

Urban Zakat Goes Digital: Unlocking Ease for City Dwellers

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ABSTRACT

Digital transformation in the Islamic philanthropic sector has brought significant changes to muzaki behaviour, especially in urban areas with high levels of technology utilisation. Urban communities dominate the use of digital technology access in all their activities. This study aims to analyse the ease with which muzaki fulfil zakat obligations through a digital platform in urban areas. The study employed a qualitative method with a literature review approach, drawing on scientific articles, zakat institution reports, and publications on Sharia fintech from 2018 to 2025 in SINTA indexing, using the PRISMA framework. The results of the analysis show that zakat digitisation provides three primary forms of convenience for urban muzaki: (1) high accessibility through integrated applications and websites, (2) time efficiency and transaction transparency, and (3) increased trust thanks to real-time reporting systems and management certifications. Theoretical implications extend TAM/UTAUT in Islamic fintech contexts. In practice, institutions should scale multi-platform solutions that support QR payments. Digitalisation has the potential to expand muzaki participation while strengthening the national zakat system towards an inclusive, efficient, and sustainable system in the digital economy era. Further research should compare rural-urban gaps, track the impacts of disbursements, and test the effects of gamification on donation frequency.

Keywords: Digitisation of zakat, convenience of muzaki, online platforms, urban muzaki, sharia fintech.

INTRODUCTION

Digitalisation has become an inevitable phenomenon shaping various aspects of modern life, including religious and economic practices such as zakat. The rapid advancement of information technology has generated a new ecosystem for Islamic philanthropy, enabling zakat payments and management to be performed online through digital platforms (Putra et al., 2022; Fornia & Kholil, 2024). This transformation introduces convenience, efficiency, and transparency that were previously unattainable under conventional systems.

In urban contexts, zakat digitalisation is particularly relevant given the adaptive, technology-oriented characteristics of city dwellers. Urban residents typically possess higher digital literacy and easier access to the internet, making online zakat payments a logical and practical solution (Haryono, 2025; Maimuna & Suprayitno, 2025). Their fast-paced lifestyles and high mobility often render traditional mechanisms, such as direct visits to *amil zakat* institutions, less efficient (Sari et al., 2025).

Zakat, as one of Islam's fundamental pillars, carries profound social and economic implications. Beyond being an individual religious duty, it serves as a redistributive instrument that promotes social justice (Aisyah et al., 2024). Therefore, the mechanisms of zakat collection and distribution must evolve in line with technological and societal progress. In this regard, zakat digitalisation represents a strategic initiative to expand outreach, strengthen governance, and enhance the overall efficiency of zakat management (Fauzia et al., 2021).

Changes in zakat payment patterns signify not only technical adjustments but also cultural shifts in religious giving. *Muzakki* can now fulfil their obligations seamlessly, without spatial or temporal barriers, even within

seconds (Astuti & Prijanto, 2021; Saputra, 2026). This development encourages greater participation, especially among youth and digital-native professionals who are accustomed to online transactions.

Furthermore, digital zakat systems possess strong potential as instruments for promoting economic equity. Enhanced efficiency, accuracy, and real-time transparency can strengthen institutional accountability and public trust—long-standing challenges in encouraging *muzakki* compliance (Maulida et al., 2022; Makarim & Hamzah, 2024). Nonetheless, digital zakat implementation remains challenged by issues such as data security, institutional credibility, uneven digital literacy, and evolving regulatory frameworks that must reconcile Sharia principles with technological practices (Hartono, 2022; Rizal & Pakkanna, 2023).

Empirical studies highlight that trust and perceived usefulness are dominant determinants of digital zakat adoption (Nugroho et al., 2023; Setiyani et al., 2025). Trust in *amil zakat* institutions and online platforms serves as the foundation for users' continued participation (Sutanto & Mawardi, 2022). Hence, zakat institutions must build digital credibility by ensuring transparency, conducting regular audits, and providing responsive services (Setiyani et al., 2025).

The digitisation of zakat also represents a broader transformation in religious practice, where zakat transitions from a physical to a virtual ritual without losing its spiritual essence (Nasution, 2025). This intersection between technology and religiosity illustrates the adaptability of Islamic values within the digital economy (Noviani et al., 2025). It also raises new jurisprudential discussions regarding contractual validity, transaction timing, and intention in online contexts. Contemporary fatwas have generally legitimised digital zakat, provided that the intention (*niyyah*), Sharia compliance, and institutional trustworthiness are maintained (Wahyudi, 2022; Moniruzzaman, 2025).

To realise the full potential of zakat digitalisation, efforts must also strengthen both digital and zakat literacy among urban communities. Although many urban residents are digitally proficient, not all *muzakki* fully understand zakat's procedures or legal foundations (Haryanto et al., 2023). Therefore, digital zakat platforms should incorporate educational features that promote awareness, consultation, and accurate zakat calculation. Government support is likewise vital; clear regulations and robust digital infrastructure are necessary to integrate zakat into national fiscal and social systems through multi-stakeholder collaboration (Judijanto & Abdullah, 2025; Haryono & Yusuf, 2025).

Recent scholarship has further identified digital zakat as a driver for Islamic public-sector innovation. The emerging concept of *smart zakat* leverages algorithms and big data to map *mustahik* needs and optimise fund distribution (Ahimsa et al., 2023). Such innovations can position zakat as a dynamic instrument for social development in line with the national digital transformation agenda (Widiastuti, 2025). In urban settings, digital zakat thus bridges spiritual commitment and technological progress, offering an inclusive and adaptive model of Islamic philanthropy (Kusuma et al., 2023; Haryanto et al., 2023).

Moreover, zakat digitalisation contributes to the expansion of the broader Sharia digital economy. Integration with e-commerce platforms, e-wallets, and fintech applications embeds zakat within everyday economic activities (Rosyidia et al., 2024; Mutamimah, 2020; Saad et al., 2020). This integration not only increases convenience but also reflects Islamic principles of justice, transparency, and social solidarity in a modern context.

Finally, the digital transformation of zakat has fostered a collaborative ecosystem among *amil zakat* institutions, technology start-ups, and Islamic financial entities. This synergy enhances innovation and public trust in digital Islamic philanthropy. Accordingly, zakat emerges not merely as a personal obligation but as a collective economic instrument supporting inclusive growth. From an academic standpoint, studies on digital zakat in urban contexts remain nascent yet promising (Kahfi, 2025; Amri et al., 2024). Therefore, this study aims to systematically review recent literature to analyse the ease with which *muzakki* fulfil their zakat obligations through digital platforms in urban areas. The findings are expected to contribute to theoretical development and practical innovation in Indonesia's digital zakat ecosystem, providing insights for policymakers, zakat institutions, and technology developers in building a more inclusive, secure, and accessible system.

LITERATURE REVIEW

Zakat, the fifth pillar of Islam, is a compulsory act of worship for eligible Muslims as a means of wealth purification and spiritual cleansing. It refers to allocating a specific proportion of wealth that reaches the *nisab* threshold and *haul* period to eight eligible *asnaf* categories. Beyond its religious significance, zakat functions as a socio-economic instrument that promotes income redistribution, stimulates consumption among *mustahik*, and contributes to sustainable community development (Beik, 2017). In modern contexts, zakat is increasingly integrated into digital Islamic finance systems to improve efficiency, transparency, and accessibility (Saad et al., 2020).

A *muzakki* is a Muslim individual or entity obligated to pay zakat once both subjective and objective requirements are fulfilled. The subjective criteria include being Muslim, mature (*baligh*), sane, and free, while the objective criteria involve ownership of *nisab*-level assets that are growing, *haul*-compliant, and productive (Qardawi, 2011). In urban settings, *muzakki* increasingly adopt digital zakat payment platforms due to their convenience and compatibility with busy lifestyles. However, studies indicate that gaps in zakat literacy and understanding of digital applications remain challenges (Haryanto et al., 2023).

Zakat serves as a collaborative mechanism to promote economic equity and financial inclusion, particularly in urban economies. When distributed effectively, it enhances the purchasing power of *mustahik* and supports broader socio-economic development. Digitalisation amplifies these outcomes by fostering efficiency, traceability, and institutional transparency (Judijanto & Abdullah, 2025). Recent studies have observed a behavioural shift among *muzakki* in adopting digital platforms, with digital literacy acting as a moderating variable that influences payment intention. In Indonesia, younger *muzakki* demonstrate higher digital compliance rates, particularly when platforms provide educational features and consultation services (Kusuma et al., 2023). These behavioural trends are often analysed using technology acceptance frameworks, such as the Unified Theory of Acceptance and Use of Technology (UTAUT), which highlight factors such as performance expectancy, effort expectancy, and social influence (Ahimsa et al., 2023). Collectively, the digital transformation of zakat strengthens its position as a contemporary instrument for inclusive socio-economic empowerment.

Digital technology, in its broad sense, refers to tools, systems, and devices that generate, process, and store data through programmable electronic mechanisms such as computers, smartphones, and internet-based applications (Matt et al., 2015). This concept extends into digital transformation (DT), which entails harnessing information and communication technologies (ICTs) to reconfigure organisational, governmental, and societal capacities in ways that transcend basic automation (Kraus et al., 2021). Scholarly literature distinguishes DT from digitalisation by emphasising its structural nature—DT induces systemic change through disruptive innovations such as artificial intelligence, big data analytics, and cloud computing (Li, 2024).

The historical evolution of digital technology spans several phases—from the mainframe and personal computing era (1960s–1980s), to the internet and mobile communication revolution (1990s–2000s), through to the current age of big data, cloud computing, and generative artificial intelligence accelerated by the COVID-19 pandemic (Habibzadeh et al., 2021; Hatchworks, 2025). Bibliometric studies identify four primary stages in DT's trajectory: embryonic, introductory, exploratory, and accelerated transformation phases, each influenced by technological innovation and socio-economic context (Zhong et al., 2024). At present, DT constitutes the backbone of the global digital economy, driving productivity, efficiency, and innovation through advanced ICT infrastructure and platform integration (Sari et al., 2025).

The societal implications of DT are multifaceted. On the one hand, digital connectivity enhances communication, access, and collaboration; on the other hand, it introduces challenges such as depersonalisation, data dependency, and ethical concerns (Selwyn, 2020). Economically, DT accelerates growth through ecommerce, digital supply chains, and emerging business models. In Indonesia, this transformation is exemplified by rapid increases in gross merchandise value and broad ICT adoption across sectors (Matt et al., 2025). Despite substantial academic progress, the literature still lacks a unified conceptual definition of digital transformation. Scholars advocate for integrative frameworks encompassing drivers, performance metrics, and socioenvironmental consequences to mitigate associated risks while ensuring sustainable digital inclusion.

METHODS

This study adopts a qualitative approach employing a Systematic Literature Review (SLR) guided by the PRISMA framework to analyse the ease with which *muzakki* pay zakat through digital platforms in urban areas. Qualitative research aims to generate an in-depth understanding of social phenomena by exploring emerging patterns and themes, producing rich and contextual narratives rather than statistical generalisations (Creswell & Poth, 2018).

Within qualitative research, literature reviews play a central role in identifying knowledge gaps, structuring conceptual frameworks, and situating findings within existing theoretical contexts. Iterative review processes ensure conceptual clarity, originality of interpretation, and alignment with broader academic discourse (Patton, 2015).

The PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) framework provides a rigorous structure for conducting and reporting systematic reviews. It includes a 27-item checklist and a four-phase flow diagram covering identification, screening, eligibility, and inclusion. This guideline enhances transparency, reproducibility, and completeness of the review process by documenting information sources, inclusion and exclusion criteria, and potential bias assessments (Page et al., 2021). In qualitative SLRs, PRISMA assists in visualising the flow of information from initial records to included studies, thereby improving the reliability and credibility of results.

The data collection process began with the identification of 102 initial records from reputable databases, including SINTA and relevant international indexing platforms. These records were subjected to the PRISMA stages of screening and eligibility assessment. After removing 65 duplicate entries, 37 abstracts were screened, and 20 full-text articles were assessed for eligibility. Fourteen (14) studies met the inclusion criteria and were incorporated into the final synthesis. The thematic analysis focused on three major dimensions: effectiveness, accessibility, and barriers in the implementation of digital zakat systems within urban contexts.

The inclusion criteria consisted of: (1) studies published after 2020, (2) research focusing on *muzakki* in urban areas, and (3) discussions of digital zakat platforms such as mobile applications, QR code systems, and ewallets. This selective approach ensured that the reviewed literature represented contemporary practices and technological developments in Indonesia's digital zakat ecosystem.

RESULTS AND DISCUSSION

Based on the reviewed references, the ease of zakat payment services for *muzaki* through digital technology in urban areas offers vast opportunities and significant potential to enhance the effectiveness of zakat collection. The development of digital platforms enables faster, more transparent, and more efficient access, thereby encouraging greater public participation in fulfilling zakat obligations in a more practical way. This indicates that digitalisation not only simplifies transactions but also strengthens zakat management systems towards more modern, accountable, and inclusive governance.

No	Focus	Main Themes	Effectiveness
1	SLR Digital ZIS Fundraising	Accessibility & Efficiency	High: Mobile apps increase collection by 40%
2	SLR Electronic Zakat Payment	Optimization Factors	Medium-High: The Influence of Zakat Literacy
3	Role of Digital in Zakat Management	User-Friendliness	Height: Main access
4	Muzaki Adoption Digital Zakat	UTAUT Model	Height: Positive Effort Expectancy
5	Enhancing Fundraising Digital	PRISMA Transparency	High: QRIS accelerates transactions

6	Muzaki Adoption Java Island	Zakat Literacy	High: Strong social influence
7	Digital Transformation of Zakat	Compliance Urban	High: Features of Zakat
8	Advances in Zakat Digitalisation	Ease of Access	Medium: literacy barriers
9	SLR Prisma Digital Reporting	Transparency	High: Increase trust
10	Effectiveness of Digital Zakat Shopee	Satisfaction User	High: Transaction speed
11	The Role of Zakat Digitisation	Urban Potential	Height: Wide reach
12	Determinants of Muzakki Urban and Rural	Regional Preferences	High in urban
13	Fintech in Zakat Collection	Optimization	Height: Reduce
14	Digitalisation of Zakat Funds	Efficient Distribution	High: Pandemic adaptation

The research findings reveal that the digital transformation of zakat, infaq, and sadaqah (ZIS) management has significantly improved accessibility and efficiency in fundraising. Systematic literature reviews (SLR) show that mobile applications have increased zakat collection by up to 40%, mainly due to easier access and flexible payment systems. The adoption of electronic zakat payments and the integration of fintech solutions, such as QRIS, have also accelerated transaction speeds and enhanced transparency in fund flows, strengthening public trust in zakat institutions.

The level of zakat literacy among *muzaki* (zakat payers) plays a critical role as an optimisation factor, influencing their readiness to use digital platforms. Studies based on the UTAUT model highlight a positive relationship between effort expectancy, user-friendliness, and the likelihood of adopting digital zakat services. Urban respondents, in particular, demonstrate higher engagement as they are more familiar with online transactions and influenced by strong social encouragement to use modern payment systems. However, some barriers remain, particularly in regions with uneven digital literacy.

Digitalisation has been shown to enhance overall governance and distribution efficiency within zakat management. Transparent digital reporting systems, guided by PRISMA principles, not only improve accountability but also increase user satisfaction through reliable service delivery. The COVID-19 pandemic further accelerated the shift toward digital zakat mechanisms, proving their adaptability in maintaining compliance and outreach during periods of social restriction. Overall, the evidence indicates that digital zakat platforms in urban areas have become a vital tool for expanding zakat's impact and ensuring a more inclusive and sustainable philanthropic ecosystem.

Digital platforms have revolutionised ZIS fundraising by enhancing accessibility and efficiency, with mobile applications demonstrating a 40% increase in collection rates among urban muzaki (Makarim, 2024). Systematic literature reviews (SLR) using PRISMA methods confirm that QRIS integration accelerates transactions and broadens reach, particularly in densely populated areas (Rusadi et al., 2022). This aligns with findings from fintech adoption studies, where user-friendliness serves as the primary access point, reducing barriers to compliance (Rahman & Lasena, 2024).

The UTAUT model robustly predicts muzaki adoption of digital zakat, with positive effort expectancy emerging as a key high-effectiveness driver in urban Java settings (Apriliyah, 2022). Research highlights strong social influence and performance expectancy as catalysts, enabling seamless obligation fulfilment (Fadilah, 2023). Zakat literacy moderates this adoption, showing medium-high impact where education bridges digital divides, especially among millennials familiar with e-wallets (Mulyo, 2023).

Digital reporting via PRISMA-guided SLR elevates transparency, directly increasing trust and participation in zakat ecosystems (Sari & Herviana, 2024). Platforms like those analysed in urban compliance studies

demonstrate high effectiveness through real-time features and the potential of blockchain for accountability (Riani & Ikhwan, 2022). This trust mechanism counters literacy barriers noted in medium effectiveness advancements, where ease of access prevails despite challenges (Anurahman et al., 2023).

Zakat literacy profoundly shapes optimisation, with high effectiveness in Java Island adoption driven by social norms and peer encouragement (Bahri, 2022). SLR on electronic payments identifies literacy as a pivotal medium-high factor, amplifying platform utilisation in literate urban cohorts (Makarim, 2024). Social influence, integrated within UTAUT extensions, heightens compliance, particularly where digital features align with cultural expectations (Astuti & Prijanto, 2021).

Fintech innovations yield high effectiveness in zakat collection by reducing costs and increasing speed, as seen in analyses of urban-rural determinants favouring city preferences (Alauddin & Lutfi, 2024). Studies affirm fintech's role in optimisation, with QRIS exemplifying transaction acceleration amid pandemic adaptations (Rahman & Lasena, 2024; Mulyo, 2023). Efficient distribution follows, with digital tools enabling precise targeting and lower overheads (Rusadi et al., 2022).

Digitalisation proved highly effective during the pandemic, facilitating compliant urban fundraising through adaptive features and broad reach (Alauddin & Lutfi, 2021). SLR evidence shows swift shifts to mobile and QRIS platforms maintained collections despite restrictions, highlighting resilience (Riani & Ikhwan, 2022). Literacy barriers persist at medium levels but are offset by growing trust in transparent systems (Sari & Herviana, 2024). Overall, these findings advocate sustained investment in urban digital infrastructure for scalable zakat management.

CONCLUSION

This study concludes that digital platforms substantially enhance the ease of zakat payment in urban areas by providing instant access, user-friendly interfaces, and transparent transaction features. The highest levels of effectiveness are observed in dimensions of ease of use and social influence, although digital literacy barriers still constrain optimal utilisation among certain *muzakki*. Overall, zakat digitalisation optimises fund collection and supports a more inclusive and responsive urban zakat ecosystem.

Practically, the findings suggest that zakat institutions should further integrate advanced digital technologies to enhance trust, improve governance, and increase distribution efficiency. For *muzakki*, multichannel digital platforms facilitate Sharia-compliant payments that align with fast-paced urban lifestyles and contemporary financial habits. From a policy perspective, regulatory authorities are encouraged to provide clear frameworks on data privacy, consumer protection, and fintech collaboration, while simultaneously promoting broader adoption of digital zakat services.

Future research may compare urban and rural contexts, examine generational differences—particularly the behaviour of younger *muzakki*—and employ mixed-method designs to deepen empirical insights. Attention to elderly *muzakki* and emerging fintech innovations is also important to ensure digital inclusivity and accessibility. Longitudinal studies are recommended to assess the long-term sustainability of digital zakat effectiveness and its contribution to the broader Islamic social finance ecosystem.

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