

## REIMAGINING ZAKAT THROUGH DIGITAL INNOVATION FOR GLOBAL HUMANITARIAN IMPACT AND INCLUSIVE PROSPERITY

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### ABSTRACT

*This study aims to analyze how digital innovation transforms the practice and governance of global zakat and to identify its contribution to humanitarian development and inclusive prosperity. The research addresses the phenomenon of digital transformation in Islamic social finance, particularly the integration of artificial intelligence (AI), blockchain, and big data within zakat institutions. Employing a qualitative descriptive-exploratory approach with a collective case study design, the research investigates zakat organizations in Indonesia, Malaysia, and the Gulf Cooperation Council (GCC) region. Data were collected through semi-structured interviews, participatory observation, and document analysis involving zakat administrators, technology innovators, beneficiaries, and regulators. Thematic analysis based on the Miles and Huberman interactive model was used to identify emerging themes. The findings indicate that digital zakat fosters transparency, accountability, and distributive justice through blockchain-based governance and AI-driven systems for beneficiary mapping and impact evaluation. Moreover, digital platforms enhance humanitarian responsiveness and cross-border collaboration, linking zakat with Sustainable Development Goals (SDGs) and the maqasid al-shariah framework. The study contributes theoretically by proposing the Global Digital Zakat Transformation Model, which integrates technology, governance, and ethical principles to promote inclusive prosperity. Practically, the findings provide guidance for policymakers and zakat institutions to design adaptive regulatory frameworks and digital strategies that strengthen global zakat governance. Future studies are encouraged to explore quantitative validation and longitudinal analysis of digital zakat implementation.*

**Keywords:** Digital Zakat, Islamic Social Finance, Blockchain, Maqasid Al-Shariah, Inclusive Prosperity

### I. INTRODUCTION

The development of digital technology has transformed various aspects of human life, including the governance of Islamic social finance. Amid the growing global humanitarian needs, instruments such as *zakat*, *infāq*, and *waqf* have become essential pillars in realizing social justice and inclusive welfare. Digital transformation in this sector has enhanced the efficiency of fund collection, transparency in distribution, and the expansion of beneficiary outreach. Lestari, emphasized that the COVID-19 pandemic accelerated the adoption of digital technologies within Islamic social finance institutions, leading to new strategies to sustain the philanthropic ecosystem. (E. P. Lestari, 2023) However, this technological adoption still faces challenges, including low digital literacy, unequal access, and limited digital infrastructure in developing countries. Therefore, collaborative efforts among governments, religious

institutions, and the technology sector are crucial to ensure an inclusive and equitable digital transformation.

In the context of global *zakat*, the primary issues are not only the lack of transparency and inefficiency in fund distribution but also the weak integration among *zakat* institutions across different countries. Muharam and Osman, found that blockchain and big data technologies could serve as strategic solutions to ensure real-time accountability and traceability of *zakat* flows.(Muharam & Osman, 2024) Nevertheless, most *zakat* organizations remain in the experimental phase and have yet to implement an integrative model oriented toward global humanitarian impact. Furthermore, governance challenges persist, as digitalization is not always accompanied by adaptive policies and regulations that align with technological innovations. Hence, strengthening international regulations and establishing standardized *zakat* data frameworks are critical to support cross-border system interoperability.

Several studies indicate that digital innovation in *zakat* has the potential to reinforce Islamic social finance in achieving the Sustainable Development Goals (SDGs). Wahyudi, Yama, and Said (2025) revealed that the digitalization of *zakat* enhances the effectiveness of fund distribution toward productive sectors, thereby promoting economic empowerment within Muslim communities. However, most existing studies remain confined to technical analyses or national case studies, lacking a global perspective and neglecting the principle of prosperity inclusiveness in digital *zakat* governance. This limitation opens opportunities for a deeper qualitative exploration of the meanings, experiences, and processes underlying *zakat* institutions' digital transformation. Through a qualitative approach, this study seeks to uncover the social and spiritual values that form the moral foundation of *zakat* digitalization.

From an empirical perspective, *zakat* institutions in Indonesia, Malaysia, and the Middle East have begun integrating digital services through digital wallets and AI-based donation tracking to enhance transparency and public engagement.(Afifah et al., 2025) Nevertheless, there remains an absence of a comprehensive conceptual framework linking digital transformation, global *zakat* governance, and its contribution to humanitarian well-being. Within this context, qualitative inquiry becomes essential to explore how actors within the *zakat* ecosystem interact with technology and how Islamic values are translated into ethical and inclusive digital practices. Therefore, mapping the relationship between technological innovation and *maqāṣid al-sharī'ah* values is vital in constructing a new paradigm for global digital *zakat*.

Based on this background, this study aims to analyze how digital innovation transforms the practice and governance of global *zakat* while identifying its contributions to global humanitarian development and inclusive prosperity. Furthermore, the study seeks to develop a new conceptual framework for global digital *zakat* that enriches the theoretical foundation of Islamic social finance and serves as a practical reference for *zakat* institutions, regulators, and international digital philanthropy ecosystems. Theoretically, this research is expected to broaden the understanding of the integration between spiritual values and technological innovation in Islamic social finance, while practically, it provides policy insights and implementation models for more effective and sustainable digital *zakat* management. Thus, this study contributes to strengthening global *zakat* governance that is adaptive to the digital era and oriented toward universal social justice.

## II. LITERATURE REVIEW

### Zakat, Islamic Philanthropy, and Social Finance

*Zakat* in Islam serves as the primary instrument for wealth redistribution, grounded in the principles of social justice and communal solidarity. According to Kahfi and Nurfajriani, *zakat* is not

merely an obligatory act of worship but also a socio-economic development instrument that strengthens community resilience through *mustahik* empowerment and the optimization of digitally based philanthropy. (Kahfi & Nurfajriani, 2025) Within the broader context of Islamic social finance, *zakat*, *waqf*, and *sadaqah* complement one another in fostering economic balance and achieving universal welfare. The function of *zakat* as a driver of productive economic activity has become increasingly significant in the digital era, where technological innovation enhances transparency, accountability, and the effectiveness of social fund distribution. Therefore, modern *zakat* must be positioned as a strategic instrument within the global architecture of Islamic social finance that adapts to technological advancements.

### **Digital Innovation in Philanthropy and Financial Technology**

Digital innovation in Islamic philanthropy introduces a new paradigm in the governance of *zakat* and *waqf* through the utilization of financial technology (fintech). Technologies such as blockchain, artificial intelligence (AI), and big data have improved operational efficiency, transactional security, and beneficiary reach. Nawi, emphasized that the application of blockchain and AI in *zakat* systems strengthens public accountability and reduces the risk of fund misappropriation (*Islamic Fintech and Digital Transformation*). (Nawi, 2025) Similarly, Mustaffha, explained that the concept of *fintech for social good* plays a vital role in expanding cross-border access to Islamic philanthropy through harmonized digital policy and regulatory frameworks (*Financial Justice and Sustainable Development*). (Mustaffha, 2025) These developments mark a transition from traditional philanthropy models toward a digital philanthropy ecosystem oriented toward social justice, sustainability, and inclusive empowerment.

### **Maqasid al-Shariah and the Inclusive Prosperity Framework**

*Maqasid al-Shariah* serves as the normative and ethical foundation in developing a digital-based Islamic social finance system. The principles of *maqasid* justice (*'adl*), public benefit (*maslahah*), and prosperity (*falah*) provide guidance for integrating technological innovation with universal humanitarian values. Awang, Nong, and Chik, assert that the application of *maqasid al-shariah* in *zakat* digitalization contributes to the achievement of the Sustainable Development Goals (SDGs) while strengthening the role of Islamic social finance in advancing global sustainable development (*Integrating Islamic Social Finance with SDGs*). (Awang et al., 2025) Thus, digital transformation should not be viewed merely as a process of improving technical efficiency but also as an actualization of *maqasid* values to achieve inclusive, just, and sustainable welfare. Integrating *maqasid* into digital innovation fosters harmony between technological progress and Islamic ethics within modern philanthropy.

### **Previous Studies on Digital Zakat Implementation**

Empirical studies across Malaysia, the GCC, Africa, and Indonesia demonstrate that digital *zakat* implementation has a positive impact on the operational efficiency and transparency of *zakat* management institutions. Nurbaidah, found that integrating *maqasid al-shariah* principles with digital product innovation in the banking and *zakat* sectors can effectively respond to digital disruption by forming a sustainable social finance model. (Nurbaidah, 2025) Meanwhile, Othman, Wahab, and Saufi, highlighted the importance of collaboration between Islamic fintech and social finance institutions in promoting inclusive prosperity based on the *maslahah* principle in digital *zakat* governance (*Digital Frontiers in Islamic Finance*). (Othman et al., 2025) However, comprehensive global studies examining the humanitarian dimensions of digital *zakat* transformation across countries remain scarce. This gap

underscores the need for cross-regional research to better understand adoption patterns, challenges, and opportunities of digital *zakat* in a global context.

### Theoretical and Empirical Gaps

Most previous studies have focused primarily on technical aspects, such as system efficiency and blockchain mechanisms, without deeply exploring the social, spiritual, and cultural dimensions of *zakat* digital transformation. Furthermore, few studies have connected *maqasid al-shariah* with digital *zakat* governance from the perspective of global humanitarianism and distributive justice. To fill these gaps, this study proposes the *Digital Zakat Ecosystem Framework*, which integrates *maqasid* values, social justice principles, and the concept of inclusive prosperity as its conceptual foundation. Through a qualitative approach, this research aims to uncover the experiences, practices, and values that shape *zakat* digitalization processes across global contexts. Accordingly, the findings are expected to make a theoretical contribution to the development of Islamic social finance literature and provide empirical guidance for policymakers and *zakat* institutions in establishing an ethical and equitable digital *zakat* ecosystem.

### III. METHODOLOGY

This study employs a qualitative descriptive–exploratory approach using a collective case study strategy, designed to gain an in-depth understanding of the processes, experiences, and dynamics underlying the digital transformation of *zakat* institutions across various national and global contexts. This approach was chosen to uncover the social meanings behind digital innovation in *zakat* governance and to interpret how *maqasid al-shariah* values are implemented through Islamic social finance technologies. A similar method was adopted by Minarni, Slamet, and Munir, in their case study on productive *zakat* at BAZNAS Malang, emphasizing the importance of contextual understanding through direct engagement with *zakat* practitioners.(Minarni et al., 2025) The research sites include several *zakat* institutions in Indonesia, such as BAZNAS and Dompot Dhuafa; in Malaysia, including MAPIM and Yayasan MyZakat; as well as several global digital platforms that have implemented AI-based *zakat engines*. The fieldwork was conducted between January and September 2025, combining data from multiple institutions to enhance cross-contextual validity and provide a comprehensive understanding of digital *zakat* practices at the international level.

Data were collected through semi-structured in-depth interviews, participatory observation, and document analysis. Informants were selected using purposive and snowball sampling techniques, involving three main categories: (1) *zakat* institution managers and digital technology innovators, (2) beneficiaries, and (3) regulators or policy partners in Islamic social finance. Each interview session lasted between 45 and 90 minutes and was recorded with participant consent. Supplementary data, including white papers, annual reports, and institutional impact reports, were analyzed to strengthen the field findings. Triangulation techniques were employed to ensure the credibility of information across data sources, following the approach of Hassany, in his qualitative analysis of open banking and Islamic finance. Additionally, digital observations were conducted by monitoring transactional activities, user interaction patterns, and transparency policies on online *zakat* platforms such as MyZakat and Global Giving Ummah.(Hassany, 2025) These observations reflect the dynamic evolution of digital transformation in contemporary Islamic philanthropy practices.

Data analysis was carried out using a thematic analysis approach based on the interactive model of Miles and Huberman, encompassing three key stages: data reduction, data display, and conclusion drawing.(Engle, 2015) The process began with open coding of interview transcripts, followed by axial

coding to identify core themes such as transparency, digital inclusion, accountability, and *maqasid*-based values. This approach aligns with the analytical framework used by Lestari, who applied thematic analysis to evaluate digital transformation strategies in Islamic social finance.(D. Lestari & Yulianto, 2023) Data validation was ensured through source and method triangulation, member checking with informants, and the use of an audit trail to guarantee reliability and transparency throughout the research process. Each finding was compared across institutions and countries to identify global patterns and local variations in digital *zakat* implementation. Ultimately, the study aims to develop a conceptual framework that elucidates the interconnection between digital innovation, global *zakat* governance, and its contribution to strengthening humanitarian impact and inclusive prosperity.

#### IV. RESULTS AND DISCUSSION

##### Global Digital Innovation Landscape in Zakat Ecosystems

The findings reveal that digital transformation in the global zakat ecosystem encompasses the use of *AI zakat calculators*, *blockchain transparency*, and *digital fundraising platforms* that significantly enhance efficiency, accountability, and public trust in zakat institutions. Organizations such as Dompet Dhuafa, MyZakat (GCC), and BAZNAS Indonesia have adopted *blockchain-based smart contracts* to ensure that zakat funds are automatically transferred to eligible recipients in accordance with *shariah* principles, without manual intervention. This finding aligns with Mohd Nor, Abdul-Majid, and Esrati, who assert that blockchain implementation in zakat management in Malaysia enhances data transparency and public confidence through open-access digital audit systems.(Mohd Nor et al., 2021)

Furthermore, interviews with MyZakat technology developers indicate that AI-driven systems are employed to map beneficiaries' needs based on poverty indicators, disaster locations, and social urgency, increasing distribution efficiency by up to 35%. The integration of such technologies not only accelerates decision-making processes but also strengthens distributive justice the foundational principle of zakat. At the global level, this phenomenon demonstrates a paradigm shift from conventional zakat management toward *data-driven philanthropy*, combining spiritual values with technological advancement.

Moreover, the study reveals that digital innovation expands the reach of Islamic philanthropy across borders. Through *cross-border zakat payment systems* and *shariah-compliant digital wallets*, zakat institutions can connect with Muslim diaspora donors and deliver funds directly to humanitarian crisis zones. This approach reinforces the concept of *global ummah solidarity*, in alignment with the *maqasid al-shariah* principles of protecting wealth (*hifz al-mal*) and life (*hifz al-nafs*). Thus, zakat digitalization serves as a strategic instrument in developing an inclusive, efficient, and ethically grounded global Islamic philanthropy ecosystem.

##### Governance Transformation through Digitalization

The digitalization of zakat governance has resulted in a significant improvement in accountability, administrative efficiency, and cross-border data integration. Field findings indicate that zakat institutions implementing *digital dashboards* and *real-time tracking systems* can effectively minimize fund misuse and expedite the preparation of transparent public reports. Susanto, confirms that blockchain-based governance represents a best practice for governments and Islamic social finance institutions to strengthen *maqasid al-shariah*-oriented governance systems.(Susanto, 2025)

Empirical evidence from this study shows that institutions such as MAPIM Malaysia and BAZNAS Indonesia have successfully developed integrated data ecosystems directly connected to national regulators. This collaboration enables secure and efficient zakat data exchange, strengthens

public trust, and reinforces global zakat transparency. The transformation has produced an adaptive governance model that accommodates technological evolution and paves the way for cross-national zakat policy integration through interoperable digital systems.

In-depth analysis further indicates that digital governance fosters *trust-based accountability*, merging the principles of justice (*'adl*) and integrity (*amanah*). AI-driven reporting systems can detect transactional anomalies, while open-data policies allow communities to participate in monitoring zakat funds. This dynamic transforms the public from mere donors into *co-governance actors* in Islamic social fund management. Hence, digital zakat governance transcends technocratic efficiency, embodying *maqasid*-based ethics to create a transparent, participatory, and equitable ecosystem.

### **Humanitarian Impact of Digital Zakat**

In the context of global humanitarian response, digital zakat plays a crucial role in accelerating aid distribution for victims of natural disasters and humanitarian conflicts. The findings reveal that digital platforms can shorten fund distribution time from an average of ten days to just 48 hours, as observed in humanitarian aid cases for Palestine and the Rohingya. According to Muharam and Osman, integrating *blockchain philanthropy* in Indonesia and the GCC enables real-time cross-border tracking, minimizing fund leakages while reinforcing institutional accountability (Muharam & Osman, 2024).

An informant from Dompet Dhuafa stated that through a *digital dashboard*, the institution was able to transfer zakat funds directly to Sudanese refugees without lengthy administrative procedures. This finding illustrates how technology reinforces zakat's social function as a responsive instrument in humanitarian crises. Furthermore, zakat digitalization enhances institutional capacity for *predictive analysis* of social needs in disaster-affected areas, thereby accelerating poverty mitigation and broadening zakat's humanitarian impact on a global scale.

Thematic analysis also indicates that digital zakat bridges short-term relief and long-term empowerment. By integrating beneficiary databases, zakat institutions can identify individuals requiring extended interventions such as vocational training, microfinance access, or educational support. Hence, digital zakat not only addresses immediate crises but also fosters *resilient communities* that are empowered and self-sufficient reflecting the *falah* (well-being) and *maslahah 'ammah* (public good) dimensions of *maqasid al-shariah*.

### **Inclusive Prosperity and Social Empowerment**

Digital zakat significantly contributes to inclusive prosperity through the integration of productive economic programs such as MSMEs, *micro-takaful*, and digital literacy training for *mustahik* (beneficiaries). Observations reveal that zakat institutions utilizing digital platforms possess greater capacity to connect beneficiaries with sustainable economic opportunities. This aligns with Awang, Nong, and Chik, who argue that integrating Islamic social finance with the SDGs through the *maqasid al-shariah* framework can foster equitable and inclusive prosperity (Awang et al., 2025).

Additionally, findings from Alamm et al., suggest that the use of fintech in Islamic social finance can strengthen the green economy and enhance climate resilience through sustainable microfinance mechanisms.(Alamm et al., 2025) This transformation demonstrates that digital zakat is not merely a tool for wealth redistribution but a mechanism for socio-economic empowerment supporting the goals of sustainable development. Thus, digital zakat bridges social justice with inclusive economic progress, consistent with the spiritual and ethical foundations of Islam.

Furthermore, interviews with BAZNAS and Yayasan MyZakat reveal that digital systems reinforce a *feedback loop* between donors and beneficiaries. Donors can monitor program progress in

real-time, while beneficiaries gain access to online training and mentorship. This represents the emergence of *participatory philanthropy*, in which mutual trust and collaboration evolve symbiotically. Consequently, digitalization should not be seen solely as a tool for efficiency, but as a transformative medium for cultivating solidarity, empowerment, and collective well-being within Islamic social finance.

### **Proposed Conceptual Framework: Global Digital Zakat Transformation Model**

Based on a synthesis of empirical data and existing literature, this study proposes the Global Digital Zakat Transformation Model, consisting of five core components:

- a. Technology – AI, blockchain, and big data analytics;
- b. Governance – transparency, adaptive regulation, and data interoperability;
- c. Beneficiaries – participatory approaches and economic empowerment;
- d. Networks – cross-country and cross-sectoral collaboration; and
- e. Regulation – global shariah standardization in digital zakat governance.

This model highlights the importance of balancing technological innovation with *maqasid al-shariah* values as the ethical foundation of the Islamic social finance system. The finding supports Dirie, Alam, and Maamor, who emphasize that the success of global zakat digital transformation depends on synergy between technological innovation, adaptive governance, and social sustainability. (Dirie et al., 2024)

Theoretically, the model expands the paradigm of Islamic social finance toward a globally collaborative and justice-oriented digital ecosystem. Practically, it serves as a strategic reference for international zakat institutions in designing policies, distribution systems, and operational models that are innovative and humanitarian-oriented. Ultimately, this model positions digital zakat transformation not merely as a response to technological disruption but as a form of *contemporary ijtihad* an ethical endeavor to realize social justice and universal well-being in accordance with *maqasid al-shariah*.

## **V. CONCLUSION AND RECOMMENDATION**

This study concludes that digital transformation has fundamentally reshaped the global zakat ecosystem by integrating technology and spirituality into a unified framework of Islamic social finance. The adoption of artificial intelligence (AI), blockchain, and big data analytics has redefined the management of zakat from a traditional and manual system into a data-driven, transparent, and globally interconnected governance model. These technologies enhance accountability, operational efficiency, and public trust while maintaining the ethical foundation of *maqasid al-shariah*, particularly in achieving justice (*'adl*), welfare (*falah*), and public benefit (*maslahah*). Furthermore, the integration of smart contracts and AI-based zakat mapping tools allows institutions to optimize fund distribution, automate decision-making, and ensure compliance with shariah standards, thereby reinforcing zakat's role as an equitable and transformative social finance mechanism in the digital era.

The findings also demonstrate that digital zakat plays a pivotal role in fostering inclusive prosperity and socio-economic empowerment through productive programs such as microfinance, MSME development, and digital literacy initiatives. Institutions that adopt digital platforms are better positioned to identify the real needs of beneficiaries, facilitate sustainable livelihood opportunities, and create measurable social impact. Moreover, blockchain-enabled traceability strengthens cross-border cooperation, enabling zakat institutions, regulators, and donors to collaborate in real time while reducing the risks of inefficiency and misuse of funds. From a humanitarian perspective, digital zakat accelerates the delivery of aid to crisis-affected populations and enhances predictive capabilities to anticipate future

social vulnerabilities. Thus, the digitalization of zakat represents both a technological advancement and an ethical revival of Islamic philanthropy, ensuring that innovation remains aligned with compassion, justice, and the collective well-being of the *ummah*.

In light of these findings, this research recommends that zakat institutions develop integrated digital ecosystems that combine beneficiary data management, financial transparency, and performance analytics within a unified governance framework. Regulators are encouraged to establish a *Global Digital Zakat Standardization Framework* to ensure interoperability, data protection, and shariah compliance across jurisdictions. Strengthening collaborations between fintech innovators, Islamic scholars, and policymakers is crucial to harmonizing technological progress with ethical principles. Future research should explore comparative analyses between Muslim-majority and minority contexts, focusing on behavioral, cultural, and environmental aspects of digital zakat implementation. Overall, this study affirms that digital zakat is not merely a technological innovation but a moral and strategic instrument for achieving sustainable development, humanitarian solidarity, and inclusive prosperity guided by the values of *maqasid al-shariah*.

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