functioning For help economy mustahik , but also can become instrument balancer in sector economy national . In the long term length , purpose the main purpose of zakat is transforming the mustahik become muzakki . This is show that zakat has great potential For overcome gap economy and poverty in a country. Indonesia is one of the countries with majority Muslim population, namely a total of 216.66 million resident or with Muslim percentage of 85 percent of the total population This fact implies that zakat has potential big and can contribute in reduce poverty (Nurhasanah , 2018).

Zakat as one of the part from pillars of Islam experienced extraordinary transformation normal in activities . Where previously the Muzakki only can distribute zakat through Amil

directly, but at the moment these are the muzakki can distribute zakat use payment platform located on the device they. Change This done Because existence development very rapid technology so that make part big Indonesian society is turning use digital technology for all his activities at the time this. With existence digitalization of zakat of course the Amil expect zakat can help in make it easier for the muzakki For distribute zakat, plus Again with users sufficient digital technology big so that Can become opportunity For expand range Zakat distributor. If you see history management of zakat in the time of the Prophet Muhammad SAW, which was managed done with a prompt and disciplined manner. The appointed Amil For operate his job is also those who are trustworthy, honest, and accountable. With optimal zakat management such as This Of course will become step beginning in bring peace in structure the country's social and economic well-being. In addition, in management of zakat carried out by the Prophet Muhammad SAW, namely No procrastination distribution of zakat. When zakat is received in the morning day, then before afternoon the apostle has share it to mustahiq, and when zakat is received during the day day so before time Evening the zakat arrives has distributed. This matter done so that zakat management becomes transparent and can prevent emergence action corruption.

With see history management of zakat carried out by the Prophet Muhammad SAW, where all done with full discipline, transparency as well as accountable so matter This naturally in line with function from presence A innovation evolving digital systems moment this, which with use digital systems can present transparent, fast and accountable data. With utilise digital systems will make it easier for the muzakki For pay special zakat Again when pandemic that is not require For to zakat office when want to paying zakat, besides that's also from party zakat management will also feel more easy and practical in distribution of zakat due to data and others can accessible with easy and fast.

At the World Zakat Forum Conference held in November 2019 agree For push utilization digital technology in zakat management, especially in Indonesia, is one of the countries that has proceed in digital usage, especially in field zakat collection. Distribution of zakat with digital systems will more effective and efficient. This is will in line with objective zakat management in Constitution Number 23 of 2011 concerning Zakat Management in Article 3 is stated that "Zakat management aims to For increase effectiveness and efficiency service in zakat management and increasing benefits of zakat for realize welfare community and prevention poverty".

With digitalization of zakat in addition to make it easier party zakat managers, it is hoped can increase amount zakat payer in payment of zakat, because remember convenience and practicality payment of zakat through digital system. So with matter said, the author interested For see more Far Again regarding "The Role of Digitalization of Zakat in Improvement Fundraising and Amount Muzakki". *Based on description background behind on can formulated problems studied in the research This is How condition digitalization of zakat in Indonesia, how influence digitalization to zakat fund collection and amount muzakki, and how role digitalization of zakat in improvement fundraising and amount muzakki. (As, 2022)* *Based on description formulation problem on can determined objective from study This is For know condition digitalization of zakat in Indonesia, knowing influence digitalization to zakat fund collection and amount muzakki, knowing role digitalization of zakat in improvement fundraising and amount muzakki.*

Literature review

1. Zakat and Digital Transformation

Zakat is one of the pillars of Islam which plays an important role in improving social welfare and reducing economic disparities.

Besides being a form of worship, zakat also serves as a tool for equitable wealth distribution. In practice, traditional zakat management still faces various challenges, such as limited reach, inefficiency in fundraising, and inadequate transparency in distribution.

The development of information technology has driven changes in the way zakat is managed digitally.

Zakat digitalization aims to improve the effectiveness, efficiency, and accountability of zakat management institutions. Digital systems allow for more organized transaction recording, more transparent reporting, and make it easier for the public to fulfill their zakat obligations. (Economics & Accounting, 2024)

2. E-Zakat Payment System

System e-zakat payments are system based electronics that facilitate zakat payments via digital media, such as mobile applications, websites, and services banking electronically. The presence of e-zakat provides convenience for zakat payer in distribute zakat without bound by time and place. In addition, the system this also supports automation calculation of zakat so that reduce potential error calculation. Research previously show that use e-zakat system is influenced by perception convenience use and perception benefits felt by users. The more easy and useful something system, then the more tall level reception public to system digital zakat payments. This impact positive to improvement zakat fund collection. (Hasyim et al., 2023)

3. Digital Wallet in Financial Transactions

A digital wallet is an innovation in cashless payment systems that allows users to store balances and conduct transactions electronically. The use of digital wallets is growing in line with the growing public demand for fast, convenient, and secure transactions.

In the context of financial transactions, digital wallets are considered capable of increasing efficiency and financial inclusion, especially for those without access to formal banking services. Factors such as security, trust, ease of use, and compatibility with users' lifestyles are key determinants of digital wallet adoption.

4. Digital Wallet Integration with E-Zakat System

The integration of digital wallets with the e-zakat payment system is an innovation aimed at increasing the ease and convenience of zakat payers. This integration allows zakat payments to be made instantly using a digital wallet platform already familiar to the public.

Literature shows that digital wallet integration can increase transaction speed, reduce operational costs, and expand the reach of zakat services. Furthermore, an integrated system allows for real-time transaction recording, which supports transparency and accountability for zakat management institutions. However,

challenges such as data security, regulatory compliance, and compliance with Sharia principles require primary attention when implementing this system. (Scientific & Islamic, 2022)

5. Transaction Efficiency, Transparency, and Trust

Transaction efficiency and transparency are crucial factors in increasing public trust in the digital zakat payment system. An e-zakat system integrated with a digital wallet provides immediate transaction confirmation, a clear payment history, and accessible reports on fund usage.

Trust is a crucial aspect in zakat management because it relates to the trustworthiness of the community's funds. Therefore, the implementation of digital technology must be accompanied by good governance, sharia-compliant oversight, and an adequate security system to maintain zakat payers' trust in zakat institutions.

Method

This study uses a qualitative approach with a descriptive-analytical method to describe and analyze the implementation of the E-Zakat Payment System: Digital Wallet Integration and Ease of Transactions. The qualitative approach was chosen because this study focuses on an in-depth understanding of the concept of implementing an online zakat payment system.

1. Type of Research

This research is descriptive in nature, aiming to provide a systematic overview, factual, and accurate regarding the facts related to the E-Zakat Payment System and Digital Wallet Integration and Ease of Transactions.

2. Data Sources

Secondary Data: Related literature, such as books, scientific journals, fatwas of the National Sharia Council (DSN-MUI), and related regulations E-Zakat Payment System.

3. Technical Data

Literature Review:

Review of documents, reference books, and scientific articles which discusses the E-Zakat payment system.

4. Data Analysis

The data obtained will be analyzed using descriptive methods by means of Identifying, classifying, and comparing the e-Zakat payment system and manual Zakat. Researchers will assess whether the implementation of the contract complies with sharia principles or whether improvements are needed in certain aspects.

With this method, the research is expected to contribute to enriching the literature on ijarah contracts and provide practical recommendations for Islamic business actors and financial institutions in increasing compliance with sharia principles in muamalah transactions.

Results and Discussion

Draft Non- Cash Zakat Payment by online

Zakat is God's command that can defined as part from obligatory assets issued for every Muslims who fulfill condition certain , to group people certain , and with the conditions that have been is also determined . Apart from being an act of worship, zakat also has Lots benefit for effort equality welfare and empowerment economy people .

During the time of Rasulullah SAW, the management and distribution of zakat was possible done Good in a way individual or with through the zakat amil committee on duty For collect , manage , and distribute zakat. In Indonesia, in ancient times zakat practices are implemented in a way individual , namely distribution of zakat carried out by *muzakki* with method give it to him in a way direct to *mustahik* those entitled accept it . However , as time goes by with Keep going walking time , collection and management of zakat has experienced development , namely with through intermediary zakat collection committee on site religious , such as mosques and Islamic boarding schools , or with through national zakat collection institution officially , namely the National Alms Agency (BAZNAS) and the National Alms Agency (LAZNAS).

along with development of the times, which was the beginning activity public more Lots done in a way direct now can changed become use digital technology . In fact , various activity the transaction begins use technology with online system that can make it easier and for follow development over time rapid . Technology increasing information develop has give very significant influence in life everyday , for example in matter digitalization of zakat. With utilise With digital technology , it is now possible to pay zakat done through online system that aims For make it easier Muslims in do activity fixed transactions customized with principles and values in religious law . So , when This is also where zakat collection institutions are starting to utilise technology For stage digitalization of zakat.

As for the system non- cash transactions is transactions made through non- cash instruments , without physical money , namely those in the form of paper like checks and giro bills , in the form of card like card credit , ATM and debit, as well as with electronic money (*e-money*). Generally in context non- cash zakat payments this online will using electronic money as tool payment . Meanwhile that , the online zakat system is something mutual zakat activities connected with use computer and device other electronics with via the internet, and which aims For reach objective together .

Temporary That is , online zakat (*e-zakat*) is an online portal in which load various information latest related with zakat, availability service zakat calculator , services online zakat payments , and for monitor zakat payments through the portal . Positive and innovative progress in field this digital technology can impact in change style life society . One of the impact main from adoption technology in style life public the is the one who can seen from use online zakat system .

As The largest national zakat collection institution in Indonesia, BAZNAS, has started innovate with do digitalization of zakat since 2016. As effort For increase the zakat funds that will be collected , BAZNAS then start create online platforms such as *websites* and applications , as well as working The same with several private platforms that help in collection of zakat funds, things This aim For efficiency in payment of zakat.

Initially , online zakat payments were made only intended to the apparatus State Civil Servants (ASN) only . However , now this platform has opened For public , so that can

accessible in a way free by all Muslims in Indonesia. In addition to zakat, BAZNAS also provides convenience service in payment donations, charity, and other donations through system *online payments* that work the same with Islamic and conventional banks.

There are several platforms that have been provided by BAZNAS in the frame of digitalization of zakat in Indonesia. The first platform, the official platform from BAZNAS, namely in the form of BAZNAS *website* which can be accessed through the page "http://www.baznas.go.id", as well as on the application platform called "Muzaki Corner". On this platform there is a feature to pay zakat, which can be used by *muzakki* to pay zakat online. The second platform, the *commercial platform*, namely results of collaboration between BAZNAS and a number of *e-commerce*, such as Lazada, Shopee, Blibli, and Elevenia. In addition, BAZNAS also collaborates with a number of *service fintech*, namely such as OVO, Gopay, and Linkaja. The third platform, the *social media platform*, BAZNAS installed advertising and campaigns through social media to invite public to pay zakat, for example such as Facebook and X. The fourth platform, the *innovative platform*, BAZNAS which provides innovation service through *QR code* scanned for can access the service.

Fifth platform, namely *artificial intelligence platform* is what BAZNAS uses to campaign using *chatbot* on the LINE application called Zavira (*Zakat Virtual Assistant*) which can be found on the LINE application with the account name @baznasindonesia, and there are also donations using *augmented reality* applications this can also be done used by its users to do *scan* each BAZNAS logo, which then will appear a number of service menu features, such as online zakat payments.

In running several online zakat platforms, BAZNAS also works the same with several Islamic banks and conventional banks to make it easier in the process of paying zakat online such as through *mobile banking*, online bank transfers, debit and credit cards, applications banking, electronic money (*e-money*), *internet banking*, banking websites, *payment gateways*, and *QR code payment* that can do payment with scan code *QR* via application banking or digital wallet (*e-wallet*).

Apart from that, BAZNAS also works the same with other zakat amil institutions, such as Wallet Dhuafa, Rumah Zakat Indonesia, Inisiatif Zakat Indonesia, NU CARE LAZIS NU, LAZIS MU and others. Zakat funds collected will be used for various social programs, such as empowerment economy, education, health, and aid humanity.

To pay zakat online, then can be done through existing platforms provided by BAZNAS as above so that it is appropriate with provision Islamic law, then things that can be done moreover formerly namely choose trusted institutions and platforms, next that is count the nominal amount of zakat that must be paid, then recite intention with sincere to pay zakat and transfer zakat funds on the platform, then do confirmation payment with follow the instructions listed in the platform and with send proof payment and personal data *muzakki*. (Madhani et al., 2025)

Legal Validity of Non- Cash Zakat Payments by online

Legal basis online zakat payments are not there is discussed with specific or special argument *nash*, however with existence method payment this public become more made easy in pay zakat when is at wherever and whenever. Even though there is references special about

online zakat payment in law sharia economy , however base the laws that govern about payment of zakat can also be done become guide For understand and implement practice This .

According to Sheikh Yusuf Al- Qardhawi in the book " *Fiqhuzzakat* ", argues that a zakat givers do not must state in a way explicit to *mustahik* that which he gave is zakat, then zakat will still valid . With thus , the thing this will also means that it is permissible submit zakat funds online through the platform from official and trusted zakat collection institutions , as long as still in accordance with the terms and conditions of zakat, so matter can also be considered legitimate during executed with correct intentions and distribution of zakat funds can confirmed until to entitled parties accept it .

As the *ijtihad* that has been done carried out by friends and scholars, Quraish Shihab said that practice zakat payments carried out in accordance with developments of the times such as with using online media during No change conditions , pillars and things that have been determined in nash , then matter This can implemented in a way maximum and with notes can become means for people in do sharia and also can add piety towards Allah SWT. So this online zakat payment can applied , as long as No contradictory with substance from the zakat alone and not go out from Islamic law .

Meanwhile, according to Abdurrahman Al-Jazairi, if No there is something difficulty in handing over zakat directly , then it is forbidden by law pay zakat online except *mukallid* (a person who is *taqlid*) who is capable compare evidence and obtaining more opinions superior from various different opinions or If follow *vows weak* (opinion that is considered more weak), then allowed if charity work done the nature personal For fatwa and not For become decision law .

The National Alms Agency (BAZNAS) in Indonesia has state that method pay the zakat carried out online the same legitimacy with pay zakat in cash directly . Because the most important thing in zakat is intention from zakat payers and those funds must until to recipients of zakat. In this case this , BAZNAS has also provide Non- *Cash Zakat Payment Online in Islamic Legal Perspective* .

Various online platforms for facilitate the process of paying zakat. Generally method this online zakat payment allowed Because only different form distribution only . Non- cash zakat payments online is zakat method used with using electronic money , the concept is as explained in the DSN MUI Fatwa No. 116/DSN-MUI/IX/2017 concerning Sharia Electronic Money. This fatwa arrange about appropriate use of electronic money with sharia principles , including its use as tool payments , such as for zakat, *infaq* , and *shadaqah* . In addition , also in the DSN MUI Fatwa No. 117/DSN-MUI/IX/2018 concerning Service Financing Based Technology Information Based on Sharia principles which are also umbrella law an MUI Fatwa that supports implementation various transaction through sharia *fintech* , so that matter This can This also includes online zakat payments via *fintech* .

Chairman The Fatwa Commission of the Indonesian Ulema Council (MUI), namely Hasanuddin AF, stated that the zakat distributed online no become problem in a way Islamic law , because with the existence of online zakat can make things easier public in fulfill obligation zakat . Opinion This also supported by the MUI DKI Jakarta through Administrator Fatwa Commission , KH Muzaini Aziz, who stated that digital zakat payments are permitted . Secretary MUI Fatwa Commission , Asrorun Niam, also stated that online payment of zakat fitrah is permitted Because in jurisprudence No must There is consent granted in a way physique .

Based on the principle of " *al- ashlu fil asy-yaa-i al- ibahah* ", which means " law" origin from all something is permissible ", the rule This means that almost all transaction or transactions generally can accepted , such as sell buy , rent , pawn , and so on . Except , for activities that have been done clear forbidden in *nash* , such as harm party other , the existence of usury , *maysir* , and *gharar* . So , in matter this also means that during No There is the evidence that prohibits it , then the law on paying zakat online is valid and permitted .

Temporary that , if considered from aspect its benefits (*maslahah*) , this online zakat service platform offer convenience service for *zakat payer* in paying zakat , for example If *zakat payer* prevented in pay zakat regularly direct or if No There is another way that can taken besides do the payment online , then matter the including in category emergency , so that online zakat payment in matter This may done and the law legitimate during No There is the reason that prohibits it . With Thus , this online zakat payment may implemented , however still must in accordance with Sharia principles . e-ISSN: 3089-5480; p-ISSN: 3089-5499, pp. 61-74

There is Lots assumptions and doubts in online zakat payments because considered No existence *sigh* (*ijab* and *qabul*) between the parties involved . However , the *ijab* and *qabul* in zakat payments are not required For meet in a way directly , thing This Because zakat payment depends from intention someone who will pay the zakat . In zakat , the contract process including something that is sunnah. Contract used in online zakat is *consent* and *qabul* which is in the form of report to *zakat payer* that was sent through *e-mail* , *short message* , or in form another report from the online zakat service platform .

Advantages and Disadvantages from the Online Zakat Payment Method .

Excess from method online zakat payments

Excess main from method online zakat payment is based on the system that offers it convenience to the *zakat payers* For pay zakat with more effective and efficient . In addition , the method zakat payments made online also has a number of other things that become its advantages .

1. Muzzaki No need traveling For pay zakat through face advance in a way directly , and can done wherever and whenever . So that *zakat payer* which is being in travel outside area or even abroad pay zakat during Still connected with internet connection .
2. payment process is carried out very quickly and easily , because availability various method payments , such as by bank transfer via *mobile banking* , cards credit or debit, QR code , and digital wallet (*e-wallet*) .
3. Availability feature calculator automatic zakat calculation , so that make it easier users For know the nominal amount of zakat that must be paid paid .
4. Zakat funds that have been paid will direct managed and stored in the platform database, so *zakat payer* can direct print report payment zakat alone and also there are proof payments that can be made used as attachment cutting tax .
5. There is transparency in the online zakat platform because has available notes and reports related collection and distribution of zakat funds. So that *zakat payer* can monitor information distribution of zakat funds for make sure of it can until to those entitled accept .

6. Can reach participation *zakat payer* in a way more area , including those in the area remote or own very busy schedule . So things This will can allows existence improvement the amount of zakat collected .
7. Help make it easier zakat collection institutions in collecting , managing , and distributing zakat funds. *Non- Cash Zakat Payments Online in Islamic Legal Perspective .*

Lack from online zakat payments

Apart from having excess , zakat payments made online also has a number of lack .

1. In online zakat payments , not yet existence provision special related limitation domicile *muzakki* , so that worried If happen transfer of zakat that goes out from area domicile *muzakki* .
2. Concerns about personal data security , so that required protection on security strong cyber For protect personal information and data *muzakki* .
3. There is risk occurrence something problem technical or constraint in access online zakat platforms, such as failure in transaction payment of zakat.
4. Need high alertness moment choose an online zakat platform, because if No thorough or wrong in choose it , then can potential occurrence fraud or embezzlement of zakat funds by an unlicensed organizational platform responsible answer .

Challenge in Implementation of Online Zakat Payment Method

The existence of digitalization of zakat can cause emergence various challenge in implementation online zakat payments . Issue security cyber , digital literacy of society , and infrastructure technology that has not been evenly become a number of example necessary obstacles overcome . In case this , then required development to system security and education to public For maximize potential digitalization of zakat. With utilise technology digital optimally while still adhere to sharia principles , then this online zakat system can potential as means For increase participation payment of zakat, so that Then can also encourage welfare and empowerment economy people .

Following This is a number of challenges that can appear in online zakat implementation

:

1. Absence of regulations comprehensive legal and regulatory framework specific laws that specifically special arrange about online zakat provisions , such as necessary clarity regarding the legal status of online zakat in fulfil religious obligations .
2. Internet accessibility and infrastructure digital technology that is still limited and not evenly , as in the area rural areas that are still difficult access digital technology , so that public rural the will difficult For carry out online zakat payments .
3. Challenges in build trust public and address concern related legitimacy and accountability of online zakat platforms. In terms of this , then required existence strict supervision as well as existence transparency in the process of managing and distributing zakat funds on provider platforms online zakat services .
4. Worry public against online zakat platforms that do not safe , no trust or No fulfil principles in Islamic law . So that required existence regulations laws and mechanisms strict supervision towards online zakat platforms.

5. Lack of digital literacy and awareness among *zakat payer* and *mustahik*. Solutions for overcome challenge This is with push implementation education and promotion about benefit as well as potential risk from online zakat to public wide.

For overcome various challenge in implementation of online zakat then required multi - faceted approach involving framework law, development digital technology, education public, and efforts collaborative from stakeholders interest.

Conclusion

E-Zakat is an innovation in zakat management that utilizes information and communication technology to improve zakat collection and distribution and increase public awareness and participation in zakat. For example, people can pay zakat easily and conveniently through mobile apps, websites, or other online platforms.

E-Zakat also enables zakat institutions to manage zakat recipient (*mustahik*) data more accurately and transparently, enabling more targeted and effective zakat distribution. Using an integrated information system, zakat institutions can aggregate and manage *mustahik* data in real time to determine zakat needs and priorities. Furthermore, E-Zakat can increase the trust of the community in zakat institutions.

E-Zakat has significant potential to increase public awareness and participation in zakat, as well as improve the effectiveness of zakat management in Indonesia. To achieve this goal, the government and the public must support the broader development and implementation of E-Zakat.

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