

# The Effectiveness of Digital-Based Zakat Distribution on the Economic Empowerment of Mustahik: A Sharia Economic Perspective Analysis

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**Abstract:** This study analyzes the effectiveness of digital-based zakat distribution in empowering the economy of mustahik through an Islamic economic perspective, where the governance transformation from conventional to digital systems is proven to enhance the accuracy, transparency, and speed of productive fund distribution. Utilizing a qualitative narrative-analytical approach through case studies and the Miles and Huberman interactive model analysis, the findings reveal that the implementation of features such as digital scoring, real-time monitoring, and e-wallet integration significantly minimizes mistargeting and accelerates the distribution of business capital. The impact is evident not only in the strengthening of accountability and financial literacy among mustahik but also in the improvement of the economic independence index and the reduction of failure risks for micro-enterprises. Theoretically, the digitalization of zakat represents the actualization of the maqāṣid al-sharī'ah principles, specifically ḥifẓ al-māl (preservation of wealth) and distributive justice. This confirms that institutional ijtihad through this hybrid governance model is highly strategic in realizing inclusive and sustainable Islamic economic development.

**Keywords:** *Digital Zakat, Economic Empowerment, Mustahik, Maqāṣid Al-Sharī'ah, Sharia Economics, Zakat Governance.*

## **Introduction**

Zakat is a fiscal instrument that holds a fundamental position within the Islamic economic system, serving as a mechanism for wealth redistribution to achieve social justice and economic equilibrium within the Muslim community (Ahmad Rafiki, Hery Syahril, 2024). Yusuf al-Qaradawi emphasizes that zakat is not merely an individual ritual obligation but an economic distribution system designed to prevent the concentration of wealth within specific groups and to ensure that capital circulates productively throughout society (Siliwangi, 2021). In the context of modern economics, zakat is viewed as a socio-economic empowerment instrument capable of driving the vertical mobility of the poor through planned, systematic, and sustainable distribution (Mubarak, 2025). Thus, zakat possesses both spiritual and structural dimensions in building an inclusive economic order.

The transformation of zakat management from a consumptive model to a productive one has become a primary focus in Islamic development economics. Irfan Syauqi Beik and Laily Dwi Arsyianti explain that productive zakat is directed toward fostering the economic independence of *mustahik* through micro-enterprise financing, business capacity strengthening, and community-based empowerment (S. Rahmani, 2025). Reports from the National Amil Zakat Agency (BAZNAS) also indicate that the integration of zakat into the Sustainable Development Goals (SDGs) agenda is part of a national strategy for poverty alleviation in Indonesia based on Islamic social finance (Diana & Normasyhuri, 2025). Monzer Kahf further asserts that productively managed zakat generates more significant long-term economic impacts compared to consumptive aid because it creates a multiplier effect within the local economy (Kahf, 1999).

Alongside developments in information technology, zakat governance has undergone a significant transformation through the digitalization of fund collection and distribution systems. Digitalization in the Islamic financial sector allows the fundraising process to be conducted more rapidly, efficiently, and transparently (Suwito et al., 2025). The National Zakat Management Report from BAZNAS reveals a significant increase in zakat collection through digital channels and online platforms in recent years (Santos, 2023). Raditya Sukmana

notes that the digitalization of zakat expands public participation while simultaneously enhancing institutional transparency through electronic reporting systems (Ahmad Rafiki, Hery Syahrial, 2024).

Within the perspective of *maqāṣid al-sharī'ah*, the utilization of technology in zakat management can be understood as a *wasīlah* (means) to achieve public interest (*maslahah*), provided it does not conflict with Sharia principles (Noviani et al., 2025). Jasser Auda explains that *maqāṣid* opens space for *ijtihad* regarding institutional innovation and modern instruments, as long as they uphold the protection of religion, life, property, intellect, and lineage (Noviani et al., 2025). The principles of accountability and transparency in Islamic financial management also demand professional and measurable systems in managing public funds (Oktaviani, 2022). Muhammad al-Tahir Ibn Ashur similarly emphasizes the importance of *ḥifẓ al-māl* as an effort to protect and optimize wealth for the public interest (Ahmad & Muid, 2022)

However, developments in digitalization on the collection side have not been fully balanced by an in-depth evaluation of the effectiveness of productive zakat distribution. The dynamics of Islamic philanthropy in Indonesia often highlight successful fundraising rather than systematically measuring the impact of distribution (Rosyadi, 2025). The World Bank also highlights the potential risks of inclusion and exclusion errors in social assistance programs if not supported by integrated data systems and accurate verification (Baznas et al., 2025). Tri Setyorini adds that productive zakat requires a sustainable empowerment model to prevent *mustahik* from falling back into poverty. (Firmansyah et al., 2024).

Bambang Sudibyo asserts that the digitalization of zakat must be accompanied by structured monitoring systems to drive sustainable financial inclusion (Sudibyo, 2024). Ascarya further underlines the importance of integrating technology into the monitoring and evaluation of economic impacts on *mustahik* (Luntajo, 2023). Within the *maqāṣid* framework, these efforts align with the objectives of protecting and optimizing wealth for the broader public benefit. (Ghozali & Mijinyawa, 2025).

## **Research Methodology**

This study employs a qualitative research design with a descriptive-analytical approach to investigate the phenomenon of digital zakat distribution effectiveness in depth (Yudi et al., 2021). This design was selected because it allows for the exploration of the *mustahik*'s economic transformation process, including contextual changes in entrepreneurial attitudes. The strategy applied is a case study at a specific zakat institution to identify determinant variables in digital-based economic empowerment (Rika et al., 2023). The primary instrument in this study is the researcher as a human instrument, supported by in-depth interview guides, digital observation sheets, and documentation tools. These instruments were systematically designed to capture data related to system efficiency, levels of technological literacy, and post-distribution economic impacts (Fradana, 2025).

The research population includes all *mustahik* receiving productive zakat from the institution under study. The sampling technique used is purposive sampling. The sample includes information technology managers, empowerment program administrators, and *mustahik* who have utilized digital platforms for at least one year (Syahran, 2023). The determination of the number of informants follows the principle of data saturation to ensure a robust representation of field realities. The selection of this unit of analysis is based on the institution's established digital infrastructure, serving as a potential model for other philanthropic organizations. *Mustahik* are positioned as the primary focus of analysis to measure the concrete impact of zakat funds distributed through digital media (Maranti et al., 2025).

Methodologically, this is a juridical-empirical field study within the framework of Islamic economics, combining descriptive data with income growth figures. Primary data were obtained through exclusive interviews and user testimonials regarding the platform, while secondary data were sourced from policy documents and national zakat statistics (Hasanah & Mukarromah, 2023). Data collection techniques involve triangulation of participant observation, in-depth interviews, and digital documentation to ensure data validity (Alhamrani et al., 2025). Data analysis utilizes the Miles and Huberman interactive

model, which includes data reduction, data display, and conclusion drawing based on effectiveness patterns from a Sharia perspective. The entire process concludes with a validity test through extended observation and peer debriefing to ensure the objectivity of the research findings (Alhamrani et al., 2025).

## **Results and Discussion**

### **Field Findings from Digital Implementation**

Based on in-depth interviews with empowerment program managers, it was found that the implementation of a digital scoring system has significantly improved the accuracy of *mustahik* profiling compared to manual methods, which are prone to subjectivity. This system enables multi-layered data verification through synchronization with national identity records and regional poverty databases. Zakat administrators stated that the use of risk-assessment algorithms facilitates the identification of *mustahik* with the highest entrepreneurial potential (Luntajo, 2023). Field validations that previously took weeks can now be completed within days through GPS coordinates and real-time photo uploads of actual conditions. This transformation demonstrates that technology can reduce personal bias in determining recipients of productive zakat (Suwito et al., 2025).

Direct observation of the institution's internal dashboard revealed that business capital transactions are presented to management in real-time. This automated recording system, supported by a digital footprint that is difficult to manipulate, aligns with research findings showing that fintech increases transparency and accountability in zakat fund distribution (Noviani et al., 2025). Every fund transfer from the institution's account to the *mustahik*'s e-wallet is automatically recorded, consistent with studies on fintech adoption in zakat payments that emphasize the importance of integrated digital systems in preventing moral hazard (Noviani et al., 2025).

Through graphical monitoring features, potential fund misallocation or business stagnation can be detected rapidly. An advantage identified by Alfatah and Abdulloh as a

primary strength of digital governance in zakat distribution (Alfatah, 2024). This observation confirms that a high level of transparency has been established throughout the business capital distribution chain for low-income communities. The existence of digital control mechanisms has also strengthened *muzakki* trust in amil institutions, as highlighted in Akbarillah's study regarding the effectiveness of digital zakat platforms (Akbarillah et al., 2025).

Analysis of annual report documentation, which shows an increase in the *mustahik's* economic independence index after the digital system migration, is consistent with Jamal, Putri, and Zahro', who found that digitalization accelerates access to productive capital and reduces the risk of micro-enterprise failure (Jamal et al., 2024). The speed of capital access is a decisive factor in business sustainability, as discussed by Alief and Satibi in the context of fintech-based zakat payment modernization (Satibi, 2024). The decline in business failure rates due to faster aid response times reflects the effectiveness of precision systems in managing productive zakat (Noviani et al., 2025). These documented findings reinforce the argument that digitalization correlates positively with the effectiveness of *mustahik* economic empowerment.

Further field data indicate that *mustahik* in remote areas are able to access working capital through e-wallet applications, demonstrating increased inclusivity in zakat services. This finding is in line with Fuad and Hasyim, who concluded that fintech integration in zakat collection and distribution expands reach to previously underserved populations (Hasyim et al., 2023). Such accessibility reduces geographical barriers and lowers transaction costs, as discussed in the study by Omar and Khairi 2020 regarding blockchain technology in zakat governance. Consequently, digital distribution provides faster financial autonomy for *mustahik* to initiate productive economic activities (Khairi & Omar, 2024).

Detailed findings indicate that digitalization has shifted zakat distribution from a bureaucratic model to a more responsive and measurable system. Alfatah asserts that digitalization strengthens administrative governance through integrated monitoring systems (Alfatah, 2024). Behavioral changes among *mustahik* in utilizing digital financial instruments

were also confirmed by Hasyim, showing an increase in financial (Akbarillah et al., 2025) shift in Islamic philanthropy toward a more modern, transparent, and accountable system (Hasyim et al., 2023). Within the broader context of zakat management bureaucratic reform amidst national fintech developments, Noviani emphasizes that technology integration is inevitable in handling the growing volume of *mustahik* data (Noviani et al., 2025). Rising transparency demands from stakeholders serve as the primary driver for accelerating zakat digitalization (Akbarillah et al., 2025). Therefore, these empirical findings demonstrate a synergy between institutional innovation policies and a supportive technological ecosystem.

### **The Effectiveness of Digital Distribution in the Zakat Supply Chain**

Digital-based distribution has proven effective through the pillar of precision targeting, which utilizes data-driven algorithms to minimize targeting errors. This concept aligns with the findings of Muhammad Akram Khan, who emphasizes the importance of data-based zakat management systems to improve distribution accuracy and reduce inclusion and exclusion errors (Hafiz et al., 2025). Digital mechanisms allow for the screening of *mustahik* based on measurable poverty parameters and systematic business feasibility indicators. This approach strengthens modern zakat governance as developed by the National Amil Zakat Agency (BAZNAS) through a nationally integrated data system. Consequently, target accuracy becomes the primary foundation for the effectiveness of zakat utilization on a large and sustainable scale (Ozili, 2018).

The speed of fund transmission through digital banking channels enables business capital to reach *mustahik* precisely when market opportunities arise. A study published in the *International Journal of Islamic and Middle Eastern Finance and Management* shows that digital payment systems significantly accelerate the distribution of Islamic social funds and enhance the economic responsiveness of beneficiaries ((Rika et al., 2023). The utilization of these digital financial services is also consistent with World Bank reports highlighting the importance of technology-based financial inclusion in driving micro-enterprise growth (Syarbaini, 2025). By

removing conventional bureaucratic barriers, digitalization allows *mustahik* to immediately allocate funds for raw materials or production equipment, thereby significantly accelerating grassroots economic growth.

Furthermore, the pillar of real-time monitoring provides a competitive advantage for zakat institutions in maintaining business mentoring. Research in the *Journal of Islamic Accounting and Business Research* confirms that digital reporting systems enhance the transparency and accountability of zakat institutions (Syarbaini, 2025). Integrated monitoring dashboards allow for periodic evaluations of *mustahik* business performance based on current data and serve as an early warning system when business performance declines. In this way, digital supervision ensures that productive zakat funds are managed responsibly and sustainably.

The systemic impact of this digitalization is the development of financial literacy among *mustahik*, which increases their capacity to participate in the modern economic ecosystem. The Islamic Development Bank emphasizes that digital transformation in Islamic social finance contributes to increased financial literacy and economic inclusion for vulnerable groups (Ariccia et al., 2020). *Mustahik* learn to manage electronic transactions, understand digital bookkeeping, and become familiar with Sharia banking services. This literacy becomes an essential asset for strengthening their business professionalism in the long term. Thus, zakat digitalization functions not only as a distribution mechanism but also as a practical tool for economic education.

The sustainability of *mustahik* businesses no longer depends solely on temporary aid but on a transparent digital ecosystem. As asserted by Yusuf al-Qaradawi in *Fiqh al-Zakah*, the ultimate goal of zakat is to foster the economic independence of *mustahik* until they are capable of becoming *muzakki* (Faiq et al., 2021). Digital business records facilitate access to further financing and strengthen the trust between *mustahik*, management institutions, and *muzakki*. This transparency creates a virtuous cycle in modern zakat governance and serves as a key indicator of successful socio-economic transformation through zakat.

Digitalization in the zakat supply chain also reduces the institutional operational costs typically absorbed by conventional distribution logistics. Studies on fintech efficiency in managing social funds, such as those by Douglas W. Arner, János Barberis, and Ross P. Buckley, show that the utilization of technology lowers administrative burdens while simultaneously expanding distribution reach (Hamonangan & Iskandar, 2020). This efficiency allows for the reallocation of operational funds to expand empowerment programs. An efficient zakat institution ultimately achieves wider social reach and a deeper impact. Therefore, digital effectiveness is not merely a matter of speed but also about the optimization of resources for the greater public benefit.

### **Maqāṣid Al-Sharī'ah Analysis In The Islamic Economic Perspective**

From the perspective of Islamic economics, the effectiveness of digital distribution is a concrete manifestation of the principle of *ḥifz al-māl* (protection of wealth) (Akbarillah et al., 2025). This principle requires that zakat funds be managed professionally to prevent waste or the erosion of their utility value. Digitalization helps prevent fund leakages caused by fraudulent practices or administrative negligence common in manual processes. Through integrated systems, every zakat transaction can be tracked transparently until it reaches the rightful *mustahik* (Siti & Ai, 2024)). In this context, the protection of wealth ensures that zakat capital is genuinely utilized for productive purposes in accordance with Sharia principles.

The use of digital technology also upholds the principle of justice, ensuring that every *mustahik* receives their rights proportionally and without discrimination. Technology reduces the potential for bias, nepotism, or favoritism in the beneficiary selection process (Ozili, 2018). Distributive justice is an essential prerequisite for zakat to function effectively as an instrument for welfare equalization (Saladin, 2022). Every *mustahik* is assessed based on objective, data-driven parameters, aligning with *maqāṣid al-sharī'ah*, which positions justice as a fundamental value in economic transactions (*mu'āmalah*).

Substantively, digital distribution accelerates the achievement of zakat's primary goal: poverty alleviation, which is the core of public interest (*maṣlaḥah 'āmmah*). Within the framework of *maṣlaḥah mursalah*, innovations that generate social benefits and reduce harm can be adopted as long as they do not conflict with Sharia principles (Mustofa et al., 2024). Poverty is a form of *mafsadah* (social damage) that must be overcome through effective mechanisms. The speed of digital distribution allows *mustahik* to respond to economic pressures more swiftly, making successful poverty alleviation an indicator of achieving *maqāṣid*, particularly in protecting wealth and life (*ḥifẓ al-māl* and *ḥifẓ al-nafs*) (Hapsari et al., 2023)).

The integration of Quranic ethical values with advanced technology demonstrates that modern innovation serves as an instrument to uphold *amanah* (trustworthiness). Islam does not reject innovation as long as it promotes public welfare (Ortenzi et al., 2022). The utilization of fintech in zakat management represents a form of contemporary *ijtihad* in Islamic economic governance, where *amanah* is operationalized through transparent and accountable digital reporting systems. The Hybrid Zakat Governance Model integrates modern managerial efficiency with religious ethical values. Data-driven governance enhances professionalism, transparency, and public trust. Through this model, zakat institutions transform into modern, competitive social entities that remain deeply rooted in Sharia principles (Rika et al., 2023). Ultimately, digital effectiveness strengthens the pillars of an inclusive and sustainable Islamic economy, proving that classical instruments remain relevant in addressing contemporary challenges.

The implementation of digital distribution also indirectly realizes the pillar of *ḥifẓ al-'aql* (protection of intellect) through the enhancement of financial and technological literacy among *mustahik*. In Islamic economics, empowerment is not merely about the transfer of material wealth but also an intellectual transformation (Ariccia et al., 2020). Digitalization necessitates that *mustahik* adapt to modern banking systems and digital bookkeeping, which educates them in navigating a complex economic ecosystem. A financially educated intellect

is a long-term asset that ensures economic independence is substantive, rather than temporary aid (Faiq et al., 2021).

Furthermore, digital effectiveness creates a synergy between institutional amanah and sustainable masalah. A transparent digital footprint allows zakat institutions to conduct continuous performance audits, ensuring that *ijtihad* in developing empowerment programs is based on accurate empirical data (Khairi & Omar, 2024). This strengthens social capital in the form of public trust the soul of Islamic philanthropy. By maintaining this trust, the circulation of wealth can operate more extensively and inclusively, responding to global disruption while remaining grounded in transcendental justice (Rika et al., 2023).

## **Conclusion**

This study confirms that digital-based zakat distribution has proven effective in enhancing the economic empowerment of *mustahik*, particularly in terms of target accuracy, distribution speed, transparency, and business sustainability. Digitalization through scoring systems, real-time dashboards, and integrated monitoring significantly minimizes inclusion and exclusion errors, reduces subjective bias, and strengthens institutional accountability. This transformation not only accelerates the delivery of business capital but also establishes a data-driven oversight mechanism that functions as an early warning system for the sustainability of *mustahik* enterprises.

Economically, digital distribution generates structural impacts, including improved financial literacy, greater financial inclusion, and a reduction in micro-enterprise failure risks. *Mustahik* are no longer positioned as passive aid recipients but as productive economic actors integrated into the modern financial ecosystem. The operational efficiency enabled by technology also allows for a more optimal allocation of zakat funds, thereby expanding and deepening its social benefits.

From the perspective of maqāṣid al-sharī'ah, the effectiveness of digital distribution manifests the actualization of the principles of ḥifẓ al-māl (protection of wealth) and distributive justice. Digitalization functions as a legitimate and relevant *wasilah* (means) to

uphold *amanah* (trustworthiness), prevent fund leakages, and ensure that zakat truly achieves public interest (*maṣlahah*). Consequently, the integration of technology into zakat governance is not merely an administrative innovation but a form of contemporary *ijtihad* that strengthens the relevance of zakat as an instrument for inclusive, transparent, and sustainable Islamic economic development.

In conclusion, the digitalization of zakat distribution is a strategic necessity in building a hybrid zakat governance model that combines modern managerial professionalism with Sharia ethical values. This model accelerates the transformation of *mustahik* toward economic independence and opens opportunities for the emergence of new *muzakki*, thereby creating a sustainable cycle of empowerment within the Islamic economic system.

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