

Abstrak: Perkembangan teknologi digital telah mengubah wajah filantropi Islam, terutama dalam pengelolaan zakat dan donasi. Meskipun inovasi ini menjanjikan efisiensi, transparansi, dan jangkauan yang lebih luas, tantangan tetap ada, termasuk rendahnya literasi digital, kurangnya kepercayaan terhadap lembaga, dan ketidakhadiran model terintegrasi yang menghubungkan pengelolaan zakat dengan ekosistem halal. Studi ini bertujuan untuk mengatasi celah-celah tersebut dengan mengkaji peran platform zakat dan donasi berbasis teknologi dalam mendukung pemberdayaan sosial dan memperkuat ekonomi halal. Menggunakan pendekatan deskriptif-analitis kualitatif, penelitian ini mengandalkan data sekunder yang dikumpulkan dari jurnal dan studi tentang fintech syariah, digitalisasi zakat, dan pengembangan ekosistem halal. Analisis konten digunakan untuk mengidentifikasi pola, celah, dan peluang dalam merumuskan model bisnis yang berkelanjutan. Temuan menunjukkan bahwa platform digital yang memanfaatkan fintech, blockchain, kecerdasan buatan, dan aplikasi seluler meningkatkan aksesibilitas dan akuntabilitas dalam pengelolaan zakat sambil memfasilitasi distribusi dana yang lebih terarah dan produktif, seperti untuk UMKM halal dan pendidikan. Platform-platform ini tidak hanya berfungsi sebagai alat keagamaan tetapi juga sebagai pendorong strategis pertumbuhan ekonomi halal yang inklusif dan berkelanjutan. Namun, penelitian empiris lebih lanjut diperlukan untuk memvalidasi model konseptual dan menilai dampaknya dalam jangka panjang.

Kata kunci: Zakat digital; platform donasi; ekosistem halal.

Introduction

The rapid development of digital technology has significantly transformed various aspects of life, including the management of zakat and donations in the Islamic philanthropy sector. Traditionally managed through manual and face-to-face methods, zakat and donations are now increasingly facilitated by digital platforms that provide convenience, speed, and transparency. This behavioral shift reflects society's growing reliance on online transactions and financial technology as part of daily life. Digitalization not only improves efficiency in fund collection and distribution but also strengthens accountability through real-time monitoring and broader accessibility. In the context of the halal ecosystem, technology-based zakat and donation platforms play a strategic role in supporting social welfare, poverty alleviation, and community empowerment. Indonesia, with its large Muslim population and rapid digital growth, presents great potential for optimizing these platforms to enhance the effectiveness of zakat institutions. Consequently, the integration

of digital philanthropy into the halal ecosystem is expected to contribute to its sustainability and strengthen its role in the global economy.

There are several issues that remain as significant challenges in the development of digital zakat and donation platforms. First, the level of public literacy regarding the use of digital zakat platforms is still relatively low, which causes these platforms to be underutilized despite their potential. Many people are not yet familiar with the mechanisms, benefits, and reliability of such platforms, resulting in limited adoption compared to traditional practices. Second, the issue of trust in terms of transparency and accountability of fund management often raises doubts among donors. Concerns about whether funds are properly allocated or distributed fairly discourage wider participation. Third, the absence of an integrated business model that connects zakat management, digital donations, and the broader needs of the social sector in the halal ecosystem creates inefficiencies. As a result, the enormous potential of technology-based zakat and donation platforms cannot be fully optimized to promote social empowerment or to strengthen the halal economy as a whole.

Previous studies have shown that the digitization of zakat can increase the effectiveness of fund collection, expand the reach of services, and strengthen public trust through transparent reporting. Rohmaniyah (2021) emphasizes that the optimization of digital zakat must be carried out by strengthening the ecosystem involving *amil*, the government, Islamic financial institutions, and the active role of the community. Listiana et al. (2022) identified a significant gap between the potential of national zakat and actual achievements, making technologies such as fintech, artificial intelligence, and blockchain important instruments for improving *muzakki* compliance. Research by Hafizah & Muhaimin (2023) proves that digital channels such as QRIS and the SIMBA application have a significant impact on increasing zakat collection and transparency in fund distribution at BAZNAS Banjarmasin. Additionally, improving accountability through digital rupiah and an Analytical Hierarchy Process (AHP) based audit system has also been recommended in previous studies (Suandhana & Ghoni, 2025; (Atmaja et al., 2022)). These research findings confirm that zakat digitalization is an important strategy in strengthening social welfare, economic recovery, and the foundation for the development of the halal ecosystem in Indonesia.

Although previous studies have confirmed the importance of zakat digitization in improving the efficiency of fund collection, transparency of reporting, and expansion of service coverage, the focus of the study is still limited to the technical aspects of zakat collection and distribution. There have not been many studies that comprehensively discuss how digital zakat and donation platforms can be integrated into the halal ecosystem so as to encourage the productive economic empowerment of mustahik. In addition, previous studies have not developed a business model framework that links digital innovations such as blockchain, big data, and sharia fintech with the strengthening of halal sectors such as halal MSMEs, education, and other sharia industries. The lack of attention to the issue of interoperability between digital zakat applications and the absence of an integrated database system also means that the management of mustahik information is not yet optimal for assessing the impact of zakat distribution on the sustainability of the halal economy. Therefore, there is still significant room for research to develop technology-based digital zakat and donation platforms that are not only accountable and efficient, but also serve as strategic instruments in strengthening Indonesia's halal ecosystem in a sustainable manner.

The development of digital technology has not only changed the way people pay zakat and make donations, but also influenced philanthropic behavior as a whole. People are now turning to digital services due to their ease of access and the rise of a cashless culture in everyday financial activities. This transformation indirectly requires zakat institutions to adapt in order to remain relevant and reach the younger generation who are more tech-savvy. In addition, digitization opens up opportunities to improve operational efficiency and reduce administrative costs through process automation. However, these changes also require adjustments in regulations and governance to ensure compliance with sharia principles. Therefore, the use of digitization in the zakat and donation sector must be carried out carefully by considering technological, economic, and ethical aspects.

Developing the right and innovative business model is a crucial step in creating an effective, efficient, and adaptive digital zakat and donation platform that meets the needs of society in the digital age. The model must be able to adapt to rapid technological changes while still complying with sharia principles

as the foundation of Islamic philanthropy. An approach that prioritizes ease of access, transparency in fund management, and accountability is expected to strengthen public trust and increase participation in digital zakat and donation practices. In addition, the integration of features that guarantee security, reliability, and ease of use will further encourage the community to utilize this platform in fulfilling their religious and social responsibilities. By utilizing technological innovations, this platform can play a greater role not only in the collection and distribution of funds, but also in optimizing its impact on poverty reduction and community empowerment. Therefore, this study aims to examine and develop a technology-based digital zakat and donation platform business model that offers innovative solutions that can strengthen the halal ecosystem in Indonesia in a sustainable manner.

Method

This study uses qualitative research (library research) based on literature research. This approach was chosen to gain an in-depth understanding of the phenomenon of digitalization of zakat and donations and its relevance in supporting the halal ecosystem. The data sources used are secondary data, obtained from various scientific literature such as journals and research articles related to the development of sharia fintech and the halal ecosystem. The selection of secondary data aims to explore previous findings and identify research gaps in the development of a digital zakat and donation platform business model.

The data collection technique was carried out through library research by collecting, examining, and reviewing relevant sources related to the digitization of zakat, Islamic financial technology, and the halal ecosystem. The data analysis technique used is content analysis, which involves categorizing, interpreting, and synthesizing data from various literature to find patterns, trends, and research gaps. Through this analysis, it is hoped that a conceptual business model for a technology-based digital zakat and donation platform can be formulated that is capable of supporting the strengthening of the social sector in the halal ecosystem in a comprehensive and sustainable manner.

Result and Discussion

The Role of Digital Technology in Strengthening Zakat and Donations

Digital donation and zakat platforms are technology-based innovations that make it easier for people to fulfill their zakat obligations and make donations through mobile applications, e-wallets, QR codes, or sharia fintech. Their presence not only increases the efficiency of fund collection, but also provides transparency and accountability in zakat management and expands the reach of services to areas that were previously difficult to reach. However, its implementation still faces challenges in the form of low digital literacy among the public and a lack of trust in zakat institutions (Hafizah & Muhaimin, 2023). The development of digital technology has presented great opportunities for optimizing zakat and donations. Digital transformation through fintech, mobile applications, QR codes, digital wallets (e-wallets), and artificial intelligence (AI) has enabled the collection of zakat and donations to be carried out more quickly, efficiently, and affordably. This technology not only makes it easier for muzakki to fulfill their obligations, but also expands access to zakat services to areas that were previously difficult to reach (Yahya, 2021).

Sharia fintech, for example, provides innovation in the mechanism of zakat and donation payments by offering services that comply with sharia principles. Through the integration of digital financial technology, the payment process has become more flexible because it can be done anytime and anywhere. This is evident in Saputri (2024) research on the increase in community participation in zakat and donations, especially since the COVID-19 pandemic, which has encouraged the shift of transactions to online platforms. Digital technology also strengthens transparency and accountability. The application of blockchain technology, for example, creates a decentralized and tamper-proof transaction recording system, thereby increasing public trust in zakat management institutions (Ningsih et al., 2024). With this system, muzakki can monitor the flow of funds they distribute in real time, from collection to distribution to mustahik.

The use of artificial intelligence (AI) and big data also plays an important role in supporting the targeted distribution of zakat. Through the analysis of mustahik data, zakat institutions can map the needs of zakat recipients more accurately, so that distribution is not only consumptive but also directed towards productive empowerment programs. For example, providing halal business capital, skills training, and digital market access for mustahik who

want to become entrepreneurs (Makarim & Hamzah, 2024). The use of mobile applications, QR codes, and e-wallets has made it easier for the public to interact with zakat institutions. These fast and practical digital payment services encourage a more inclusive culture of donation, especially among the younger generation who are accustomed to technology. Collaboration between zakat institutions, the government, and digital platform providers also strengthens the technology-based Islamic philanthropy ecosystem, which is capable of supporting more sustainable social and economic development (Rahman, 2021).

Digital technology plays a strategic role in strengthening the management of zakat and donations. It not only increases the efficiency of fund collection but also ensures transparency, expands reach, and supports accountable and targeted distribution. Ultimately, the integration of this technology is expected to make zakat and donations key instruments in realizing social welfare and strengthening the halal economy in the digital age.

Challenges and Gaps in the Implementation of Digital Zakat Platforms

The implementation of digital zakat platforms in Indonesia faces a number of complex challenges, despite their enormous potential to improve zakat collection and distribution. One of the main obstacles is the low level of digital literacy among the population. Not all muzakki (zakat payers) and mustahik (zakat recipients) have a sufficient understanding of how to use digital financial applications, e-wallets, or QR codes. This condition has implications for the low level of participation in utilizing digital zakat services, especially in rural areas and regions with limited internet access (Indriani et al., 2024). The issue of trust in zakat institutions also remains a significant obstacle. Many people prefer to distribute zakat directly to mustahik rather than through official digital platforms. This is due to doubts about the transparency of fund management and the accountability of zakat institutions. In fact, one of the advantages of zakat digitalization is its ability to provide real-time reports and better accountability. However, if zakat institutions fail to build trust through a system that is secure, transparent, and in accordance with sharia principles, then the potential of digital collection cannot be optimally achieved (Akbarillah, 2025).

Another gap that needs to be addressed is the lack of integration between digital zakat platforms. Currently, there are various zakat applications, both from BAZNAS, LAZ, and commercial fintech-based platforms. However, each of them operates independently without a strong integration system. As a result, zakat collection data becomes fragmented and difficult to utilize collectively in empowerment program planning. The lack of a connected digital ecosystem also means that innovations, such as the use of blockchain for transparency in zakat distribution, cannot be implemented to their full potential (Hafizah & Muhaimin, 2023). The final challenge is the large gap between the potential of zakat and the actual amount collected. According to BAZNAS data, the national zakat potential reaches hundreds of trillions of rupiah, but the actual amount collected is still much smaller, only around 10-15% of the total potential. Low levels of zakat compliance, limited digital outreach, and constraints in platform innovation are the main obstacles. If these challenges are not addressed promptly through digital education, stronger regulations, and inter-institutional collaboration, the role of digital zakat in supporting social and economic welfare will struggle to meet its intended goals.

Addressing these challenges requires a comprehensive strategy that involves multiple stakeholders, including the government, zakat institutions, fintech companies, and the wider Muslim community. Strengthening digital literacy programs is essential to ensure that both muzakki and mustahik are able to access and utilize digital zakat platforms effectively. At the same time, zakat institutions must improve their credibility by adopting transparent reporting mechanisms, utilizing secure technologies, and ensuring full compliance with sharia principles to build and maintain public trust. Collaborative efforts are also needed to integrate various zakat platforms into a unified ecosystem that allows data sharing, interoperability, and the use of advanced innovations such as blockchain for greater accountability. By implementing these measures, Indonesia can maximize the enormous potential of digital zakat, turning it into a powerful instrument for poverty alleviation, community empowerment, and the sustainable development of the halal economy.

Regulatory barriers are also an important aspect that needs to be considered in the development of digital zakat platforms. Many innovations such as smart contracts, blockchain audit trails, and AI-based risk assessment

cannot yet be optimally implemented because regulations are still lagging behind technological developments. In addition, differences in reporting standards between platforms result in fragmented national zakat data that is difficult to integrate. The digital infrastructure gap in remote areas also makes it difficult for some communities to utilize online zakat services. Therefore, a hybrid strategy that combines digital and conventional services needs to be maintained in order to ensure inclusivity. Cross-institutional collaboration is key to overcoming regulatory and technical barriers in a systematic and sustainable manner.

Development of a Digital Zakat and Donation Business Model for the Halal Ecosystem

Digital zakat and donation platforms are part of the halal ecosystem, an integrated system that connects various sectors based on sharia principles, such as the halal industry, sharia finance, and Islamic philanthropy. Through this connectivity, zakat funds are not only allocated for consumptive needs, but also directed towards productive programs such as the development of halal MSMEs, education, and economic empowerment of the community. Thus, the digitization of zakat has the potential to strengthen the role of the halal ecosystem in creating social welfare and sustainable economic development (Indriani et al., 2024). The development of digital technology has opened up enormous opportunities in the management of zakat and donations. This transformation has not only simplified the process of collecting funds, but also strengthened transparency, accountability, and the effectiveness of distribution. The digital zakat business model, which is integrated with the halal ecosystem, is designed to create more efficient governance while encouraging the empowerment of mustahik in the halal social and economic sectors.

The use of financial technology such as mobile applications, QRIS, digital wallets, and crowdfunding has made the process of paying zakat and donations more accessible to the public (Fuad et al., 2025). The presence of this technology expands the reach of fund collection, even to areas that were previously difficult for zakat institutions to reach (Rohmaniyah, 2021). In addition, the integration of technologies such as blockchain and artificial intelligence enables a more secure and transparent system, as well as minimizing

the gap between the large potential of zakat and its low collection rate (Listiana et al., 2022). The digital model enables more accurate mapping of beneficiaries' needs through the use of big data. Well-managed data helps zakat institutions distribute funds in a targeted manner, both for consumptive needs and productive programs (Listiana et al., 2022). Through this approach, distribution is not only in the form of direct assistance, but also directed at economic empowerment such as halal business capital, skills training, and access to sharia microfinance. Thus, zakat can be a strategic instrument to encourage the economic independence of mustahik (Anwar et al., 2025).

Transparency and accountability are also important elements in the digital zakat business model. Digital technology enables zakat institutions to present financial reports in real-time and make them easily accessible to the public. The implementation of digital rupiah and blockchain ensures data accuracy and increases public participation in monitoring (Suandhana & Ghoni, 2025). This has a positive impact on increasing the trust of muzakki (zakat payers) to distribute zakat through official institutions, while reducing the risk of fund misuse. The digital zakat business model is oriented towards empowering mustahik who are connected to the halal ecosystem. Mustahik are not only recipients of aid, but are also encouraged to become productive economic actors. Through halal business incubation, digital literacy training, and marketing support through halal e-commerce platforms, mustahik can contribute to the growing halal industry supply chain (Anwar et al., 2025).

This integration opens up broader opportunities for mustahik to improve their welfare while strengthening the competitiveness of Indonesian halal products in the global market. The success of developing this digital zakat business model cannot be separated from regulatory support and cross-sector collaboration. Synergy between zakat institutions, the government, Islamic financial institutions, halal industry players, and the community is needed to create a strong ecosystem (Rohmaniyah, 2021). With clear regulations, robust technological support, and community empowerment, digital zakat can serve not only as a tool for worship but also as a driving force for inclusive and sustainable halal economic development.

Conclusion

This study confirms that the development of technology-based digital zakat and donation platforms plays an important role in strengthening the halal ecosystem while supporting social welfare in Indonesia. The use of innovations such as fintech, blockchain, artificial intelligence, and digital applications has been proven to increase efficiency, transparency, and accountability in the collection and distribution of social funds. The integration of sharia principles into these digital business models is an important foundation for maintaining compliance with Islamic values while building public trust. Thus, digital platforms not only function as a means of paying zakat, but also as a strategic instrument in promoting the sustainable growth of halal MSMEs and other sharia economic initiatives. However, this study has limitations because it is only based on literature review, so the results cannot yet empirically describe the effectiveness of the model offered in real practice. Therefore, further research needs to be conducted using an empirical approach, such as field studies or user surveys, in order to further explore the experiences of muzakki and mustahik, regulatory challenges, and the long-term impact of digital platforms on strengthening the halal economy and improving community welfare.

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