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ISLAMIC PHILANTHROPY IN CYBERSPACE: THE TRANSFORMATION OF ZAKAT PRACTICES THROUGH THE DIGITALIZATION OF BAZNAS RI

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ABSTRACT

This study examines the transformation of zakat practices in the context of Islamic philanthropy in the digital space by analyzing the official website of the National Zakat Agency (BAZNAS) of the Republic of Indonesia. Using a qualitative approach grounded in netnography and content analysis, this research aims to understand how digitalization not only provides a technology-based zakat payment channel but also shapes cultural constructions, religious representations, and patterns of philanthropic participation in cyberspace. Data was collected through digital observation, content documentation, and netnographic recording of website features. The study reveals three main findings. First, the BAZNAS website presents zakat as an instant transaction through features such as quick payment, zakat calculators, e-wallet integration, and direct action buttons, shifting the zakat ritual into a digital action mediated by technology. Second, the representation of zakat on the website emphasizes narratives of humanitarian solidarity based on public empathy rather than focusing on the fiqh obligation, signaling a shift in discourse from normative worship to social ethics and societal issues. Third, digitalization encourages the transformation of BAZNAS's role from a conventional zakat institution to a religious technology platform that functions as a donation aggregator, data center, and digital-based fund distributor. This study concludes that the digital space not only becomes a medium for zakat distribution but also an arena for producing religious meanings and new philanthropic practices. These findings open the door to further studies on the theological, ethical, and governance implications of zakat in the era of platformization.

Keywords *: Islamic Philanthropy; Digital Zakat; BAZNAS, Digital Religious Practices.*

I. INTRODUCTION

The development of technology in the era of Society 5.0 has brought significant changes in various aspects of life (Tavares & Azevedo, 2022), Including in Islamic philanthropy practices (Huringiin & Yasmin, 2021). Zakat, as an instrument of economic distribution and religious obligation, has undergone a transformation from traditional practices to a digital mechanism that is faster, easier, and more efficient (Shifa Mohd Nor, 2024). The digitalization of zakat not only revolutionizes the way payments are made but also shapes new patterns in the understanding, behavior, and religious culture among the Muslim community (Indra et al., 2025). This change becomes even more relevant given society's high reliance on digital technology in daily activities (Surry & Iii, 2016). According to a study by Tri Mulato & Faradilla C. Prasetyanti (2023) on the preferences of young Indonesians regarding digital zakat, 19.57% use only digital zakat, 29.89% use only cash zakat, and 50.53% use both. This indicates that an increasing number of young people are becoming accustomed to using technology for zakat (M. Nur et al., 2023).

In Indonesia, the priority zakat potential based on the 2024 Zakat Potential Mapping Indicator (IPPZ) is projected to reach IDR 37.9 trillion. This potential is divided into IDR 5.8 trillion for

BAZNAS, IDR 4.4 trillion for Provincial BAZNAS, IDR 13.9 trillion for City/Regency BAZNAS, and IDR 13.9 trillion for Zakat Institutions (LAZ) (*Kajian Lanjutan : 37 Triliun Daftar Sasaran Prioritas Potensi Zakat On Balance Sheet 2025*, 2025). One of the key actors in promoting the culture of digital zakat is the National Zakat Agency (BAZNAS RI). Through its official website, BAZNAS not only provides zakat, infak, and sadaqah payment services but also offers various educational features, transparency reports, and religious narratives focused on convenience and accountability (Hartono, 2022). The website serves not only as a transaction medium but also as a digital space where the values of Islamic philanthropy are represented and disseminated to the public (East et al., 2020). This opens up analytical opportunities to examine how the culture of digital zakat is constructed and normalized through online media.

Studies on digital zakat generally still focus on technical aspects, the effectiveness of fund collection, or the level of technology adoption by users (Abdul-rahman & Nor, 2023). However, there is limited research that examines how digital zakat practices shape a new culture in society and how technology interacts with Sharia values and social practices. In this context, the netnographic approach becomes relevant as it allows researchers to explore how the digitalization on the BAZNAS website transforms zakat practices and shapes Islamic philanthropy culture in cyberspace. Drawing on the concept of Islamic Philanthropy, this study examines how religious values, technology, and social practices intersect to shape new zakat patterns in the digital space.

II. LITERATURE REVIEW

A. Islamic Philanthropy

Patrick J. Hughes (2024) explains that the terms *Islamic charity* and *Muslim philanthropy* are not merely different in vocabulary but also reflect historical, social, and epistemological transformations in the practice of giving within contemporary Muslim communities. Hughes also emphasizes that globalization processes, interactions with Western philanthropy systems, and the modern demand for transparency, accountability, and social effectiveness have influenced the development of the term Muslim philanthropy. As a result, Islamic philanthropy practices are increasingly studied through interdisciplinary approaches, including anthropology, economics, theology, and international development studies. This multidisciplinary approach reveals that Muslim philanthropy is dynamic and continues to adapt to the global socio-political context. It also identifies conceptual tensions between traditional religious definitions and modern, more secular definitions. For example, zakat, traditionally seen as a spiritual obligation, is often reinterpreted as a tool for socio-economic development. On the other hand, the concept of waqf, which historically functioned as a welfare institution, is now being adapted into cash waqf, corporate waqf, and other innovative models that follow modern economic logic. This transformation illustrates how the practice of giving in Islam has entered a new arena that combines spiritual values with professional management (Siddiqui, 2024a).

Muhammad Mansur, et al. (2025) emphasize that media both traditional and digital are not just tools for disseminating information, but also agents that shape perceptions and the culture of philanthropy within Muslim societies. However, mainstream media often narrowly portray Islamic philanthropy as if it were solely about financial donations. In contrast, its essence encompasses social solidarity, collective responsibility, and the creation of a sustainable social ecosystem. Using a literature review, this study explores the relationship among media, Islamic institutions, and public participation. The article's findings suggest that social media plays a significant role in expanding the philanthropic movement's reach, particularly among younger generations who are more active in consuming digital information. Inspirational narratives, online campaigns, and influencer engagement can drive awareness and public participation in zakat, infak, and sadaqah. However, digital participation is often superficial (slacktivism) and does not always lead to tangible action. This reinforces the idea that strengthening Islamic philanthropy depends not only on fundraising campaigns but also on how the media builds awareness, nurtures values of goodness, and presents ethical and transformative representations in Muslim social life (Mansur et al., 2025).

Luhur Prasetiyo, et al. (2025) discuss how Islamic philanthropic institutions in Indonesia manage ZISWAF (Zakat, Infak, Sadaqah, and Wakaf) funds, with a focus on institutional accountability. The study begins by highlighting the growing potential of Islamic philanthropy as a tool for social welfare; however, it also notes ongoing issues with transparency, audit standards, and low public trust. The research, conducted through a qualitative case study approach, involved five institutions: BAZNAS Ponorogo, LAZISMU, LMI, Yatim Mandiri, and LDSBQ. The study found that each institution has a different level of accountability, assessed across three dimensions: financial, sharia, and social. In the final part of the study, the authors propose an integrated accountability model that combines economic, sharia, and social aspects. This model is expected to serve as a reference for strengthening national zakat governance by standardizing sharia audits, digitalizing reporting (integrating SIMBA), and enhancing the professionalism of zakat administrators (amil) (Finance & Organizations, 2025).

Ridho et al. (2025) explain the significant transformation in the management of Islamic philanthropy in Indonesia, particularly zakat, infak, and sadaqah (ZIS), following BAZNAS's shift from conventional methods to a digital system in 2016. This transformation was driven by technological advancements, the increased use of digital services by the public, and the need for transparency and ease of zakat payments in the modern era. Digitalization has significantly boosted ZIS collection year after year. BAZNAS data shows that the average annual growth rate of digital zakat collection has reached about 32%, while distribution increased by around 30% per year from 2016 to 2023. A sharp surge occurred during the COVID-19 pandemic, when people switched to digital transactions and zakat institutions developed online services, including e-wallet payments, e-commerce, and BAZNAS's internal application. The results indicate that digitalization has expanded zakat's reach, strengthened accountability, and increased public trust. However, it also demands stronger Sharia legitimacy concerning the redefinition of zakat recipients (Ridho et al., 2025).

B. Digital Zakat

The development of digital zakat in Asia shows a similar pattern of transformation: a shift from traditional mechanisms to the use of financial technology to collect and distribute zakat. In several Asian countries, particularly in Southeast Asia, digitalization is beginning to influence zakat governance through online platforms, data integration, and the application of technologies such as big data and artificial intelligence to improve service accuracy. Regional studies also highlight that digitalization not only enhances accessibility but also creates a new need for robust sharia and digital ethics frameworks, especially as payment and distribution mechanisms move into cyberspace. (Juliana & Hasanah, 2025). This dynamic serves as an important foundation for understanding how other countries, including Malaysia and Indonesia, respond to the challenges and opportunities of digitalization in zakat management.

The development of digital zakat in Malaysia shows a gradual modernization effort, albeit with various limitations. Although technological measures, such as the adoption of cashless payment platforms, are being implemented, zakat institutions in Malaysia still face longstanding issues, including the lack of integration with asnaf data, variations in standards across states, and the need for greater transparency in zakat reporting (Rosele et al., 2022). The study by Salleh et al. shows that integrating digital technology can expand services; however, its implementation requires infrastructure readiness, enhanced human resource capacity, and consistent policy support (W. Nur et al., 2022). Given these conditions, Malaysia's experience provides a realistic picture: digitalization of zakat is not only a matter of technology adoption but also a process of institutional adaptation that does not always proceed smoothly. This serves as an important lesson for other countries in the region.

Malaysia's situation, as a country also facing challenges in data integration and regulatory adjustments, provides a relevant comparative context for Indonesia, which is undergoing a broader zakat digitalization process through BAZNAS. In Indonesia, the digital transformation is driven by the vast potential of national zakat funds and the high internet penetration, making the digital space a strategic arena for Islamic philanthropy. Research by Zubaidah and Afifah indicates that the digitalization of zakat in Indonesia has developed over a long historical process from traditional patterns and institutional reforms to technological strengthening in the modern era (Zubaidah, 2020). Although the use of digital channels has become widespread, studies on digital zakat governance note that the normative foundation, in the form of fatwas, has not yet fully kept pace with the rapid pace of digital innovation, with only 6.7% of MUI fatwas directly addressing the issue of digitalization (Juliana & Hasanah, 2025). Thus, the development of digital zakat in Indonesia is progressing rapidly in terms of technology, but it still requires deeper regulatory development and consistency in standards.

Given the dynamics of zakat digitalization at the national level, BAZNAS RI plays a central role in ensuring that this transformation proceeds in a more directed and sustainable manner. As the national zakat institution, BAZNAS has developed digital payment channels, integrated QRIS, developed zakat information systems, and provided public education through digital platforms. However, future strengthening efforts need to consider previous research findings on the need to harmonize technological innovation with sharia legitimacy, especially regarding data security, interoperability of mustahik information, and standardization of digital governance across regions (Juliana & Hasanah, 2025). In this context, BAZNAS has a great opportunity to not only improve the efficiency and effectiveness of zakat services but also to build a transparent, accountable, and competitive digital zakat model at the Asian level. With this foundation, strengthening BAZNAS RI's digitalization is a strategic step toward solidifying Indonesia's position as a hub for technology-based Islamic philanthropy.

C. BAZNAS RI

Fahmi Ali Hudaefi, et al. (2020) examines how BAZNAS (Badan Amil Zakat Nasional) responds to the emergence of financial technology (fintech). This research uses a qualitative approach to analyze how BAZNAS has developed digital platforms, such as mobile applications and online payment methods, to simplify zakat collection. The article highlights BAZNAS’s collaboration with fintech companies, including the use of QR codes for payments and partnerships with e-commerce platforms, as part of efforts to modernize zakat collection. This is one of the first studies to explore how zakat institutions adapt to the challenges and opportunities presented by fintech. The study's findings show that BAZNAS has developed several strategic steps in response to the rise of fintech in zakat management.

Key findings include: First, BAZNAS has developed online platforms and mobile-based applications to make it easier for the public to make zakat payments. One of these is the Muzaki Corner app, which allows people to pay zakat through their mobile devices. Second, BAZNAS has partnered with various fintech companies to facilitate zakat payments. For example, they have collaborated with digital payment platforms such as GoPay, OVO, and LinkAja, as well as e-commerce platforms such as Tokopedia, Bukalapak, and Shopee, to offer easier, more efficient payment options to the public. Third, BAZNAS introduced a zakat payment system using QR codes, allowing muzakki (zakat payers) to make payments more quickly and securely. Collaborations with fintech companies like GoPay, OVO, and LinkAja have enabled the implementation of this system. Fourth, BAZNAS has also leveraged social media and e-commerce platforms to expand the reach of zakat payments, enabling more people, particularly millennials, to participate in digital zakat payments. (Hudaefi, 2020).

Mazro'atus Sa'adah and Uswatun Hasanah (2021) analyze the alignment between the objectives of zakat managed by BAZNAS and the Sustainable Development Goals (SDGs) using the perspective of *maqasid al-sharia*. The study begins by arguing that zakat should not be linked to the SDGs, as it has its own independent objectives within *the maqasid*. However, the authors argue that there are substantial points of convergence between the two, especially in the dimensions of empowerment and social welfare. The research uses a literature review approach, drawing on *usul fiqh* (Islamic jurisprudence), to analyze how each SDG goal fits within the hierarchy of *maqasid* (daruriyyah, hajiyyah, tahsiniyyah). The analysis shows that most of BAZNAS's zakat programs, particularly in the economic, education, social-humanitarian, and health sectors, align with SDG goals 1-4 (No Poverty, Zero Hunger, Good Health, Quality Education), as they address *daruriyyah* (basic needs) and function to preserve life (*hifz al-nafs*), wealth (*hifz al-mal*), intellect (*hifz al-'aql*), and lineage (*hifz al-nasl*). The study emphasizes that zakat can serve as a strategic instrument for development financing. Still, it remains limited by the eight categories of recipients (*asnaf*), meaning not all SDG goals can be funded by zakat. The authors stress that economic empowerment programs for *mustahik* (zakat recipients) are the most relevant and need to be strengthened, including through collaboration between zakat, the government, and international institutions (Hasanah, 2021).

Husnul Khatimah et al. (2024) explain the performance of BAZNAS's empowerment program for *mustahik* in Indonesia using a Systematic Literature Review (SLR) approach. The focus of the research is to identify the development of topics, program models, and the effectiveness of economic empowerment for *mustahik* over the last five years (2019–2024) by reviewing 40 articles from Scopus-indexed journals and Google Scholar. The study found that academic interest in BAZNAS empowerment has significantly increased, with the highest number of publications in 2023. Dominant topics that emerged in the VOSviewer analysis included Empowerment, Zakat, BAZNAS, and *Mustahik*, while topics such as *muzakki*, business capital, and effectiveness were still underexplored. The study indicates that BAZNAS performs well in its economic empowerment programs, not only through business capital assistance but also through spiritual guidance and partnerships based on mosques, religious leaders, and universities. This approach encourages the transformation of *mustahik* into *muktafi* (self-sufficient) and *munfiq* (generous), in line with the Islamic concept of abundance and generosity even in the face of limitations. However, significant barriers remain, particularly the low educational levels of *mustahik*, which hinder changes in mindset and economic independence, and the limited human resources available for mentoring, resulting in suboptimal training and guidance. The study concludes that BAZNAS's zakat empowerment is generally effective and aligns with the objectives of *maqashid al-sharia* and the SDGs. However, it still requires improvements in the quality of mentoring and strengthening the capacity of *mustahik* to ensure more sustainable economic transformation (Khatimah et al., 2024).

III. METHODOLOGY

This study uses a qualitative approach to deeply understand the phenomenon of Islamic philanthropy in the digital context by interpreting meanings, narratives, and religious practices mediated by technology. The qualitative approach allows the researcher to explore the experiences, representations, and social constructions that emerge in cyberspace (Pousti et al., 2020), In the context of this study, it is related to zakat practices by BAZNAS RI. The approach used is netnography, an adaptation of ethnography for examining culture and social interactions in the digital space (Maccarthy & Maccarthy, 2022).

Netnography is relevant because the digital space is not just a medium of communication but an arena for the production of religious culture, where the values of zakat, Islamic narratives, and philanthropic participation are constructed, negotiated, and disseminated through virtual platforms. The research object is the official website of BAZNAS RI, specifically the pages, features, and content. The data sources are secondary digital data, including texts, images, infographics, hyperlinks, navigation structures, and other elements that can be observed online. Data were collected through digital observation. The researcher accessed, explored, and documented the website content over a certain period using screenshots, digital field notes, and page navigation. Second, documentation, which includes downloading annual reports, articles, BAZNAS digital publications, and publicly available zakat program archives. Third, netnographic recording, where the researcher compiled reflective notes on navigation experiences, communication strategies, and the presentation patterns of zakat in the digital space. The analysis method used is qualitative content analysis (Communicationserafini, 2019). The author identifies and selects relevant content on digital zakat practices, interpreting the data through theories of Islamic philanthropy, digital religion, and platformization to understand the transformation of zakat practices in cyberspace.

IV. RESULTS AND DISCUSSION

A. BAZNAS RI Website as an Instant Transactional Practice

The transformation of zakat into an instant transactional practice, as seen on the BAZNAS RI website, can be explained through Heidi Campbell's Digital Religion Theory, which emphasizes that the digital space is not just a new medium, but an arena that reshapes religious rituals and behaviors. The BAZNAS website offers features such as direct payment options, an automatic zakat calculator, e-wallet integration, and instant action buttons that guide users to fulfill zakat quickly with minimal interaction. Theoretically, this interface design, which prioritizes speed and convenience, creates a form of technology-mediated religiosity a condition in which religious practices are no longer carried out through complex social processes but are redefined by the technical architecture of digital platforms. In this context, zakat becomes an action mediated by technology, transforming the ritual into a more immediate and accessible practice while minimizing the traditional social aspects that usually accompany it. This shift reflects how digital platforms alter the nature of religious engagement, simplifying and accelerating religious practices, making them more streamlined and transactional (Sumeyye, 2022).

In Campbell's perspective, the ritual compression that occurs through the digital features on the BAZNAS platform demonstrates the phenomenon of ritual simplification (Heidi A. Campbell, 2013), Where religious actions are shortened to one or two click-based steps. In traditional zakat practices, a *muzakki* typically undergoes religious reflection, consultation with the *amil*, and verification of the nisab and the amount of zakat to be given. However, through the automated zakat calculator, e-payment applications, and the "Pay Now" button on the website https://baznas.go.id/, this process is streamlined into a quick, algorithm-guided mechanism. The religious experience is no longer produced through human interaction but through the logic of digital efficiency that drives the emergence of instant religious action.

This phenomenon aligns with the concept of mediatization of religion (Hjarvard), which refers to the condition in which media becomes an agent that shapes the way people practice their religion (Film & Hjarvard, 2016). Through its clean visual design, zakat invitation icons, and persuasive narratives centered on empathy, the BAZNAS website not only offers technical services but also frames zakat as a spontaneous act that can be performed anytime, anywhere. This narrative transforms the zakat experience from a reflective act of worship into a quick response to digital content designed to trigger action. Within the framework of mediatization, technology is not just a tool but an actor that shapes society's emotional atmosphere, urgency, and religious motives.

Figure 1. The Homepage of the BAZNAS RI Website

In addition, the features on the BAZNAS website demonstrate the character of platformization, a process in which religious institutions adopt the logic of digital platforms to manage public interaction and participation (Poell et al., 2025). The BAZNAS website is no longer just a source of information; it functions as a religious technology platform that manages transaction flows, collects user data, and encourages new patterns of participation through design elements such as notifications, instant navigation, and integration with e-commerce and e-wallets. By becoming a platform, BAZNAS creates a data-driven religious ecosystem in which zakat actions are understood as digital activities that must be fast, easy, and measurable. This strengthens the transactional nature of zakat as a practice facilitated by technological architecture.

Thus, the BAZNAS RI website not only provides a zakat payment channel but also acts as an agent that reconstructs the meaning and practice of zakat in the digital context. This change is not merely a technical transformation but a cultural one that shifts zakat from a worship act oriented around spiritual processes to a religious action accelerated and standardized by digital systems. Platformization and mediatization turn zakat into an instant activity mediated by technology, making the digital space a new arena where religious practices are simplified, directed, and normalized by the logic of the platform. These findings open up a new understanding that technology not only supports zakat practices but also reshapes how Muslim society experiences and performs its religious duties.

B. Zakat as Humanitarian Solidarity, Not Just a Shariah Obligation

Zakat is considered one of the fundamental pillars of Islam and is closely tied to religious worship. Zakat is an obligation to share a portion of one's wealth with those in need, in accordance with the guidelines outlined in the Qur'an and Hadith. It serves as an act of devotion to Allah and a means of purifying wealth, ensuring that it is distributed to the rightful recipients (asnaf) without any expectation of repayment. The Shariah perspective on zakat emphasizes its role not only as charity but also as a spiritual and social responsibility. Zakat is not a voluntary act; it is a religious duty that must be fulfilled to help create economic justice and social solidarity. Through zakat, Muslims purify their wealth, contribute to the welfare of the community, and fulfill an important obligation under Islamic law (Munawwaruzzaman Mahmud & Jamaludin, 2024).

As the national zakat institution, BAZNAS has adapted to changing times and global needs to actualize both Shariah worship and humanitarian solidarity. BAZNAS's various programs aim to meet the needs of the community, such as the Rumah Sehat BAZNAS program, which provides first aid training for people with disabilities, disaster relief efforts by setting up public kitchens and evacuating victims of landslides in Banjarnegara, and other similar initiatives.

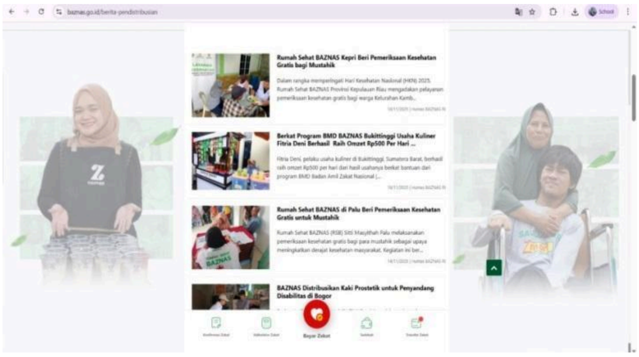

Figure 2. Humanitarian Solidarity Programs by BAZNAS RI

The Rumah Layak Huni program is also a humanitarian initiative by BAZNAS aimed at improving community welfare. Emile Durkheim, in his social solidarity theory, developed the concept to explain how individuals in society can connect and work together to achieve common goals despite having different backgrounds and interests (Malik & Malik, 2022). Social solidarity in the context of BAZNAS illustrates how technology and digital platforms create space for society to collaborate and contribute to collective welfare, despite diverse backgrounds. By utilizing technology, BAZNAS strengthens a more inclusive and modern network of social solidarity.

Figure 3. Rumah Layak Huni Program by BAZNAS RI

This aligns with the principles of ukhuwah Islamiyah and ta'awun (mutual help). The principle of ukhuwah Islamiyah emphasizes the importance of brotherhood and solidarity among fellow Muslims, regardless of their different backgrounds. It encompasses social solidarity, with a sense of mutual ownership and care for one another (Azisi & Moefad, 2022). In the context of BAZNAS, programs like Rumah Layak Huni illustrate how social solidarity is built for the common good, aiming to improve community welfare. The technology and digital platforms used by BAZNAS enable Muslims to collaborate in achieving this goodness, recognizing that solidarity among themselves is one of the key principles of Islam. The principle of ta'awun is also highly relevant to Durkheim's concept of social solidarity. In Islam, ta'awun teaches the community to help one another in goodness and piety, as well as in matters that benefit society (Riyadi & Economics, 2025). BAZNAS programs, such as Rumah Layak Huni, exemplify this principle, in which the community supports one another through zakat and other donations to enhance collective welfare, despite their different roles and backgrounds.

Thus, zakat not only serves as a religious obligation within the framework of Shariah, but also as an important instrument for building social solidarity among Muslims. Through institutions like BAZNAS, zakat has been effectively translated into various programs that not only strengthen humanitarian bonds but also ensure more equitable social welfare. The integration of technology and digital platforms by BAZNAS extends community participation, creating a more efficient and inclusive zakat system while enabling Muslims to contribute to achieving shared goals in both spiritual and social contexts.

C. Islamic Philanthropy Practices: The Shift from Conventional Zakat to Digital Zakat

The study of Muslim philanthropy has evolved into an interdisciplinary field, encompassing perspectives from sociology, anthropology, history, and religious studies. Historically, Western studies of Islamic charity have often focused on its legal and theological aspects, but more recent works explore the lived experiences of Muslims involved in charity and philanthropy (Siddiqui, 2024). The shift from traditional charity to a more institutionalized form of philanthropy is also explored, particularly through the lens of state- and community-based philanthropic organizations that use tools such as zakat and waqf to address broader social and economic issues. This transformation reflects a wider trend of aligning religious obligations with contemporary social needs, especially in Muslim-majority countries.

This is highly relevant to the transformation carried out by BAZNAS (National Zakat Agency) in shifting conventional zakat to a digital format. BAZNAS, Indonesia's national zakat institution, has adopted technology to modernize zakat collection and distribution, leveraging digital platforms and e-commerce (Khatimah et al., 2024). This reflects an effort to align religious obligations (zakat) with contemporary social needs in a modern society increasingly dependent on technology. The shift from conventional to digital zakat is driven by the fact that society is currently in the era of Science and Technology (IPTEK) 5.0. The pervasiveness of digitalization characterizes this era in almost all aspects of life, ranging from how we communicate and shop to how we interact socially (Tavares & Azevedo, 2022). In this context, changes in lifestyle and social habits, particularly in the way people engage in charitable acts, are heavily influenced by technological advancements.

Zakat, as one of the essential pillars of Islam, must adapt to changing times to remain relevant and effective in addressing contemporary social and economic challenges. In the era of IPTEK 5.0, where digital transactions and internet-based applications are commonplace, the collection and distribution of zakat through conventional systems that rely on physical interaction and manual processes are increasingly seen as inefficient and unable to reach all segments of society. The use of digital technology, such as online zakat applications, QRIS, and e-commerce platforms, enables Muslims to fulfill their zakat obligations more easily (Indra Marzuki, 2024), in terms of time, location, and the amount distributed.

The adoption of digital zakat enables several essential outcomes first, efficiency and transparency. The zakat process, which previously required direct interaction with zakat institutions, can now be completed anytime, anywhere with just a few clicks on a smartphone (Application et al., 2024). In addition, the digitalization of zakat makes it easier for zakat institutions like BAZNAS to track and report zakat fund use in real time, enhancing transparency and accountability to the public. As shown in Figure 4 below.

Figure 4. Digital Zakat Financial

Second, social inclusion (Muyassarah et al., 2025). With the digital system in place, BAZNAS or other zakat institutions can reach various segments of society, including those living in remote areas or abroad. This opens broader access for Muslims to participate in social activities without geographical or time limitations. This is an essential step in increasing awareness and participation in zakat among millennials and Gen Z, who are more familiar with technology.

Third, the modernization of Islamic philanthropy. In the context of IPTEK 5.0, zakat is not only a religious obligation but also a strategic tool for social and economic development (Achmad & Info, 2022). The digitalization of zakat enables more targeted distribution of funds and more efficient management, supporting social programs such as education, healthcare, and economic empowerment for underserved communities. For example, zakat collected through digital systems can be allocated to help small and medium-sized enterprises (SMEs), skills training, or infrastructure development that directly reduces poverty.

Fourth, the digitalization of zakat also supports the advancement of a values-based economy (Razzak & Ahmad, 2024). Zakat collected and distributed through digital platforms can optimize existing resources to build a more equitable economy. Moreover, this digital process aligns with the concept of Islamic economics, which emphasizes the just distribution of wealth and the maximization of resources for the welfare of the community.

With the various conveniences and potential offered by technology, the shift from conventional zakat to digital zakat is not only an efficient step but also a necessity to ensure that zakat continues to play an effective role in achieving social goals and economic justice in an increasingly digitalized world. Below is a comparison between conventional zakat and digital zakat, as shown in Table 1.

Tabel 1. Comparison of the effectiveness of manual and digital zakat systems

Aspect	Conventional Zakat	Digital Zakat
Fund collection	Limited (local, manual, offline)	Extensive (national/global, online, automated)
Transparency	Low, difficult to monitor publicly	High, real-time public and auditor oversight
Distribution efficiency	Slow and prone to misallocation	Fast, accurate based on system data and mustaḥiq verification algorithms

Thus, the transformation of zakat from conventional to digital reflects the necessary adaptation to meet the challenges of the times, particularly in the context of the advancements in Science and Technology 5.0 that are increasingly dominating people's lives. The digitalization of zakat not only simplifies the fulfillment of religious obligations but also opens opportunities to expand its social and economic impact in more inclusive and efficient ways. Through technology, zakat can be more targeted, transparent, and reach a wider audience, including younger generations who are more tech-savvy.

However, despite the many benefits digitalization offers, challenges remain in terms of equitable access to technology and digital literacy across various segments of society. Therefore, to ensure the sustainability and effectiveness of the digital zakat system, zakat institutions like BAZNAS need to continue innovating in the management and distribution of zakat, while providing broad community involvement in Islamic philanthropy programs.

V. CONCLUSION AND RECOMMENDATION

This study highlights the significant transformation of zakat practices in the digital era, particularly through the role of BAZNAS (National Zakat Agency) in Indonesia. The digitalization of zakat represents a shift from traditional methods that relied on direct interaction to an online platform that leverages technological advancements to facilitate greater participation and transparency. This shift aligns with the broader trend of integrating technology into religious practices, reflecting the evolving nature of Islamic philanthropy in a digital society.

The research findings show that BAZNAS, through its website and digital tools such as e-wallets, QR codes, and online calculators, has redefined zakat as an instant transactional practice. By reducing zakat's complexity from a series of manual steps to a fast, simple digital process, BAZNAS has made zakat more accessible and widespread. Furthermore, this digitalization changes the representation of zakat, which was initially viewed solely as a religious obligation, into an act of humanitarian solidarity, emphasizing public empathy and community welfare rather than just fulfilling a religious duty. This reflects a shift in discourse from purely theological views to the integration of social ethics and community development.

Moreover, the digital zakat platform enhances the role of institutions like BAZNAS, not just as zakat collection bodies, but as religious technology platforms that aggregate donations, manage data, and distribute funds efficiently. This evolution of zakat practices contributes to a broader reinterpretation of philanthropy in the Muslim world, where technology bridges the gap between religious obligations and contemporary social needs.

However, despite digital zakat expanding accessibility and participation, challenges remain in ensuring equitable access to technology and maintaining a strong ethical and legal framework to safeguard the system. As zakat practices continue to evolve in the digital space, further research is needed to examine the theological implications, governance structures, and ethical considerations of digital zakat, particularly regarding data security, interoperability, and the need for digital literacy across different social groups.

In conclusion, the digitalization of zakat is not just a technical shift; it is a cultural transformation that redefines how Muslims engage with their religious obligations, making zakat more inclusive, efficient, and aligned with contemporary social and economic realities. The role of institutions like BAZNAS in leading this transformation is crucial to ensuring that zakat remains a relevant and impactful tool for creating social justice and community development in the modern world.

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