

BAZNAS AND THE CONSTITUTIONAL LEGITIMACY OF THE NATIONAL ZAKAT SYSTEM: A *Sharia Economics* Perspective

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Abstract: This research examines the constitutional legitimacy of the national zakat system through the role of the National Amil Zakat Agency (BAZNAS) after the 2023 Constitutional Court decision and explores the challenges and opportunities for digitalization integration in zakat governance to support the Sustainable Development Goals (SDGs). The method used is Systematic Literature Review (SLR) with PRISMA guidelines. Data sourced from the Scopus database using strategic keywords related to zakat, resulting in 209 articles which were then filtered into 41 studies that were worth analysis. A selection process ensures transparency and consistency, while thematic analysis focuses on issues of legal legitimacy, zakat governance, and digital transformation. The results of the analysis revealed three main findings. First, the constitutional legitimacy of BAZNAS strengthens the integration of zakat into national law while expanding its socio-economic function. Second, the digitization of zakat, especially through e-zakat and blockchain technology, has significant potential to increase efficiency, transparency, and public participation, although it still faces obstacles related to digital literacy and public trust. Third, zakat has been proven to contribute significantly to poverty alleviation and the achievement of the SDGs; However, its long-term effectiveness still requires further validation through more in-depth and cross-country empirical studies. This research emphasizes the importance of strengthening zakat governance based on sharia principles that are integrated with state law, while encouraging the adoption of modern technology. Future research needs to be directed at cross-border comparison models, the development of innovative digital platforms, as well as multidisciplinary approaches that synergize law, economics, and technology to ensure zakat remains relevant in the context of globalization and future socio-economic challenges.

Keywords: zakat governance; BAZNAS; digital zakat; constitutional legitimacy; Islamic social finance; SDGs; blockchain-based zakat

Abstrak: Penelitian ini bertujuan menelaah legitimasi konstitusional sistem zakat nasional melalui peran Badan Amil Zakat Nasional (BAZNAS) pasca putusan Mahkamah Konstitusi tahun 2023, sekaligus mengeksplorasi tantangan dan peluang integrasi digitalisasi dalam tata kelola zakat untuk mendukung tujuan pembangunan berkelanjutan. Metodologi penelitian menggunakan Systematic Literature Review (SLR) dengan pedoman PRISMA. Data diperoleh dari basis Scopus menggunakan kata kunci strategis terkait zakat, menghasilkan 209 artikel yang kemudian disaring menjadi 41 studi layak analisis. Proses seleksi ketat memastikan transparansi dan konsistensi, sementara analisis tematik difokuskan pada isu legitimasi hukum, governance zakat, dan transformasi digital. Hasil analisis menunjukkan tiga temuan utama. Pertama, legitimasi konstitusional BAZNAS memperkuat integrasi zakat dalam hukum nasional sekaligus memperluas fungsi sosial-ekonomi zakat. Kedua, digitalisasi zakat, khususnya melalui e-zakat dan teknologi blockchain, berpotensi meningkatkan efisiensi, transparansi, serta partisipasi masyarakat, meski masih menghadapi kendala literasi digital dan kepercayaan publik. Ketiga, zakat terbukti berkontribusi signifikan pada pengentasan kemiskinan dan pencapaian Sustainable Development Goals (SDGs), namun efektivitas jangka panjangnya masih perlu diukur melalui studi empiris yang lebih mendalam dan lintas negara. Penelitian ini menegaskan pentingnya penguatan governance zakat berbasis prinsip syariah yang terintegrasi dengan hukum negara, sekaligus mendorong adopsi teknologi modern. Ke depan, riset perlu diarahkan pada model komparatif antarnegara, pengembangan platform digital inovatif, serta pendekatan multidisipliner yang menyinergikan hukum, ekonomi, dan teknologi untuk memastikan zakat tetap relevan dalam konteks globalisasi dan tantangan sosial-ekonomi masa depan.

Kata Kunci: tata kelola zakat; BAZNAS; zakat digital; legitimasi konstitusi; keuangan sosial Islam; SDGs; zakat berbasis blockchain

Introduction

Zakat, as one of the main instruments in the sharia economy, plays a strategic role in efforts to alleviate poverty, distribute wealth more evenly, and strengthen social resilience. In the Indonesian context, zakat management has experienced significant dynamics with the integration of the zakat system in the state structure through national institutions such as BAZNAS.¹ The Constitutional Court's decision in 2023 which confirms BAZNAS as a legitimate and authorized state institution in the management of zakat, opens up new space for the development of a more transparent and effective zakat system.² However, big questions still arise about how zakat can be managed more efficiently, especially in utilizing modern technology to support broader social and economic goals, such as the achievement of the Sustainable Development Goals (SDGs).

This decision of the Constitutional Court reflects a significant development in the legal framework of Indonesian zakat, which is now more integrated in state governance. Prior to this decision, there was much debate about whether BAZNAS should function as an independent entity or part of a government structure. This decision paves the way for the implementation of a more systematic and state-regulated zakat policy, but it also raises further questions about how BAZNAS can carry out its duties in ensuring the sustainability, transparency, and efficiency of zakat management.³

The importance of this research lies in its contribution to a deeper understanding of how zakat, which is a socio-economic obligation in Islam, can be used optimally for socio-economic development. Previous research, such as those

conducted by Ascarya⁴ and Ali et.al,⁵ have shown the importance of zakat in economic recovery, especially during crises, but they have not fully explored the potential of digitalization in zakat management. Therefore, there is a need for further research linking the integration of digital technology with zakat management, as well as investigating its impact on transparency, accountability, and compliance.⁶

The gap in the literature is the limited research on the role of digital technology in zakat management, especially in countries with majority and minority Muslim populations. Research on the application of technology such as blockchain or AI in the zakat system is still rare, even though this technology can be a game changer in increasing the efficiency and trust of the public in the zakat system. Thus, this article aims to fill this gap by examining the latest developments in zakat management based on the digital system and state laws.⁷ This study aims to answer the following research questions: (1) What is the role of the Constitutional Court in ensuring the legal legitimacy of the national zakat system through BAZNAS in Indonesia? (2) What are the challenges and opportunities faced by BAZNAS in integrating digital technology in zakat management? (3) How can the zakat system contribute to the achievement of the SDGs in an increasingly complex global context, especially in the face of challenges such as the COVID-19 pandemic?

⁴ Ascarya Ascarya, "The Role of Islamic Social Finance during Covid-19 Pandemic in Indonesia's Economic Recovery," *International Journal of Islamic and Middle Eastern Finance and Management*, 2022.

⁵ Hudaefi Fahmi Ali, Caraka Rezzy Eko, and Wahid Hairunnizam, "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*, 2022.

⁶ Rahmini Hadi, Sochimin, and Abdul Basit, "Sharia Strategic Economic Model on Digital Zakat Technology in Indonesia," *Economic Annals-XXI* 187, no. 1-2 (2021): 82-89, <https://doi.org/10.21003/EA.V187-08>.

⁷ Saddam Rassanjani Dahlawi , Ilham Akbar, "Zakat and Social Welfare: Reviewing Zakat Management in Baitul Mal Aceh through a Good Governance Perspective," *Studies, Social Kuala, Universitas Syiah Ar-Raniry, Universitas Islam Negeri Kuala, Universitas Syiah Auhtors, Corresponding* 8, no. 2 (2022): 140-53.

¹ S Kusriyah, "Peran BAZNAS Dalam Pengelolaan Zakat Di Indonesia," *Jurnal Ilmiah Ekonomi Islam* 6, no. 2 (2020): 123-35.

² B Iswanto and M F Hadinatha, "Analysis of Zakat Organizations Legality in Samarinda," *Mazahib: Jurnal Pemikiran Hukum Islam* 22, no. 1 (2023): 1-36, <https://doi.org/10.21093/mj.v22i1.5968>.

³ Kusriyah, "Peran BAZNAS Dalam Pengelolaan Zakat Di Indonesia."

This article was prepared with the aim of providing a comprehensive overview of the legal position of BAZNAS, the challenges in the application of digital technology in the zakat system, and the impact of this policy on the achievement of larger social and economic goals. The first part will discuss the legal context and decisions of the Constitutional Court, followed by an analysis of the technology applied in the management of zakat. Finally, this article will identify policy recommendations and practical implications for more effective and efficient zakat management.⁸

Method

This study applies Systematic Literature Review (SLR) guided by Preferred Reporting Items for Systematic Reviews and Meta-Analyses,⁹ which is widely recognized as a standard for improving methodological rigor as well as transparency in reporting.¹⁰ The entire workflow is briefly shown in the PRISMA diagram.

At the identification stage, literature search was carried out through the Scopus database. The choice of Scopus is certainly not without reason: it

⁸ Mustofa et al., "Strengthening Zakat Regulation through the Siyâsah Mâliyah Approach: A Constitutional and Legal Analysis of Indonesia and Malaysia," *Juris: Jurnal Ilmiah Syariah* 24, no. 1 (2025): 111–26, <https://doi.org/10.31958/juris.v24i1.14637>. with significant Muslim populations and distinct constitutional systems, face challenges in ensuring sustainable, accountable, and legally certain zakat governance. The SZRF model integrates constitutional values with Islamic legal principles derived from *ushûl al-fiqh*, such as *mashlahah* (public interest

⁹ D Moher et al., "Preferred Reporting Items for Systematic Reviews and Meta-Analyses: The PRISMA Statement," *PLoS Medicine* 6, no. 7 (2009): e1000097, <https://doi.org/10.1371/journal.pmed.1000097>.

¹⁰ N Panic et al., "Evaluation of the Endorsement of the Preferred Reporting Items for Systematic Reviews and Meta-Analysis (PRISMA) Statement on the Quality of Published Systematic Review and Meta-Analyses," *PLoS ONE* 8, no. 12 (2013): e83138, <https://doi.org/10.1371/journal.pone.0083138>; Andy P Siddaway, Alex M Wood, and Larry V Hedges, "How to Do a Systematic Review: A Best Practice Guide for Conducting and Reporting Narrative Reviews, Meta-Analyses, and Meta-Syntheses," *Annual Review of Psychology* 70, no. 1 (2019): 747–70; Bethan C O'Leary, Helen R Bayliss, and Neal R Haddaway, "Beyond PRISMA: Systematic Reviews to Inform Marine Science and Policy," *Marine Policy* 62 (2015): 261–63.

offers a wide scope, a rigorous indexing process, and is able to filter predator journals, so that search results are more reliable.¹¹ The keywords used include "National Zakat System," "Legitimacy of Zakat," "Operationalization of Zakat in Indonesia," "Managing Zakat," "Implemented Zakat," "Zakat Development," and "Zakat Governance." An initial search yielded 209 articles. However, after the initial screening process, 31 articles were removed due to duplication, 11 were removed for being outside the 2015–2025 time frame, and 69 were eliminated due to inappropriate journal tiers. Thus, only 98 articles proceed to the next stage.

The screening stage aims to ensure the relevance and affordability of access. Of the 98 articles screened, as many as 57 were unfortunately inaccessible in full-text form. As a result, only 41 articles remained for further evaluation. Interestingly, although the number has decreased quite drastically, the remaining articles actually represent a fairly rich variety of topics, especially related to governance and the legitimacy of zakat.

Furthermore, the eligibility stage was carried out by studying the 41 articles in depth. At this stage, attention is directed to methodological quality and thematic suitability with the research objectives. No further articles were issued, indicating that the previous screening process had been quite effective in selecting relevant publications. The last stage, namely inclusion, resulted in 41 articles that were finally analyzed thematically. This analysis focuses on central issues such as zakat governance, legitimacy framework, and digitalization of zakat management. To strengthen the validity of the process, the analysis is also supported by Watase

¹¹ E M Lasda Bergman, "Finding Citations to Social Work Literature: The Relative Benefits of Using Web of Science, Scopus, or Google Scholar," *Journal of Academic Librarianship* 38, no. 6 (2012): 370–79, <https://doi.org/10.1016/j.acalib.2012.08.002>. Rifaldi Nurul Akbar, Muhammad Iman Kurniawan, and Miftah Hur Rahman ZH, "Digital Cash Waqf in Indonesia: Opportunities and Challenges a Systematic Literature Review with PRISMA Framework," *Indonesia Accounting Research Journal* 13, no. 2 (2025): 140–49; Lorraine E Ferris and Margaret A Winker, "Ethical Issues in Publishing in Predatory Journals," *Biochemia Medica* 27, no. 2 (2017): 279–84.

Uake's automation system,¹² which helps manage as well as extract data.

Overall, the use of the PRISMA framework not only ensures transparency, but also improves reliability by clarifying the selection stages, minimizing bias, and maintaining consistency of analysis. This approach allows for more systematic mapping of research trends, uncovering key thematic clusters, while highlighting previously under-addressed literature gaps of findings that are important to guide future research agendas.

Result and Discussions

General Description of Reviewed Articles

Analysis of the keyword table shows that Zakat is not only a very dominant theme, but also reflects a growing global focus on the role of zakat as an Islamic social financial instrument. There were 64 occurrences of the word "zakat," which shows its important role in supporting the economy of Muslims. Other related themes such as Waqf (14), Governance (13), and Islamic Social Finance (11) show the linkage of zakat to broader concepts in Islamic economics, including in terms of fund management and financial sustainability principles. No less interesting, subthemes such as Poverty (8), Sustainable Development Goals (6), and Economic Growth (5) underline how zakat not only plays a role in religious aspects, but also as a key instrument in reducing poverty and supporting sustainable development.

In addition, keywords such as COVID-19 (8) and Digital Zakat (4) show how global challenges, such as the pandemic, have affected the way zakat is managed and developed, as well as how digitalization plays a role in accelerating the transformation of the zakat system. The relationship between these themes illustrates that although zakat has long been known as a vital Islamic financial instrument, it is now increasingly integrated with the demands

of the times, such as globalization and economic digitalization. This phenomenon is very relevant for further research, especially related to how zakat can be optimized in the context of the changing global economy.

Classification Based on the Analytical Framework Used

Based on trend analysis, BAZNAS (National Amil Zakat Agency) and the Constitutional Court are the two main variables that stand out in research on the legitimacy of Indonesia's national zakat system. This is very interesting because it shows how the regulation of zakat not only focuses on sharia principles, but also how it is linked to the country's legal system. The emphasis on Sharia Economics further strengthens the importance of applying Islamic economic principles in the management of zakat, which has now merged with the Indonesian national legal system.

The Constitutional Court's decision to affirm BAZNAS as a legitimate and constitutional zakat institution is a very important milestone in clarifying the position of zakat in the Indonesian government structure. This creates a rare integration, where the positive law of the state works in harmony with sharia principles, an achievement that is not only relevant in Indonesia, but also an interesting example for other countries that are developing sharia-based zakat systems.¹³

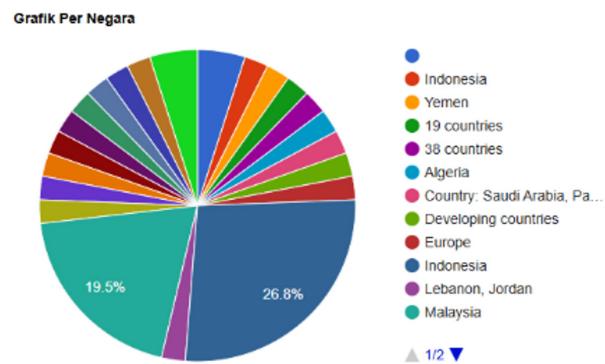


Figure 1. Graph by Country

¹² A Wahyudi, "Thematic Analysis as a Methodological Approach in Interdisciplinary Research," *Indonesian Journal of Qualitative Studies* 9, no. 1 (2024): 15–29, <https://doi.org/10.14421/ijqs.2024.91>.

¹³ Iswanto and Hadinatha, "Analysis of Zakat Organizations Legality in Samarinda."

However, although the main focus of research is still concentrated in Southeast Asia, particularly in Indonesia and Malaysia, these findings open up space for expanding studies in countries with minority Muslim populations. This is interesting because it creates space for a more in-depth comparative study between various models of the zakat system adapted by countries with different social and legal contexts. For example, how zakat can be adapted and applied in the context of economic globalization, which increasingly demands the active participation of zakat institutions in various aspects of socio-economic life.

In-Depth Thematic Analysis

There are several central themes that emerge in this study, which are very relevant to the development of the current zakat system. One of them is the Constitutional Legitimacy obtained by zakat through the decision of the Constitutional Court. This decision of course elevates zakat as an institution that is not only legal according to sharia, but also recognized within the framework of state law. This is a significant turning point, because it shows that zakat is no longer seen as just a religious obligation, but also as an important element in the socio-economic policy structure of the country.¹⁴

Furthermore, an equally important theme is the integration between Sharia Economics and the national legal system. Historically, zakat has been accepted as part of a religious obligation, but now it is increasingly seen as a broader socio-economic instrument. The principles of Sharia economics, which focuses on social justice and wealth redistribution, are increasingly being applied in zakat management, and this is clearly a very important step forward in the effort to achieve social welfare and equitable economic development.¹⁵

¹⁴ Imam Yahya, "Zakat Management in Indonesia: Legal Political Perspective," *Al-Ahkam* 30, no. 2 (2020): 195–214, <https://doi.org/10.21580/ahkam.2020.30.2.6420>.

¹⁵ Ending Solehudin et al., "Transformation of Shariah Economic Justice: Ethical and Utility Perspectives in the Framework of Maqashid Shariah," *Al-Risalah: Forum Kajian Hukum Dan Sosial Kemasyarakatan* 24, no. 1 (2024): 101–15, <https://doi.org/10.30631/alrisalah.v24i1.1467>.

However, the most interesting thing is the progress in the implementation of digital zakat. Technological innovations in the zakat system, especially during the COVID-19 pandemic, show that this sector is able to adapt to the times. Digitization of zakat not only overcomes physical limitations, but also increases efficiency, transparency, and accountability in zakat management. Digital platforms that allow zakat to be more easily distributed to those in need can optimize its impact directly, and this is an area that deserves further research, especially in terms of the integration of new technologies such as blockchain.¹⁶

It is also important to note how zakat plays a role in overcoming poverty and supporting the Sustainable Development Goals (SDGs). Research shows that although zakat has helped reduce poverty, there are still many challenges in ensuring that its distribution reaches people who are truly in need. In this context, further research is needed to evaluate how effective zakat is in creating long-term socio-economic change and how zakat can be better integrated with broader development policies.

Findings and Future Research Directions

Overall, this study illustrates that the Constitutional Legitimacy of zakat is an important step that ensures the continuity and sustainability of the zakat system in Indonesia. The Constitutional Court's decision to recognize BAZNAS as a legitimate institution provides legitimacy that is not only based on sharia, but also on positive state law. This gives confidence that zakat can continue to function as an important tool in Indonesia's socio-economic development.

In the future, there are many areas that researchers can explore. One of them is the digitization of zakat, which has great potential to improve transparency and efficiency in the management of zakat funds. Further research must also be carried out to explore the potential of comparative studies between countries, to explore

¹⁶ Bin-Nashwan Saeed Awadh et al., "Adoption of ZakaTech in the Time of COVID-19: Cross-Country and Gender Differences," *Journal of Islamic Marketing*, 2023.

the best models in effective and constitutional zakat management. In addition, more research is needed to understand the social impact of zakat, especially in relation to the Sustainable Development Goals (SDGs) and long-term poverty alleviation.

Future research needs to focus on the development of technology-based zakat models, which are increasingly relevant in the midst of global digitalization. More in-depth research on zakat governance and its impact on sustainable development, as well as the role of zakat in addressing global socio-economic challenges, such as pandemics and economic inequality, is very important.

This research provides very important insights into the role of zakat in Islamic economics, especially in relation to social financial management. The key findings found in this analysis show that zakat still plays a dominant role in many studies, a fact that is not surprising given the function of zakat as a key instrument in poverty alleviation and supporting sustainable development. This is very much in line with many previous studies that have also shown how zakat has a strategic position in the Islamic economic system.¹⁷ However, what is interesting in this study is how zakat is now seen not only as a tool for wealth redistribution, but also as part of the broader social finance system, including in the context of Islamic Social Finance and the Sustainable Development Goals (SDGs). This adds a new layer of understanding of how zakat can contribute to the achievement of global development goals, which may not have been overemphasized in previous literatures.¹⁸

It is important to note that this study also raises the issue of constitutional and institutional legitimacy that is sometimes overlooked in

¹⁷ Solehudin et al., “Transformation of Shariah Economic Justice: Ethical and Utility Perspectives in the Framework of Maqashid Shariah.” Muhammad Iqmal Hisham Kamaruddin et al., “Exploring Shariah Audit Practices in Zakat and Waqf Institutions in Malaysia,” *Journal of Islamic Accounting and Business Research* 15, no. 3 (2024): 402–21.

¹⁸ Ainul Isman and Euis Amalia, “Relevance of Maqasid Al-Shari’ah for Achievement Sustainable Development Goals (SDGs) on Zakat Institutions in Indonesia,” 2023, <https://doi.org/10.4108/eai.19-7-2022.2328266>.

discussions about zakat. The role of BAZNAS and the Constitutional Court in ensuring the conformity of zakat management with the principles of sharia and the applicable law in Indonesia, shows that the legality aspect is very crucial in realizing a credible and accountable zakat system. These findings provide a deeper perspective, given that most previous studies have highlighted the importance of transparency and accountability, but talk more about practice without linking it to stronger legal oversight.¹⁹ Here, the study expands the discussion by highlighting challenges in zakat management, especially related to stakeholder governance that requires more collaboration between the government, zakat institutions, and the community.

However, these findings also present some important points that need further attention. One of them is the role of digital technology in zakat management, which is now the main focus, especially with blockchain and digital platforms. This innovation brings a very interesting new dimension, because it allows for more efficient and transparent zakat management, something that has not been highlighted in zakat research before. This study adds it in the context of digital zakat, a topic that is increasingly relevant in the midst of technological advances and global challenges, including the COVID-19 pandemic that has changed the way we interact with the economic world²⁰. Interestingly, this study opens up opportunities to further explore the potential of zakat digitization in increasing community participation and overcoming transparency issues that are often an obstacle in the management of zakat funds.

¹⁹ Yahya, “Zakat Management in Indonesia: Legal Political Perspective.”

²⁰ Usman Muhammad and Ab Rahman Asmak, “Funding Higher Education through Waqf: A Lesson from Pakistan,” *International Journal of Islamic and Middle Eastern Finance and Management*, 2021.

²¹ Robbana Aroua, Akbar Mohamed Aslam, and Mohd Mohamed Asmy Bin, “A Structural Equation Modeling Approach to Assess the Algerian Zakat Payers’ Acceptability and Adoption of a Zakat Fintech-Based Model Proposed,” *Journal of Islamic Accounting and Business Research* 16, no. 1 (2024): 56–69, <https://doi.org/10.1108/JIABR-10-2023-0111>.

However, while these findings provide a broader understanding, the study is also not without limitations that need to be addressed. One of them is the limitation of empirical data that measures the impact of zakat on poverty and sustainable development. Some existing studies do provide an overview of zakat management, but not many concretely measure the effectiveness of zakat in reducing social inequality and supporting socio-economic welfare.²² Therefore, further research is needed to explore the relationship between zakat and the achievement of sustainable development goals more empirically.

In addition, this study shows that differences in the interpretation of sharia law between countries are also the main challenge in the implementation of a uniform zakat system. Although zakat in Indonesia and Malaysia is very structured, there are still differences in its implementation, depending on the existing social, cultural, and legal context. This raises the need for more in-depth research on the influence of culture and religiosity in the application of zakat, as well as how legal interpretations can be harmonized to make them more universal.²³

What is noteworthy in this study is the new contribution made in integrating *Islamic Social Finance* with *Sustainable Development Goals*. This is a perspective that has rarely been raised in previous studies. This research intelligently links zakat to global development goals, providing an overview of how zakat is not only a tool of wealth redistribution but also an integral part of Islamic social finance that supports sustainable development goals. Interestingly, this research also introduces the digitalization aspect of zakat in more depth, especially by raising the use of modern technology such as blockchain. This opens up

²² Hamida Lahjouji and Monzer Kahf, "Poverty Alleviation Through Potential Zakat Collection," *International Journal of Islamic Economics* 3, no. 2 (2021): 164, <https://doi.org/10.32332/ijie.v3i2.3509>.

²³ Adela Miranti Yuniar et al., "Zakat and Digitalization: A Systematic Literature Review," *International Conference Of Zakat Proceedings*, no. September (2023): 523-34.

great opportunities for the development of e-zakat as a solution to the challenges of transparency and efficiency in the management of zakat funds.²⁴

As a theoretical implication, this finding enriches and expands Stakeholder Theory and Agency Theory that have been widely applied in previous zakat research. However, these findings also challenge both theories by showing that social and religious contexts in zakat management need to be included in the development of a more inclusive and holistic governance model. Interestingly, these findings also support the importance of the application of digital technology in the zakat system, which is increasingly needed to increase transparency, efficiency, and compliance in its management.²⁵

Practically, this study suggests the importance of strengthening the governance of zakat institutions, by emphasizing the need for better transparency and accountability. Practitioners need to adopt digital technology to ensure that zakat funds are received by the right parties, as well as to speed up the distribution process. In addition, the importance of zakat education among the community also needs to be emphasized, so that the community understands not only its obligations, but also the positive impact that zakat can have on socio-economic development.²⁶

These findings lead to the conclusion that zakat management must focus more on the use of technology, increasing transparency, and collaboration between stakeholders to optimize zakat distribution. This research opens up great

²⁴ A Arwani, R Muhammad, and ..., "Sustainable Development and Islamic Philanthropy: Synergy of Zakat and SDGs," *Al-Uqud: Journal of Islamic ...* 8 (2024): 124-60.

²⁵ Abubakar U. Farouk, Kamil Md Idris, and Ram Al Jaffri Bin Saad, "Moderating Role of Religiosity on Zakat Compliance Behavior in Nigeria," *International Journal of Islamic and Middle Eastern Finance and Management* 11, no. 3 (2018): 357-73, <https://doi.org/10.1108/IJIEFM-05-2017-0122>. Nigeria was carried out and 474 valid observations were retrieved from the 700 distributed questionnaires. Partial least squares structural equation modeling (PLS-SEM)

²⁶ Zakiy Faris Shalahuddin and Falikhatur Falikhatur, "The Role of Intellectual Capital on Zakat Performance: Insight from Indonesia," *Journal of Intellectual Capital*, 2024.

opportunities to further explore the socio-economic impact of zakat in the context of digitalization and globalization, as well as how zakat can be used as a more effective tool in poverty alleviation and sustainable development. Further research that includes interdisciplinary approaches and comparative studies between countries is urgently needed to address these increasingly complex future challenges.

Conclusion

This review substantiates the evolution of zakat from a religious obligation into a strategic instrument for sustainable development and poverty alleviation, anchored in the synergy of Sharia principles and positive law. However, the field's focus on Muslim-majority contexts like Indonesia and Malaysia reveals a significant scholarly lacuna, particularly concerning zakat governance in non-Muslim majority nations and the challenges posed by economic globalization and post-pandemic inequalities. To bridge this gap and advance the field, future research must pursue three interconnected avenues. First, a deliberate geographical and contextual expansion is necessary to explore regulatory and operational models in diverse socio-legal settings. Second, a methodological shift towards robust quantitative and mixed-methods approaches is imperative to empirically measure zakat's impact on multidimensional poverty and the SDGs, overcoming the prevailing constraints of data scarcity. Finally, this endeavour must be underpinned by a multidisciplinary synthesis, integrating legal, economic, and technological perspectives to critically examine the application of innovations like blockchain and AI for enhancing transparency and distribution efficiency. By charting this course, scholarly inquiry can transform zakat into a globally relevant, evidence-based social finance paradigm, thereby unlocking its full potential for innovative and inclusive societal empowerment.

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Aroua, Robbana, Akbar Mohamed Aslam, and Mohd Mohamed Asmy Bin. "A Structural Equation Modeling Approach to Assess the Algerian Zakat Payers' Acceptability and Adoption of a Zakat Fintech-Based Model Proposed." *Journal of Islamic Accounting and Business Research* 16, no. 1 (2024): 56–69. <https://doi.org/10.1108/JIABR-10-2023-0111>.

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