

## The Evolution of Islamic Philanthropy in Indonesia's Digital Age (2016–2023)

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### Abstract

Zakat management institutions have changed the method of collecting Islamic philanthropic funds (*zakāt, infāq, ṣadaqa* [ZIS]) from conventional to digital by utilizing digital platforms. This article aims to describe the transformation by the National Board of Zakat Republic of Indonesia (BAZNAS RI) and the views of scholars regarding the expansion of the meaning of *mustahiq* in the Indonesian context. This research is a normative-empirical legal research with primary data from interviews and secondary data referring to the BAZNAS RI annual report for 2016-2025. After being collected, the data was analyzed using interpretation and description techniques. The results of this study indicate that digital ZIS collection has increased with an average growth of 32%, and its distribution has increased by an average of 30% per year from 2016 to 2023. Digital ZIS management has also had an impact on the expansion of the meaning of the five *mustahiq* groups in Indonesia, namely *mu'allaf, riqāb, ghārimin, sabilillā, and ibn sabil*. Digital ZIS management needs to be socialized massively in the community. In addition, there needs to be a review of the effectiveness of digital-based productive zakat management for the following years. Likewise, extensive research on the meaning of *mustahiq* and zakat objects that have changed.

**Keywords:** BAZNAS; *mustahiq*; digital fundraising; ZIS



Lembaga pengelolaan zakat telah mengubah metode penghimpunan dana filantropi Islam (zakat, *infāq*, sedekah [ZIS]) dari konvensional kepada digital dengan memanfaatkan platform digital. Artikel ini bertujuan untuk mendeskripsikan transformasi tersebut oleh Badan Amil Zakat Nasional Indonesia (BAZNAS RI) dan pandangan ulama terkait perluasan makna *mustahiq* dalam konteks Indonesia. Penelitian ini berupa penelitian hukum normatif-empiris dengan data primer bersumber dari wawancara dan data sekunder merujuk pada dokumen laporan tahunan BAZNAS RI tahun 2016-2025. Setelah terkumpul, data dianalisis menggunakan teknik interpretasi dan deskripsi. Hasil penelitian ini menunjukkan bahwa penghimpunan ZIS secara digital meningkat dengan rata-rata pertumbuhan sebesar 32% dan penyalurannya dengan rata-rata 30% per tahun sejak tahun 2016 hingga 2023. Pengelolaan ZIS secara digital juga berdampak pada perluasan makna lima kelompok *mustahiq* di Indonesia yaitu *mu'allaf, riqāb, ghārimin, sabilillā, dan ibn sabil*. Pengelolaan ZIS secara digital perlu disosialisasikan secara masif di masyarakat. Selain itu, perlu adanya kajian ulang terkait efektivitas pengelolaan zakat produktif berbasis digital untuk tahun-tahun berikutnya. Begitu pula penelitian perluasan makna *mustahiq* dan objek zakat yang mengalami perubahan.

**Kata Kunci:** BAZNAS; *mustahiq*, penghimpunan digital, ZIS

## Introduction

The existence of zakat in the Islamic world is a potential instrument for poverty alleviation and community economic empowerment.<sup>1</sup> Culturally, the command to pay zakat has been deeply rooted in the tradition of Indonesian life.<sup>2</sup> The strength of this tradition must be maximized by providing an effective and efficient payment portal. One of the ways to do this is by utilizing the advancement of technology and information as a medium.<sup>3</sup> Several zakat institutions in Indonesia have begun to use digital platforms to collect Islamic philanthropic funds, namely zakat, *infāq* (donation), and *ṣadaqa* (charity) (ZIS).<sup>4</sup>

One of the first non-structural zakat institutions to transform management from conventional to digital is the National Board of Zakat Republic of Indonesia (BAZNAS RI). Since 2016, BAZNAS RI has implemented the digitalization of ZIS fund collection. For example, BAZNAS RI collaborates with PT. Gojek Indonesia will collect ZIS funds through the Go-Pay application.<sup>5</sup> By using digital media, collecting Islamic philanthropy funds becomes easier and more transparent in its management. In addition to facilitating and increasing the mobilization of good deeds, the digitalization of Islamic philanthropy funds can also expand the collection's reach and strengthen public trust.<sup>6</sup>

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<sup>1</sup> Hilmi Ridho and Abdul Wasik, *Zakat Produktif: Konstruksi Zakatnomics Perspektif Teoretis, Historis, dan Yuridis*, ed. Fauzan Adhim, 1st ed. (Malang: Literasi Nusantara, 2020), 1.

<sup>2</sup> Imam Yahya, "Zakat Management in Indonesia: Legal Political Perspective," *Al-Ahkam* 30, no. 2 (2020): 195–214, <https://doi.org/10.21580/ahkam.2020.30.2.6420>.

<sup>3</sup> Sri Maulida et al., "Post-Pandemic Digital Transformation in Zakat Management: Insights From Maqāsid Syarī'ah in South Kalimantan," *El-Mashlahah* 14, no. 2 (2024): 281–302, <https://doi.org/10.23971/el-mashlahah.v14i2.7772>. Read more: M. Fatchurrohman et al., "Shari'a Stock Zakat: Alternative Financial Inclusion for Empowering Mustahiq MSMEs with Qard Al-Hasan Products," *Al-Ahkam* 34, no. 2 (2024): 257–88, <https://doi.org/10.21580/ahkam.2024.34.2.21936>.

<sup>4</sup> Armiadi Musa, Teuku Zulfikar, and Bismi Khalidin, "Digital-Based Information System of Zakat Management in Indonesia: Strategies for Increasing Revenue in Fiqh Muamalah Perspectives," *Samarah: Jurnal Hukum Keluarga dan Hukum Islam* 6, no. 2 (2022): 614–33, <https://doi.org/10.22373/sjhk.v6i2.11960>.

<sup>5</sup> Dony Arung Triantoro, Tri Wahyuni, and Fitra Prasapawidya Purna, "Digital Philanthropy: The Practice of Giving Among Middle To Upper-Class Muslim in Indonesia and Soft Capitalism," *Qudus International Journal of Islamic Studies (QIJIS)* 9, no. 2 (2021): 315–50, <https://doi.org/10.21043/qijis.v9i2.7814>.

<sup>6</sup> Muhammad Ikhlās Rosele et al., "The Digitalized Zakat Management System in Malaysia and the Way Forward," *Al-Ihkam: Jurnal Hukum dan Pranata Sosial* 17, no. 1 (2022): 242–72, <https://doi.org/10.19105/al-lhkam.v17i1.5365>.

The statement above is to the results of research by Najib Kailani and Martin Slama (2020), which states that the direct distribution of zakat is a big problem that needs to be improved and reviewed because it contradicts the behavior of the millennial generation who likes convenience, including in terms of digital zakat payments.<sup>7</sup> The same opinion was also expressed by Mu'adil Faizin et al. (2023) that over time, the collection of zakat carried out by zakat management institutions in Indonesia must be done through technological and information developments that can provide convenience.<sup>8</sup>

However, behind this progress are problems related to its collection, namely the low knowledge of *muzakkī* about digital-based zakat distribution. Some people who already understand have not fully utilized the digital platform in paying zakat.<sup>9</sup> In addition, the lack of public interest in paying zakat through zakat institutions is influenced by internal and external factors. Internally, literacy, trust, and the ease of paying zakat through electronic payments greatly affect people's intentions. External factors such as openness, transparency, and good zakat governance norms significantly impact how people perceive the condition of zakat management organizations.<sup>10</sup>

Although it is easier, digital zakat management must still be by the rules of *fiqh* and the objectives of sharia. In other words, the shift of Islamic philanthropy fund management from conventional to digital requires in-depth *fiqh* study through an etymological approach (*al-qawā'id al-lughāwīyya*) and objective sharia approach (*maqāṣid al-shar'ī'a*). The aim is to determine the priority aspects, whether zakat management needs to follow digital advances or it is better to continue using conventional methods, given the problems faced by considering the aspects of its benefit. In addition to management, the distribution of zakat to groups or people entitled to receive zakat also needs to

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<sup>7</sup> Najib Kailani and Martin Slama, "Accelerating Islamic Charities in Indonesia: Zakat, Sedekah and the Immediacy of Social Media," *South East Asia Research* 28, no. 1 (2020): 70–86, <https://doi.org/10.1080/0967828X.2019.1691939>.

<sup>8</sup> Mu'adil Faizin et al., "Development of Zakat Distribution in Disturbance Era," *Jurnal Ilmiah MIZANI* 10, no. 2 (2023): 186–97, <http://dx.doi.org/10.29300/mzn.v10i2.9721>.

<sup>9</sup> Didi Sukardi et al., "Digital Transformation of Cooperative Legal Entities in Indonesia," *Al-Risalah: Forum Kajian Hukum dan Sosial Kemasyarakatan* 24, no. 2 (2024): 68–86, <https://doi.org/10.30631/alrisalah.v24i2.1563>.

<sup>10</sup> Sri Maulida, Fahmi Al Amruzi, and Budi Rahmat Hakim, "Problems and Solutions in Digitalization Zakat: Early Study in South Kalimantan," in *5th International Conference of Zakat Proceedings* (Jakarta: BAZNAS Indonesia, 2021), 177–80, <https://doi.org/10.37706/iconz.2021.325>.

be reviewed.<sup>11</sup> Has the distribution been evenly distributed and right on target by the commands of the Qur'an, or has it been violated? Because the *mustahiq* groups described in Sūrah al-Tawba (9): 60 are no longer relevant today, they need an actual interpretation of the current context, especially in Indonesia. For example, the word *riqāb* (slave), is no longer found today if it is interpreted as a prisoner of war.<sup>12</sup>

This research aims to discover the transformation of ZIS fund management in the digital era in BAZNAS RI, both in the collection and distribution. The collection in question is a collection of zakat collected through digital platforms compared with a conventional zakat collection. In addition, it wants to know the distribution of the *mustahiq*, whether it is given individually or as a special program. Finally, it wants to know the views of contemporary scholars regarding the expansion of the meaning of *mustahiq*, especially in Indonesia. Elaborating on the three objectives of this research will give birth to a new concept identical to contemporary zakat management.

This research is a combination of normative and empirical legal research. The purpose of normative legal research is to understand, analyze, and interpret existing legal norms, whether written or unwritten. Meanwhile, empirical research aims to understand phenomena and look for causes, impacts, and appropriate solutions.<sup>13</sup> Primary data is obtained from interviews with BAZNAS RI leaders in the respective fields relevant to this research. In addition, the written primary data is taken from BAZNAS RI's annual report, namely the Indonesian Zakat Outlook Book and the National Zakat Statistics Book from 2016-2025. Meanwhile, the secondary data is taken from scientific books and reputable international journals discussing digital zakat management.

The data analysis uses qualitative techniques, namely analyzing data by explaining and interpreting the content of legal materials, not by using numbers

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<sup>11</sup> Budi Rahmat Hakim et al., "Reactualization of Maslahat and Social Justice Principles in the Contextualization of Fiqh Zakat," *Shari'ah: Jurnal Hukum dan Pemikiran* 24, no. 1 (2024): 102–18, <https://doi.org/10.18592/sjhp.v24i1.12909>.

<sup>12</sup> Mohd Rilizam Bin Rosli, Hussin Bin Salamon, and Miftachul Huda, "Distribution Management of Zakat Fund: Recommended Proposal For Asnaf Riqab in Malaysia," *International Journal of Civil Engineering and Technology (IJCIET)* 9, no. 3 (2018): 56–64, <http://www.iaeme.com/ijciet/issues.asp?JType=IJCIET&VType=9&IType=3>.

<sup>13</sup> Soerjono Soekanto and Sri Mamuji, *Penelitian Hukum Normatif: Suatu Tinjauan Singkat* (Jakarta: Raja Grafindo Persada, 2013), 34.

or statistics.<sup>14</sup> In other words, the analysis method uses interpretation and description by analyzing the legal provisions in the BAZNAS RI annual report book to understand the meaning and implications of applicable legal provisions. Likewise, the results of the interviews were identified and grouped according to the themes or ideas in this research. Then, the results of the data grouping were analyzed and interpreted based on the interview context and relevant theories before conclusions were drawn to answer the questions and objectives of this study. To maintain data validity, the author uses triangulation to collect data from various sources, such as interviews, documentation studies, or comparisons with other research results.

### Digital Fundraising of Zakat, *Infāq*, and *Ṣadaqa* (ZIS)

Generally, there are three main activities in the management of zakat, *infāq*, and *ṣadaqa* (ZIS): collection, utilization, management, and investment. ZIS Fundraising is an activity to collect zakat, *infāq*, and *ṣadaqa* funds from people who are obliged to pay zakat (*muzakkī*) and people who are generous (donors). The collection of these funds can be carried out through a variety of activities, such as teamwork in a particular program. There are five main points in the zakat, *infāq*, and *ṣadaqa* collection program, according to Bank Indonesia (BI), among others: calculation of zakat assets, collection method, collection promotion, protection of ZIS funds, and services for *muzakkī* and donors.<sup>15</sup>

Zakat institutions must provide good service to prospective *muzakkī* and donors. One of the reasons that someone is interested in paying for zakat through an official institution is the satisfaction with the performance of the zakat manager.<sup>16</sup> While satisfaction can be measured by the quality of service based on the community's point of view, there are at least two services that *ʿāmil* (zakat collector) can do to collect philanthropic funds in the current digital era.<sup>17</sup>

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<sup>14</sup> Peter Mahmud Marzuki, *Penelitian Hukum* (Jakarta: Kencana Prenada Group, 2007), 42.

<sup>15</sup> Bank Indonesia, *Pengelolaan Zakat yang Efektif: Konsep dan Praktik di Berbagai Negara* (Jakarta: Bank Indonesia, 2016), 111. Read more:

<sup>16</sup> Rizky Adithya et al., "Interpreting Corporate Zakat as Trade Zakat: The Construction of Islamic Legal Knowledge and Zakat Collection Practices at Baitulmaal Munzalan Indonesia," *Journal of Islamic Law* 6, no. 1 (2025): 112–34, <https://doi.org/10.24260/jil.v6i1.3679>.

<sup>17</sup> Rafia Khader, "Faith and the State: A History of Islamic Philanthropy in Indonesia," *Journal of Muslim Philanthropy & Civil Society* 1, no. 1 (2017): 63–65, <https://scholarworks.iu.edu/iupjournals/index.php/muslimphilanthropy/article/view/1639/175>.

First, offline services. An *‘āmil* must collect and distribute philanthropic funds to the rightful people. In collecting, *‘āmil* can take the funds directly to *muzakkī* and donors at their homes or a designated place. Similarly, in distribution, the *‘āmil* can directly deliver the funds to the beneficiaries without calling them to the office or distributing them online—second, online services. The presence of digital media today expands the network of philanthropic fundraising. *Muzakkī* or donors who want to pay zakat, *infāq*, or *ṣadaqa* do not need to come to zakat institutions; they can utilize online services that zakat managers have provided. For example, payment can be made through e-wallet, bank, QRIS, etc.<sup>18</sup>

A *muzakkī* or donor's interest in channeling ZIS through an institution is not because of a need but because they understand the value offered by the program. This indicates a fundraiser's success in carrying out zakat, *infāq*, and *ṣadaqa* fundraising activities. The development of technology in today's modern era can be utilized as an instrument to raise ZIS funds through the digital services provided. This was discussed at the World Zakat Forum (WZF) in 2019 in Bandung. The meeting resulted in the conclusion that digital technology can be utilized as a means to develop zakat globally, such as in the collection, distribution, promotion, and calculation of zakat funds in each country. Primarily to raise public awareness about the obligation to pay zakat.<sup>19</sup>

## Transformation of Zakat Management in BAZNAS RI

As explained earlier, the development of zakat in Indonesia has changed from the Islamic kingdom's era to the digital era. Until now, the development of zakat in Indonesia has changed dynamically from time to time in line with the development of technology and information, both in terms of institutional aspects, regulations, collection, and distribution. Entering 2020, the condition of zakat management in Indonesia is moving massively towards better governance. This can be seen from the emergence of various digital innovations promoted by several Zakat Management Organizations (OPZ) to integrate the management of Zakat assets with the development of science and technology.

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<sup>18</sup> Purwanto, Muhammad Sulthon, and Milna Wafirah, "Behavior Intention to Use Online Zakat: Application of Technology Acceptance Model with Development," *Ziswaf: Jurnal Zakat dan Wakaf* 8, no. 1 (2021): 44, <https://doi.org/10.21043/ziswaf.v8i1.10457>.

<sup>19</sup> World Zakat Forum (WZF), *Resolution of the 8th World Zakat Forum International Conference and Annual Meeting 2019: Optimizing Global Zakat Role Through Digital Technology* (Bandung: World Zakat Forum, 2019), 1.

The presence of technology is considered capable of providing significant benefits for OPZ in improving efficiency, transparency, and accountability. Plus, its use is very easy, the costs are very affordable, and it can reduce the workload of zakat managers.<sup>20</sup>

The potential of zakat in Indonesia continues to increase every year; of course, this is influenced by the very large Muslim population and its economic strength. Many researchers have conducted studies on the potential of zakat in Indonesia and the factors that influence it. From these various studies, it is concluded that although there are differences in the potential figures for zakat collection, all studies state that the potential value of zakat in Indonesia is above 200 trillion rupiahs.<sup>21</sup> It has been proven that from 2020 until now, the potential amount of zakat in Indonesia has reached 327.6 trillion rupiahs.<sup>22</sup> However, in reality, the national collection of zakat is still relatively lower than the potential mentioned above, which only reaches an average of 14-16 trillion rupiahs nationally per year, or only reaches 4.3% of the potential that has been mentioned.

Table 1.  
Zakat Potential in Indonesia in 2020

Zakat	Potential	Description	Percentages (%)
Income and Service	138,9	Trillion Rupiahs	42%
Livestock	9,51	Trillion Rupiahs	3%
Company	99,99	Trillion Rupiahs	31%
Money	58,76	Trillion Rupiahs	18%
Agriculture	19,79	Trillion Rupiahs	6%

The discrepancy between the above data and the potential of zakat collection is partly due to the low level of public literacy toward professional zakat management. This is based on research conducted by Puskas BAZNAS in 2020, which explains that some people do not understand the importance of paying zakat through institutions. They prefer to pay zakat non-

<sup>20</sup> Badan Amil Zakat Nasional, *Outlook Zakat Indonesia 2020*, Puskas Baznas (Jakarta Pusat: Pusat Kajian Strategis Badan Amil Zakat Nasional, 2020), 13.

<sup>21</sup> Maya Asfarina, Ascarya, and Irfan Syauqi Beik, "Classical and Contemporary Fiqh Approaches To Re-Estimating the Zakat Potential in Indonesia," *Journal of Islamic Monetary Economics and Finance* 5, no. 2 (2019): 387–418, <https://doi.org/10.21098/jimfv5i2.1068>.

<sup>22</sup> Badan Amil Zakat Nasional, *Outlook Zakat Indonesia 2022* (Jakarta Pusat: Pusat Kajian Strategis Badan Amil Zakat Nasional, 2022), 23–24.

administratively, and the research data shows that around 30 trillion zakat funds are circulating outside zakat institutions. To overcome this problem, there needs to be a massive campaign and socialization to impact public awareness in paying zakat through institutions that the government has appointed. Socialization and literacy of the concept of zakat can influence a person to pay zakat through institutions.

As a transformation step, the Central BAZNAS began to make improvements, both internally and externally, by developing several strategies, namely improving the quality and quantity of *'āmil*, improving zakat literacy and public awareness, strengthening the integrated mustahiq strategy and data, and developing the regulation and governance of *'āmil*. In addition, transformation is also carried out in the management, collection, and distribution of digital-based zakat.<sup>23</sup> The following are some of the massive transformations of zakat management in the BAZNAS from 2020 until now.

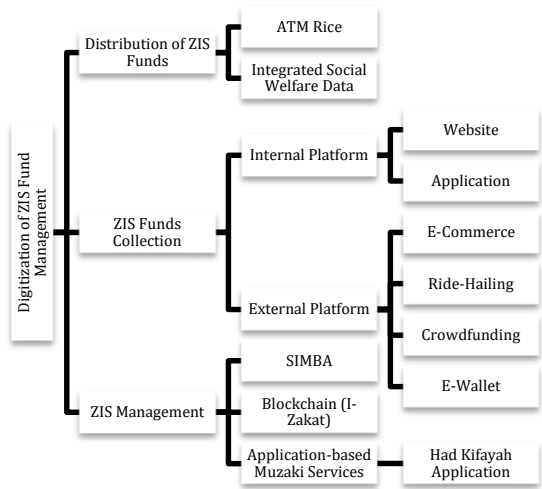


Figure 1.  
Digitalization of Central BAZNAS Zakat Management

**Digital and Conventional ZIS Fundraising at BAZNAS RI**

National zakat collection is the collection of funds from all zakat management organizations in Indonesia for one year. Some zakat institutions that include OPZ throughout Indonesia are BAZNAS central, BAZNAS provincial,

<sup>23</sup> Interview with Zainulbahar Noor, Head of BAZNAS RI for Planning, Studies, and Development, Jakarta, February 28, 2025



BAZNAS city, LAZ national, LAZ provincial, LAZ city, and several other institutions assisted by BAZNAS. By Law No. 23/2011 on Zakat Management, all of these institutions must report collection and distribution to the central BAZNAS. The types of funds collected by OPZ above include zakat *al-māl*, zakat *al-fitr*, *infāq*, *ṣadaqa*, CSR (Corporate Social Responsibility), and DSKL (Other Religious Social Funds).<sup>24</sup>

Since transforming to digital management in 2016, the collection of ZIS funds at BAZNAS RI continues to experience a significant increase every year. Evidently, in 2016 and 2017, the collection of ZIS funds nationally reached 5 trillion rupiahs and 6.2 trillion rupiahs. In 2018, the ZIS collection reached 8.1 trillion rupiahs. This amount increased by 1.9 trillion rupiahs compared to 2017 which was only 6.2 trillion rupiahs. In 2019, BAZNAS RI collected 10.2 trillion rupiahs and experienced an increase of 2.2 trillion rupiahs the following year. So, the total collection in 2020 reached 12.4 trillion rupiahs. In 2021, the national collection increased to 14.1 trillion rupiahs, with an increase of 1.7 trillion rupiahs from the previous year. A drastic and significant increase occurred in 2022, BAZNAS RI managed to collect 22 trillion rupiahs, which means an increase of 11.8 trillion rupiahs from 2021. As of August 2023, BAZNAS RI has received ZIS funds and other Religious Social Funds (DSKL) amounting to 16.3 trillion rupiahs and continues to increase until the end of the year. According to the BAZNAS RI report, the collection of Islamic philanthropy by the end of 2023 has reached 33 trillion rupiahs. According to the Central BAZNAS report in 2022, the collection that experienced a very drastic increase occurred in 2020 or precisely during the COVID-19 pandemic.<sup>25</sup>

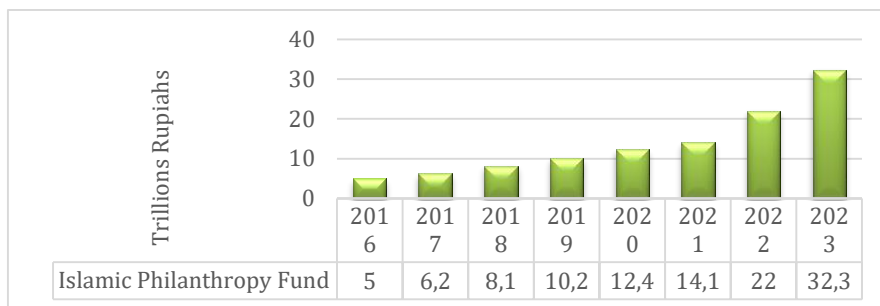


Figure. 2  
ZIS Fund Collection through Digital Platforms from 2016 to 2023

<sup>24</sup> Interview with Rizaluddin Kurniawan, Head of BAZNAS RI for Collection, Jakarta, February 28, 2025

<sup>25</sup> Badan Amil Zakat Nasional, *Outlook Zakat Indonesia 2022*, 32–33.

The diagram above shows that the existence of a digital platform causes the collection of ZIS funds at BAZNAS RI to experience a drastic increase every year. Digitalizing philanthropic funds can expand their collection network and strengthen public trust.<sup>26</sup> In other words, the presence of digital media utilized as a collection instrument can attract people to pay ZIS through zakat institutions. Of course, this is different from the conventional collection of ZIS funds.<sup>27</sup> The BAZNAS RI report (2015) states that the average growth value of conventional ZIS fund collection from 2002-2015 only reached 35.72%. This value is very small compared to the average value of digital ZIS collection, which has reached 31% within eight years.

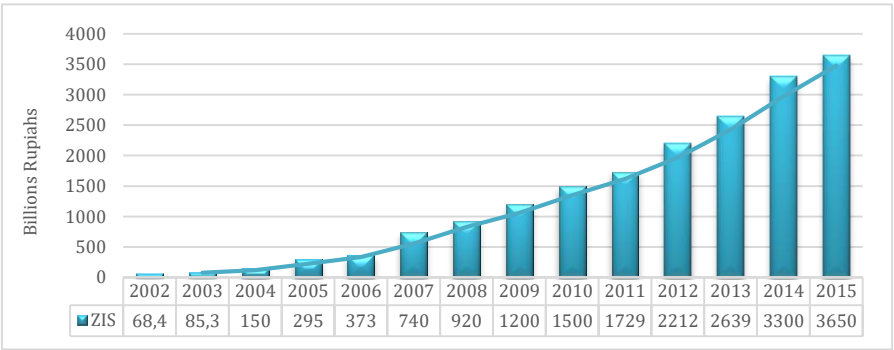


Figure 3.  
Conventional ZIS Fund Collections from 2002-2015

Since the COVID-19 outbreak hit Indonesia, the majority of zakat management institutions have made various innovations to continue to exist in the management of zakat, because in the pandemic year, the government issued a policy of limiting social movements, so that *muzakkī* could not distribute zakat directly.<sup>28</sup> Therefore, BAZNAS and LAZ made digitalization efforts as a form of

<sup>26</sup> Rizal, Ruslan Abdul Ghofur, and Pertiwi Utami, "The Role of Muslim Generation Community at Zakat Collection on Realizing Sustainable Development Goals (SDGs) in the Era of Digital Society 5.0," *JURIS: Jurnal Ilmiah Shari'ah* 22, no. 1 (2023): 105–18, <https://doi.org/10.31958/juris.v22i1.6562>.

<sup>27</sup> Optimizing digital zakat management can be realized by strengthening the zakat ecosystem first. Then, building synergy from all elements is the main key to success. For this reason, cooperation is needed from several parties, including the government, zakat institutions, Islamic financial institutions, and the community itself. Interview, Muhamad Nadratuzzaman Hosen, Head of BAZNAS RI for Information Technology, February 28, 2025

<sup>28</sup> Indah Piliyanti, Hilman Latief, and Syamsur Anwar, "Technologizing Islamic Philanthropy During The Covid-19 Pandemic in Indonesia," *Journal of Muslim Philanthropy and Civil Society* 6, no. 2 (2022): 120–41, <https://scholarworks.iu.edu/iupjournals/index.php/muslimphilanthropy/article/view/4911>.

breakthrough in the pandemic era, both managerial management of zakat, collection, distribution, and utilization. The digitalization of zakat has been carried out before the pandemic. Still, its use has not been as exposed and widespread as it is today, plus the lack of socialization of digital zakat literacy at that time.<sup>29</sup>

In general, in the aspect of zakat collection, BAZNAS RI has made full efforts to digitize zakat through internal and external platforms. Internal platform facilities provided for zakat payment are in the form of the institution's website, such as Zakat Calculator and Jemput Zakat. Then, this service is developed in the form of Android-based applications, such as Cinta Zakat. Previously in 2018, BAZNAS also launched the M-Cash machine which functions as a zakat payment for *muzakkī*. The *muzakkī* feel that the presence of this machine makes it very easy for them to do all non-cash transactions. In addition, *muzakkī* can also use M-Cash to fulfill their daily needs, such as paying water and electricity bills and buying credit. However, zakat institutions also need to conduct socialization and demonstrations related to their use so that people understand the machine's function.<sup>30</sup>

In addition to the internal platform, BAZNAS RI also introduced external platforms that provide digital services for zakat payment, including crowdfunding, ride-hailing, e-commerce, and e-wallets. BAZNAS RI collaborates with the Ride-Hailing platform from Indonesian Gojek to add a wider network. Through Go-Give as its corporate unit, BAZNAS, Rumah Zakat, and Dompot Dhuafa have collaborated in zakat collection. Besides Ride-Hailing, another external platform is a collaboration with Kitabisa.com.<sup>31</sup>

Until now, many OPZs have collaborated with Kitabisa.com in collecting zakat from *muzakkī*. As the coordinating institution of all existing OPZs, BAZNAS created the Zakathub platform to provide access for other organizations to receive ZIS funds from donors and distribute them to the rightful people.<sup>32</sup> Additionally, OPZ added a platform for collecting zakat through e-wallets currently trending in society, such as OVO, Dana, Gopay, Link Aja, etc. According

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<sup>29</sup> Badan Amil Zakat Nasional, *Outlook Zakat Indonesia 2021* (Jakarta Pusat: Pusat Kajian Strategis Badan Amil Zakat Nasional, 2021), 28.

<sup>30</sup> Interview with Muhammad Hasbi Zaenal, Director of ZIS-DSKL Study and Development BAZNAS RI, Jakarta, February 28, 2025

<sup>31</sup> Badan Amil Zakat Nasional, *Outlook Zakat Indonesia 2023* (Jakarta Pusat: Pusat Kajian Strategis Badan Amil Zakat Nasional, 2023), 39.

<sup>32</sup> Badan Amil Zakat Nasional, *Outlook Zakat Indonesia 2020*, 14.

to several studies, Indonesia will soon move towards a cashless society. In this condition, people will switch from cash to non-cash transactions, as has developed in Europe and other countries.<sup>33</sup> To support this government program, financial institutions must provide electronic platforms to conduct non-cash transactions, including the payment of zakat.

## ZIS Distribution to Mustahiq in 2016-2023

Zakat distribution is one of the main activities in zakat management in Indonesia. The distribution is focused on zakat and includes *infāq*, *ṣadaqa*, and other religious social funds. Zakat institutions in Indonesia, especially the BAZNAS, continuously explain the distribution of zakat, *infāq*, *ṣadaqa*, and other religious social funds (ZIS-DSKL) to the public through the Indonesian Zakat Outlook report. The distribution of ZIS-DSKL is divided into two, namely, based on *aṣnāf* (group; class) and the distribution field. Distribution based on *aṣnāf* nationally is the total funds distributed by various official Zakat Management Organizations (OPZ) throughout Indonesia and the total number of *mustahiq* during the year. Distribution based on *aṣnāf* is seen from two aspects: the number of *mustahiq* and the number of funds distributed.<sup>34</sup>

By Sūrah al-Tawba (9): 60, zakat funds must be distributed to eight groups, namely *fuqarā'* (poor), *masākin* (needy), *'āmil* (zakat collector), *mu'allaf* (converts), *riqāb* (slave), *ghārimīn* (people in debt), *sabīlillā* (one who fights in the way of Allah), and *ibn sabīl* (the traveler who ran out of provisions). Because the poor and disadvantaged groups are often in the same environment and difficult to separate, sometimes the distribution is done simultaneously and directly combined into one group. In 2016, the poor became the group that received the highest distribution, both in terms of recipients and the amount of funds, with a proportion of 73.13% of the total funds distributed worth more than 2 trillion rupiahs. The second largest group is occupied by *aṣnāf sabīlillā* with a distribution worth 17.71% of the total funds spent, amounting to 518 billion rupiahs. The zakat managers as *aṣnāf 'āmil* rank third with a distribution amount of 7.14% or around 209 billion rupiahs. The *ibn sabīl*, *ghārimīn*, and

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<sup>33</sup> Radoslaw Kotkowski and Michal Polasik, "COVID-19 Pandemic Increases the Divide between Cash and Cashless Payment Users in Europe," *Economics Letters* 209 (2021): 110139, <https://doi.org/10.1016/j.econlet.2021.110139>.

<sup>34</sup> Puskas BAZNAS, *Outlook Zakat Indonesia 2018*, Pusat Kajian Strategis BAZNAS (Jakarta Pusat: Pusat Kajian Strategis Badan Amil Zakat Nasional, 2018), 24. Read more: Pusat Kajian Strategis BAZNAS, *Outlook Zakat Indonesia 2019*, Puskas Baznas (Jakarta Pusat: Pusat Kajian Strategis Badan Amil Zakat Nasional, 2019).

*mu'allaf* groups respectively received funds of 0.73%, 0.56%, and 0.59% with total distribution funds of around 21 billion rupiahs, 16 billion rupiahs, and 17 billion rupiahs. In the last place is the *riqāb* group, which gets the smallest proportion of distribution with a value of 0.15% or approximately 4.3 billion rupiahs.<sup>35</sup> Thus, the amount of ZIS distribution in 2016 reached 2.9 trillion rupiahs from the total national collection of 5.1 trillion rupiahs.

In 2017, people experiencing poverty remained the highest recipient group, with a proportion of 69.06% of the total funds disbursed, or 1.2 trillion rupiahs. Although this proportion was 3.87% lower than in 2016, the distribution was 1.2 trillion rupiahs, more than in the previous year. This high distribution cannot be separated from the number of Indonesians still below the poverty line. Then, the second largest group of beneficiaries of zakat assets is *sabilillā*, with a value of 15.54% of the total funds distributed by OPZ throughout Indonesia, or approximately 755 billion rupiahs. Although this value is smaller than the previous year, it has increased by around 230 billion rupiahs. *Aṣnāf 'āmil* still holds the third most significant beneficiary of zakat assets from all aspects, with a value of 10.67% of the total funds distributed, or around 518 billion rupiahs. It shows an increase of 3.53% from 2016, which only reached 7.14%.

Furthermore, the groups of *mu'allaf*, *ibn sabīl*, *ghārimīn*, and *riqāb* each received a distribution of funds worth 2.00%, 1.45%, 0.84%, and 0.45%, or amounting to 97 billion rupiahs, 70 billion rupiahs, 40 billion rupiahs, and 21 billion rupiahs. So, it can be concluded that, in general, in 2017, the *sabilillā*, poor and needy groups decreased compared to the previous year. However, the other six groups experienced an increase in the proportion of distribution. It indicates that in 2017, the distribution was more evenly distributed between these groups.<sup>36</sup> So, in total, the distribution in 2017 reached 4.8 trillion rupiahs. There was an increase of 60.4% or 1.9 trillion rupiahs from 2016.

The distribution based on *aṣnāf* has a different outline between 2017 and 2018. If in 2017 the distribution of zakat, *infāq*, and *ṣadaqa* was directly distributed based on *aṣnāf*, then in 2018, only zakat funds were distributed. In other words, the distribution of *infāq*, *ṣadaqa*, CSR, and DSKL funds is recorded separately. In addition, changes occurred in the Zakat Management Organization (OPZ) section of institutional development. In 2017, the category did not exist, but in 2018, it was added by the results of the BAZNAS plenary

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<sup>35</sup> Puskas BAZNAS, *Outlook Zakat Indonesia 2018*, 25–26.

<sup>36</sup> Pusat Kajian Strategis BAZNAS, *Outlook Zakat Indonesia 2019*.

meeting on April 2, 2019. The percentage of distribution in 2018 is smaller than in 2017 because the type of funds distributed only includes zakat, while in previous years, it included ZIS funds. Based on *aṣṇāf*, the order of distribution from the largest to the smallest in 2018 is given to the poor group worth 60.30%, *sabīlillā* worth 23.08%, *ʿāmil* 11.34%, *ibn sabīl* worth 0.96%, *ghārimīn* worth 0.85%, *mu'allaf* worth 0.44%, and *riqāb* worth 0.04%.<sup>37</sup> The conclusion is that the absorption capacity of zakat distribution in 2018 reached 3.8 trillion rupiahs, while other social religious funds were 2.9 trillion rupiahs. So, if collected as a whole, the distribution in 2018 reached 6.8 trillion rupiahs.

In 2019, the mechanism for distributing zakat assets returned to its origin, directly distributing ZIS funds to eight groups without making separate records. This differs from 2018, which only focused on the distribution of zakat without being combined with other philanthropic funds. In general, in 2019, the distribution of ZIS is not much different from 2018, which considers the priorities and benefits of the *mustahiq*. Of the eight *aṣṇāf*, the poor group received the most significant amount of funds, worth 63.30%, because many Indonesians are still in poverty. The *sabīlillā* and *ʿāmil* groups received 19.9% and 9.3%, respectively. Both experienced a decrease of 3.18% and 2.04% from the previous year, which reached 23.08% and 11.34%. Meanwhile, the *ghārimīn*, *ibn sabīl*, *mu'allaf*, and *riqāb* groups received 2.3%, 1.5%, 0.6%, and 0.1%, respectively. The four groups in 2019 experienced an increase from 2018 in terms of the amount of funds distributed and the proportion of distribution. So, the total ZIS distribution in 2019 reached 8.6 trillion rupiahs, 1.8 trillion rupiahs more than in 2018.<sup>38</sup>

In 2020, the distribution of zakat in Indonesia experienced a significant change in innovation. This was influenced by the COVID-19 pandemic that hit all aspects of people's lives, especially economic issues. In the year of the pandemic, business actors must be willing to go out of business and close their businesses temporarily to prevent the spread of this virus. To deal with the COVID-19 virus, BAZNAS collaborates with several institutions, including private zakat institutions, BNPB (National Disaster Management Agency), the Ministry of Religion, and the Ministry of Health. According to BPS (Central Bureau of Statistics) data in 2020, poverty in March 2020 increased to 10.17% compared to 2019, which was only 9.78%. So, in 2020, the distribution of zakat to the poor *mustahiq* is greater than in previous years. Based on the BAZNAS annual report,

<sup>37</sup> Badan Amil Zakat Nasional, *Outlook Zakat Indonesia 2020*, 27.

<sup>38</sup> Badan Amil Zakat Nasional, *Outlook Zakat Indonesia 2021*, 54–55.

in 2020, the distribution of zakat will focus on four programs: health, humanitarian, education, *da'wa* (preaching), and advocacy.

Meanwhile, the utilization is carried out in three programs that overlap with the distribution program: education, health, and economy. In 2020, the number of beneficiaries reached 16.5 million rupiahs, with the largest beneficiary of the humanitarian program at 49.9% and the lowest beneficiary of the economic program at 5.2%. In addition, in 2020, the absorption of ZIS funds distributed reached 92.77% or 11.5 trillion rupiahs of the total collection of 12.4 trillion rupiahs.<sup>39</sup>

The distribution of zakat in 2021 still follows the distribution pattern of 2020, namely prioritizing humanity caused by the COVID-19 pandemic, because the virus can also cause increased poverty. Evidently, in 2021, the distribution based on the humanitarian sector is the highest, with a value of 49.58%. The second largest is in *da'wa* and advocacy, with a value of 18.88%, and then the education sector at 15.78%. For distribution in the economic and health sectors, 9.72% and 6.03%, respectively. This differs from the distribution based on *aṣṇāf*, which follows the provisions of Sūrah al-Tawba (9): 60, where zakat funds must be distributed evenly to eight groups. In 2021, the highest distribution based on *aṣṇāf* is *fuqarā'* and *al-masākin*, with a value of 75.81%. This value is the highest compared to previous years because 2021 was the worst year for the spread of the COVID-19 virus. As in previous years, *mustahiq 'āmil* and *sabilillā* are the second and third largest groups after people experiencing poverty, with a benefit value of 13.18% and 9.68%. Meanwhile, the *mustahiq* groups that benefit below 1% are *ibn sabil*, *ghārimīn*, *mu'allaf*, and *riqāb*. Each obtained 0.66%, 0.36%, 0.29%, and 0.01%. Thus, the distribution and utilization of ZIS in 2021 can be considered perfect because the distribution percentage touched 99.99% or 14 trillion rupiahs from the total collection of 14.1 trillion rupiahs.<sup>40</sup>

The realization of distribution in 2022 is also almost close to the perfect value, namely 96.2% or 21.6 trillion rupiahs of the entire collection of ZIS-DKSL funds of 22.4 trillion rupiahs. The pandemic caused poverty to increase, so people experiencing poverty in 2022 received benefits worth 89.5%. This value exceeds the benefits received by people experiencing poverty in 2021, only 75.81%, with a difference of approximately 14%. However, the *sabilillā* and

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<sup>39</sup> Badan Amil Zakat Nasional, *Outlook Zakat Indonesia 2022*, 39.

<sup>40</sup> Badan Amil Zakat Nasional, 39.

*'āmil* groups, which initially often received a benefit value of almost 10% and even above 10%, in 2022 dropped dramatically to 3.42% and 3%. While the *mu'allaf*, *riqāb*, *ibn sabīl*, and *ghārimīn* groups each get a value of 0.1%, 0.01%, 0.13%, and 0.14%. The four values are still considered average and stable, as in previous years. Based on the program field, the distribution of zakat in 2022 focuses on five programs: humanitarian, health, education, economy, and *da'wa* or advocacy. In detail, the order of the programs that receive the most benefits are humanitarian programs for as many as 16.2 million people, *da'wa* or advocacy for as many as 13.6 million people, education programs for as many as 1.9 million people, health as many as 1.4 million people, and the lowest is the economic program as many as 571 thousand people.<sup>41</sup>

In 2023, there is a significant difference related to the distribution of ZIS-DKSL, which has not been done since 2016. The distribution is divided into two semesters. In the first semester, the funds distributed were 14.7 trillion rupiahs and realized 94.2% or 13.8 trillion rupiahs, while the remaining 17.6 trillion rupiahs will be distributed in the second semester (end of year). This division is done because the collection in 2023 reached a very fantastic figure, namely 32.3 trillion rupiahs. So, if a percentage is made of the total amount of funds raised, the realization of distribution at the end of 2023 is 97%. Thus, the highest distribution based on *aṣṇāf* remains with the poor at 23.3% or 7.4 trillion rupiahs. Then, *sabīllā* ranks second with a distribution worth 2.86% or 892.8 billion rupiahs. While the third place, *'āmil*, received benefits worth 2.40% or 748.4 billion rupiahs. The *mu'allaf*, *riqāb*, *ghārimīn*, and *ibn sabīl* each received 0.06%, 0.001%, 0.12%, and 0.16%, or equivalent to 18.8 billion rupiahs, 1.2 billion rupiahs, 37.9 billion rupiahs, and 49.4 billion rupiahs. While the rest was channeled to ZIS-DSKL Off Balance Sheet, worth 70.46%, equivalent to 21.9 trillion rupiahs. All of the above funds were channeled to humanitarian programs (5.9 million people), health (8.4 million people), education (2.5 million people), economy (271 thousand people), and *da'wa* or advocacy (7.1 million people).<sup>42</sup>

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<sup>41</sup> Badan Amil Zakat Nasional, *Outlook Zakat Indonesia 2024* (Jakarta Pusat: Pusat Kajian Strategis Badan Amil Zakat Nasional, 2024), 33.

<sup>42</sup> Badan Amil Zakat Nasional, *Outlook Zakat Indonesia 2025*, ed. Noor Achmad and Pimpinan BAZNAS RI, *Puskas BAZNAS* (Jakarta: Pusat Kajian Strategis – Badan Amil Zakat Nasional (Puskas BAZNAS), 2025), 28.



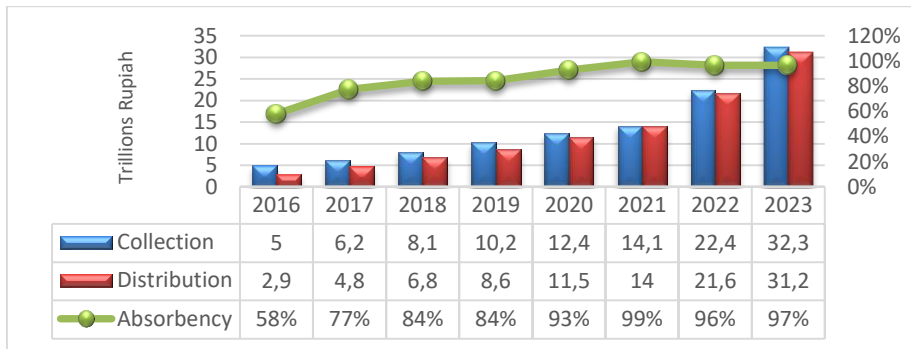


Figure. 4

Comparison of the Realization of Collection and Distribution of ZIS funds from 2016 to 2023

The data above shows that the trend of zakat management in Indonesia since switching to digital media has increased yearly. The graph data of the ZIS collection from 2016 to 2023 continues to increase with an average growth of 32% per year. Likewise, the distribution has increased with an average growth value of 30% per year. For the distribution, the Central BAZNAS focuses on five main programs: humanitarian, health, education, economy, and *da'wa* or advocacy. In other words, the management of zakat in Indonesia by utilizing digital platforms significantly positively affects zakat institutions. This can be proven by comparing digital and non-digital donations before COVID-19 and after COVID-19. Before the pandemic, 32% of Indonesians preferred to donate digitally, and 24% preferred to donate directly (non-digital). Meanwhile, since the arrival of the pandemic in Indonesia, donating through digital media has increased to 43%, 9% higher than the non-digital way of donating, which is only 34%. In addition, digital media also affects the way of donating per community group, ranging from Generation X, Millennials, to Generation Z. Before the COVID-19 pandemic, digital donations experienced a growth trend of 24%, 31%, and 35%, respectively. Meanwhile, since the pandemic, donating through digital media has become more popular, with a growth of 31%, 40%, and 51% per community group.

### Expansion of the Meaning of *Mustahiq* According to the Scholars

In addition to the object of zakat, what also needs review and special attention is the people entitled to receive zakat, or *al-aṣṇāf al-thamāniya* (eight groups entitled to receive zakat). As the objects of zakat transform from time to time, *mustahiq* also undergo contextual changes based on the period and

region.<sup>43</sup> In Indonesian, *mustahiq* cannot be interpreted textually, as in Sūrah al-Tawba (9): 60. For example, the *ghārimin* group is not solely interpreted as people in debt. However, there needs to be an expansion of meaning that is more flexible with the current conditions of the social reality of society.

Most contemporary scholars have almost the same opinion about the meaning of *ghārimin*. Yūsuf al-Qarḍāwī and Wahbah al-Zuhaylī define *ghārimin* as people who have debts.<sup>44</sup> In more detail, al-Ṭaḥṭawī argues that *ghārimin* is a person who is in debt and is not from Banī Hāshim's descendants.<sup>45</sup> This statement aligns with Aḥmad al-Ṣāwī's opinion that zakat should not be given to descendants of Banī Hāshim who are in debt because the lineage of the Prophet and his family is pure and protected from anything dirty.<sup>46</sup> Similarly, most interpreter, such as al-Ṭabarī, argue that *ghārimin* is a person who owes money to be used in the way of goodness, and he cannot repay it.<sup>47</sup> In the context of Indonesia, *ghārimin* can be interpreted as people who do not have jobs due to the policy of rationalization of companies and industrial factories, such as unemployment, homelessness, and beggars.<sup>48</sup>

The term *ibn sabīl* is also inaccurate if it is interpreted only as people with difficulty traveling. Al-Qarḍāwī defines *ibn sabīl* as the path of struggle traveled by a person. In other words, *ibn sabīl* are those who walk on the earth to fight for the religion of Allah and run out of provisions while in the middle of the journey.<sup>49</sup> This is in line with the opinion of al-Zuhaylī, who said that *ibn sabīl* is essentially a traveller to carry out something that contains elements of goodness

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<sup>43</sup> Mujaid Kumkelo et al., "Harmonization Patterns and Positivism of Fatwa into Indonesian National Law: Study on the Renewal Fatwa of MUI in Islamic Law," *JL Pol'y & Globalization* 41, no. 9 (2015): 232–39, <https://www.iiste.org/Journals/index.php/JLPG/article/view/26149/26786>.

<sup>44</sup> Yūsuf Al-Qarḍāwī, *Hukum Zakat; Studi Komparatif Mengenai Status dan Filsafat Zakat Berdasarkan Al-Qur'an dan Hadis*, ed. Salman Harun, Didin Hafidhuddin, and Hasanuddin, 1st ed. (Jakarta: Pustaka Litera Antar Nusa, 1987), 285.

<sup>45</sup> Imām al-Ṭaḥṭawī, *Hāshiya al-Ṭaḥṭawī 'alā Marāqī al-Falāḥ Sharḥ Nūr al-Īqāḥ*, 3rd ed. (Lebanon: Dār al-Kutub al-'Ilmiya, 2014), 67.

<sup>46</sup> Aḥmad al-Ṣāwī, *Bulgha al-Sālik li Aqrab al-Masālik* (Beirut: Dār al-Kutub al-'Ilmiya, 1995), 39.

<sup>47</sup> Abū Ja'far Muḥammad Ibn Jarīr al-Ṭabarī, *Jamī' al-Bayān fi Ta'wīl al-Qur'ān*, 3rd ed. (Jakarta: al-Maktabah al-Taufiqiyah, 2013), 48.

<sup>48</sup> Zanatul Shima Aminuddin et al., "Enhancement of Zakat Institutions through Zakat Management of Gharimin Asnaf: Case Study in Malaysia and Indonesia," *International Journal of Technical Vocational and Engineering Technology [IJTVET]* 2, no. 1 (2020): 2710–7094, <https://journal.pktm.com.my/index.php/ijtvet/article/view/31>.

<sup>49</sup> Al-Qarḍāwī, *Hukum Zakat; Studi Komparatif Mengenai Status dan Filsafat Zakat Berdasarkan al-Qur'an dan Hadis*, 286.

and is not included in the disobedience.<sup>50</sup> These two scholarly opinions reinforce each other, but Al-Zuḥaylī's opinion is firmer by noting that the trip in question has good value and is not part of the crime. For example, traveling to steal, harass others, and other evil intentions.<sup>51</sup> According to the authors, people affected by natural disasters, refugees due to war and regional ethnic conflicts, and Lapindo victims due to careless industrial activities should also be included in the meaning of *ibn sabīl*.

The term *riqāb* is also irrelevant if understood based on the lexical meaning at present because slavery is no longer found in the modern era, especially in Indonesia, which adheres to the democratic system. According to al-Qarḍāwī, the term *riqāb* is closely related to the issue of a person's freedom. So the meaning of the *riqāb* is identical to slavery in humans, like shackles that bind them. This group is entitled to receive zakat and be free as humans.<sup>52</sup> This is in line with al-Zuḥaylī's opinion that the meaning of *riqāb* as *mustahiq* is not only limited to *Mukātab* (slaves who were freed after paying ransom), but more broadly concerns slavery in general, slavery of nations, someone who is still in control, intimidation, restraint, and exploitation of others.<sup>53</sup> Therefore, the term *riqāb* must be transferred to the meaning of modern slavery, commonly known as trafficking, and people who are victims of violence, especially children and women.<sup>54</sup>

The *sabīlillā* group is also not appropriate if it is translated as fighters on the battlefield without paying attention to the times. Al-Zuḥaylī is more contextual in interpreting *sabīlillā* than al-Qarḍāwī, who still holds the opinion of classical scholars that zakat must be given to people who fight in the way of Allah.<sup>55</sup> While al-Zuḥaylī argues that the meaning of *sabīlillā* is any form of benefit that contains the value of approaching oneself to Allah, based on this, giving zakat to *sabīlillā*

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<sup>50</sup> Wahbah al-Zuḥaylī, *Al-Fiqh al-Islāmī wa Adillatuh* (Suriah: Dār al-Fikr, 2004), 288–89.

<sup>51</sup> Muhammad Misbahul Munir and Khamim, "Not Eight, But Four: Muhammad Syahrūr's Reconstruction of Mustahiq Zakah's Classification," *Journal of Islamic Law* 4, no. 1 (2023): 67–87, <https://doi.org/10.24260/jil.v4i1.1211>.

<sup>52</sup> Al-Qarḍāwī, *Hukum Zakat; Studi Komparatif Mengenai Status dan Filsafat Zakat Berdasarkan al-Qur'an dan Hadis*, 587.

<sup>53</sup> Al-Zuḥaylī, *Al-Fiqh al-Islāmī wa Adillatuh*, 285.

<sup>54</sup> Nur Ibadi and Eja Armaz Hardi, "Is Human Trafficking's Victim Receive Zakat as *Riqab*? Zakat Distribution at East Java Philanthropic Organizations," *Al-Risalah: Forum Kajian Hukum dan Sosial Kemasyarakatan* 22, no. 1 (2022): 1–17, <https://doi.org/10.30631/alrisalah.v22i1.1210>.

<sup>55</sup> Al-Qarḍāwī, *Hukum Zakat; Studi Komparatif Mengenai Status dan Filsafat Zakat Berdasarkan al-Qur'an dan Hadis*, 619.

can be developed according to the form of benefit in the modern era.<sup>56</sup> In the author's view, it is more appropriate if it is understood as a group of students who have intellectual intelligence but do not have material capabilities. This is because they are included in the scope of people who are fighting in the way of Allah against ignorance for a better future.<sup>57</sup>

Likewise, in the group of converts who are recipients of zakat, there are still differences of opinion between both classical scholars and contemporary scholars. This difference of opinion originated from the attitude of Caliph 'Umar Ibn al-Khaṭṭāb, who once did not give zakat treasures to the group of converts because Islam was widespread and intense. For 'Umar, giving zakat to converts was only valid in the early days of the growth of Islam, which was still weak at that time.<sup>58</sup> The Ḥanafiya School followed this opinion by using the argumentation of the *istiḥsān* method, which moves from general legal provisions to issues requiring exceptions. In the Mālikiya School, there are two opinions, some of which say that converts are no longer entitled to receive zakat because Islam is already strong and established, and this is based on the policy of 'Umar. Others say that the converts are still entitled to receive zakat until whenever, and this opinion is based on the views of two great scholars of the Mālikiya School, namely 'Abd al-Wahhāb and Ibn al-'Arabī. Meanwhile, Mālik, as the leader of his school of thought, said that the converts do not need to receive zakat anymore because the current condition of Islam is extreme.<sup>59</sup>

Mālik's opinion above differs from al-Shāfi'ī and al-Nawāwī, who say that a convert still gets zakat property with a note if it is deemed necessary by an authorized institution (ruler). In other words, al-Shāfi'ī never considered the abolition (*naskh*) of the group of converts as recipients of zakat in Sūrah al-Tawba (9): 60 but instead practiced it conditionally and contextually. Similarly, Aḥmad Ibn Ḥanbal and his followers, such as Ibn Qudāmah, argue that converts remain *mustahiq*, and there is no term of abolition for the group of converts. This

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<sup>56</sup> Al-Zuhaylī, *Al-Fiqh al-Islāmī wa Adillatuh*, 286.

<sup>57</sup> Yelmi Eri Firdaus, Desi Refnita, and Asep Saputra, "The Mustahiq Zakat in Various Dimensions of Fiqh in Era Society 5.0," *El-Mashlahah* 11, no. 1 (2021): 13–28, <https://doi.org/10.23971/elma.v11i1.2285>.

<sup>58</sup> Muḥammad Jawad Mughniya, *Al-Fiqh 'alā al-Madhāhib al-Khamsa* (Kairo: Maktabah Shuruq wa Dawliya, 1999), 153.

<sup>59</sup> Abū al-Walīd Muḥammad Ibn Rushd, *Bidāya al-Mujtahid wa Nihāya al-Muqtaṣid* (Beirut: Dār al-Jīl, 2002), 269.

argument relies on the opinion of hadith experts, such as al-Zuhrī and Abū Ja'far Muḥammad al-Bāqir.<sup>60</sup>

Even among contemporary scholars, there is still disagreement about what the group of converts' means. In the Indonesian context, the word converts is understood to refer to people who have just converted to Islam and need to strengthen their faith.<sup>61</sup> According to Muhammad Hasbi Ash-Shidieqy, converts are people whose hearts are softened to embrace Islam, including those who initially had evil intentions toward Muslims.<sup>62</sup> This is in line with the opinion of Sayyid Sābiq, who defines converts as people who are softened to embrace Islam or people who are confirmed because their Islam is still weak to prevent their bad actions against Muslims.<sup>63</sup> More broadly, al-Qarḍāwī argues that a convert is a person whose heart is expected always to be inclined towards Islam so that he can help Muslims from the evil of their enemies.<sup>64</sup>

From all the opinions above, the author agrees with the arguments of classical and contemporary scholars in understanding the meaning of converts as zakat recipients. However, the author chooses a broader, comprehensive, and conditional meaning in the Indonesian context, not limited to people who are softened to embrace Islam. In the author's view, converts as *mustahiq* are people who get guidance from Allah to repent to improve their lives. For example, thieves, drunkards, adulterers, and so on do this because of complex economic factors and their desperation to find the necessities of life. Therefore, they should be given zakat as business capital to fulfill their daily basic needs from halal wealth. If this method is applied, then this is actually what is called productive zakat management. There are at least three benefits obtained:

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<sup>60</sup> Muhammad Ufuqul Mubin and Achmad Siddiq, "Contextualization of Mustahiq Zakat at LAZNAS Nurul Hayat Surabaya," *Al-Manahij: Jurnal Kajian Hukum Islam* 16, no. 2 (2022): 193–208, <https://doi.org/10.24090/mnh.v16i2.6915>.

<sup>61</sup> Fakhruddin et al., "From Fiqh Al-Ibadat to Muamalat: Repositioning Zakat Management in Indonesia in the Perspective of Maqasid Al-Shari'ah," *Samarah: Jurnal Hukum Keluarga dan Hukum Islam* 8, no. 1 (2024): 495–517, <https://doi.org/10.22373/sjhkv8i1.19637>. Fuadah Johari et al., "The Importance of Zakat Distribution and Urban-Rural Poverty Incidence Among Muallaf (New Convert)," *Asian Social Science* 10, no. 21 (2014): 42–53, <https://doi.org/10.5539/ass.v10n21p42>.

<sup>62</sup> Muhammad Hasbi Ash-Shidieqy, *Pedoman Zakat* (Semarang: PT. Pustaka Rizki Putra, 1996), 188.

<sup>63</sup> Sayyid Sābiq, *Fiqh al-Sunna* (Beirut: Dār al-Fikr, 1985), 677.

<sup>64</sup> Al-Qarḍāwī, *Hukum Zakat; Studi Komparatif Mengenai Status dan Filsafat Zakat Berdasarkan al-Qur'an dan Hadis*, 563.

getting them out of the abyss of darkness into a path that Allah pleases, alleviating poverty, and changing their status from *mustahiq* to *muzakkī*.

Table 2.  
Expanding the Meaning of *Mustahiq* in the Contemporary Era

<i>Mustahiqs</i>	Textual	Contextual	Opinions
<i>Fuqarā'</i>	A person who has no wealth and no job that can fulfill his/her needs	Stay with the original meaning	Wahbah al-Zuhaylī and al-Shāfi'ī schools
<i>Masākin</i>	People with a job but an income cannot meet their needs, so they often beg others.	Stay with the original meaning	Wahbah al-Zuhaylī and Yūsuf al-Qarḍāwī
<i>ʿĀmil</i>	The person who takes and distributes the zakat treasure	Managers and administrators of zakat institutions	Yūsuf al-Qarḍāwī and the majority of scholars
<i>Mu'allaf</i>	A new convert to Islam	One whom Allah guides to repent	The author's conclusion from M. Hasbi Ash-Shidieqy and Sayyid Sābiq
<i>Riqāb</i>	Prisoner of war or slave	Trafficking victims and people who are victims of violence	Wahbah al-Zuhaylī and Yūsuf al-Qarḍāwī
<i>Ghārimīn</i>	One who has debts and is unable to pay	Unemployment, vagrancy, and begging	The author's conclusion from al-Ṭabarī
<i>Sabīlillā</i>	One who strives in the way of Allah	Intellectuals who spread their knowledge	The author's conclusion from Wahbah al-Zuhaylī
<i>Ibn Sabīl</i>	People who are traveling	Refugees and migrants who ran out of provisions	The author's conclusion from Wahbah al-Zuhaylī and Yūsuf al-Qarḍāwī

From the explanation of the table above, the expansion of the meaning of *mustahiq* that continues to change with the times is only five, namely *mu'allaf*, *riqāb*, *ghārimīn*, *sabīlillā*, and *ibn sabīl*. The needy, poor, and *ʿāmil* groups are not very different from the original meaning. According to al-Qarḍāwī, the needy are people in dire need, but they can keep themselves from begging others.<sup>65</sup> This is in contrast to al-Zuhaylī, who said that a needy person is one who does not have

<sup>65</sup> Al-Qarḍāwī, 510.

property and work that can meet his needs. This opinion is based on the al-Shāfi'iyya and Ḥanābila Schools of thought.<sup>66</sup>

The same applies to the poor, whose meaning remains the same today. Although there are differences among the scholars, the meaning can be clearly understood. According to al-Zuḥaylī, the poor can still work to meet their needs, but cannot meet them.<sup>67</sup> According to al-Qarḍāwī, poor people are in need and often beg others. In this context, the poor belong to the lowest group and do not have the potential to work, so to meet their needs, they have to raise their hands.<sup>68</sup>

Along with the development of technology, the meaning of *'āmil* has expanded, but is not far from its original meaning. According to al-Zuḥaylī, *'āmil* are those who work to collect zakat assets from people obliged to pay zakat (*muzakkī*).<sup>69</sup> This opinion is narrower than the opinion of al-Qarḍāwī, who said that *'āmil* are people who take care of all zakat activities, ranging from people who collect, record, and distribute to those who keep zakat treasures.<sup>70</sup> According to some experts, al-Qarḍāwī's opinion is considered more appropriate to interpret *'āmil* today. This is because an *'āmil* must have the ability to understand the *fiqh* of zakat comprehensively. In addition, people appointed to be *'āmil* must meet the requirements of fairness, trustworthiness, and being able to protect zakat assets.

## Conclusion

Digital ZIS collection from 2016 to 2023 conducted by the BAZNAS RI continues to increase with an average growth of 32% annually. Likewise, the distribution has increased with an average annual growth value of 30%. For its distribution, BAZNAS RI focuses on five main programs: humanitarian, health, education, economy, and *da'wa* or advocacy. In other words, the management of zakat in Indonesia by utilizing digital platforms significantly positively affects zakat institutions. The digital transformation of ZIS fund management also has implications for expanding the meaning of *mustahiq*. In the Indonesian context,

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<sup>66</sup> Al-Zuḥaylī, *Al-Fiqh al-Islāmī wa Adillatuh*, 281.

<sup>67</sup> Al-Qarḍāwī, *Hukum Zakat; Studi Komparatif Mengenai Status dan Filsafat Zakat Berdasarkan al-Qur'an dan Hadis*, 511.

<sup>68</sup> Al-Zuḥaylī, *Al-Fiqh al-Islāmī wa Adillatuh*, 283.

<sup>69</sup> Al-Zuḥaylī, 284.

<sup>70</sup> Al-Qarḍāwī, *Hukum Zakat; Studi Komparatif Mengenai Status dan Filsafat Zakat Berdasarkan al-Qur'an dan Hadis*, 545.

five *mustahiq* groups have experienced an expansion of meaning, including *mu'allaf*, namely people whom Allah guides to repent, *riqāb* is a person who is a victim of violence and human trafficking, *ghārimin* is the unemployed, homeless, and beggars, *sabīllā* is a person who fights with his knowledge, *ibn sabīl* is refugees and migrants who have run out of provisions.

Digital ZIS management must be massively socialized in the community over time. The results of this research can be used as a guideline by BAZNAS RI to distribute zakat funds to people entitled to receive them by contextualizing the meaning of *mustahiq* in the current era of globalization. As a policyholder, the Ministry of Religious Affairs of the Republic of Indonesia can use this research to formulate regulations, programs, and strategies for more effective and sustainable zakat management. This research is certainly not perfect, so there needs to be research on the effectiveness of digital-based productive zakat management for the following years. In addition, there needs to be an in-depth study on expanding the meaning of *mustahiq* and the object of zakat, which continues to change in each region and period.[a]

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## Author Contribution Statement

**Hilmi Ridho:** Conceptualization; Data Curation; Formal Analysis; Methodology; Validation; Writing Original Draft.

**Ali Sodikin:** Validation; Review & Editing.

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