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Digital Zakat as a Social Innovation: UTAUT and Maqasid Analysis for Strengthening the Islamic Financial System

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ABSTRACT

Low participation of muzakki and inefficiencies in zakat distribution highlight the need for a more accountable and equitable digital zakat ecosystem. However, most prior studies rely on the classical UTAUT model, which is limited to utilitarian predictors and does not sufficiently capture religious, ethical, and socio-normative factors that influence zakat-related behavior. This study develops a maqāṣid al-sharīʿah–based extension of UTAUT by integrating four constructs consistently identified in the literature: trust, zakat literacy, religiosity, and perceived risk. Using thematic narrative analysis of peer-reviewed publications, the analysis indicates that trust emerges as the dominant determinant of digital zakat adoption and underpins the functioning of other UTAUT variables. Zakat literacy enhances clarity of zakat obligations, religiosity indirectly shapes behavioral intention through trust formation, and perceived risk—particularly in data security and authentication—acts as a major barrier. The study also reveals a structural trust paradox and design asymmetry between zakat collection and distribution within existing digital platforms. Drawing on maqaṣid principles, the paper proposes an ethical and integrated digital framework and recommends the development of an Integrated Zakat Intelligence System (IZIS), which integrates verified muzakki–mustaḥiq identification, enhances data traceability across collection and distribution processes, and reduces information asymmetry to improve distribution accuracy and strengthen governance across the digital zakat ecosystem. Practically, Zakat IDE addresses trust deficits through real-time verification, improves zakat literacy via integrated educational features, and enhances institutional transparency by enabling end-to-end traceability of collection and distribution processes.

Keywords: *Digital Zakat, Maqasid Syari'ah, Zakat Literacy*

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INTRODUCTION

Zakat is a key instrument in the Islamic social finance system that aims to reduce economic inequality, empower mustaḥiq groups, and achieve social justice. As a religious obligation with economic and spiritual dimensions, Zakat functions as a mechanism for redistributing income and wealth, plays an important role in poverty alleviation, and contributes to social welfare and economic sustainability (Al-Salih, 2020). However, in practice, muzakki participation is still relatively low and zakat distribution is not yet fully equitable (Bin-Nashwan, 2025). In Indonesia, the potential for zakat collection is estimated to reach more than IDR 327 trillion per year, a figure that could theoretically have a significant impact on poverty alleviation and sustainable development programs (Ridho, Sodiqin, & Mujib, 2025). However, the substantial theoretical capabilities of zakat to mobilize resources for poverty alleviation stand in sharp contrast to its actual implementation, as evidenced by the persistently low level of zakat collection. The actual amount of zakat collected consistently falls far short of the potential amount (Bin-Nashwan, 2025). This gap is not merely a technical or administrative issue, but is rooted in two fundamental challenges that are interrelated at the individual and institutional levels. First, at the individual level, there is a gap in literacy and awareness. Many Muslims, despite their good intentions, do not know for sure whether their income or assets have reached the nisab (minimum threshold for zakat) or how to calculate it correctly. The complexity of modern financial systems has made zakat calculation increasingly difficult. This situation has led to doubts, delays, and even negligence in fulfilling obligations, not because of unwillingness, but because of ignorance. Second, at the institutional level, there is a problem of data fragmentation and distribution inefficiency. The current data on mustahiq (those entitled to receive zakat) is often unsystematic, decentralized between institutions, not centrally verified, and static. As a result, the process of distributing zakat becomes slow, prone to overlapping assistance, and at risk of not reaching the right targets. This inefficiency not only hinders the rapid and effective fulfillment of mustahiq rights, but also directly erodes the trust of muzakki. When muzakki doubt the transparency, accountability, and effectiveness of zakat management institutions (OPZ), their motivation to distribute zakat through formal channels will decrease dramatically.

This issue of trust becomes even more crucial in emergency situations, such as natural disasters, where the speed and accuracy of aid distribution is a matter of life and death, and where the accountability of public fund management is under close scrutiny (Hulwati et al., 2024). Therefore, the effectiveness of zakat distribution depends not only on technological innovation but also on a measurable and sustainable managerial system. The case study of the Cahaya Terampil Scholarship by the Baitul Mal PLN UP3 North Sumatra Foundation illustrates similar governance challenges found in zakat distribution. The program failed to achieve its empowerment objectives—improving skills and independence of beneficiaries—because training was not implemented as planned, resources were limited, and coordination and continuous evaluation among stakeholders were lacking. These shortcomings mirror structural weaknesses in zakat governance,

where inadequate planning, fragmented data, and poor inter-institutional coordination undermine efficiency and accountability (Luthfi Perdana Siregar, Syahbudi, & Muhaisin, 2024). This finding reinforces the argument that technology must be complemented by robust governance mechanisms to optimally achieve the goals of empowering the poor and improving social welfare.

Amidst the development of digital technology and social transformation, there are opportunities to transform the zakat system through a data-driven approach and digital platforms that are more efficient, transparent, and inclusive (Asni et al., 2025). Innovations such as Zakat ID, which is integrated with e-wallets and the national tax system, point to a new direction in zakat management that is more responsive to the needs of the times (Raudah Danila, Saat, & Ku Bahador, 2025; Muhasim, Amrulloh, Abdullah, & Rahman, 2025). However, the adoption of digital platforms will not reach its transformative potential if it only focuses on transactional aspects. Even a sophisticated payment application will not solve the root of the problem if it fails to answer two fundamental questions from prospective zakat payers: "Based on my financial condition, am I obliged to pay zakat?" and "If I pay, can I trust that my zakat will be managed fairly and have maximum impact?" Failure to answer these two questions is at the heart of the problem that hinders the optimization of zakat's potential.

In response to the complexity of these challenges, this study adopts an interdisciplinary approach by integrating the Unified Theory of Acceptance and Use of Technology (UTAUT) with the *Maqasid syari'ah* framework to examine digital zakat adoption. Specifically, this study aims to: (1) analyze behavioral and institutional factors influencing muzakki's intention to adopt digital zakat systems based on UTAUT constructs; (2) incorporate *Maqasid syari'ah* as a normative lens for evaluating the ethical and social performance of digital zakat platforms; and (3) propose Zakat ID as an integrated digital zakat innovation designed to address zakat literacy gaps, trust deficits, and data fragmentation in zakat governance.

Existing studies on digital zakat adoption predominantly employ technology acceptance models, particularly the Unified Theory of Acceptance and Use of Technology (UTAUT), to explain muzakki's behavioral intentions. Empirical findings consistently demonstrate that performance expectancy, effort expectancy, social influence, and facilitating conditions significantly influence the adoption of digital zakat platforms (R Danila, Saat, & Ku Bahador, 2025a; Rahman, Sari, Radzi, Saragih, & Zakaria, 2025). Beyond the core UTAUT constructs, recent studies have highlighted the critical role of institutional trust, zakat literacy, digital experience, and perceived risk in shaping user acceptance, especially in Muslim-majority contexts such as Indonesia and Malaysia(F A H M Asni et al., 2025a; Pamuncak, Wahid, Ismail, & Sarmidi, 2025; Sunarsih, Hamdani, Rizal, & Yusfiarto, 2025). Trust in zakat institutions and system transparency has been found to exert a stronger influence than religiosity alone, indicating a shift toward pragmatic considerations in digital religious practices.

However, despite the growing body of literature on digital zakat adoption, most studies remain confined to behavioral and technological perspectives, treating zakat

platforms primarily as transactional tools. Normative Islamic objectives, particularly *Maqasid syari'ah*, are often mentioned only implicitly or excluded altogether from the analytical framework. Consequently, existing research has yet to systematically integrate technology acceptance models with Maqasid-based evaluation to assess whether digital zakat systems genuinely fulfill their ethical, social, and distributive purposes. This conceptual gap limits the ability of current studies to address structural issues such as zakat literacy deficits, trust erosion, and data fragmentation within zakat governance, thereby underscoring the need for an integrative framework that bridges behavioral technology adoption and Islamic normative objectives. Within Islamic legal scholarship, *maqaṣid al-shariʿah* function as a normative evaluative framework to ensure that social and institutional practices—regardless of their specific legal domain—are aligned with the principles of justice, trustworthiness (*amanah*), and public welfare (*maṣlaḥah*). From this perspective, the relevance of maqāṣid extends beyond family law contexts to broader governance and ethical accountability, including contemporary discussions on digital zakat management (Syarif Hidayatulloh, 2025).

From a theoretical perspective, the UTAUT model provides a well-established behavioral framework for explaining technology adoption through its four core constructs: performance expectancy, effort expectancy, social influence, and facilitating conditions (Raudah Danila et al., 2025). Meanwhile, *Maqasid syari'ah* provides a normative basis for assessing whether a system fulfills sharia objectives and enables real-time distribution of zakat to verified mustaḥiq, thereby fulfilling the principles of hifz al-māl and *hifz al-nafs*. Meanwhile, several zakat education features in the application can support *hifz al-ʿaql* and *hifz al-dīn* (Rahman et al., 2025; Maskun et al., 2025). Within the context of digital zakat, the constructs of UTAUT model help explain how perceived usefulness, ease of use, social norms, and institutional support shape muzakki's behavioral intentions. However, technological acceptance alone is insufficient to assess whether digital zakat systems fulfill their ethical and distributive objectives, thereby necessitating the integration of *Maqasid syari'ah* as a complementary normative framework. One important finding from the literature is that the digitization of zakat can increase efficiency and transparency, but also poses new challenges such as data security, user authentication, and compliance with sharia principles(F A H M Asni et al., 2025b; Mohiuddin & Abolola, 2025).

Despite the extensive body of research on digital zakat adoption employing the UTAUT framework, existing studies largely remain confined to behavioral and technological explanations, with limited effort to systematically integrate Islamic normative objectives, particularly Maqasid syari'ah, into a unified analytical framework. Moreover, prior research has rarely advanced beyond platform-level analysis to propose system-level innovations capable of addressing structural challenges in zakat governance. To address this gap, this study adopts a qualitative conceptual approach based on systematic literature synthesis. Rather than testing empirical hypotheses, it integrates key UTAUT constructs with *Maqasid syari'ah* principles to develop an integrative conceptual framework for digital zakat adoption, culminating in the proposal of Zakat ID as a system-

level innovation for strengthening transparency, accountability, and socio-economic impact in zakat governance.

Accordingly, this study positions digital zakat not merely as a technological instrument for facilitating payments, but as a socio-technical and ethical infrastructure embedded within Islamic values. By aligning behavioral technology adoption with *Maqasid syari'ah*, the proposed framework advances a more holistic understanding of digital zakat as a means of realizing social justice, economic empowerment, and institutional trust. In the context of digital disruption and persistent socio-economic inequalities, an ethically grounded and inclusively designed digital zakat system such as Zakat ID that offers a viable pathway toward strengthening Islamic social finance and fostering sustainable social solidarity.

RESEARCH METHODOLOGY

This study adopts a qualitative conceptual research design aimed at developing an integrative analytical framework for digital zakat adoption by synthesizing behavioral technology models and Islamic normative principles. Rather than testing empirical hypotheses, the study focuses on theory development through systematic interpretation of existing scholarly literature, an approach commonly employed in conceptual and interdisciplinary research within Islamic social finance (Mahmudi, Zenrif, Haris, Mustafa, & Yasin, 2024).

The population of this study consists of peer-reviewed academic publications addressing digital zakat, zakat governance, technology adoption in Islamic finance, and Maqasid-oriented zakat practices. Data were collected from Scopus-indexed journals to ensure academic rigor and international relevance. The initial literature search yielded 99 articles, identified using structured keyword combinations, namely: ("digital zakat" OR "zakat technology" OR "online zakat") AND ("adoption" OR "UTAUT" OR "trust" OR "literacy") AND ("Islamic finance"). These keywords were selected to capture both technological adoption perspectives and normative Islamic dimensions relevant to zakat governance. Retrieved records were exported in .csv format for mapping and documentation purposes and in .pdf format for qualitative content analysis.

To ensure relevance and analytical focus, the identified articles were screened based on explicit inclusion criteria. Only studies published between 2015 and 2025 were considered in order to reflect contemporary developments in digital technology and zakat management. Eligible articles were required to explicitly address zakat in relation to technology adoption, digital platforms, governance, or *Maqasid syari'ah*. Publications limited solely to classical fiqh discussions without engagement with technological or institutional dimensions were excluded. Following the screening process, approximately 39 articles were retained for in-depth analysis. This number reflects a purposive selection of peer-reviewed publications identified through structured keyword-based searches related to zakat and digital technologies, aimed at achieving thematic saturation rather than exhaustive coverage, and consistent with the conceptual and qualitative nature of the study.

Data analysis was conducted using thematic narrative analysis, a qualitative method suitable for conceptual and theory-building studies. This approach enabled the integration of diverse empirical and theoretical findings. The analysis involved iterative reading of selected articles to identify recurring themes and key constructs related to digital zakat adoption, including UTAUT variables (performance expectancy, effort expectancy, social influence, facilitating conditions) and extended factors such as trust, zakat literacy, religiosity, and perceived risk. These themes were then conceptually mapped to Maqasid-oriented objectives to develop an integrative framework. Compared to content analysis, thematic narrative analysis offers greater depth in capturing contextual meaning and conceptual relationships, making it more suitable for theory development rather than mere description. Studies addressing zakat-based economic empowerment (Majid, Othman, Hashim, & Aman-Ullah, 2025), social inclusion through zakat-supported MSMEs (Rinaldi et al., 2026), extended UTAUT models incorporating trust and religiosity (R Danila, Saat, & Ku Bahador, 2025b), and zakat's role in sustainable development and poverty alleviation (Aziz, Mansor, Waqar, & Zada, 2025; M S M Esa, Wahid, & Yaacob, 2025) informed the thematic development.

RESULT AND DISCUSSION

Reconceptualizing Digital Zakat Adoption through an Extended UTAUT Framework

UTAUT is particularly suitable for understanding digital zakat adoption because it has been widely validated in studies on technology acceptance within Islamic finance and digital philanthropy contexts. Previous research demonstrates its effectiveness in explaining behavioral intention where trust, social influence, and perceived ease of use are critical factors. Historically, the basis for understanding digital system adoption begins with the UTAUT framework introduced by Viswanath Venkatesh, which emphasizes constructs such as effort expectancy and social influence as dominant drivers, alongside digital infrastructure readiness and community literacy as foundational conditions for sustainable implementation (Ghofar et al., 2024). A classic UTAUT model (Venkatesh, Morris, Davis, & Davis, 2003) synthesizing eight previous technology acceptance models, including the Technology Acceptance Model (TAM), Theory of Planned Behavior (TPB), and Innovation Diffusion Theory (IDT), then proposes four core constructs as direct determinants of technology use, namely Performance Expectancy (belief that the system will improve performance in completing tasks), Effort Expectancy (perception of the ease of use of the system), Social Influence (perception and social encouragement to use the system), and Facilitating Conditions (availability of infrastructure and technical support).

In its initial application, this model proved to be highly effective in explaining technology adoption in task-oriented organizational environments, where rationality and efficiency serve as the primary drivers. However, when applied to domains laden with deep social, cultural, and religious values—such as Islamic philanthropy—the explanatory power of the classical UTAUT model becomes limited. Originally designed

to capture predominantly utilitarian and pragmatic decision-making, the model tends to overlook or underestimate non-utilitarian dimensions, including amanah (fiduciary responsibility), spirituality, social justice, and sharia compliance, which fundamentally shape behavioral intentions in the context of zakat. In the community of Negeri Iha Maluku, for example, the tradition of zakat mama biang has persisted into the modern era, demonstrating that community-based approaches and local values still have an important place in the zakat ecosystem (Hannani, Difany, Husain, & Arif, 2023). Payment of zakat is not merely a financial transaction; it is an act of worship and a manifestation of a socio-religious contract between the individual, the community, and God. In addition, compliance in zakat payment is also shaped by individual characteristics such as attitudes, norms, gender, as well as demographic characteristics including education and knowledge (Mongkito, Puspitasari, & Indriani, 2025). Therefore, the extended UTAUT model needs to be developed so that it becomes more aligned with the religious and social characteristics of Muslim communities. This model does not replace UTAUT; rather, it enriches it with contextual variables that are specifically relevant for significantly enhancing its explanatory power within the domain of zakat. In the context of digital zakat, the most crucial and repeatedly validated extensions in the literature include the following variables:

1. *Trust*. Namely the variable that emerges as the most dominant extension. It often functions as a mediating variable or even the main antecedent for the classic UTAUT construct. Unlike mere belief in technical functionality, trust in the context of zakat is a complex and layered multidimensional construct. It includes (a) institutional trust, which is belief in the integrity, competence, transparency, and governance of the zakat institution (OPZ) itself; (b) technological trust, which is a sense of security regarding the platform from threats of fraud, data breaches, and technical failures; and (c) Sharia trust, which is the assurance and belief that the entire process, from collection to distribution, is strictly managed in accordance with Sharia principles.
2. *Zakat Literacy*. This variable addresses the implicit assumption of the classical model that users already have a full understanding of the tasks that will be facilitated by technology. Zakat literacy includes the user's level of understanding of the aspects of zakat fiqh (law, calculation of nisab, kadar and haul), as well as knowledge of legitimate and effective zakat distribution channels. Low literacy can be a significant barrier to adoption, creating doubt, anxiety, and inertia, regardless of how sophisticated or easy to use the technology is. It directly affects Effort Expectancy, because "effort" here includes not only the physical effort to navigate the interface, but also the significant cognitive effort to understand and calculate zakat obligations.
3. *Religiosity*. Although intuitively considered to be the main driver, research shows that the influence of religiosity is often indirect. Its influence is often mediated by other variables such as trust. A highly religious individual may actually become more skeptical, demanding a higher level of trust and assurance of sharia compliance before adopting a digital platform. Thus, religiosity can act as a double-edged sword,

strengthening the intention to adopt if trust is fulfilled, but becoming an obstacle if trust is lacking.

4. *Perceived Risk*. This is the other side of trust and is an important mediator in the decision-making process. Risk perception includes users' concerns about potential losses, whether financial (e.g., transaction failure, embezzlement by irresponsible individuals), privacy (e.g., theft or misuse of sensitive personal data), or social performance risks (e.g., concerns that the zakat paid will not reach the most deserving mustahiq or will not be managed effectively for empowerment).

Thus, the extended UTAUT framework provides a richer, more nuanced, and more contextually appropriate lens of analysis. This is because the level of trust of muzakki in paying zakat, especially professional zakat, is highly dependent on good institutional governance, human resource professionalism, and effective digital technology support. Therefore, this model recognizes that the adoption of zakat is not simple, but rather a complex calculus that is greatly influenced by institutional trust, religious understanding, a sense of security, and risk perception. However, a combination of adaptive organizational capacity, digital innovation, and strong religious values will be key to strengthening the reputation of zakat institutions while increasing zakat participation in the digital age (F. Amar, Purwoko, & Sihite, 2024).

Zakat plays a role in meeting urgent needs such as food and health, while waqf supports long-term development, especially in the fields of education and economy. However, the lack of digital integration has prevented optimal collaboration between the two. The implementation of digital solutions is believed to overcome these obstacles and strengthen social and economic impact (Mukhlishin, Ramadhan, & Hayatullah, 2025). However, the reality of applying the extended UTAUT model reveals a paradox of trust inherent in the adoption of digital zakat. Although digitization is often promoted as a solution to the trust deficit in traditional zakat systems with promises of increased efficiency, accountability, and transparency, in reality it also gives rise to new forms of digital distrust. Although users rationally expect efficiency, these utilitarian factors ultimately depend on a more fundamental and often unmet prerequisite, namely trust (*tsiqoh*).

Table 1. Comparison Table: Classical UTAUT vs. Maqasid-Based UTAUT

Measurement	Classical UTAUT	Maqasid-Based UTAUT (Extended)	Explanation of Differences
Model Objective	Explains technology adoption behavior based on utility and efficiency.	Explains technology adoption **within the context of worship (‘ibādah)** by incorporating values of trustworthiness (amānah), ethics, social justice, and Maqasid.	Classical UTAUT focuses on *technical rationality*, whereas the Maqasid-based version adds *religio-social rationality*.

Epistemology	Rooted in behavioral and organizational psychology.	Integrates psychology of technology with Islamic jurisprudence (fiqh) and Maqasid.	Constructs in the Maqasid extension consider worship, amānah, and public ethics.
Performance Expectancy	Perceptions that technology improves performance (speed, efficiency, effectiveness).	Still relevant but modified: whether the system **supports the fulfillment of worship duties** and ensures the trustworthiness of zakat management.	**Not the same as zakat literacy.** Performance expectancy = *benefit to me*; zakat literacy = *understanding one's obligation*.
Effort Expectancy	Ease of using a digital system.	Effort is influenced by **zakat literacy**, not merely technical ease.	Zakat literacy functions as a moderating factor—different from classical effort expectancy.
Social Influence	Influence of family, peers, or authorities on application use.	Still relevant but expanded to include religious scholars, zakat institutions, and religious authorities.	Incorporates **religio-social influence**, not only social pressure.
Facilitating Conditions	Availability of digital infrastructure and technical support.	Includes institutional support, syariah compliance guarantees, and assurances of accountability.	Adds **religious-compliance dimensions**.
Trust (New)	Not present in classical UTAUT.	Added as a key variable: covering institutional trust, technical trust, and syariah trust.	Trust ≠ performance expectancy. Trust = perception that the institution is reliable and compliant.
Zakat Literacy (New)	Not present in classical UTAUT.	A key factor enabling users to fulfill religious obligations and system objectives.	Zakat literacy shapes *readiness for worship duties*—distinct from performance expectancy.
Religiosity (New)	Not present in classical UTAUT.	Acts as a mediating factor: higher religiosity strengthens intention to use the system for zakat fulfillment.	Religiosity is **not a technological motivation**, but a worship-based one.
Perceived Risk (New)	Not included in classical UTAUT as a core variable.	Includes financial, privacy, and operational risks related to religious obligations.	In a zakat context, risk relates strongly to **compliance and correctness of zakat calculation**, not only technical concerns.

Normative Foundation	None.	**Maqasid al-Sharī'ah** functions as the overarching ethical and teleological framework.	Determines whether a digital system truly facilitates zakat obligations, beyond being merely a payment tool.

Limitations of Transactional Digital Zakat Models and the Need for a Maqasid-Oriented Ecosystem

This trust as identified in the extended UTAUT framework has proven to be fragile and constantly threatened from various sides. It depends on institutional integrity, where the offline reputation of an OPZ in terms of governance, professionalism, and accountability is the main determinant of the credibility of its online platform (A. Amar & Ghofar, 2024). Highly publicized scandals involving the misuse of funds, such as the one that befell the Aksi Cepat Tanggap (ACT) organization in Indonesia in 2022, are clear examples of how real-world governance failures can catastrophically destroy public trust not only in a single institution but potentially tarnish the entire digital philanthropy sector (Hamsin, Hidayat, & Puspitasari, 2024). Trust also depends heavily on regulatory guarantees and technical security, which directly influence user confidence in adopting digital zakat platforms. For instance, comprehensive regulations such as Law No. 23 of 2011 and Government Regulation No. 14 of 2014 provide legal assurance of transparency and sharia compliance, while Government Regulation No. 26 of 2015 and No. 60 of 2014 strengthen institutional accountability and support for productive programs. However, recent cases of data breaches in national systems highlight persistent cybersecurity vulnerabilities, indicating that regulatory frameworks must be complemented by robust technical safeguards to maintain trust and ensure secure transactions. Overall, these ethical and technical foundations form the basis for professional, transparent, and adaptive zakat governance in the Islamic financial system.

Digital zakat expands global access and improves efficiency and transparency through real-time transactions. This system also provides transparency, allowing muzakki to directly monitor the use of funds and their recipients. However, legal and data security issues remain major challenges. Law No. 19 of 2016 on Electronic Information and Transactions does not clearly regulate digital fundraising and personal data protection, while Law No. 27 of 2022 on Personal Data Protection is considered insufficient to guarantee the security of digital transactions. Data breaches involving various national institutions indicate that there are still vulnerabilities in zakat platforms. Therefore, it is necessary to strengthen the regulatory framework and cybersecurity systems so that the digitization of zakat is in line with sharia principles and maintains public trust (Insani, Rohaya, Mutiara, & Maguchu, 2024). Thus, the zakat ecosystem and performance expectations cannot be separated from perceptions of accountability and security. A fast and easy-to-use platform becomes irrelevant if users do not trust the institution behind it or the security of its transactions. Based on the perspective of Maqasid syari'ah, the digitization of zakat must emphasize three main aspects: (1) transparency and

accountability in the management of zakat funds so that muzakki can clearly trace their use, (2) protection and security of muzakki's personal data in accordance with sharia principles to ensure a sense of security in transactions, and (3) increasing public literacy and awareness through education and collaboration between scholars, the government, and zakat institutions (Maulida, Amruzi, Hakim, & Beik, 2024).

Digital zakat is identified as a catalyst in increasing stakeholder engagement and as a facilitator of sustainable development initiatives. The accompanying digital accounting contributes to increased financial transparency, which ultimately strengthens companies' efforts to achieve corporate sustainability (Al-Taani, Al-Quran, & Abuhussein, 2024). The integration of digital zakat and digital accounting can have a positive impact on corporate sustainability, especially when supported by financial transparency as a moderating factor that strengthens trust and accountability (Alshehadeh, Al-Zaqeba, ElRefae, Al-Khawaja, & Aljawarneh, 2024). However, the trust paradox has exacerbated and perpetuated fundamental and systemic design flaws in most existing platforms. There is an extraordinary and disproportionate focus on optimizing the user experience for muzakki (the input or fundraising side), while functionality, transparency, and user experience for mustahiq (the output or distribution side) are often neglected, unintegrated, and remain a "black box." This is like a "two-sided platform dilemma," where one side of the platform facing muzakki is highly sophisticated, user-friendly, and polished, while the other side interacting with mustahiq is often primitive, bureaucratic, and inefficient. Case studies such as the "Zakat on Touch" application in Malaysia exemplify how fund collection can take place instantly through a seamless interface, but the verification and application process for mustahiq is still hampered by slow and bureaucratic manual processes (Nor, Yaacob, Rahman, & Zainal, 2024).

In the context of the changing times and social dynamics, scholars such as Wahbah al-Zuḥayli, Yusuf al-Qarḍawi, M. Hasbi Ash-Shidieqy, and Sayyid *Sabiq* have provided perspectives that broaden the scope of zakat recipients to remain relevant to the needs of modern society. The meaning of *mustaḥiq* zakat has been expanded from a textual meaning to a more contextual and adaptive meaning in line with contemporary realities. The categories of *fuqara'* and *masakin*, for example, although still retained in their original meaning as people who are unable to meet their basic needs, now need to be adjusted to include the urban poor and economically vulnerable communities. The category of *'amil*, which was formerly defined as those who collect and distribute zakat, now extends to include zakat institution managers and digital administrators who play a role in the online collection and distribution of zakat. Furthermore, *muallaf* is not only defined as those who have recently converted to Islam, but also those who have repented or received guidance and returned to Islamic values. The expansion of meaning is also evident in the category of *riqab*, which originally meant slaves or prisoners of war, but now includes victims of human trafficking and violence. Meanwhile, *gharimin*, which was classically defined as people in debt, is now understood more broadly to include the unemployed, vagrants, and beggars who need economic assistance. As for *sabilillah*, which was once limited to warriors on the battlefield, it now includes scientists,

researchers, honorary educators, and social activists who strive to spread knowledge and goodness in the way of Allah. Finally, *ibn sabil*, which textually means traveler, now also includes refugees and migrants who have lost their provisions during their journey(Ridho et al., 2025). This expansion of meaning is in line with the objectives of Maqasid syari'ah, particularly in the aspects of *hifz al-din* (preservation of religion), *hifz al-nafs* (protection of life), and *hifz al-mal* (protection of property). By adjusting zakat recipients to the modern social context, the function of zakat is not only limited to the ritual distribution of funds, but also becomes an instrument of social empowerment and economic justice. This approach ensures that zakat continues to play a role in realizing maṣlaḥah (public interest) and strengthening the Islamic financial system, as one of the main orientations of Maqasid syari'ah, in building a prosperous society is to "migrate" the status of *mustaḥiq* to *muzakki*.

This design asymmetry has damaging consequences for the long-term sustainability of digital zakat adaptation. First, it creates operational bottlenecks that directly negate the promise of efficiency from digitization. Funds can be collected quickly, but their distribution is still hampered by inefficient analog processes, creating a mismatch between the speed of collection and the speed of distribution. Second, it actively undermines the transparency that is the basis of trust. Without an end-to-end digital trail from the *muzakki* to the *mustahiq*, claims of impact become difficult to verify and prone to skepticism. The transparency offered is often merely a beautiful "facade of transparency," not substantive process transparency. Third, and most concerning from an ethical perspective, it implicitly disregards mustahiq as active and dignified stakeholders in the ecosystem, reducing them to passive endpoints of a transaction rather than partners in the development process. Failure to design for both sides of this ecosystem is not just a technical oversight, but a fundamental flaw in the design philosophy that hinders the true transformative potential of zakat digitalization

Maqasid syari'ah as a Normative Architecture for Ethical Digital Zakat Governance

The complex foundation mentioned above, namely the paradox of trust and design asymmetry, needs to be addressed through more than just technical improvements, the addition of security features, or interface refinements. Digital zakat requires a fundamental philosophical reconceptualization of the purpose of the technology itself in the context of Islamic social finance. The main argument of this research is the necessity to move beyond the paradigm in which digital platforms are only evaluated against *Maqasid* sharia as an external ethical checklist after the system has been designed. Instead, the author advocates an approach in which the normative architecture of *Maqasid* is actively engineered into the core functionality, performance metrics, and design logic of the platform from the outset. Purely transactional systems, even the most efficient and trustworthy ones, ultimately fail if they are not deliberately designed to fulfill the teleological objectives of zakat: the creation of socio-economic justice and the protection of wealth (*hifz al-mal*), the protection of dignity (*hifz al-ʿard*) and the protection of livelihoods (*hifz al-nafs*), and the enhancement of the intellectual and spiritual capacity of the ummah (*hifz al-ʿaql and hifz al-dīn*). Empirical evidence on a macro scale provides

strong justification for this conceptual leap. A cross-country panel analysis by the Organization of Islamic Cooperation (OIC) shows that effective zakat distribution is causally correlated with a reduction in poverty and income inequality (Rusydiana, Prakoso, Aslan, & Riani, 2025).

Thus, digital platforms have an ethical obligation to not only be a channel, but also an active facilitator of this transformative impact. This directly calls for a normative reengineering of the performance expectation construct in the UTAUT model. Within the framework proposed by the researchers, the performance of a digital zakat platform is no longer measured by traditional metrics centered on technical efficiency, such as transaction speed, donation volume, or monthly active users. Instead, performance is measured by the system's demonstrable and verifiable ability to facilitate positive social outcomes in line with *Maqasid*. New performance metrics may include the success rate of empowerment programs (*mustahiq* becoming *muzakki*), an increase in the welfare index in targeted communities, a reduction in the time required to distribute aid in emergency situations, and an increase in the level of zakat literacy among its user base.

This reconceptualization has two main practical implications for digital architecture design. First, the platform must function as an instrument of empowerment, not merely a channel for consumptive assistance. This means integrating features that directly support productive zakat programs. Examples include modules to facilitate microfinance for Micro, Small, and Medium Enterprises (MSMEs) owned by mustahiq, personalized career development platforms, and providing guidance and training to help asnaf achieve financial independence (Akbar, Syafii, Pohan, & Mukhlis, 2024), or features that enable seamless digital synergy between zakat instruments (for urgent needs) and waqf (for long-term infrastructure development) to create a sustainable and multi-layered impact (Pratama, Mukhlisin, & Azid, 2024). One promising innovation is the development of a dynamic, motivation-based career development platform, designed specifically for Asnaf Faqir individuals, whose platform is set up to transform them from mustahik to muzakki. This platform utilizes seven key indicators: career planning, career information, decision making, compromise, adaptability, support, and spiritual harmony. By providing real-time and personalized guidance and resources, this strategy can significantly improve the socioeconomic mobility of vulnerable groups. By recognizing and utilizing the unique characteristics and strengths of each individual, more targeted interventions can be designed to address their specific needs and challenges (Akbar et al., 2024).

Secondly, the platform must function as a pedagogical tool. Addressing the widespread deficit in zakat literacy, as identified in the extended UTAUT framework, this is an integral part of fulfilling *hifz al-ʿaql* (protection of the mind) and *hifz al-dīn* (protection of religion). The platform must evolve from simply having a static FAQ page to a dynamic and personalized learning center. This could include the integration of engaging and digestible educational content, such as interactive zakat calculators that can handle various types of modern income and assets, micro-learning modules, webinars with experts, and even gamification elements that have been proven effective in increasing understanding and engagement among the younger generation (Suki, Suki, &

Shokri, 2023). By embedding these empowering and pedagogical functions into its DNA, Maqasid-driven architecture transforms the platform from a mere fintech tool into an ecosystem that is consciously and measurably directed towards achieving falah (holistic welfare in this world and the hereafter) (Mohd Suffian Mohamed Esa, Yaacob, & Wahid, 2025). The implications of this shift are profound. It challenges Zakat Management Organizations (OPZ) to evolve from mere entities that collect and distribute funds to become social impact architects. Their role shifts to becoming curators of empowerment programs, facilitators of education, and guardians of a transparent digital ecosystem. In this model, technology is no longer an additional layer on top of existing operations, but rather the core of the organization's value proposition and strategy. Success is no longer measured by how much money is managed, but by how effectively that money changes lives. These metrics are much more difficult to measure but are fundamentally more in line with the spiritual and social essence of zakat itself.

Furthermore, this *Maqasid*-driven architecture inherently overcomes the previously identified "two-sided platform dilemma." By focusing on empowerment and social impact, *mustahiq* automatically cease to be the passive end point of a transaction. Instead, they become active partners in the value cycle, with their ethically managed progress data serving as proof of the system's performance for *muzakki*. This creates a virtuous feedback loop, whereby verifiable impact increases trust, which in turn encourages greater participation from *muzakki*, who then provide more resources for larger empowerment programs. In this way, integrating *Maqasid syari'ah* into digital design is not only an ethical imperative, but also a highly pragmatic strategy for the sustainability and long-term growth of the zakat ecosystem. Digital zakat management has been shown to have a positive effect on the accountability of zakat management and the acceleration of zakat growth. Transparency in zakat reporting also has a positive impact on accountability. However, the zakat payroll system does not have a significant effect on accountability or zakat growth, indicating that not all aspects of digitalization have the same impact (Hadi, Huda, & Wahyudi, 2024). Therefore, a more holistic approach is needed in designing a digital zakat system that is not only technically efficient but also socially equitable and capable of achieving its *maqasid syariah.*

Conceptualizing an Integrated Zakat Intelligence System (IZIS): The Zakat ID Model

The analysis suggests that IZIS, anchored by the Zakat ID mechanism, provides a systematic accountability structure through which the objectives of Maqasid syari'ah can be operationalized within a digital zakat environment. The comprehensive and integrated identification of muzakki enables more accurate assessment of zakat obligations, supporting the protection and circulation of wealth (*hifz al-mal*). At the same time, the verified and continuously updated identification of mustaḥiq enhances the precision and timeliness of zakat distribution, contributing to the protection of human life and dignity (*hifz al-nafs*). At an aggregate level, the traceability of zakat collection and allocation through Zakat ID allows zakat institutions to evaluate program outcomes more

systematically and to design productive zakat interventions with broader socio-economic orientation, consistent with previous studies on zakat-based empowerment and impact measurement (Rusydiana et al., 2025).

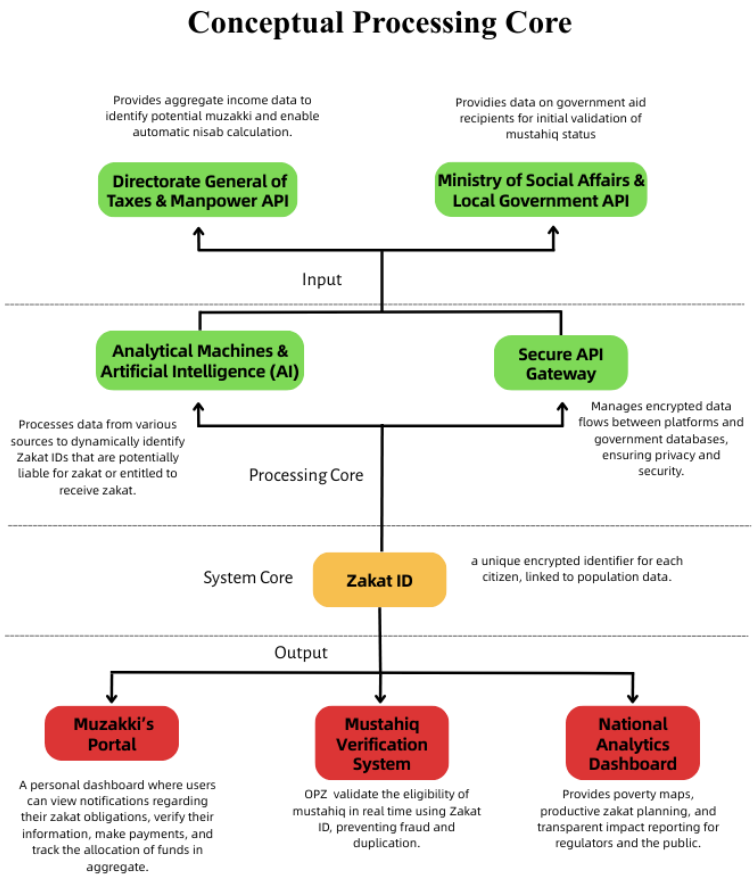

Figure 1. Conceptual architecture of Zakat ID–based IZIS derived from the integration of extended UTAUT constructs and Maqasid syari'ah principles

From the perspective of technology adoption, the accountability embedded in Zakat ID directly addresses key determinants identified in the extended UTAUT framework, particularly trust and facilitating conditions, by reducing informational asymmetry and enhancing institutional transparency. Nevertheless, this conceptual model also highlights structural limitations, including data privacy concerns, cybersecurity risks, and the need for effective inter-agency coordination, which remain beyond the scope of the present analysis. Therefore, IZIS should be interpreted as a normative–analytical framework that demonstrates how the integration of behavioral acceptance factors and Maqasid syari'ah can inform the ethical design of future digital zakat systems, rather than as an immediately implementable technological solution.

CONCLUSION

This paper underscores that the effectiveness of digital zakat systems cannot be assessed solely through technical efficiency or user adoption metrics, but must also be evaluated in light of their ethical architecture and distributive purpose. By integrating the extended UTAUT framework with *Maqasid syari'ah*, this study highlights that trust,

zakat literacy, and perceptions of governance play a decisive role in shaping digital zakat adoption, while structural design asymmetries and fragmented data systems limit the transformative capacity of existing platforms. The findings reinforce and extend prior studies on technology acceptance by demonstrating that, in religious financial contexts, behavioral intention is inseparable from normative and socio-religious considerations. The proposed conceptual integration, including the notion of Zakat ID as a system-level innovation, offers a more holistic lens for rethinking digital zakat not merely as a payment mechanism, but as a socio-technical and ethical infrastructure aimed at realizing social justice, accountability, and empowerment. In this regard, the study contributes to ongoing scholarly and policy discussions by providing a normative-behavioral foundation for the future design of digital zakat systems that are both technologically viable and aligned with the core objectives of Islamic social finance.

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