

Legal Reform of Zakat Governance Based on *Maqaṣid al-Ummah*: Optimizing Digital Transformation Toward Social Justice

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Abstract

Indonesia has significant zakat potential, but its contribution to social justice remains limited due to institutional fragmentation, regulatory complexity, and the suboptimal use of digital technology. This study analyzes zakat governance by identifying gaps between regulations, practices, and the achievement of social goals, and explores institutional and regulatory challenges in zakat's digital transformation to realize social justice. This study proposes legal reforms for zakat governance based on *Maqasid al-Ummah* that can strengthen the zakat system's effectiveness, participation, and sustainability in Indonesia. Adopting a normative juridical method with a statutory, conceptual, philosophical, and



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comparative approach, data sources are obtained from zakat regulations and empirical assessments of governance practices, which are compared with the Malaysian centralized model and the Turkish decentralized system. The research findings indicate that the hybrid governance model in Indonesia faces challenges related to fragmentation of authority, low public trust, and limited participation; therefore, the effectiveness of digital transformation remains suboptimal, despite its potential to increase transparency, accountability, and accessibility. This study emphasizes the application of the seven dimensions of *Maqasid al-Ummah* as an ethical and conceptual framework for reconstructing zakat governance, holistically linking legal, institutional, and technological aspects. The findings of this study can serve as a guide for policymakers, zakat authorities, and digital platform managers in designing an effective, participatory, and sustainable social justice-oriented zakat governance system.

KEYWORDS: Digital transformation; Legal reform; *Maqasid al-ummah*; Social justice; Zakat governance

Abstrak

Indonesia memiliki potensi zakat yang signifikan, namun kontribusinya terhadap keadilan sosial masih terbatas karena fragmentasi kelembagaan, kompleksitas regulasi, dan penggunaan teknologi digital yang belum optimal. Studi ini menganalisis tata kelola zakat dengan mengidentifikasi kesenjangan antara regulasi, praktik, dan pencapaian tujuan sosial, serta mengeksplorasi tantangan kelembagaan dan regulasi dalam transformasi digital zakat untuk mewujudkan keadilan sosial. Studi ini mengusulkan reformasi hukum untuk tata kelola zakat berdasarkan Maqasid al-Ummah yang dapat memperkuat efektivitas, partisipasi, dan keberlanjutan sistem zakat di Indonesia. Dengan mengadopsi metode yuridis normatif dengan pendekatan perundang-undangan, konseptual, filosofis, dan komparatif, sumber data diperoleh dari regulasi zakat dan penilaian empiris praktik tata kelola, yang dibandingkan dengan model sentralisasi Malaysia dan sistem desentralisasi Turki. Temuan penelitian menunjukkan bahwa model tata kelola hibrida di Indonesia menghadapi tantangan terkait fragmentasi kewenangan, rendahnya kepercayaan publik, dan partisipasi yang terbatas; oleh karena itu, efektivitas transformasi digital masih belum optimal, meskipun memiliki potensi untuk meningkatkan transparansi, akuntabilitas, dan aksesibilitas. Studi ini menekankan penerapan tujuh dimensi Maqasid al-Ummah sebagai kerangka kerja etis dan konseptual untuk merekonstruksi tata kelola zakat, secara holistik menghubungkan aspek hukum, kelembagaan, dan teknologi. Temuan studi ini sebagai panduan bagi para pembuat kebijakan, otoritas zakat, dan pengelola platform digital dalam

merancang sistem tata kelola zakat yang efektif, partisipatif, dan berkelanjutan yang berorientasi pada keadilan sosial.

KATA KUNCI: Keadilan sosial; *Maqasid al-ummah*; Transformasi digital; Reformasi hukum; Tata kelola zakat

Introduction

Zakat, a fundamental obligation in Islam, has historically functioned as both a spiritual duty and a socioeconomic mechanism for wealth redistribution and social justice in Muslim-majority societies. Recent studies by Hudaefi and Beik have emphasized the role of a safety net during crises such as the COVID-19 pandemic, not only providing relief to vulnerable groups but also addressing broader economic challenges.³⁶⁹ Despite this potential, persistent challenges continue to undermine the effectiveness of zakat. Bin-Nashwan and Abdulagatov's research shows that zakat collection remains far below its estimated potential, compliance is inconsistent, and public understanding of zakat obligations is limited.³⁷⁰ Factors influencing compliance include religiosity, moral reasoning, peer influence, and fairness perceptions, with trust in zakat institutions being identified by Bin-Nashwan as a key determinant.³⁷¹ Hudaefi and Beik's emerging notion of "socioeconomic zakat" highlights the institutional

³⁶⁹ Fahmi Ali Hudaefi and Irfan Syauqi Beik, "Digital *Zakāh* Campaign in Time of Covid-19 Pandemic in Indonesia: A Netnographic Study," *Journal of Islamic Marketing* 12, no. 3 (2021): 498–517, <https://doi.org/10.1108/JIMA-09-2020-0299>; Fahmi Ali Hudaefi et al., "Zakat Administration in Times of COVID-19 Pandemic in Indonesia: A Knowledge Discovery via Text Mining," *International Journal of Islamic and Middle Eastern Finance and Management* 15, no. 2 (2022): 271–86, <https://doi.org/10.1108/IMEFM-05-2020-0250>.

³⁷⁰ Saeed Awadh Bin-Nashwan et al., "Does Trust in Zakat Institution Enhance Entrepreneurs' Zakat Compliance?," *Journal of Islamic Accounting and Business Research* 12, no. 5 (2021): 768–90, <https://doi.org/10.1108/JIABR-09-2020-0282>; Zaid M. Abdulagatov, "ZAKAT IN THE ISLAMIC CONSCIOUSNESS OF DAGESTANIS: HISTORY AND CURRENT TRENDS," *History, Archeology and Ethnography of the Caucasus* 18, no. 4 (2022): 975–92, <https://doi.org/10.32653/CH184975-992>.

³⁷¹ Bin-Nashwan et al., "Does Trust in Zakat Institution Enhance Entrepreneurs' Zakat Compliance??"

responsibility to promote public welfare, underscoring the need for reforms in administration, transparency, and education.³⁷²

Indonesia provides a crucial context for investigating zakat governance. Law No. 23/2011 introduced a hybrid model that combines state authority with private-sector participation. While intended to enhance efficiency, this framework has drawn criticism for its conservative orientation and lack of responsiveness to civil society, prompting rejection from scholars such as Emzaed et al.³⁷³ The enactment of Law No. 23/2011 has not automatically translated into effective governance outcomes, as institutional coordination problems and uneven distribution persist despite formal regulatory compliance.³⁷⁴ Structural imbalances between state-led institutions, such as BAZNAS, and local-level zakat organizations, compounded by community preferences for direct giving, further complicate governance. Although scholars such as Mustari have inspired zakat governance proponents to propose multipartner governance involving diverse stakeholders, this approach faces challenges such as resource constraints, coordination difficulties, and entrenched power asymmetries.³⁷⁵

The broader scholarship on zakat governance highlights fundamental tensions between centralized regulation and zakat practice's plural, community-oriented nature. Emzaed reveals anomalies between democratic political systems and conservative zakat laws, underscoring the need for greater civil society involvement in legislative processes.³⁷⁶

³⁷² Hudaefi and Beik, "Digital *Zakāh* Campaign in Time of Covid-19 Pandemic in Indonesia."

³⁷³ Ali Murtadho Emzaed et al., "Islamic Law Legislation in Indonesia: Anomalies of the Relationship between Political Configuration and Zakat Legal Product during the Reform Era," *Al-Manahij: Jurnal Kajian Hukum Islam* 17, no. 1 (2023): 97–112, <https://doi.org/10.24090/mnh.v1i1.7815>.

³⁷⁴ Fadillah Ramadhani Siregar et al., "The Impact of Zakat Utilization and Business Financing on Welfare with Business Sustainability as a Moderating Variable (Case Study of BAZNAS Labuhanbatu Utara)," *Jurnal Ilmiah Mizani: Wacana Hukum, Ekonomi Dan Keagamaan* 11, no. 2 (2024): 363, <https://doi.org/10.29300/mzn.v1i2.4444>.

³⁷⁵ Nuryanti Mustari et al., "Multipartner Governance and the Urgency of Poverty Alleviation Policy: Zakat Fundraising Management," *Cogent Social Sciences* 10, no. 1 (2024): 2361529, <https://doi.org/10.1080/23311886.2024.2361529>.

³⁷⁶ Emzaed et al., "Islamic Law Legislation in Indonesia."

Studies by Sawmar and Mohammed emphasize that good governance mechanisms—board attributes, transparency, stakeholder management, and procedural justice—have been recommended to enhance compliance.³⁷⁷ Conversely, Zainuddin notes that voluntary zakat management models face challenges in realizing distributive justice, leading some to argue for stronger state regulation.³⁷⁸ Simultaneously, Bin-Nashwan shows that the complexity of zakat law discourages compliance, with governance and institutional credibility emerging as decisive factors.³⁷⁹ These findings highlight the necessity of simplified regulations, educational initiatives, and reforms aligned with Islamic legal principles.

Therefore, *Maqasid* approaches have been advanced as a promising solution. Classical *Maqasid* theory, which is centered on protecting religion, life, intellect, progeny, and wealth, has been expanded to address contemporary realities. Jamaluddin Athiyah extended the *Maqasid* framework into individual, family, societal, and humanitarian domains, yielding 24 objectives across four analytical levels.³⁸⁰ Other scholars have argued for broader paradigms such as *Maqasid al-Quran*, that transcend narrow legalism to capture the ethical and holistic goals of Islam.³⁸¹ The

³⁷⁷ Abdulsalam Ahmed Sawmar and Mustafa Omar Mohammed, “Enhancing Zakat Compliance through Good Governance: A Conceptual Framework,” *ISRA International Journal of Islamic Finance* 13, no. 1 (2021): 136–54, <https://doi.org/10.1108/IJIF-10-2018-0116>.

³⁷⁸ Zainuddin Zainuddin et al., “Voluntary System: The Legal Problems of Zakat Management For The Fulfillment of Socio-Economic Justice,” *Yuridika* 38, no. 3 (2023): 685–704, <https://doi.org/10.20473/ydk.v38i3.43885>.

³⁷⁹ Saeed Awadh Bin-Nashwan, “Beyond Complexity: Do Alms Tax (Zakat) Law Intricacies Justify Non-Compliance Behaviour?,” *Journal of Financial Regulation and Compliance* 33, no. 3 (2025): 307–25, <https://doi.org/10.1108/JFRC-08-2024-0165>.

³⁸⁰ Gamal Eldin Attia, *Towards Realization of the Higher Intents of Islamic Law: Maqashid al-Syariah – A Functional Approach* (International Institute of Islamic Thought, 2007), <https://iiit.org/wp-content/uploads/Towards-Realization-of-the-Higher-Intents-of-Islamic-Law-Maqasid-Al-Shariah-A-Functional-Approach.pdf>; Moch. Cholid Wardi et al., “CONTEXTUALIZATION OF AL-MAQASID AL-KULLIYAT TO THE INDIVIDUAL, FAMILY, SOCIETY AND HUMANITY’S ASPECTS: AN ANALYSIS ON JAMALUDDIN ATHIYAH’S PERSPECTIVES,” *Malaysian Journal of Syariah and Law* 11, no. 1 (2023), <https://doi.org/10.33102/mjsl.vol1no1.389>.

³⁸¹ Tazul Islam, “EXPANSION OF MAQASID THOUGHT BEYOND MAQASID AL-SHARIAH: MAQASID AL-QURAN AS A NEW PARADIGM,” *Hamdard Islamicus* 45, no. 4 (2022), <https://doi.org/10.57144/hi.v45i4.514>.

formulation of *Maqasid* principles through inductive reasoning resonates with qualitative research methodologies, offering flexibility in addressing governance challenges while remaining anchored in *Shari‘ah*.³⁸² Additionally, the five essentials of *Maqasid* have been mobilized as frameworks for sustainability and behavior change, underscoring their wider relevance beyond Muslim contexts.³⁸³

Recent studies have also demonstrated the importance of public trust, accountability, and legitimacy in zakat institutions. Wijayati and Febriandika et al. showed that good governance practices, including transparency and ethical accountability, significantly enhance organizational credibility.³⁸⁴ Zakiy et al.’s research on Sharia governance confirms that supervisory mechanisms positively affect institutional performance.³⁸⁵ Yet, Indonesia’s hybrid governance still struggles to secure participatory legitimacy, worsening tensions between centralized control and local autonomy. Comparative evidence offers further insights: Mukhlishin’s analysis of Malaysia’s centralized zakat administration demonstrates how technological integration and standardized reporting can improve efficiency, whereas Turkey’s decentralized NGO-driven model illustrates the value of community participation.³⁸⁶ Lessons from these

³⁸² Muhammad Nazir Alias et al., “SCIENTIFIC APPROACH AS THE BASIS FOR THE FORMATION OF MAQĀSID AL-SHARĪ‘AH CONCEPT AND PRINCIPLES: A COMPARATIVE STUDY,” *Malaysian Journal of Syariah and Law* 12, no. 2 (2024): 350–63, <https://doi.org/10.33102/mjsl.vol12no2.568>.

³⁸³ Mohamad Saifudin Mohamad Saleh et al., “Maqāṣid Al-Shari‘ah as Goal Framing for Sustainable Behaviours: A Conceptual Framework,” *Intellectual Discourse* 31, no. 1 (2023), <https://doi.org/10.31436/id.v3i1.1805>.

³⁸⁴ Fitri Laela Wijayati, “Conceptualization Good Amil Governance In Zakat Institution,” *Journal of Business Management Review* 2, no. 2 (2021): 107–35, <https://doi.org/10.47153/jbmr22.1032021>; Nur Rizqi Febriandika et al., “Zakat Compliance Behavior in Formal Zakat Institutions: An Integration Model of Religiosity, Trust, Credibility, and Accountability,” *International Journal of ADVANCED AND APPLIED SCIENCES* 10, no. 6 (2023): 187–94, <https://doi.org/10.21833/ijaas.2023.06.022>.

³⁸⁵ Faris Shalahuddin Zakiy et al., “Sharia Governance and Organizational Performance in Zakat Management Organization: Evidence from Indonesia,” *Journal of Islamic Accounting and Business Research*, ahead of print, November 17, 2023, <https://doi.org/10.1108/JIABR-06-2023-0188>.

³⁸⁶ Mukhlishin Mukhlishin et al., “Zakat Maal Management and Regulation Practices: Evidence from Malaysia, Turki and Indonesia,” *Journal of Human Rights*,

systems emphasize that technology integration, stakeholder engagement, and transparent governance are vital for optimizing the redistributive role of zakat.³⁸⁷

Thus, the literature reveals a persistent gap between normative frameworks and governance practices. Despite reforms and technological innovations, Indonesia's zakat system has yet to fully realize its potential for social justice. The hybrid model is characterized by regulatory dominance, structural imbalance, and limited participation. Existing studies highlight the need for frameworks that integrate digital transformation with ethical orientation, participatory governance, and *Maqasid* -based reforms. However, systematic analysis of Indonesia's zakat governance through the expanded framework of *Maqasid al-Ummah* remains underexplored. This study enriches contemporary Islamic legal studies by integrating the *Maqasid al-Ummah*, governance, and digital technology. The proposed framework can serve as a reference for more adaptive, inclusive, and sustainable zakat policy reforms in Muslim countries.

Methods

This study adopts a normative juridical research method to examine zakat governance in Indonesia through the evaluative lens of *Maqasid al-Ummah*. The normative juridical method is appropriate for analyzing zakat as a legal-institutional system regulated by statutory instruments while simultaneously being grounded in Islamic legal and ethical objectives. The analysis focuses on identifying gaps between regulatory design, institutional practice, and zakat's social objectives as an instrument of public welfare and social justice.

Culture and Legal System 4, no. 2 (2024): 569–92, <https://doi.org/10.53955/jhcls.v4i2.204>.

³⁸⁷ Sharifah Norzehan Syed Yusuf et al., "Examining Technology Improvement, Procedural Application and Governance on the Effectiveness Zakat Distribution," *International Journal of Ethics and Systems* 40, no. 1 (2024): 103–26, <https://doi.org/10.1108/IJOES-02-2022-0031>; Hudaefi et al., "Zakat Administration in Times of COVID-19 Pandemic in Indonesia."

This research applies several complementary approaches. First, a statutory approach is used to analyze statutory and regulatory frameworks governing zakat management in Indonesia, particularly Law No. 23 of 2011 and its implementing regulations, to assess their structure, coherence, and normative orientation. Second, a conceptual approach is employed to clarify key concepts in zakat governance, digital transformation, and social justice, drawing from contemporary scholarship on Islamic philanthropy, governance theory, and digital public administration. Third, a philosophical approach is applied through the framework of *Maqasid al-Ummah* as articulated by Jamaluddin Athiyah, enabling an ethical evaluation of governance arrangements beyond formal legal compliance. Fourth, a comparative approach is used to situate Indonesia's hybrid zakat governance model within broader Muslim-majority contexts, particularly by drawing analytical insights from centralized and decentralized zakat governance experiences in Malaysia and Turkey.

Legal sources were collected through a systematic review of legal texts and academic literature, including laws, government regulations, official policy documents, and authoritative legal texts related to zakat governance in Indonesia. These include journal articles, scholarly books, research reports, and leading policy studies on zakat management, *Maqasid* -based legal reasoning, governance theory, and digital transformation in Islamic social finance. Relevant materials were identified, classified, and organized based on their relevance to zakat governance structures, regulatory challenges, digital innovation, and *Maqasid* -oriented analysis. This process ensured the integrity and context of each source cited while enabling thematic synthesis across various scientific fields.

Prescriptive analysis techniques with deductive legal reasoning were used. Legal norms and governance practices were interpreted and assessed through the principles of *Maqasid al-Ummah* to evaluate their ethical adequacy, coherence, and social impact. Comparative findings are used to

explain structural strengths and weaknesses, while conceptual and philosophical reasoning support the reconstruction of a *Maqasid* -based legal reform model. This research integrates legal interpretation, ethical evaluation, and comparative insights to produce a systematic and normative framework for strengthening zakat governance and digital transformation toward social justice.

Discussion

Zakat Governance in Indonesia: Gaps in Regulations, Practices, and Social Goals

Zakat governance in Indonesia is formally structured through a comprehensive regulatory framework that positions zakat as an instrument of social welfare and poverty alleviation. Law No. 23 of 2011 on Zakat Management represents the central legal foundation, establishing a hybrid governance model that combines state authority, represented by the National Zakat Board (BAZNAS), with the participation of nonstate zakat institutions (Lembaga Amil Zakat/LAZ). This framework aims to enhance coordination, increase collection, ensure accountability, and align zakat management with national development goals.³⁸⁸ However, empirical studies consistently demonstrate a significant gap between these regulatory aspirations, actual governance practices, and zakat's broader social objectives.

From a regulatory perspective, Law No. 23 of 2011 emphasizes centralization and standardization as mechanisms to strengthen institutional authority and oversight. Although this approach was intended to address fragmentation in zakat management, it has also generated structural imbalances between BAZNAS and LAZs. Several studies have noted that the law was developed with limited participation of civil society,

³⁸⁸ Moh Mufid and Adamu Abubakar Muhammad, "Islamic Philanthropy and Public Policy: A Study of Zakat Fatwas from the New Order Era to the Post-Reform Era," *Jurnal Hukum Islam* 21, no. 2 (2023): 201–30, https://doi.org/10.28918/jhi_v2i2_01.

resulting in regulatory dominance that constrains institutional autonomy and reduces flexibility at the local level. In practice, this legal design has not fully resolved coordination problems; instead, it has often produced overlapping mandates, resource competition, and tensions between state and nonstate actors.³⁸⁹ Consequently, the regulatory framework has struggled to translate formal authority into effective and trusted governance.

Zakat management in Indonesia remains characterized by uneven institutional performance and limited public trust.³⁹⁰ Despite the existence of standardized regulations, the zakat collection rates remain significantly below the potential estimates. Empirical evidence shows that many Muslims continue to prefer the direct distribution of zakat to recipients rather than channeling funds through formal institutions.³⁹¹ This practice reflects persistent concerns regarding zakat organizations' transparency, accountability,³⁹² and perceived effectiveness³⁹³ Studies on BAZNAS performance reveal inconsistencies in financial reporting, monitoring, and evaluation mechanisms, particularly at the regional and local levels.³⁹⁴ These shortcomings undermine zakat institutions' credibility and weaken compliance, indicating that regulatory compliance does not automatically lead to effective governance outcomes.

The gap becomes more pronounced when zakat governance is assessed against its intended social objectives. Normatively, zakat is expected to function as a redistributive mechanism that not only provides short-term relief but also contributes to long-term socioeconomic

³⁸⁹ Emzaed et al., "Islamic Law Legislation in Indonesia."

³⁹⁰ Hudaefi and Beik, "Digital *Zakāh* Campaign in Time of Covid-19 Pandemic in Indonesia"; Abdulagatov, "ZAKAT IN THE ISLAMIC CONSCIOUSNESS OF DAGESTANIS."

³⁹¹ Mustari et al., "Multipartner Governance and the Urgency of Poverty Alleviation Policy."

³⁹² Febriandika et al., "Zakat Compliance Behavior in Formal Zakat Institutions."

³⁹³ Wijayati, "Conceptualization of Good Amil Governance In Zakat Institution."

³⁹⁴ Emzaed et al., "Islamic Law Legislation in Indonesia."

empowerment.³⁹⁵ However, research on zakat distribution in various regions of Indonesia demonstrates that allocation practices often remain consumptive rather than productive, limiting their capacity to transform beneficiaries into economically independent actors. Case studies, such as those examining zakat distribution in Kendal, Central Java, illustrate how formal compliance with legal provisions has not ensured equitable or impactful outcomes.³⁹⁶ These findings indicate that the social goals of poverty alleviation and welfare enhancement are only partially realized under the existing governance arrangements.

Comparative experiences from other Muslim-majority countries highlight these gaps' structural nature. Malaysia's centralized zakat governance model, which places zakat administration under state Islamic religious councils, demonstrates higher levels of institutional coherence and technological integration.³⁹⁷ Malaysia's digital systems have enhanced transparency, facilitated standardized reporting, and improved coordination across administrative levels, contributing to more consistent distribution outcomes.³⁹⁸ However, this model also relies on strong state capacity and public trust, which cannot be assumed uniformly across contexts. In contrast, Turkey adopts a largely decentralized approach, where nongovernmental organizations and charitable foundations predominantly manage zakat. This model emphasizes community participation and flexibility, allowing zakat practices to remain closely

³⁹⁵ Imron Mawardi et al., "Analyzing the Impact of Productive Zakat on the Welfare of Zakat Recipients," *Journal of Islamic Accounting and Business Research* 14, no. 1 (2023): 118–40, <https://doi.org/10.1108/JIABR-05-2021-0145>.

³⁹⁶ Rahman Saleh Rahmat and Mohamad Soleh Nurzaman, "Assessment of Zakat Distribution: A Case Study on Zakat Community Development in Bringinsari Village, Sukorejo District, Kendal," *International Journal of Islamic and Middle Eastern Finance and Management* 12, no. 5 (2019): 743–66, <https://doi.org/10.1108/IMEFM-12-2018-0412>.

³⁹⁷ Naji Mansour Nomran and Razali Haron, "Validity of Zakat Ratios as Islamic Performance Indicators in Islamic Banking: A Congeneric Model and Confirmatory Factor Analysis," *ISRA International Journal of Islamic Finance* 14, no. 1 (2022): 41–62, <https://doi.org/10.1108/IJIF-08-2018-0088>.

³⁹⁸ Mukhlishin et al., "Zakat Maal Management and Regulation Practices."

connected to local social needs.³⁹⁹ While Turkey's system faces challenges related to standardization and oversight, it demonstrates how participatory governance can strengthen social legitimacy and responsiveness.

When compared with these models, Indonesia's hybrid system reveals its core weakness: the inability to effectively bridge regulation, practice, and social objectives. Centralized regulation has not been matched by improvements in institutional capacity and trust, while decentralized practices continue to operate outside of the formal governance structures. The result is a fragmented system in which legal norms, institutional behavior, and social expectations are misaligned. This condition is further complicated by the rapid expansion of digital zakat platforms, which operate within an unresolved governance framework that lacks clear coordination and accountability mechanisms despite improving accessibility.

The Indonesian experience demonstrates that the effectiveness of zakat governance cannot be assessed solely based on regulatory completeness. The persistence of low compliance, uneven institutional performance, and limited socioeconomic impact indicates a structural gap between what the law prescribes, how zakat is managed in practice, and what zakat is expected to achieve socially. Addressing this gap requires regulatory refinement and institutional strengthening, trust-building measures, and socially responsive governance models.⁴⁰⁰ The comparative

³⁹⁹ “Regulatory Regimes for Sharī‘ah Governance: A Framework of Assessment and Analysis | Journal of Banking Regulation,” accessed December 30, 2025, <https://link.springer.com/article/10.1057/s41261-021-00153-5>; Micah A. Hughes and Shariq A. Siddiqui, “From Islamic Charity to Muslim Philanthropy: Definitions Across Disciplines,” *Religion Compass* 18, no. 10 (2024): e70002, <https://doi.org/10.1111/rec3.70002>.

⁴⁰⁰ Syamsuar Syamsuar et al., “Integration of Maqashid Syaria in Nurcholish Madjid’s Thinking about Principles for Effective Good Governance,” *Al-Istinbath: Jurnal Hukum Islam* 9, no. 1 (2024): 45, <https://doi.org/10.29240/jhi.v9i1.9701>; Zul Karnaini, “CONCEPTS AND APPLICATION OF GOOD GOVERNANCE IN THE GOVERNMENT OF OMAR BIN ABDUL AZIZ,” *PETITA: JURNAL KAJIAN ILMU HUKUM DAN SYARIAH* 6, no. 1 (2021): 117–32, <https://doi.org/10.22373/petita.v6i1.108>; Agus Riwanto and Sukarni Suryaningsih, “Realizing Welfare State and Social Justice: A Perspective on Islamic Law,” *Volksgeist:*

insights from Malaysia and Turkey underscore that aligning regulation, practice, and social goals is a prerequisite for zakat governance to function as an effective social justice instrument.

Institutional and Regulatory Framework for Digital Zakat Transformation for Social Justice: What are the challenges?

The analysis of Indonesia's zakat governance under Law No. 23/2011 reveals a complex interplay between legal frameworks, institutional structures, and community participation. Despite the legislation's ambition to centralize and optimize zakat collection and distribution through the state-led authority of BAZNAS, numerous studies point to significant inefficiencies, structural imbalances, and limitations in realizing its socioeconomic potential. This section evaluates these dynamics with particular attention to three interrelated dimensions: the legal and regulatory framework, institutional arrangements between BAZNAS and LAZs, and community participation's role in shaping zakat outcomes.

The legal framework established by Law No. 23/2011 was intended to strengthen the legitimacy of zakat as a national instrument for poverty alleviation and social justice. However, scholars have consistently criticized the law for its conservative orientation and limited responsiveness to civil society input, reflecting executive dominance in its formulation.⁴⁰¹ Empirical evidence demonstrates that its implementation has been largely ineffective in transforming *mujtahid* into *muzak*, indicating a failure to achieve long-term empowerment goals. The complexity of zakat regulations has produced unintended consequences, discouraging compliance and undermining positive socioeconomic

Jurnal Ilmu Hukum Dan Konstitusi, June 30, 2022, 41–51,
<https://doi.org/10.24090/volksgeist.v5i1.6430>.

⁴⁰¹ Emzaed et al., "Islamic Law Legislation in Indonesia."

motivations, such as trust in governance and institutional credibility.⁴⁰² Therefore, scholars emphasize the need for simplification initiatives, legal reforms, and educational campaigns to enhance compliance and align zakat management with *Shari‘ah* objectives.⁴⁰³

Beyond the regulatory framework, structural imbalances between BAZNAS and LAZs have constrained efficiency and equity. As the central authority, BAZNAS is mandated to optimize zakat potential and empower communities.⁴⁰⁴ Fadhilah et al.’s empirical findings also indicate that public trust and institutional legitimacy remain decisive variables in determining zakat compliance, particularly within hybrid governance systems that combine state authority and nonstate actors.⁴⁰⁵ However, studies reveal disparities in distribution outcomes and persistent challenges in ensuring equitable allocation. Local communities often prefer direct distribution, bypassing formal institutions, which creates both legal conflicts and inefficiencies in collective resource management.⁴⁰⁶ Comparative research highlights that Islamic Relief (an Islamic-based international humanitarian aid organization founded in the UK in 1984), and other international organizations employ more diversified collection methods, transparent distribution channels, and robust impact measurement mechanisms than BAZNAS.⁴⁰⁷ This contrast underscores the need for Indonesian zakat institutions to adopt

⁴⁰² Bin-Nashwan, “Beyond Complexity.”

⁴⁰³ Sharifah Norzehan Syed Yusuf et al., “Examining Technology Improvement, Procedural Application and Governance on the Effectiveness Zakat Distribution,” *International Journal of Ethics and Systems* 40, no. 1 (2024): 103–26, <https://doi.org/10.1108/IJES-02-2022-0031>.

⁴⁰⁴ Samsi Samsi et al., “BAZNAS Leadership Commitment in Harnessing Zakat Potential and Strengthening the Community Economy,” *Society* 12, no. 2 (2024): 927–42, <https://doi.org/10.33019/society.v12i2.750>.

⁴⁰⁵ Nur Fadhilah et al., “Inclusive Zakat Governance Legal-Theological Perspectives and Policy Insights from Indonesia and Malaysia,” 11 (2025): 539–54.

⁴⁰⁶ Syaikhu Syaikhu et al., “The Zakat Management Legal Conflict of the Prismatic Society in Central Kalimantan,” *Al-Manahij: Jurnal Kajian Hukum Islam*, November 25, 2022, 209–22, <https://doi.org/10.24090/mnh.v16i2.6014>.

⁴⁰⁷ Altea Pericoli, “The Use of Zakat in the Pandemic Response: The Case of Islamic Relief and BAZNAS in Indonesia,” *Third World Quarterly* 44, no. 3 (2023): 405–22, <https://doi.org/10.1080/01436597.2022.2150161>.

data-driven approaches, enhance transparency, and leverage technology to improve accountability and effectiveness.⁴⁰⁸

The role of community participation introduces another critical dimension. While civil society actors are formally recognized within the hybrid zakat governance model, state dominance often constricts their autonomy, limiting participatory governance.⁴⁰⁹ This imbalance echoes broader findings from research on participation in marginalized or criminalized contexts, where structural barriers and legal restrictions complicate genuine engagement.⁴¹⁰ Traditional preferences for direct zakat distribution in Indonesia reflect both distrust of formal institutions and a desire for localized, community-driven welfare mechanisms. However, while symbolically meaningful, such practices reduce the efficiency of zakat as a redistributive instrument for broader socioeconomic transformation.

Despite these challenges, the zakat remains an important tool for poverty alleviation and social justice in Indonesia. Comparative studies confirm its redistributive potential, with positive impacts on income stability and human capital development, when effectively managed.⁴¹¹ However, institutional shortcomings, including inadequate ethical orientation and fragile governance structures, continue to hinder the capacity of zakat to address poverty at scale.⁴¹² Lessons from Malaysia's

⁴⁰⁸ Samsi et al., "BAZNAS Leadership Commitment in Harnessing Zakat Potential and Strengthening the Community Economy."

⁴⁰⁹ Emzaed et al., "Islamic Law Legislation in Indonesia."

⁴¹⁰ Lu-Anne Swart et al., "Community Participation in a Low-income Neighborhood: The Salience of Sociodemographic Characteristics, Perceptions and Experience of Violence, and Neighborhood Attachment," *Journal of Community Psychology* 51, no. 1 (2023): 319–33, <https://doi.org/10.1002/jcop.22905>.

⁴¹¹ Abdul Wahid Mongkito and Samdin Samdin, "The Role of Zakat in Poverty Alleviation and Farmer Welfare; the Theoretical Review," *Journal of Global Innovations in Agricultural Sciences*, January 24, 2025, 285–96, <https://doi.org/10.22194/JGIAS/25.1427>; Eiman Ahmed Khaleel Alhashmi, "How to Overcome Poverty with Zakat," *International Journal of Religion* 5, no. 2 (2024): 1–13, <https://doi.org/10.61707/tbxftv10>.

⁴¹² Umar Habibu Umar et al., "The Potential of Islamic Social Finance to Alleviate Poverty in the Era of COVID-19: The Moderating Effect of Ethical Orientation," *International Journal of Islamic and Middle Eastern Finance and Management* 15, no. 2 (2022): 255–70, <https://doi.org/10.1108/IMEFM-07-2020-0371>.

centralized and technologically integrated model and Turkey's decentralized NGO-driven approach demonstrate alternative pathways to optimize zakat systems. These comparative insights underscore that improving the role of zakat in poverty reduction requires strengthening coordination mechanisms, regulatory frameworks, and public awareness.⁴¹³

Taken together, these findings reveal a governance system characterized by legal conservatism, institutional imbalance, and constrained participation. Although Law No. 23/2011 provides a legal foundation, it has not succeeded in bridging the gap between normative frameworks and lived realities. Despite its mandate, BAZNAS faces limitations in trust-building and equitable resource distribution, while enduring tensions between formal structures and grassroots practices are highlighted by community preferences for direct giving. The evidence suggests that comprehensive reforms—simplifying laws, enhancing participatory governance, integrating technology, and adopting Maqasid-oriented performance indicators—are needed to align Indonesia's zakat governance more closely with its intended objectives of empowerment, justice, and public welfare.

The following table systematizes the key regulatory and institutional challenges affecting Indonesia's digital zakat transformation. This study highlights the gaps between regulatory intent, institutional practice, and social objectives while situating Indonesia's experience in a comparative perspective with Malaysia and Turkey.

Table 1. Regulatory and Institutional Challenges in the Transformation of Digital Zakat for Social Justice

⁴¹³ Mukhlishin et al., "Zakat Maal Management and Regulation Practices"; Mongkito and Samdin, "The Role of Zakat in Poverty Alleviation and Farmer Welfare; the Theoretical Review."

| Dimension | Regulatory Design (Indonesia) | Institutional Practice | Impact on the Social Objectives | Comparative Insights from Malaysia and Turkey |
|---------------------------------|----------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------|
| Legal Framework | Law No. 23/2011 emphasizes centralization and standardization under the authority of the state (BAZNAS). | Overlapping mandates and regulatory rigidity limit innovation and adaptive governance. | Weak alignment between legal norms and poverty alleviation outcomes. | Malaysia benefits from centralized regulation with strong administrative capacity, whereas Turkey relies on flexible nonstate regulation. |
| Institutional Authority | The BAZNAS is designated as the primary national authority for zakat governance. | The power asymmetry between BAZNAS and LAZs generates coordination problems and institutional competition. | Reduced efficiency and uneven distribution undermine redistributive justice. | Malaysia ensures coherence through state religious councils; Turkey distributes authority among nongovernmental organizations to enhance responsiveness. |
| Digital Governance | Regulations provide limited guidance on digital integration, data governance, and fintech innovation. | Digital platforms operate unevenly with inconsistent transparency and accountability standards. | Digitalization improves access but fails to maximize social impact due to weak coordination. | Malaysia integrates digital systems into formal governance, and Turkey allows NGO-led digital innovation with community trust. |
| Accountability and transparency | The regulation mandates formal reporting obligations. | Inconsistent financial disclosure and weak monitoring, especially at the local level. | Persistent deficit of trust discourages institutional zakat participation. | Malaysia enforces standardized reporting; Turkey relies on civil society organizations' reputational accountability. |
| Community Participation | Civil society is formally recognized but subordinated within a hybrid state-dominated model. | Limited participatory governance and constrained institutional autonomy. | The preference for direct giving persists, reducing the capacity for collective redistribution. | Turkey emphasizes community-driven participation, and Malaysia balances participation through state-mediated trust. |
| Distribution Orientation | Regulatory focus on compliance rather than outcome-based impact. | Predominant consumption distribution practices persist. | The limited transformation of mujtahid into economically independent actors. | Malaysia increasingly emphasizes productive zakat, and Turkey aligns distribution closely with local social needs. |

Table 1 shows that the core challenge in Indonesia's digital zakat transformation lies not in the absence of regulation but in the misalignment between regulatory design, institutional practice, and social objectives. Comparative experiences indicate that digital transformation is most effective when supported by coherent authority structures, participatory governance, and robust accountability mechanisms.

Legal Reform of Zakat Governance Based on Maqasid al-Ummah

Legal reform is an effort to make changes or updates to the legal system to increase its fairness, effectiveness, and efficiency, and to adapt it to current developments and societal needs.⁴¹⁴ Zakat governance in Indonesia requires a paradigm that bridges legal reform, governance structures, and digital transformation with Sharah's higher objectives of Sharī'ah. The existing literature demonstrates that centralized, hybrid, and decentralized zakat governance models across Muslim-majority societies provide important lessons for Indonesia. Malaysia's centralized, technologically integrated system demonstrates how digital platforms can enhance efficiency and transparency, whereas Turkey's decentralized, NGO-driven model illustrates the potential of community participation. Indonesia's hybrid model, which combines governmental oversight with private-sector involvement, has faced difficulties in ensuring coordination, legitimacy, and compliance.⁴¹⁵ The challenge lies in reconciling structural and regulatory barriers with a Maqasid -based vision that prioritizes justice, inclusivity, and public welfare.

Legal reform is a critical foundation for aligning zakat governance with Maqasid al-ummah. Law No. 23/2011 institutionalized the hybrid model but has been criticized for its conservative orientation and limited

⁴¹⁴ Ngoc Son Bui, *Legal Reform in the Contemporary Socialist World* (Oxford University Press, 2024), <https://doi.org/10.1093/9780191948053.001.0001>.

⁴¹⁵ Mukhlishin et al., "Zakat Maal Management and Regulation Practices."

responsiveness to civil society.⁴¹⁶ This overcentralization constrains zakat's participatory ethos, weakening trust and limiting the scope of digital innovation. Research indicates that trust is the most decisive factor in compliance behavior, with accountability and credibility playing significant roles.⁴¹⁷ Good governance mechanisms—board attributes, transparency, stakeholder management, and procedural justice—have been widely recommended as strategies for enhancing compliance.⁴¹⁸ Thus, to foster trust and enhance digital uptake, legal reform must simplify regulations and embed principles of good governance.

Digital transformation provides an opportunity to improve the role of zakat as a socioeconomic institution, but institutional and regulatory challenges hinder its full potential. Studies have shown that DSM enhances accountability and growth acceleration.⁴¹⁹ The integration of blockchain into Zakat collection systems improves transparency and traceability,⁴²⁰ while fintech adoption has expanded access to Zakat payments, shaped by performance expectancy and perceived security.⁴²¹ However, data security concerns and gaps in zakat literacy persist.⁴²² Without supportive legal frameworks and governance structures, these digital innovations risk reinforcing existing inequalities rather than promoting social justice. Reforms must ensure regulatory flexibility,

⁴¹⁶ Emzaed et al., "Islamic Law Legislation in Indonesia."

⁴¹⁷ Febriandika et al., "Zakat Compliance Behavior in Formal Zakat Institutions."

⁴¹⁸ Sawmar and Mohammed, "Enhancing Zakat Compliance through Good Governance."

⁴¹⁹ Rahmini Hadi et al., "Digital Zakat Management, Transparency in Zakat Reporting, and the Zakat Payroll System toward Zakat Management Accountability and Its Implications on Zakat Growth Acceleration," *International Journal of Data and Network Science* 8, no. 1 (2024): 597–608, <https://doi.org/10.5267/j.ijdns.2023.8.025>.

⁴²⁰ Khairil Faizal Khairi et al., "The Development and Application of the Zakat Collection Blockchain System," *Journal of Governance and Regulation* 12, nos. 1, special issue (2023): 294–306, <https://doi.org/10.22495/jgrv12i1siart9>.

⁴²¹ Lu'liyatul Mutmainah et al., "Does Financial Technology Improve Intention to Pay Zakat during National Economic Recovery? A Multi-Group Analysis," *Journal of Islamic Marketing* 15, no. 6 (2024): 1583–607, <https://doi.org/10.1108/JIMA-09-2022-0268>.

⁴²² Fathullah Asni et al., "A Recent Systematic Review of Zakat Digitalization: Efficiency and Challenges," *Journal of Advanced Research in Applied Sciences and Engineering Technology* 53, no. 2 (2024): 130–46, <https://doi.org/10.37934/araset.53.2.130146>.

promote zakat literacy, and support the development of robust digital ecosystems to overcome these challenges.

A *Maqasid* -oriented framework offers a normative and practical lens for guiding zakat governance legal reforms. Legal reforms grounded in seven principles, Jamaluddin Athiyah *Maqasid al-ummah*, would align zakat governance with ethical imperatives and sociopolitical realities. For example, reforms that emphasize identity and unity would strengthen the role of zakat as a marker of collective responsibility in plural societies. Authority and freedom must be balanced by enabling participatory governance while preserving regulatory oversight. Intellectual independence calls for performance indicators grounded in *Shari‘ah* rather than conventional managerial models, while justice and public welfare require distributive fairness and inclusivity in digital access.

The rapid emergence of digital technologies and governance innovations in zakat management has reshaped institutional practices, creating opportunities and challenges in aligning with higher objectives of *Shari‘ah*. Drawing on Jamaluddin Athiyah’s framework of *Maqasid al-Ummah*, this section synthesizes the results of digital transformation in zakat governance with broader analytical discussions. This study combines empirical findings with theoretical reflection to demonstrate how technological and institutional innovations intersect with ethical imperatives, governance structures, and socioeconomic aspirations.

The preservation of identity (*huwiyah*) is central to the role of zakat as both a religious obligation and a socioeconomic institution. Digitalization has enhanced the visibility of zakat within Muslim communities, rendering its performance and impact more transparent and accessible.⁴²³ These innovations reinforce zakat as a marker of Islamic socioeconomic identity, particularly in urban contexts with greater digital literacy. However, persistent gaps in zakat literacy highlight the risks of

⁴²³ Hadi et al., “Digital Zakat Management, Transparency in Zakat Reporting, and the Zakat Payroll System toward Zakat Management Accountability and Its Implications on Zakat Growth Acceleration.”

exclusion if educational interventions are not prioritized.⁴²⁴ This duality demonstrates that digital tools require sustained educational and outreach initiatives to ensure inclusivity while fortifying identity.

Unity (*wahdah*) demands coordination across diverse stakeholders, but Indonesia's hybrid model—combining state oversight with private-sector involvement—continues to struggle with coherence. Comparative lessons from Malaysia's centralized model and Turkey's decentralized NGO-driven approach reveal the importance of inclusive stakeholder management.⁴²⁵ Structural imbalances and competition among BAZNAS, LAZs, and digital platforms have undermined their unity. Blockchain technology, which has been proposed as a tool for transparency and stakeholder trust, offers potential for institutional convergence.⁴²⁶ Nevertheless, unity remains constrained by regulatory complexity and institutional rivalries, necessitating deliberate efforts to harmonize governance structures.

Authority (*sultah*) in zakat governance derives from legal frameworks and trust-based legitimacy. Digital platforms enhance institutional authority through transparency and financial flow visibility.⁴²⁷ However, excessive centralization under Law No. 23/2011 has triggered resistance from civil society seeking greater autonomy.⁴²⁸ Trust and accountability are decisive in determining the legitimacy of authority.⁴²⁹ These findings suggest that to ensure compliance and credibility, technological authority must be balanced with participatory governance.⁴³⁰ Thus, authority emerges not only as a function of state regulation but also as a shared construct requiring continuous negotiation with civil society.

⁴²⁴ Mutmainah et al., "Does Financial Technology Improve Intention to Pay Zakat during National Economic Recovery?"

⁴²⁵ Mukhlishin et al., "Zakat Maal Management and Regulation Practices."

⁴²⁶ Khairi et al., "The Development and Application of the Zakat Collection Blockchain System."

⁴²⁷ Asni et al., "A Recent Systematic Review of Zakat Digitalization."

⁴²⁸ Emzaed et al., "Islamic Law Legislation in Indonesia."

⁴²⁹ Febriandika et al., "Zakat Compliance Behavior in Formal Zakat Institutions."

⁴³⁰ Sawmar and Mohammed, "Enhancing Zakat Compliance through Good Governance."

Justice ('adālah) represents the zakat's most vital socioeconomic mission. Governance mechanisms, such as board attributes, transparency, and procedural justice, enhance compliance and institutional performance.⁴³¹ Digital innovations, such as blockchain and fintech, reduce fraud risks and improve equitable distribution.⁴³² However, inconsistencies in fairness remain, as some organizations underreport financial outcomes or fail to disclose key data.⁴³³ Ethical orientation and adherence to accountability standards are indispensable for ensuring distributive justice.⁴³⁴ These findings reinforce Athiyah's argument that justice must be actively cultivated through technological instruments and integrity of governance.

Freedom (*hurriyyah*) involves community autonomy in fulfilling religious obligations. Digital platforms allow Muslims to securely and remotely contribute to zakat, broadening access and enhancing autonomy.⁴³⁵ However, state dominance continues to constrain private zakat organizations' operational freedom, raising concerns of overregulation.⁴³⁶ Comparative evidence from Turkey illustrates how decentralized structures can sustain participatory freedom without sacrificing accountability.⁴³⁷ Recalibrating the balance between state oversight and civil society autonomy is essential for Indonesia to safeguard freedom as a *Maqasid* dimension.

Intellectual independence (*istiqlāl fikrī*) is manifested in innovative zakat governance models aligned with Shari'ah principles. The

⁴³¹ Sawmar and Mohammed, "Enhancing Zakat Compliance through Good Governance."

⁴³² Khairi et al., "The Development and Application of the Zakat Collection Blockchain System."

⁴³³ Wijayati, "Conceptualization Good Amil Governance In Zakat Institution."

⁴³⁴ Ika Sari Wahyuni-TD et al., "The Effects of Good Governance and Fraud Prevention on Performance of the Zakat Institutions in Indonesia: A Shari'ah Forensic Accounting Perspective," *International Journal of Islamic and Middle Eastern Finance and Management* 14, no. 4 (2021): 692–712, <https://doi.org/10.1108/IMEFM-03-2019-0089>.

⁴³⁵ Mutmainah et al., "Does Financial Technology Improve Intention to Pay Zakat during National Economic Recovery?"

⁴³⁶ Emzaed et al., "Islamic Law Legislation in Indonesia."

⁴³⁷ Mukhlislin et al., "Zakat Maal Management and Regulation Practices."

development of *Maqasid* -based performance frameworks in Islamic finance demonstrates the potential of integrating higher objectives into institutional evaluation.⁴³⁸ Nevertheless, the risks of managerial doctrines overshadowing Maqasid priorities, as observed in Islamic financial regulation, remain salient.⁴³⁹ In zakat governance, overreliance on conventional financial metrics without embedding Maqasid epistemologies weakens intellectual independence. Therefore, technology adoption, such as blockchain and fintech, must be embedded within ethical and Maqasid -oriented frameworks to preserve intellectual autonomy.⁴⁴⁰

Public welfare (*maṣlahah ʿāmmah*) constitutes the purpose of zakat. Digital innovations have accelerated collection and distribution, improved access for beneficiaries, and contributed to poverty alleviation.⁴⁴¹ However, welfare outcomes remain uneven due to digital divides and persistent trust deficits. Comparative insights reveal that centralized integration in Malaysia and participatory models in Turkey enhance welfare when adapted contextually.⁴⁴² Indonesia's challenge lies in combining digital innovation with educational initiatives, transparent governance, and participatory mechanisms to realize the potential of zakat as a transformative welfare instrument.

Table 2. *Digital Transformation, Governance Innovation, and Maqasid al-Ummah*

⁴³⁸ Abu Talib Mohammad Monawer et al., "The Actualization of *Maqāṣid al-Shari‘ah* in Islamic Finance: A Conceptual Framework," *International Journal of Islamic and Middle Eastern Finance and Management* 15, no. 5 (2022): 847–64, <https://doi.org/10.1108/IMEFM-06-2020-0293>.

⁴³⁹ Md. Mahmudul Alam et al., "Assessment of the Sharī‘ah Requirements in the Malaysian Islamic Financial Services Act 2013 from the Managerialism and Maqāṣid Al-Shari‘ah Perspectives," *Journal of Islamic Accounting and Business Research* 14, no. 8 (2023): 1152–66, <https://doi.org/10.1108/JIABR-01-2022-0025>.

⁴⁴⁰ Khairi et al., "The Development and Application of the Zakat Collection Blockchain System."

⁴⁴¹ Hadi et al., "Digital Zakat Management, Transparency in Zakat Reporting, and the Zakat Payroll System toward Zakat Management Accountability and Its Implications on Zakat Growth Acceleration"; Asni et al., "A Recent Systematic Review of Zakat Digitalization."

⁴⁴² Mukhlislin et al., "Zakat Maal Management and Regulation Practices."

| Maqasid al-Ummah Dimension | Key Findings | Implications for Zakat Governance |
|--------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------|
| Identity (Huwiyyah) | Digital platforms enhance the visibility of zakat as both a religious and socioeconomic institution, but literacy gaps remain. | Strengthens the socioreligious identity of zakat and requires educational initiatives to avoid digital exclusion. |
| Unity (Wahdah) | The hybrid governance model struggles with coordination; digital tools and blockchain offer collaboration opportunities. | Inclusive stakeholder engagement and technological integration are crucial for building institutional coherence. |
| Authority (Sulṭah) | Transparency through digital platforms reinforces legitimacy, but excessive centralization generates resistance in civil society. | To maintain trust and compliance, the authority must balance state regulation with participatory governance. |
| Justice ('Adālah) | Fintech and governance mechanisms improve fairness and traceability; however, some institutions fail to ensure full accountability. | Ethical orientation and strict accountability are required to realize distributive justice across zakat institutions. |
| Freedom (Hurriyyah) | Digitalization expands individual autonomy in paying zakat; however, overregulation limits organizational independence. | Requires a recalibration of hybrid governance to ensure accountability and safeguard civil society participation. |
| Intellectual Independence (Istiqlāl Fikrī) | Fintech and blockchain innovation can align with Maqasid, but risks arise if managerial logics overshadow Islamic principles. | Zakat governance must integrate Islamic epistemological foundations into technological adoption. |
| Public Welfare (Maṣlaḥah 'Āmmah) | Digital platforms accelerate collection and distribution, improving poverty alleviation outcomes; however, structural barriers remain. | Optimal welfare requires the combination of technology with transparency, education, and participatory inclusion. |

Table 2 provides a summary of the findings and implications of the analysis of DT and governance innovation in relation to Jamaluddin Athiyah's *Maqasid al-ummah*. By mapping each dimension onto the observed practices of zakat governance, the table highlights both the opportunities and limitations in aligning institutional reforms with higher objectives of *Shari'ah*. This structured framework allows for a clearer understanding of how technological innovation and hybrid governance models interact with Islamic ethical principles to shape zakat institutions' performance and legitimacy.

Digital transformation has reinforced key dimensions of *Maqasid al-ummah*, particularly identity, authority, and public welfare, yet

significant challenges remain in realizing unity, freedom, and intellectual independence. Justice, although partially strengthened through technological mechanisms such as transparency and traceability, continues to require stronger ethical safeguards and regulatory balance. These dynamics reveal that digital transformation and governance innovation operate as double-edged processes in zakat management: while technology enhances visibility, legitimacy, and welfare outcomes, institutional rivalries, regulatory dominance, and epistemological limitations constrain the broader realization of *Maqasid*. Athiyah's framework provides a comprehensive evaluative lens, demonstrating that effective zakat governance depends not only on technological advancement but also on harmonizing institutional authority with civil society participation, embedding ethical imperatives into governance structures, and ensuring equitable socioeconomic outcomes. This integrated approach underscores that the future of zakat governance lies in combining digital innovation with *Maqasid*-oriented reforms that bridge regulatory efficiency, ethical integrity, and public welfare.

Empirical evidence suggests that *Maqasid*-based reasoning has already informed Indonesia's Islamic legal reform. Studies have highlighted the role of the church in adapting legal frameworks to social changes while preserving religious integrity.⁴⁴³ Applications of *Maqasid* in case management for violence against women and children⁴⁴⁴ and in Sharia stock regulations⁴⁴⁵ demonstrate its flexibility in addressing contemporary governance challenges. These examples confirm the potential of *Maqasid* to serve as a foundation for reconstructing zakat

⁴⁴³ Nasruddin Yusuf et al., "Examining the Basis of Maqashid Syariah in Renewal of Islamic Law in Indonesia," *Petita Jurnal Kajian Ilmu Hukum Dan Syariah* 9, no. 1 (2024), <https://doi.org/10.22373/petita.v9i1.258>.

⁴⁴⁴ Kutbuddin Aibak, "Implementation of Maqāṣid Sharī'ah in Reform of Case Management of Violence against Women and Children," *De Jure: Jurnal Hukum Dan Syar'iah* 15, no. 1 (2023): 82–98, <https://doi.org/10.18860/j-fsh.v15i1.20666>.

⁴⁴⁵ Mukhlis Lubis, "Reorientation of Sharia Stock Regulations: Integrating Taṣarrufāt al-Rasūl and Maqāṣid al-Sharī'ah for Justice and Sustainability," *Journal of Information Systems Engineering and Management* 10, no. 10s (2025): 57–66, <https://doi.org/10.52783/jisem.v10i10s.1341>.

governance, ensuring that reforms integrate functional solutions with ethical values.

The legal reform of zakat governance through *Maqasid* requires an integrated approach that combines legal simplification, digital innovation, and participatory governance. First, legal reforms must reduce the complexity of zakat regulations by addressing the compliance barriers identified in previous research.⁴⁴⁶ Simplified frameworks can enhance trust and improve alignment with socioeconomic motivations. Second, governance structures must institutionalize good amil governance principles—transparency, accountability, and responsibility—to strengthen institutional credibility.⁴⁴⁷ Third, digital ecosystems must be supported through regulations that encourage innovation and safeguard data security and inclusivity. Such reforms would ensure that blockchain, fintech, and other digital tools are embedded in ethical frameworks rather than merely adopted for efficiency. The reconstruction of zakat governance through *Maqasid al-ummah* requires a systematic integration of legal, institutional, and technological dimensions.

Table 3. An Integrated Approach to Zakat Governance within *Maqasid al-Ummah* Framework

| Pillar | Focus of the Reform | Relevant <i>Maqasid al-Ummah</i> Dimensions | Contribution to the Final Goal |
|--------------------------|--------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|
| Legal Simplification | Simplifying zakat regulations, reducing compliance barriers, and enhancing trust. | Authority (Sultah), Justice ('Adalah), Freedom (Hurriyyah) | Legal legitimacy is built, compliance is increased, and equitable distribution is ensured. |
| Participatory Governance | Institutionalizing good amil governance (transparency, accountability, and responsibility) | Unity (Wahdah), Authority (Sultah), and Intellectual Independence (Istiqlal Fikri) | Strengthen stakeholder trust, balance power, and foster inclusive decision-making. |
| Digital Innovation | Supporting blockchain, fintech, and secure digital platforms with robust regulation. | Identity (Huwiyyah), Freedom (Hurriyyah), Public Welfare (Maslahah 'Ammah), Justice ('Adalah) | Enhances accessibility, transparency, and socioeconomic impact for beneficiaries. |

⁴⁴⁶ Bin-Nashwan, "Beyond Complexity."

⁴⁴⁷ Wijayati, "Conceptualization Good Amil Governance In Zakat Institution."

Table 3 presents an analytical framework that links the three reform pillars—legal simplification, participatory governance, and digital innovation—with the corresponding dimensions of *Maqasid al-ummah*. This framework demonstrates how each pillar strengthens zakat governance and advances social justice when positioned within the ethical imperatives of *Shari‘ah*. The synergy of these three pillars, when guided by *Maqasid al-ummah*, creates a comprehensive model for reforming zakat governance. Legal simplification ensures legitimacy and compliance, participatory governance enhances inclusivity and accountability, and digital innovation expands efficiency and accessibility. Together, these elements establish the foundations for a zakat system that is not only effective in administration but also transformative in achieving social justice.

Comparative insights highlight how legal reform can enhance social justice through digital transformation. Malaysia’s centralized model demonstrates how technological integration can optimize efficiency, whereas Turkey’s decentralized approach demonstrates the importance of community engagement.⁴⁴⁸ Both models indicate that the effectiveness of digital transformation depends on technology and governance legitimacy, and inclusivity. For Indonesia, a *Maqasid* -based reform framework can harmonize these lessons by combining technological adoption with ethical orientation, participatory governance, and distributive justice.

The reconstruction of zakat governance through *Maqasid al-ummah* is essential for unlocking its transformative potential. By grounding legal reforms in the higher objectives of *Shari‘ah*, Indonesia can strengthen governance, expand digital transformation, and enhance social justice. This approach addresses persistent gaps in coordination, trust, and compliance while aligning institutional structures with the ethical imperatives of Islamic law. The integration of *Maqasid* -based reasoning

⁴⁴⁸ Mukhlishin et al., “Zakat Maal Management and Regulation Practices.”

ensures that zakat governance is not only efficient and technologically advanced but also just, participatory, and oriented toward society's collective welfare.

Conclusion

Legal reform of zakat governance through the *Maqasid al-Ummah* framework offers conceptual and policy-relevant insights essential for strengthening zakat as a religious obligation and a socioeconomic instrument. The analysis shows that governance reform and DT have increased transparency, administrative efficiency, and the level of institutional coordination. However, this progress has not fully addressed deeper structural challenges, particularly excessive regulatory centralization, institutional imbalances between state and nonstate actors, and a persistent public trust deficit that limits zakat's broader redistributive impact. This study underscores the need for a policy framework that balances state oversight and public participation. A limitation of this study is that it only analyzes legal texts, policy documents, and secondary literature without incorporating empirical data from zakat administrators or recipients, including descriptive comparative references from other countries. Future research should integrate empirical aspects, expand cross-country comparisons, and explore interdisciplinary approaches related to zakat governance and technological developments.

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