

## Revitalizing Zakat in the Digital Economy: Toward a More Transparent and Accountable Islamic Social Financing Framework

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### ABSTRACT

This paper investigates the changing function of digital zakat inside Islamic social finance and emphasizes its ability to solve economic inequity and poverty in environments with a majority of Muslims. While zakat systems are fundamental to social justice, conventional management approaches struggle with inefficiency, lack of openness, and low public confidence. Digital technologies include blockchain, artificial intelligence, and integrated zakat platforms provide interesting answers with the rise of financial technology, but need appropriate alignment with maqashid al-shariah and governance systems to guarantee ethical outputs. This study maps important theme trends, methodological developments, and current research gaps in digital zakat studies utilizing a Systematic Literature Review (SLR) paired with bibliometric analysis. The results highlight the need for inclusive, data-driven, sharia-compliant digital zakat systems that strike a balance between social and ethical issues and technical developments. This paper offers both theoretical analysis and pragmatic suggestions for improving responsible zakat administration.

**Keywords:** Revitalizing Zakat , Digital Economy, Islamic Social Financing Framework.

### INTRODUCTION

The discourse on Islamic social finance has positioned zakat as a key instrument in economic empowerment and poverty alleviation strategies in Muslim-majority countries. However, in practice, zakat management, which is still conventional and based on manual documents, often faces various challenges such as bureaucratic inefficiency, lack of transparency, and low accountability to the public<sup>1</sup>. Amidst the rapid development of the digital

<sup>1</sup> S A Shaikh, "Estimating Economy Wide Potential Zakat Collection in Pakistan," *Journal of Islamic Economics, Banking and Finance* 13, no. 1 (2017): 52-70, <https://www.scopus.com/inward/record.uri?eid=2-s2.0-85032721293&doi=10.12816%2F0051155&partnerID=40&md5=1590e7c49d48f2a9f680922bf6c9b9>

economy marked by the transformation of financial technology and data-based governance, the demand to reform the zakat management system are becoming increasingly urgent.

As the urgency of digitalizing the financial sector increases, zakat management institutions still face complex structural problems, including low transparency, accountability, and digital literacy among managers and the community.<sup>2</sup>. Meanwhile, digital zakat applications are not yet able to guarantee real-time reporting of funds or public participation in monitoring distribution.<sup>3</sup>. This problem is exacerbated by weak governance, the absence of interoperability standards for digital zakat systems, and the lack of integration between technology and sharia law<sup>4</sup>. Reports from CNBC Indonesia and The Jakarta Post show that most Zakat Collection Institutions (LAZ) have not been able to implement a comprehensive fund tracking system<sup>5</sup>. BAZNAS recorded the potential for national zakat of Rp327 trillion per year, but the realization of its collection only reached 3.5% due to low public trust. This shows that there are systemic problems in zakat management, both in terms of regulation, technology, and social participation<sup>6</sup>.

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80; M Raza Rabbani et al., "A Fintech-Based Zakat Model Using Artificial Intelligence," in *FinTech in Islamic Financial Institutions: Scope, Challenges, and Implications in Islamic Finance*, 2022, 49–63, [https://www.scopus.com/inward/record.uri?eid=2-s2.0-85153809988&doi=10.1007%2F978-3-031-14941-2\\_3&partnerID=40&md5=3cd20a6ace49907b6ba314c04769a264](https://www.scopus.com/inward/record.uri?eid=2-s2.0-85153809988&doi=10.1007%2F978-3-031-14941-2_3&partnerID=40&md5=3cd20a6ace49907b6ba314c04769a264).

<sup>2</sup> Tira Nur Fitria, "Islamic Banking Digitalization: Challenges and Opportunities in the Era of Industrial Revolution 4.0," *Jurnal Ilmiah Ekonomi Islam* 11, no. 1 (2025); Sri Maulida, Fahmi Al Amruzi, and Budi Rahmat Hakim, "Problems and Solutions in Digitalization Zakat," in *Indonesian Conference of Zakat-Proceedings*, 2021, 163–188; Alya Silvany Yanuar and Ahmad Makhtum, "Digitalization Transformation of Baznas Financial Reports Based On SIMBA 4.0," *Al-Mashrafiyah: Jurnal Ekonomi, Keuangan, dan Perbankan Syariah* 7, no. 2 (2023): 53–70.

<sup>3</sup> Dimas Agung Pangestu, "Penggunaan Teknologi Blockchain Dalam Transaksi Keuangan Syari'ah" (Universitas Islam Indonesia, 2023).

<sup>4</sup> Ahmed Kareem Jebur, "Uses and Applications of Geographic Information Systems," *Saudi Journal of Civil Engineering* 5, no. 2 (2021): 18–25; M U Ahmed and N S B Kasri, "Zakat Calculation Software for Corporate Entities," in *Islamic FinTech: Insights and Solutions*, 2021, 319–333, [https://www.scopus.com/inward/record.uri?eid=2-s2.0-85116377642&doi=10.1007%2F978-3-030-45827-0\\_18&partnerID=40&md5=16926ad50c5eba0dd355194e1b0daa2f](https://www.scopus.com/inward/record.uri?eid=2-s2.0-85116377642&doi=10.1007%2F978-3-030-45827-0_18&partnerID=40&md5=16926ad50c5eba0dd355194e1b0daa2f).

<sup>5</sup> Wahyu Setyo and Basar Dikuraisyin, "Efektivitas Penggunaan Aplikasi Z-Pro Dalam Meningkatkan Efisiensi Pelayanan Zakat Di Lembaga Amil Zakat Persada," *Jurnal I-Philanthropy: A Research Journal On Management Of Zakat and Waqf* 4, no. 2 (2024): 110–116; Mushdalifah Mushdalifah et al., "Legal Analysis of Digital Zakat Management: Security, Literacy, and Regulatory Challenges," *Constitutional Law Review* 3, no. 1 (2024): 65–79.

<sup>6</sup> Arya Dipa, "Ma'ruf Calls on Muslims to Increase Zakat to Reduce Inequality," *Www.Thejakartapost.Com*, last modified 2019, accessed January 3, 2025, <https://www.thejakartapost.com/news/2019/11/08/ma-ruf-calls-muslims-increase-zakat-reduce-inequality.html>; Emir Yanwardhana, "Prabowo: Potensi Zakat RI Rp 327 T, Penerimaan Tahun Ini Baru Rp 41 T," *CNBC Indonesia*, last modified 2025, accessed March 8, 2025, [334 | © 2025 The Author\(s\). Published by \[LPPM, Universitas Islam Syarifuddin\]\(#\). This is an open access article under the \[CC BY 4.0 license\]\(#\)](https://www.cnbcindonesia.com/lifestyle/20250327171420-33-622368/prabowo-potensi-zakat-ri-rp-327-t-penerimaan-tahun-ini-baru-rp-41-t#:~:text=Jakarta%2C CNBC Indonesia - Presiden Prabowo Subianto mengungkapkan, triliun%2C namun realisasinya kemungkinan hanya Rp 41 triliun.</a></p></div><div data-bbox=)

From an academic perspective, existing research mostly discusses the technical aspects of Islamic financial technology, but has not yet touched on the digital-based integrative governance framework<sup>7</sup>. Research related to blockchain, smart contracts, and artificial intelligence in zakat management is still conceptual and has not been tested much in the context of zakat institutions.<sup>8</sup>. Another literature review emphasized that there is a large gap between theory and practice in the implementation of zakat digitalization.<sup>9</sup>.

In addition, institutional readiness is also a major obstacle. Many LAZs do not yet have a long-term digitalization roadmap or risk management framework for the implementation of Islamic financial technology. This causes digitalization initiatives to often be patchwork, dependent on specific projects or donors, without sustainability and long-term policy support<sup>10</sup>. The absence of national standards in digital zakat auditing and reporting also exacerbates inconsistencies among zakat management institutions. Furthermore, a challenge that has not been widely discussed in previous studies is the impact of digital transformation on the principles of *maqashid al-shariah* in zakat distribution<sup>11</sup>. Digitalization should not only increase technical efficiency<sup>12</sup>, but also ensure that the zakat distribution process remains fair, on target, and takes into account the social

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<sup>7</sup> Nuraishah Abd Rahim et al., "Towards Sustainable Production of Bio-Based Lactic Acid via a Bio-Based Technical Route: Recent Developments and the Use of Palm Kernel Cakes in the Bioconversion," *BioResources* 17, no. 2 (2022); Imam Shofwan et al., "Entrepreneurship Education: Encouraging Entrepreneurial Intentions for Equality Education Students in Semarang," *International Journal of Learning, Teaching and Educational Research* 22, no. 6 (2023): 175–194; Sharofiddin Ashurov et al., "Developing a Conceptual Framework for Zakat Collection and Distribution Impact on Social Welfare Through Implications of SDGs," *Research Anthology on Measuring and Achieving Sustainable Development Goals*, 2022; Moch Mahsun et al., "Green Waqf: Sustainable Surplus Perspective Balanced Scorecard Analysis," *KARSA Journal of Social and Islamic Culture* 30, no. 2 (December 2022): 266–297.

<sup>8</sup> Mohammed Saleh Al-Maghrebi, Noor Sharoja Sapiei, and Mazni Abdullah, "Power, Trust and Transparency as Determinant Factors of Tax Compliance: A Systematic Review," *Journal of Tax Reform* 8, no. 3 (2022): 312–335.

<sup>9</sup> Raza Rabbani et al., "A Fintech-Based Zakat Model Using Artificial Intelligence"; F A Hudaifi et al., "Knowledge Discovery of Zakat Administration Worldwide from YouTube and Zoom via Text Mining," *Journal of Islamic Accounting and Business Research* 14, no. 1 (2023): 159–180, <https://www.scopus.com/inward/record.uri?eid=2-s2.0-85135062754&doi=10.1108%2FJIABR-03-2022-0067&partnerID=40&md5=9d34fc6cd96051da6b9b5c185eef5562>.

<sup>10</sup> Hudaifi et al., "Knowledge Discovery of Zakat Administration Worldwide from YouTube and Zoom via Text Mining"; Rusliza Yahaya et al., "The Effect of Financial Knowledge and Financial Attitudes on Financial Behavior among University Students," *International Journal of Academic Research in Business and Social Sciences* 9, no. 8 (2019): 22–32.

<sup>11</sup> T Widiastuti et al., "A Mediating Effect of Business Growth on Zakat Empowerment Program and Mustahiq's Welfare," *Cogent Business and Management* 8, no. 1 (2021), <https://www.scopus.com/inward/record.uri?eid=2-s2.0-85101052342&doi=10.1080%2F23311975.2021.1882039&partnerID=40&md5=df2ddc378c0a0043000f820e248a4d07>.

<sup>12</sup> Setyo and Dikuraisyin, "Efektivitas Penggunaan Aplikasi Z-Pro Dalam Meningkatkan Efisiensi Pelayanan Zakat Di Lembaga Amil Zakat Persada."

context of the *mustahik*<sup>13</sup>. The imbalance between technological modernization and a deep understanding of Islamic jurisprudence can lead to practices that are incompatible with the basic values of Islamic social finance<sup>14</sup>.

In the last decade, the discourse on zakat digitalization has become increasingly prominent in various scientific forums and public policies. The development of digital technology, especially in the field of sharia fintech and online payment systems, has encouraged many *Lembaga Amil Zakat* (LAZ) to start adopting digital systems in collecting and distributing zakat. Research notes that the need to revitalize the zakat system digitally is urgent along with the increasing complexity of social needs and the limitations of the manual system that has so far dominated<sup>15</sup>. On the other hand, it emphasizes that the use of data mining approaches and decision support systems in zakat management can strengthen accuracy in determining *mustahik* groups and planning fairer distribution<sup>16</sup>. In addition, regarding the concept of "Zakat Banking" it proposes a new approach in distributing zakat funds through interest-free loans packaged in a zakat-based sharia banking system. This opens up opportunities for integration between the social and economic functions of zakat in a digital framework<sup>17</sup>. However, all these innovations need to be framed in a strong sharia

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<sup>13</sup> R Hadi and A Basit, "Sharia Strategic Economic Model on Digital Zakat Technology in Indonesia," *Economic Annals-XXI* 187, no. 1-2 (2021): 82-89, <https://www.scopus.com/inward/record.uri?eid=2-s2.0-85113296262&doi=10.21003%2FEA.V187-08&partnerID=40&md5=f98cc8074bf7541e28d093ea8ad7c99a>.

<sup>14</sup> M Azani and H Basri, "Implementation of Norms and Rules Zakat on Utilization in National Agency for Amil Zakat (Baznas) Pekanbaru Based on Islamic Law," in *IOP Conference Series: Earth and Environmental Science*, vol. 175, 2018, <https://www.scopus.com/inward/record.uri?eid=2-s2.0-85051370701&doi=10.1088%2F1755-1315%2F175%2F1%2F012049&partnerID=40&md5=cc7d0cb1528d05a9a9d9a2147fa86503>.

<sup>15</sup> U H Umar and M R Danlami, "The Need for Revitalization of Islamic Social Finance Instruments in the COVID-19 Period in Nigeria: The Role of Digitalization," in *Lecture Notes in Networks and Systems*, vol. 423 LNNS, 2022, 177-187, [https://www.scopus.com/inward/record.uri?eid=2-s2.0-85124136493&doi=10.1007%2F978-3-030-93464-4\\_18&partnerID=40&md5=95c25bc307c7171ce6b1d0d424e7feef](https://www.scopus.com/inward/record.uri?eid=2-s2.0-85124136493&doi=10.1007%2F978-3-030-93464-4_18&partnerID=40&md5=95c25bc307c7171ce6b1d0d424e7feef).

<sup>16</sup> N Aini et al., "Rough Set Theory Approach in Determining Social Assistance Decision," in *3rd International Conference on Cybernetics and Intelligent Systems, ICORIS 2021*, 2021, <https://www.scopus.com/inward/record.uri?eid=2-s2.0-85124364744&doi=10.1109%2FICORIS52787.2021.9649599&partnerID=40&md5=3ff972c13f033178e137c3fff8c01e3c>.

<sup>17</sup> M Abduh, "Prioritizing Issues in Islamic Economics and Finance," *Middle East Journal of Scientific Research* 15, no. 11 (2013): 1594-1598, <https://www.scopus.com/inward/record.uri?eid=2-s2.0-84884255931&doi=10.5829%2Fidiosi.mejsr.2013.15.11.11658&partnerID=40&md5=91c47075c802a82dc3f0764a3c86da00>; O.E.S.A. Hussein, "Islam and the Moral Economy (The Challenge of Capitalism), Charles Tripp (2006) Translated by Mahmoud Abdulhalim Cambridge University Press," *Journal of King Abdulaziz University, Islamic Economics* 33, no. 3 (2020): 215-236, <https://www.scopus.com/inward/record.uri?eid=2-s2.0-85102534844&doi=10.4197%2FIslec.33-3.11&partnerID=40&md5=11a40ed4da1ed1621d96111de5964e42>; Z Mahomeda and I Sabab,

governance approach so that they do not become mere technical modernization tools. Therefore, it is important to systematically explore how digital zakat research trends are developing and whether they have included the dimensions of justice, accountability, and *maqashid al-shariah*.

Although the digitalization of zakat has become a fairly popular topic in contemporary studies, much of the research is still technical and does not touch on the philosophical dimensions and sharia governance that are the soul of zakat management. In addition, other studies show that of the many articles on digital zakat, only a small number explicitly examine the role of digitalization in increasing public accountability and public trust in zakat management institutions<sup>18</sup>. Technological literacy is more studied from the *muzakki* side, while its impact on *mustahik* and the dimension of distribution justice has not been revealed in depth. In addition, research that highlights how technology is integrated with the *maqashid al-shariah* principle in the zakat system is still very limited. Other research highlights that there is not much literature that considers the context of digital exclusion faced by people in the 3T (underdeveloped, frontier, and outermost) areas<sup>19</sup>. This shows a serious gap in the digital zakat discourse, where technological innovation has not been accompanied by critical thinking about sustainability, distribution ethics, and inclusive and participatory governance. Thus, research that holistically examines the relationship between digitalization, governance, and *maqashid al-shariah* is very relevant and urgent to be carried out.

One of the main challenges in implementing digital zakat is the low institutional readiness in utilizing technology optimally. Many zakat institutions still face limited human resources who understand digital technology, as well as the unavailability of national standards related to the interoperability of digital zakat systems between institutions<sup>20</sup>. On the other hand, technology adoption is often carried out without risk analysis and integration with an accountable Sharia financial monitoring and reporting system. This raises the risk of data duplication, reporting inconsistencies, and weak public participation in the zakat

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<sup>18</sup> "Sustainable Development: Exploring the Role of Islamic Social Finance in Promoting Sustainable Development and Social Welfare," in *The Future of Islamic Finance: From Shari'ah Law to Fintech*, 2024, 103–120, <https://www.scopus.com/inward/record.uri?eid=2-s2.0-85210112808&doi=10.1108%2F978-1-83549-906-120241007&partnerID=40&md5=fa1cee541ec66911d94150fbfee7fe5c>.

<sup>19</sup> A A Farah et al., "Impact of Islamic Banking on Economic Growth: A Systematic Review of SCOPUS-Indexed Studies (2009–2024)," *Cogent Economics and Finance* 13, no. 1 (2025), <https://www.scopus.com/inward/record.uri?eid=2-s2.0-105002679327&doi=10.1080%2F23322039.2025.2490819&partnerID=40&md5=badac0c97b31bef1e7f6355077ee32f9>; Syamsul Bahrin Zaibon, Farah Nadia Azman, and Norshuhada Shiratuddin, "Instrument for Evaluating Digital Educational Comic," *International Journal of Advanced Computer Research* 9, no. 44 (2019): 316–324.

<sup>20</sup> Umar and Danlami, "The Need for Revitalization of Islamic Social Finance Instruments in the COVID-19 Period in Nigeria: The Role of Digitalization."

<sup>20</sup> Rara Monica, "Strategi Optimalisasi Penghimpunan Dana Zakat, Infak, Dan Sedekah Melalui Digital Qris Di Baznas Provinsi Bengkulu" (UIN Fatmawati Sukarno Bengkulu, 2022).

distribution tracking process<sup>21</sup>. Meanwhile, digital systems such as zakat apps that are starting to be developed tend to focus on ease of payment for muzakki, without ensuring efficiency and transparency in distribution to mustahik. The absence of data-based audits and minimal use of technology, such as blockchain or reporting dashboards, causes digital zakat to lose its strategic potential to strengthen public trust. Therefore, the urgency to develop a digital zakat system that is based on governance, inclusive, and responsive to technological challenges is becoming increasingly apparent.

One of the challenges that emerged from the initial review of digital zakat literature is the complexity in the use of non-uniform terminology. Terms such as digital zakat, financial technology zakat, smart zakat, and ZakaTech are often used interchangeably without a consistent conceptual definition.<sup>22</sup> This not only complicates the process of categorizing the literature but also hinders the development of systematic theories in this field. It is worth highlighting that this vagueness of terms has an impact on the methodological approach used by researchers, where the majority of studies rely on case descriptions without a strong theoretical framework. In the context of SLR, this irregularity can be addressed through bibliometric analysis that can map dominant keywords, terminology trends, and conceptual relationships between themes. By normalizing terms in the data preprocessing process, this study will be able to identify key research clusters and show how research focuses have evolved. In addition, these findings will also provide a strong basis for developing a digital zakat model framework that is not only technically accurate but also conceptually appropriate and by the principles of Islamic social finance.

Although many digital-based zakat applications have been developed in the last decade, there is no complete conceptual model framework that can be used as a joint reference by policymakers, zakat managers, and developers of Islamic financial technology. Most studies are still trapped in technical development or system simulations without a strong and comprehensive

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<sup>21</sup> K Khasanah and M Sobirin, "Distributing Philanthropic Funds to Indonesian Muslims amid the Pandemic through a Maṣlaḥah View: Weaving Social Safety Nets or Fortifying the Healthcare System?," *Al-Manahij: Jurnal Kajian Hukum Islam* 17, no. 2 (2023): 263–274, <https://www.scopus.com/inward/record.uri?eid=2-s2.0-85181671576&doi=10.24090%2Fmnh.v17i2.10226&partnerID=40&md5=0a588ef128f0d148781c29c47099b8c7>; Kareem Jebur, "Uses and Applications of Geographic Information Systems"; Mahomeda and Sabab, "Sustainable Development: Exploring the Role of Islamic Social Finance in Promoting Sustainable Development and Social Welfare."

<sup>22</sup> Hasyim Haddade et al., "Quality Assurance Strategies of Higher Education in Digital Era: An Anthropology of Education Study in Islamic Higher Education Institution," *Quality Assurance in Education* 32, no. 1 (2024): 46–63, <https://www.scopus.com/inward/record.uri?eid=2-s2.0-85173535090&doi=10.1108%2FQAE-05-2023-0084&partnerID=40&md5=089bf63d3f06e28f1d512c65e53ea212>; A A Akbar et al., "Empowering Career Pathways for Asnaf Faqir (Poor People)," *Global Journal Al-Thaqafah* JULY2024, no. SPECIALISSUE (2024): 155–170, <https://www.scopus.com/inward/record.uri?eid=2-s2.0-85203534793&doi=10.7187%2FGJATSI072024-11&partnerID=40&md5=514a9f9a035af2c8448f8283abdeb021>.

theoretical basis. Other studies emphasize that the zakat revitalization approach needs to integrate aspects of governance, digital literacy, and sharia compliance in one integrated policy framework<sup>23</sup>. However, in the existing literature, there has been no modeling that can explain the relationship between technological input, institutional processes, and socio-economic outcomes of *mustahik*. Therefore, this study has an urgency to build a conceptual framework that is sourced from the results of a systematic mapping of digital zakat literature, and confirmed through the principles of *maqashid al-shariah* and the principles of public governance. The results of this framework are expected to not only be able to answer academic needs, but also provide real contributions to the sustainable and trusted digital transformation of zakat.

This study aims to identify, classify, and evaluate academic contributions in the field of digital zakat, highlighting the dimensions of transparency, accountability, and integration of *maqashid al-shariah*. This study also maps methodological trends, geographical distribution of studies, institutional involvement, and collaborative networks between authors. The Systematic Literature Review (SLR) approach, with the help of R software and the Bibliometrix package was used to analyze bibliometrics and thematic mapping. Through this approach, a visualization of the main topic map, conceptual clusters, and unexplored research gaps was produced. The final goal is to contribute a theoretical framework based on scientific data in digital zakat and offer strategic directions for policymakers and practitioners to strengthen fair and technology-based digital zakat governance<sup>24</sup>.

This study has significant contributions both theoretically and practically. From a theoretical perspective, the SLR approach provides a comprehensive synthesis of the limited digital zakat literature in the context of Islamic social finance. Bibliometric analysis reveals the structure of knowledge, dominant theories, and the evolution of the topic over time. Methodologically, the use of R software introduces quantitative synthesis in literature studies that have been dominated by qualitative approaches. From a practical perspective, the results of this study are relevant for stakeholders in formulating data-based policies, strengthening regulations, and developing a responsive digital zakat system. This study also highlights the importance of digital literacy, interoperability of zakat information systems, and the preparation of national regulations based on

<sup>23</sup> U H Umar et al., "The Potential of Islamic Social Finance to Alleviate Poverty in the Era of COVID-19: The Moderating Effect of Ethical Orientation," *International Journal of Islamic and Middle Eastern Finance and Management* 15, no. 2 (2022): 255–270, <https://www.scopus.com/inward/record.uri?eid=2-s2.0-85106308648&doi=10.1108%2FIMEFM-07-2020-0371&partnerID=40&md5=ec6b337fbee5c2d7ff67c38280b2512e>.

<sup>24</sup> Massimo Aria and Corrado Cuccurullo, "Bibliometrix: An R-Tool for Comprehensive Science Mapping Analysis," *Journal of Informetrics* 11, no. 4 (2017): 959–975, <https://www.sciencedirect.com/science/article/pii/S1751157717300500>; Hanim Misbah et al., "Sustainable Development, Regional Planning, and Information Management as an Evolving Theme in Waqf Research: A Bibliometric Analysis," *Sustainability (Switzerland)* 14, no. 21 (2022).

maqashid al-shariah, to answer public demands for transparency and fairness in zakat distribution in the digital era.

## METHODS

This work systematically reviews scholarly developments on zakat digitization and the platform economy using bibliometric approaches in conjunction with Systematic Literature Review (SLR) methodology run through R software and the bibliometrix package. Designed to guarantee openness, repeatability, and rigor all through the study process, a methodical approach was developed<sup>25</sup>. Relevant books were methodically compiled from the Scopus databases using a well crafted search string including terms such "zakat," "digitalization," "Islamic social finance," and "platform economy". Published between 2010 and 2025 in English, the inclusion criteria were peer-reviewed academic publications addressing empirical, conceptual, or methodological elements of digital zakat governance and financial technologies. Following a thorough screening procedure including duplicate removal, title and abstract checks, and full-text evaluations, the metadata of a few chosen papers was exported in BibTeX form. Using bibliometrix and its interactive biblioshiny interface, analytical methods were carried out in R Software allowing descriptive performance metrics, keyword co-occurrence analysis, intellectual structure mapping (through co-citation and bibliographic coupling), and social network visualization (author and institutional collaborations)<sup>26</sup>. By means of a comprehensive knowledge of research dynamics, topic trends, theoretical frameworks, and undiscovered gaps, the combined SLR and bibliometric process promotes both quantitative and qualitative synthesis<sup>27</sup>. This methodical approach not only enriches the theoretical underpinnings of Islamic digital finance but also provides useful information for legislators and practitioners striving to progress fair and technologically integrated zakat systems.

## RESULT

### 1. Descriptive Bibliometric Analysis

Table 1 shows throughout the period 1991–2025 377 publications across 235 sources (journals, books, etc.). Publications have a yearly average growth rate computed at 9.05%. The papers have an average age of 5.45 years and average citation count of 6.77 per one. Especially, this study recorded no reference data. Regarding document contents, one finds 1,016 author-provided keywords (DE) and 333 "Keywords Plus" (ID) entries. There were 896 authors overall for the dataset; 100 of them worked on single-authored papers. There

<sup>25</sup> Aria and Cuccurullo, "Bibliometrix: An R-Tool for Comprehensive Science Mapping Analysis."

<sup>26</sup> Hamid Derviș, "Bibliometric Analysis Using Bibliometrix an R Package," *Journal of scientometric research* 8, no. 3 (2019): 156–160.

<sup>27</sup> Serap Büyükkıdik, "A Bibliometric Analysis: A Tutorial for the Bibliometrix Package in R Using IRT Literature," *Journal of Measurement and Evaluation in Education and Psychology* 13, no. 3 (2022): 164–193; Derviș, "Bibliometric Analysis Using Bibliometrix an R Package."

are 107 single-authored papers, with 2.7 on average co-authors each document. Fascinatingly, the global co-authorship rate is 0%, suggesting no cross-country cooperation inside the dataset. With regard to document kinds, the dataset comprises 257 journal articles, 2 "article articles," 1 article review, 12 books, 61 book chapters, and 26 conference papers.

## 2. Annual Scientific Production

The collection has 377 indexed papers overall during the period 1991–2025, indicating the increasing scholarly attention on digital zakat models and their economic integration. The first known publication came out in 1991 and started academic debate on zakat practice modernism. Publication volume stayed low between 1991 and 2001; but, post-2001 it steadily increased until 2024, when 55 articles—about 14.6% of all records—showered the maximum production. Especially over 51.7% of all papers have been generated in the past five years, underlining the increasing relevance of Islamic social finance structures, fintech developments, and worldwide digitalization trends in driving research interest. Reflecting a modest but consistent intellectual effect, the yearly average growth rate of studies approximates 2.86%; average of 6.77 citations per document and 1.1 citations each year.

The milestone timeline highlights several pivotal developments shaping the research trajectory:

Table 2. Milestone Table Of Digital Zakat Research (1991-2024)

| No. | Period      | Focus  |
|-----|-------------|--|
| 1.  | Early 1990s | Foundational theoretical works on zakat within Islamic economic models         |
| 2.  | Early 2000s | Studies on institutional zakat management and governance challenges            |
| 3.  | From 2010   | Integration of technology, transparency, accountability, and financial systems |
| 4.  | By 2020     | Investigations into blockchain, fintech platforms, and digital payment systems |
| 5.  | 2024        | Post-pandemic recovery leveraging digital tools for social finance             |

Thematically, the research concentrates on several important issues: (1) the optimization of zakat collecting and distribution processes through digital platforms; (2) the integration of zakat systems into broader economic policy frameworks; (3) the role of zakat in advancing the Sustainable Development Goals (SDGs), particularly poverty alleviating and financial inclusion; and (4) the design of governance and accountability mechanisms to enhance trust among stakeholders. Recent research underline the need of using blockchain technology, artificial intelligence, and data analytics to reach better efficiency, minimise leaks, and increase the socioeconomic effect of zakat contributions.

This corpus of research not only charts the development of zakat methods from hand to digital spheres but also shows how Islamic social finance may fit current economic environments. Future studies could cover the still unresolved areas of study in building uniform digital standards, cross-border zakat cooperation, and real-time impact evaluation instruments. These results greatly contribute to scholarly theory and pragmatic policy proposals, therefore enhancing the function of zakat as a transforming agent in world economic justice.

### 3. Keyword co-occurrence network map.

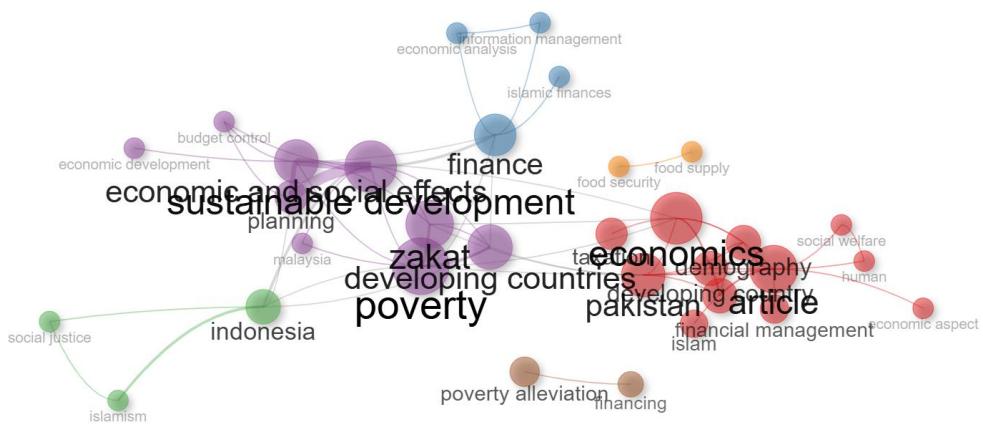
The co-occurrence network map shows the conceptual links among important phrases in the field of research, therefore offering a comprehensive view of how often keywords co-appear in academic papers. Using key metrics including PageRank, betweenness centrality, and closeness centrality<sup>28</sup>, this bibliometric approach provides important new perspectives on the structural relevance, thematic prominence, and interconnection of important ideas. From the examined corpus, it is clear that some terms define the conceptual terrain: the top-ranked nodes by PageRank are "article" (0.077), "sustainable development" (0.072), "economic and social effects" (0.059), "poverty" (0.55), and "economics" (0.55). These words serve as the most powerful and well-connected hubs in the network since they are so important in forming both empirical studies and theoretical models in the research of digital zakat and economic systems. Moreover, the great betweenness centrality of words like "article" (119), "economics" (108.85), and "poverty" (77.99) highlights their bridging role in which they link otherwise disparate theme clusters and support information transfer across disciplinary or topical lines. With phrases like "poverty" (0.020), "economics" (0.020), and "economic and social effects" (0.019), Closeness centrality measurements support this picture by showing a capability to reach across the network efficiently, therefore highlighting their integrative and uniting role within the literature.

At least four main theme groups that define the field come out via cluster analysis. Focusing on fundamental economic subjects such "economics," "article," "Pakistan," and "financial management," the first cluster addresses macroeconomic analyses and case-based studies. Reflecting the tight junction of Islamic social finance with global development aims and poverty reduction agendas, the second main cluster orbits around development-oriented issues including "poverty," "zakat," "sustainable development," and "economic and social effects." With phrases like "Indonesia, Islamism, and social justice," a third cluster—which points to research that interacts with regional settings, ethical frameworks, and political processes surrounding zakat governance—compiles socio-political elements. With phrases like "budget control," "economic development," and "planning," which address institutional performance, administrative structures, and management effectiveness in zakat

<sup>28</sup> Aria and Cuccurullo, "Bibliometrix: An R-Tool for Comprehensive Science Mapping Analysis."

administration, a fourth cluster finally focused on governance and operational issues.

From this structural mapping, several important realizations surface. First, the predominance of "poverty" and "sustainable development" reflects the general research narrative that positions zakat not merely as a religious or philanthropic practice but also as a strategic tool inside Islamic finance to drive socioeconomic development and poverty reduction<sup>29</sup>. Deeply entwined with economic research, these issues highlight the policy significance and empirical focus of zakat-related research. Second, phrases like "economic and social effects" and "economics" show a strong bridging role throughout the network, implying that economic evaluation functions as a fundamental interdisciplinary node linking financial, social, and policy-oriented research streams<sup>30</sup>. Third, while less central, the presence of clusters centered on "social justice, "Islamism," and "Indonesia points to emerging but underexplored sociopolitical and ethical dimensions that merit greater scholarly attention, particularly from interdisciplinary and comparative perspectives," Obaidullah, 2016 notes. Last but not least, managerial and governance-oriented keywords like "budget control" and "planning" point to a specialized but rather isolated research niche that highlights the need of closer integration between institutional performance studies and more general socioeconomic and developmental debates (Sulaiman, Siraj, & Ibrahim, 2008). Taken together, these results expose a research terrain marked by promising but still-marginal explorations of political, ethical, and



<sup>29</sup> Murat Çizakça, *Islamic Capitalism and Finance: Origins, Evolution and the Future, Islamic Capitalism and Finance: Origins, Evolution and the Future* (Edward Elgar Publishing, 2011); W Z W Hassan et al., "The Management of Zakat Distribution in the Practice of Fatwa in Terengganu, Malaysia," *International Journal of Civil Engineering and Technology* 8, no. 11 (2017): 834–851, <https://www.scopus.com/inward/record.uri?eid=2-s2.0-85036592568&partnerID=40&md5=ac163001385b0374540122ced36b8328>.

<sup>30</sup> M Al-Suhaibani and A Al-Ghufaili, "Zakat of Exchange Traded Funds," *Journal of King Abdulaziz University, Islamic Economics* 26, no. 2 (2013): 3–46, <https://www.scopus.com/inward/record.uri?eid=2-s2.0-84900659440&doi=10.4197%2FIslec.26-2.1&partnerID=40&md5=e5297462ad627e65fd0ed93f364169be>.

governance-related issues, structured around bridging themes of economic analysis, and strongly weighted toward economic and developmental concerns.

Figure 1, co-occurrence network map depicting the relationship between the main keywords in digital zakat literature.

#### 4. Keywords thematic map

Important instruments for visualizing the intellectual terrain inside a research domain are scientific mapping approaches like thematic mapping. In the study of zakat digitalization and its economic underpinnings, the thematic map shown below offers a whole picture of the main issues, relationships, and developmental paths. Operating on two fundamental criteria, density – which gauges the internal coherence and maturity of a theme – and centrality – which gauges its degree of interaction and effect inside the larger research network – this mapping method<sup>31</sup>.

Well-developed and extremely powerful ideas found in the upper-right quadrant (Motor Themes) propel both academic and pragmatic developments in the subject. Under these circumstances, the subjects of "poverty," "zakat," and "developing countries" become rather important forces. Particularly in the Global South, these subjects represent the maturity of scholarly debate on how zakat methods help to reduce poverty and promote economic empowerment, therefore acting as major connections within the study terrain and displaying great internal consistency.

Specialized but rather isolated research areas abound in the upper-left quadrant (Niche Themes). Themes like "economic crisis" and "pandemic" indicate how targeted research on the durability and flexibility of zakat systems has been prompted by worldwide disturbances (e.g., the COVID-19 epidemic). Although these ideas are theoretically advanced, their more limited scope causes less interaction with the larger thematic network.

Underdeveloped in terms of conceptual sophistication, the lower-right quadrant (Basic Themes) comprises fundamental themes that are absolutely essential. This quadrant comprises "Islamic finance," "economic analysis," "social welfare," and "employment," all of which are crucial in tying zakat conversation with more general financial and economic concerns. These concerns, despite their centrality, need more empirical enrichment and theoretical integration especially with relation to how digital technologies improve the operationalization and governance of zakat frameworks<sup>32</sup>.

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<sup>31</sup> David Cobham and Abdallah Zouache, "Islam and Economic Development," *The Routledge Handbook on the Middle East Economy*, 2021; R Rosman, R Haron, and N B M Othman, "The Impact of Zakāt Contribution on the Financial Performance of Islamic Banks in Malaysia," *Al-Shajarah* 2019, no. Special Issue IslamicBankingandFinance2019 (2019): 1–21, <https://www.scopus.com/inward/record.uri?eid=2-s2.0-85078250523&partnerID=40&md5=aac3746314ee05b76954d4561925d2e2>.

<sup>32</sup> "Islamic Welfare System Dealing with the Poor in Rural Area," *Indonesian Journal of Islam and Muslim Societies* 1, no. 1 (2011): 37–67, <https://www.scopus.com/inward/record.uri?eid=2-s2.0-85021686968&doi=10.18326%2Fijims.v1i1.37-67&partnerID=40&md5=6d0d2812229d4038a37842246fa65d4e>.

Emerging or waning themes in the lower-left quadrant – which signals either emerging scholarly interests or declining areas of concentration – have low density and centrality. Subjects like "Islamism" and "social justice" lie here, reflecting dimensions either still under development in scholarly debate or receiving less scholarly attention. Particularly in looking at the ethical, political, and ideological consequences of digital zakat systems, these fields present interesting prospects for next study.

All things considered, the thematic map exposes some important revelations:

1. The strong and firmly ingrained function of zakat as a motor theme is found in approaches of global poverty alleviation.
2. Though further theoretical research is still needed, financial technology innovations – such as blockchain, fintech platforms, digital payment systems – are progressively pushing basic topics forward.
3. Pandemics and other crisis-related topics provide significant but rather peripheral findings that should be spun more centrally into mainstream zakat study.
4. Ethical and ideological components remain underexplored, revealing a research need that welcomes cross-disciplinary methods merging Islamic ethics, political economy, and technological governance.

Combining these findings not only highlights areas of strength in the present academic scene but also alludes to research gaps and prospective directions for future study, therefore improving both theoretical contributions and practical applicability of this mapping.

## 5. Descriptive Analysis of Dendrogram and Factorial Map in the Context of Digital Zakat and Economic Framework Research

This section presents an integrated descriptive analysis of the conceptual structure of the research domain on digital zakat and its economic frameworks, employing two advanced bibliometric visualization techniques: the dendrogram (hierarchical clustering) and the factorial map (conceptual structure map based on Multiple Correspondence Analysis, MCA). These tools are essential in contemporary scientific mapping as they reveal both thematic proximity and structural positioning within the broader research landscape<sup>33</sup>.

The dendrogram offers a hierarchical clustering of keywords, uncovering how closely related themes group together across the literature. The results reveal several distinct clusters. The most prominent cluster consists of "poverty," "zakat," and "developing countries," indicating that the majority of scholarly discourse tightly connects these topics, underscoring zakat's central role as a poverty alleviation tool in developing nation contexts. Another notable cluster comprises terms like "economic empowerment," "social welfare," and "financial management," reflecting a focus on welfare enhancement and economic upliftment through zakat mechanisms. A separate, more technically

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<sup>33</sup> Aria and Cuccurullo, "Bibliometrix: An R-Tool for Comprehensive Science Mapping Analysis."

oriented cluster includes terms such as “taxation,” “innovation,” and “information management,” highlighting research that emphasizes governance, efficiency, and technological innovation in zakat administration. The branching distances within the dendrogram provide insights into thematic proximity: closer branches signal frequent co-occurrence in literature, whereas longer branch distances suggest weaker or more indirect thematic links.

Complementing this, the factorial map based on MCA offers a two-dimensional spatial visualization of the conceptual structure. The first dimension (explaining 52.79% of the variance) primarily distinguishes between technical-economic themes and social-structural themes. The right side of the map is populated by terms such as “information management,” “economic analysis,” “linear regression,” and “innovation,” signaling a strong quantitative, technological, and analytical research orientation. In contrast, the left side of the map groups terms like “socioeconomics,” “demography,” and “developing country,” representing socially embedded and structural research foci. The second dimension (14.51% of the variance) further separates methodological and political-ethical discussions, with topics such as “Islamism,” “social justice,” “pandemic,” and “economic crisis” occupying marginal positions, indicating either emerging or peripheral thematic importance.

When combined, the dendrogram and factorial map provide a holistic understanding of the domain’s thematic architecture. The dendrogram emphasizes tight conceptual groupings, such as the robust co-occurrence of zakat with poverty alleviation themes, whereas the factorial map broadens the analysis by showing how these clusters position themselves within the entire field. Together, they reveal three critical insights. First, motor themes like “poverty alleviation” and “zakat” are firmly established and central to the literature. Second, technological and economic innovation themes are increasingly gaining prominence, signaling a shift toward integrating digital solutions within zakat systems. Third, socially and ethically charged topics such as “Islamism,” “social justice,” and “pandemic responses” appear as either underdeveloped or emerging areas, suggesting a research gap that future studies should address.

This integrated analysis underscores the importance of balancing research between the well-established domains of zakat and poverty alleviation with the underexplored intersections of digital innovation, crisis response, and ethical frameworks. Moving forward, scholars are encouraged to adopt interdisciplinary approaches that bridge the technological, economic, and sociopolitical dimensions of zakat management, thus expanding the theoretical depth and practical impact of the field.

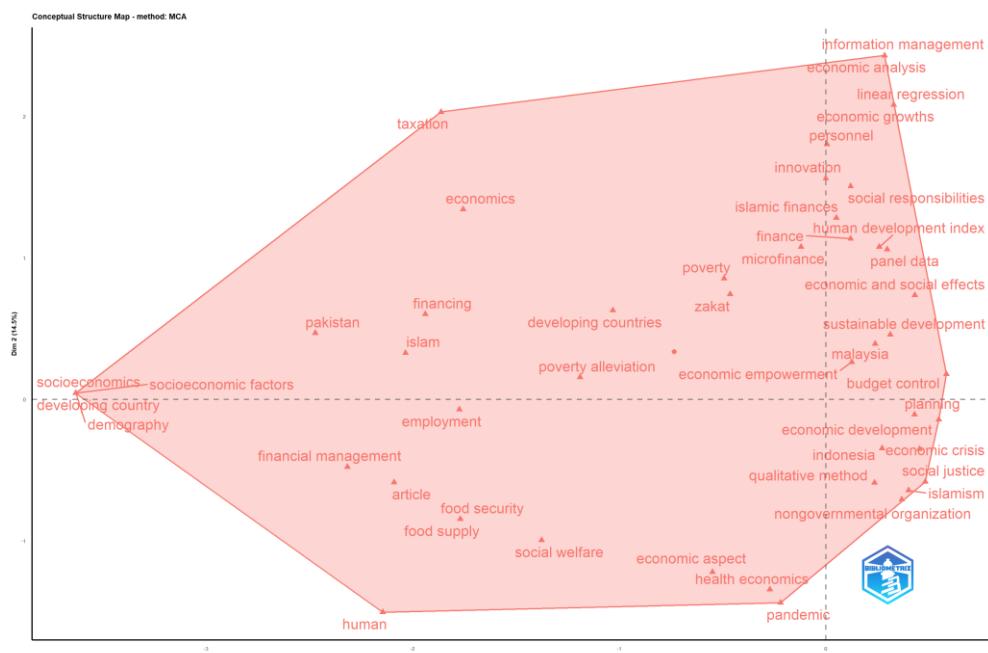


Figure 2. Conceptual structure map produced using the Multiple Correspondence Analysis (MCA) method.

## DISCUSSION

The management of zakat has emerged as a focal point in Islamic economic discussions, especially as scholars emphasize its potential to drive social equity and economic redistribution<sup>34</sup>. However, traditional zakat management faces persistent challenges, notably limited transparency, accountability, and operational efficiency<sup>35</sup>. Digital innovations, including blockchain, artificial intelligence, and zakat calculation software, have been increasingly explored as mechanisms to bridge these gaps, offering novel avenues for improving zakat governance<sup>36</sup>.

Our co-occurrence network, dendrogram, and factorial map analyses reveal that research in digital zakat predominantly clusters around core themes such as poverty alleviation, sustainable development, economic analysis, and social impact<sup>37</sup>. These themes hold high centrality within the conceptual structure, reflecting their widespread relevance across the literature. However, peripheral themes—including social justice, political legitimacy, and ethical

<sup>34</sup> Abdur, "Prioritizing Issues in Islamic Economics and Finance"; Shaikh, "Estimating Economy Wide Potential Zakat Collection in Pakistan."

<sup>35</sup> Azani and Basri, "Implementation of Norms and Rules Zakat on Utilization in National Agency for Amil Zakat (Baznas) Pekanbaru Based on Islamic Law"; Haddade et al., "Quality Assurance Strategies of Higher Education in Digital Era: An Anthropology of Education Study in Islamic Higher Education Institution."

<sup>36</sup> Ahmed and Kasri, "Zakat Calculation Software for Corporate Entities"; Raza Rabbani et al., "A Fintech-Based Zakat Model Using Artificial Intelligence."

<sup>37</sup> Ashurov et al., "Developing a Conceptual Framework for Zakat Collection and Distribution Impact on Social Welfare Through Implications of SDGs"; Mahomeda and Sabab, "Sustainable Development: Exploring the Role of Islamic Social Finance in Promoting Sustainable Development and Social Welfare."

dimensions—remain underexplored, indicating a need to extend scholarly inquiries beyond technical efficiency and economic outcomes<sup>38</sup>.

Digitalization in zakat management is widely credited with enhancing transparency, particularly through technologies like blockchain, which enables tamper-proof, real-time transaction records<sup>39</sup>. Studies show that blockchain's immutable ledger improves stakeholder trust by guaranteeing data integrity and preventing fund mismanagement<sup>40</sup>. Furthermore, mobile applications and zakat payment platforms have streamlined the payment process, overcoming geographic barriers and expanding the inclusion of asnaf (poor) groups<sup>41</sup>. Yet, despite these advancements, the effective adoption of such technologies hinges on factors like digital literacy, institutional capacity, and regulatory readiness<sup>42</sup>.

From an operational standpoint, digital zakat platforms improve efficiency by reducing manual processing times and automating reporting systems<sup>43</sup>. For example, the adoption of SIMBA 4.0 in Indonesia's Baznas has significantly increased the efficiency and accuracy of financial reporting<sup>44</sup>. Nevertheless, studies highlight that these gains are unevenly distributed, as many rural and marginalized populations lack access to the required infrastructure, exacerbating digital divides<sup>45</sup>.

The research gap in current digital zakat scholarship is multi-layered. First, while technological integration has been well-documented, less is known

<sup>38</sup> M Obaidullah, "Revisiting Estimation Methods of Business Zakat and Related Tax Incentives," *Journal of Islamic Accounting and Business Research* 7, no. 4 (2016): 349–364, <https://www.scopus.com/inward/record.uri?eid=2-s2.0-84988624629&doi=10.1108%2FJIABR-10-2014-0035&partnerID=40&md5=52fbbb29943a25121f395c1295abbfea>; Khasanah and Sobirin, "Distributing Philanthropic Funds to Indonesian Muslims amid the Pandemic through a Maṣlahah View: Weaving Social Safety Nets or Fortifying the Healthcare System?"

<sup>39</sup> K Dahani and R Aboulaich, "Dynamic Stochastic General Equilibrium Model for the Islamic Economy," *Investment Management and Financial Innovations* 15, no. 3 (2018): 370–382, <https://www.scopus.com/inward/record.uri?eid=2-s2.0-85057738926&doi=10.21511%2Fimfi.15%283%29.2018.30&partnerID=40&md5=b5144a45d6afbe8c329b82bdff0c4118>; Pangestu, "Penggunaan Teknologi Blockchain Dalam Transaksi Keuangan Syari'ah."

<sup>40</sup> Hadi and Basit, "Sharia Strategic Economic Model on Digital Zakat Technology in Indonesia."

<sup>41</sup> Setyo and Dikuraisyin, "Efektivitas Penggunaan Aplikasi Z-Pro Dalam Meningkatkan Efisiensi Pelayanan Zakat Di Lembaga Amil Zakat Persada"; Maulida, Al Amruzi, and Hakim, "Problems and Solutions in Digitalization Zakat."

<sup>42</sup> Mushdalifah et al., "Legal Analysis of Digital Zakat Management: Security, Literacy, and Regulatory Challenges"; Monica, "Strategi Optimalisasi Penghimpunan Dana Zakat, Infak, Dan Sedekah Melalui Digital Qris Di Baznas Provinsi Bengkulu."

<sup>43</sup> Yanuar and Makhtum, "Digitalization Transformation of Baznas Financial Reports Based On SIMBA 4.0."

<sup>44</sup> Yanwardhana, "Prabowo: Potensi Zakat RI Rp 327 T, Penerimaan Tahun Ini Baru Rp 41 T."

<sup>45</sup> M Ridwan, L M Pimada, and N Asnawi, "Zakat Distribution and Macroeconomic Performance: Empirical Evidence of Indonesia," *International Journal of Supply Chain Management* 8, no. 3 (2019): 952–957, <https://www.scopus.com/inward/record.uri?eid=2-s2.0-85068325323&partnerID=40&md5=1981433547cb97e47194eea736743807>; Umar and Danlami, "The Need for Revitalization of Islamic Social Finance Instruments in the COVID-19 Period in Nigeria: The Role of Digitalization."

about its social and behavioral implications, particularly regarding muzakki (payer) motivation, mustahik (recipient) satisfaction, and institutional trust<sup>46</sup>. Second, empirical studies on the scalability of digital zakat models across diverse socioeconomic and regulatory environments remain limited<sup>47</sup>. Third, most existing research focuses on national case studies, offering insufficient comparative or cross-regional analyses that could illuminate best practices and contextual variations<sup>48</sup>. Theoretically, this study contributes to Islamic finance literature by integrating bibliometric and thematic mapping approaches to elucidate the intellectual architecture of digital zakat research<sup>49</sup>. By revealing central, niche, and emerging themes, we provide a nuanced understanding of where the field stands and where it needs to go. This offers scholars a roadmap for targeting underexplored areas, such as the intersection of digital zakat, ethical governance, and sociocultural legitimacy<sup>50</sup>.

Practically, the findings carry significant implications for policymakers, zakat institutions, and technology developers. They highlight the need for developing adaptive, inclusive digital platforms that cater to varying user capacities and regional conditions<sup>51</sup>. For instance, integrating geographic information systems (GIS) into zakat distribution mechanisms can improve targeting accuracy, ensuring that funds reach the most needy efficiently (Kareem Jebur, 2021). Furthermore, AI-driven models can optimize zakat collection forecasts and recipient matching, boosting the system's responsiveness and sustainability<sup>52</sup>.

A notable theoretical contribution is the call to embed sustainable development goals (SDGs) into digital zakat frameworks, advancing a broader

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<sup>46</sup> Al-Maghrebi, Sapiei, and Abdullah, "Power, Trust and Transparency as Determinant Factors of Tax Compliance: A Systematic Review"; Yahaya et al., "The Effect of Financial Knowledge and Financial Attitudes on Financial Behavior among University Students."

<sup>47</sup> Fitria, "Islamic Banking Digitalization: Challenges and Opportunities in the Era of Industrial Revolution 4.0"; Umar et al., "The Potential of Islamic Social Finance to Alleviate Poverty in the Era of COVID-19: The Moderating Effect of Ethical Orientation"; Mahsun et al., "Green Waqf: Sustainable Surplus Perspective Balanced Scorecard Analysis."

<sup>48</sup> Farah et al., "Impact of Islamic Banking on Economic Growth: A Systematic Review of SCOPUS-Indexed Studies (2009–2024)"; Umar and Danlami, "The Need for Revitalization of Islamic Social Finance Instruments in the COVID-19 Period in Nigeria: The Role of Digitalization."

<sup>49</sup> Aria and Cuccurullo, "Bibliometrix: An R-Tool for Comprehensive Science Mapping Analysis"; Derviș, "Bibliometric Analysis Using Bibliometrix an R Package"; Mahomeda and Sabab, "Sustainable Development: Exploring the Role of Islamic Social Finance in Promoting Sustainable Development and Social Welfare."

<sup>50</sup> Hussein, "Islam and the Moral Economy (The Challenge of Capitalism)", Charles Tripp (2006) Translated by Mahmoud Abdulhalim Cambridge University Press."

<sup>51</sup> Aini et al., "Rough Set Theory Approach in Determining Social Assistance Decision"; Kareem Jebur, "Uses and Applications of Geographic Information Systems."

<sup>52</sup> Raza Rabbani et al., "A Fintech-Based Zakat Model Using Artificial Intelligence."

vision of social welfare and environmental stewardship<sup>53</sup>. By aligning zakat management with SDGs, institutions can amplify their social impact while positioning themselves within global development narratives<sup>54</sup>. In conclusion, while digital zakat management has made considerable strides in improving efficiency, transparency, and scalability, it still requires robust interdisciplinary research to bridge technical, social, and ethical divides. Future research should focus on comparative multi-country analyses, the behavioral drivers of technology adoption, and the long-term socioeconomic impacts of digital zakat innovations. By addressing these gaps, scholars and practitioners can collectively advance the role of zakat as a transformative tool in achieving equitable, sustainable development in the digital age.

## CONCLUSION

This study emphasizes the significant importance of digital zakat in enhancing the Islamic social finance framework, particularly in combating poverty and economic inequalities in Muslim-majority nations. Despite its significant potential as a tool for social justice, the conventional management model of zakat encounters numerous obstacles, including inefficiency, insufficient transparency, and diminished public trust. The advent of financial technology introduces digital breakthroughs like blockchain, artificial intelligence, and integrated zakat platforms that provide novel solutions, yet necessitate robust alignment with the principles of maqasid al-shariah and an ethical governance framework. This study underscores the necessity of developing an inclusive, data-driven, and sharia-compliant digital zakat system that prioritizes not just technical efficiency but also social, ethical, and sustainability aspects. Consequently, the rejuvenation of zakat in the digital age necessitates robust interdisciplinary study to affirm its function as a mechanism for equitable, transparent, and responsible social transformation on a worldwide scale.

### Author's Contribution

Muhammad Majuddin: Contribute to formulating research ideas, collecting data, processing data, and interpreting data.

Muhammad Farid : Contributing to writing systematics and research methods.

Muhammad Nadjib and Nur Asnawi: Contributed to analyzing and interpreting the discussion and proofreading the language.

Moch Mahsun : Contributing to reserach tool aplicatioan

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<sup>53</sup> Mahsun et al., "Green Waqf: Sustainable Surplus Perspective Balanced Scorecard Analysis"; Mahomeda and Sabab, "Sustainable Development: Exploring the Role of Islamic Social Finance in Promoting Sustainable Development and Social Welfare."

<sup>54</sup> Ashurov et al., "Developing a Conceptual Framework for Zakat Collection and Distribution Impact on Social Welfare Through Implications of SDGs"; Umar and Danlami, "The Need for Revitalization of Islamic Social Finance Instruments in the COVID-19 Period in Nigeria: The Role of Digitalization."

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### Declaration of Competing Interest

The author declares that there is no conflict of interest.

### Ethical Approval

Ethical approval No patient-identifying parts in this paper were used or known to the authors. Therefore, no ethical approval was requested.

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