

Review of Syariah Economic Law on Digitalization of Zakat: Case Study of the Kitabisa.com Platform

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ABSTRAK

Perkembangan teknologi digital mendorong transformasi dalam pengelolaan zakat, termasuk melalui platform daring seperti Kitabisa.com. Penelitian ini bertujuan untuk mengkaji praktik digitalisasi zakat melalui Kitabisa.com dalam perspektif hukum ekonomi syariah. Metode yang digunakan adalah penelitian hukum normative dengan pendekatan konseptual dan perundang-undangan. Data diperoleh melalui studi kepustakaan terhadap bahan hukum primer, sekunder, dan tersier yang berkaitan dengan zakat dan transaksi digital. Hasil penelitian menunjukkan bahwa praktik zakat digital melalui Kitabisa.com diperbolehkan secara syariah selama memenuhi rukun dan syarat zakat serta dilaksanakan melalui mekanisme akad yang sah, yaitu akad mu'athah dan wakalah. Praktik ini juga sejalan dengan Undang-Undang Nomor 23 Tahun 2011 tentang pengelolaan zakat dan berpotensi mendukung pencapaian tujuan maqashid syariah. Oleh karena itu, diperlukan peningkatan transparansi, kepatuhan syariah, dan literasi zakat digital.

Kata Kunci : Zakat Digital, Hukum Ekonomi Syariah, Kitabisa.Com, Wakalah, Maqashid Syariah

ABSTRACT

The development of digital technology is driving transformation in zakat management, including through online platforms such as Kitabisa.com. This paper aims to examine the practice of digitizing zakat through Kitabisa.com in the perspective of sharia economic law. The method used is the study of normative law with a conceptual and legislative approach. The data was obtained through a library study of perimer, secondary and tertiary legal materials related to zakat and digital transactions. The results of the study show that the practice of digital zakat through Kitabisa.com is allowed in Zyariah as long as it meets the principles and conditions of zakat and is carried out through a legitimate contract mechanism, namely your akad (s) and wakalah. This practice is also in line with Law No. 23 of 2011 on the management of zakat and potentially supports the achievement of sharia maqashid goals. Therefore, it is necessary to increase transparency, sharia compliance, and zakat digital.

Keywords: Digital Zakat, Sharia Economic Law, Kitabisa.Com, Wakalah, Maqashid Syariah

1. INTRODUCTION

Zakat is one of the main instruments in the Islamic economic system that has a strategic position, both as mahdah worship and as socio-economic instrument. As the pillar of Islam, which is Maliyah ijtima (is), zakat not only serves to purify property and soul muzakki, but also plays a role in creating social justice, extorting welfare, as well as strengthening social solidarity among society. Therefore, the management of zakat that is professional, transparent and compliant with Sharia principles becomes an important need in order to optimize the role of zakat for economic development.

In Indonesia, zakat management has experienced significant progress, driven by increased public awareness and regulatory support from Law No. 23 of 2011 on Zakat Management. This law emphasizes the role of zakat institutions in collecting, managing and distributing zakat funds efficiently and responsibly. However, the potential of Indonesia's vast zakat has not been fully realized to its fullest. One of the factors affecting this situation is limited access, efficiency and traditional zakat collection methods.

The development of Information and communication technology has driven significant changes in various aspects of life, including in muamalah activities. Digitalization of financial transactions has become an inseparable phenomenon from the life of modern society. In this context, the practice of

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paying zakat has also undergone a transformation through the use of digital platforms or online zakat systems. Zakat digitization offers ease of access, time efficiency, as well as a wider reach for the community in fulfilling zakat obligations, thus potentially increasing muzakki participation and optimizing the collection of zakat funds.

One form of digitalization of zakat that is developing in Indonesia is the use of a digital-based crowdfunding platform, such as Kitabisa.com. This platform is known as a social fundraising media that provides various donation services, including zakat payments in cooperation with the official amil zakat institution. Through Kitabisa.com, muzakki can pay zakat online with mechanism that is relatively easy and practical, without having to make transactions directly with amil or mustahik. The presence of this platform shows an innovation in the management of zakat that is in line with technological developments and the needs of modern society.

Nevertheless, the practice of digitizing zakat through online platforms raises various legal and sharia issues that need to be studied in depth. Debate arises regarding the validity of the contract, clarity of intention, mechanism for delivering zakat, as well as responsibility and trust in managing digital zakat. Some people still doubt the compatibility of digital zakat with sharia provisions, given that such practices were not explicitly known at the time of the Prophet. This doubt shows the importance of studying sharia economic law to provide legal certainty and a comprehensive understanding regarding digital zakat practice.

Within the framework of Islamic economic law, all forms of innovation in commercial transactions are basically permissible, provided that they do not contradict Sharia principles and continue to meet basic pillars and conditions of zakat. The *al-ashlu fil muosangamalat al-ibahah* principle affirms that the basic rule for commercial interactions is permissibility, unless there is evidence to prohibit it. Therefore, the digitization of zakat must be judged not only in terms of ease and efficiency but also in terms of compliance with Shariah values, such as contractual clarity, legitimate intent, transparency in management, and distribution of funds to eligible recipients.

Previous research shows that the digitalization of zakat has a positive effect on people's interest in paying zakat online. Ceriah Rukmana et al. (2023) found that a number of factors influence muzakki's interest in using the digital zakat service on Kitabisa.com, including perceived ease of use, attitudes, subjective norms, and control over perceived behavior. Haliza Nur Madhahi et al. (2025), receiving non-cash online zakat payments under Islamic law requires compliance with the pillars and provisions of Zakat as well as its execution through official institutions. However, the application of digital zakat practices to specific crowdfunding platforms from an Islamic economic law perspective has not been specifically examined in this study. This study, in contrast to previous research, uses an Islamic economic law approach to specifically analyze digital zakat using the Kitabisa.com platform, focusing on contract validity, clarity of intent, and principles of trustworthiness and transparency of zakat management.

Based on this description, the study aims to examine the practice of digitizing zakat through the Kitabisa.com platform in terms of sharia economic law. This research is expected to be able to make an academic contribution in the form of a deeper understanding about the legal validity and implications of digital zakat, as well as being considered for the development of a digital-based zakat management system that complies with sharia principles and contemporary society's needs.

Article Type

This article is an original research in the field of sharia economic law that uses normative legal research methods with conceptual and legislative approaches. This study analyzes the practice of digitizing zakat through the crowdfunding platform Kitabisa.com with emphasis on aspects of the validity of Zakat, the mechanism of time, the principle of trust and transparency, as well as its compatibility with principles of sharia economic law and positive legal provisions in Indonesia. The research data is obtained from primary, secondary and tertiary legal materials that are analyzed in a descriptive analytical manner to provide comprehensive understanding of the legal implications and digital contribution of zakat in achieving the goals of sharia maqashid in the digital age.

Percentage	Category Answer Survey	Number of Respondents	Discussion
56,5%	Strongly Agree	26	Strongly Agree (56.3%/26 respondents): Demonstrating a very high level of trust in Kitabisa.com
43,5%	Agree	20	Agree (43.5%/20 respondents): Demonstrate a positive attitude and trust, although there is still little hope of improved service.
0%	Strongly Disagree	0	The strongly disagree category was not chosen by respondents (0%), indicating no strong opposition to Kitabisa.com from the point of view of trust or ease of use.
0%	Disagree	0	Disagree (0%): There is no rating for Kitabisa.com.

2. METHOD

This research is a normative legal study with a qualitative approach that aims to examine the practice of digitizing zakat through the Kitabisa.com platform in the perspective of sharia economic law. The approach used includes a conceptual and legislative approach, to explore the concept of digital zakat as well as legal provisions governing it.

The research data consists of secondary data collected through the examination of various literatures, combining primary legal resources, secondary legal resources, and tertiary legal resources related to zakat as well as digital financial transactions. The examination of the data is carried out using a descriptive-analytical approach, in particular by describing digital zakat operations through Kitabisa.com and examining them based on principles of Islamic economic jurisprudence to formulate pieces related to their legitimacy and legal consequences.

3. RESULT AND DISCUSSION

Result

The results of the study “Syariah Economic Law Review of Digital Zakat (A Case Study of the Kitabisa.com Platform)” indicate that the practice of digital zakat through the Kitabisa.com platform is permissible and valid according to Islamic economic law, as it does not violate the pillars and requirements of zakat and applies a wakalah (agency) contract, in which the platform acts as an intermediary for zakat distribution. Digital zakat is considered to enhance convenience, efficiency, transparency, and the reach of zakat distribution to beneficiaries, while also increasing public participation, especially among younger generations. As long as the management of zakat funds is

carried out in a trustworthy and accountable manner and is free from elements of *riba*, *gharar*, and *maisir*, digital zakat can serve as a relevant and legitimate means in line with technological developments, although continuous sharia supervision and public education remain necessary to ensure compliance with Islamic principles.

Discussion

The level of public trust in digital zakat through Kitabisa.com

Based on the survey results regarding the level of public trust in Kitabisa.com's digital zakat platform, a distribution of respondents' answers was obtained as shown in the following Table 1 all respondents indicated a positive level of trust in the Kitabisa.com digital zakat platform, with 56.5% saying they strongly agree and 43.5% agreeing. The absence of respondents expressing dissent indicates that Kitabisa.com is perceived as a trusted platform in the management of digital zakat.

In the perspective of sharia economic law, this belief is closely related to the principle of trust and transparency in zakat enforcement. The high level of muzakki's trust shows that the digital zakat mechanism through Kitabisa.com can be assessed in line with the *waqalah* agreement, as long as the distribution of zakat is done through legitimate *amil* institutions and according to syaria provisions.

A review of the syaria economic law on the mechanism of zakat (ijab kabul) performed digitally through Kitabisa.com platform

The development of digital technology has brought fundamental changes in contemporary practice, including the management of zakat as one of the main instruments of Islamic economy. Digitalization of zakat through online platforms such as Kitabisa.com is a form of adaptation of Zakat management to the changing behavior of people who increasingly rely on technology in financial and social activities. In the perspective of sharia economic law, such innovations need to be studied in depth to ensure that the mechanism for performing zakat still meets the rules and conditions of Sharia, especially regarding the validity of *Aqad* (*Ijab kabul*).

Zakat in Islamic *fiqh* is categorized as *maliyah* worship that has a spiritual and socio-economic dimension. The validity of zakat is not determined by the formality of an agreement as a commercial transaction, but only by the sincere intention of the muzakki and the transfer of property (*tamlik*) to the rightful party through legitimate action. Most scholars agree that *ijab kabul* in zakat is not required to be done orally, but can be realized through deeds (*fi exempliyah* which shows willingness and muzakki awareness in fulfilling its obligation).

In the practice of digital zakat through Kitabisa.com, the mechanism is realized through an electronic system. Muzakki consciously chooses the type of zakat, determines nominal, and settles payers acknowledging digital methods available. This series of actions can be understood as an implicit form of *ijab*, while the receipt of funds by the platform system and partner *amil* institutions functions as acceptance. The mechanism is in line with the concept of your contract as a result of your *fiqh*, which is a valid contract even without verbal acceptance, as long as there is free will, clarity of object and halal purpose. Thus, from the perspective of sharia economic law, digital zakat contracts through Kitabisa.com can be considered valid as long as they meet the elements of Sharia intent and provisions.

Further, the legal relationship between Muzakki and Kitabisa.com platform can be categorized as a contract for the bill of *ujrah*. In this agreement, muzakki gives authority to the platform to channel zakat to official verified zakat *amil* institutions. *Wakalah* is a covenant allowed in Islam as long as the object and purpose are clear and do not contradict the principles of sharia. Kitabisa.com acts as a digital intermediary, not as a direct recipient of zakat, so that the functions of *amil* are still carried out by authorized zakat institutions. As long as the platform performs its role in a trustworthy and transparent manner, time contracts in digital zakat can be considered valid according to sharia.

The principle of trust and transparency becomes an important element in maintaining the validity of digital zakat contracts. In the context of zakat, muzakki beliefs have a strong religious dimension because zakat is directly related to moral and spiritual responsibilities. Destina Rusi Dwi Hapsari and Kurnia Rina Ariani's (2025) research shows that trust has a positive and significant effect on interest in donating through the Kitabisa.com platform. Transparency of funds disbursement reports, credibility of partner institutions, as well as the security of payment systems are key factors in building public trust in digital platforms. Therefore, the mechanism of digital zakat contract through

Kitabisa.com can be assessed in accordance with sharia economic law when it is carried out based on the principles of trust, transparency and compliance with syariah.

The effectiveness of the use of digital zakat at Kitabisa.com In achieving the goals of maqashid syariah.

In addition to the validity aspect of the contract, the effectiveness of applying digital zakat is also an important indicator in assessing the readiness of digital zakat with the aim of sharia maqashi. Zakat digitalization through the Kitabisa.com platform allows zakat collection to be done more easily, quickly and widely, thus potentially increasing community participation in fulfilling zakat obligations. Muhammad Abduh and Yayuli's research (2023) shows that the application of digital zakat is able to significantly improve zakat collection, which indicates that digital technology can reduce administrative and technical barriers that have been a barrier for muzakki.

Simple access plays an important role in making online zakat more successful. Kitabisa.com provides many payment options such as bank transfers, digital wallets and QRIS, allowing those who give zakat to pay whenever and wherever they want. This is in line with the Technology Adoption Model (TAM), which says that seeing something as easy to use greatly affects whether people will use it. Studies by Yusuf and Sarasi (2023) and Indah Rahmawati etc. Prove that thinking fintech is easy and works well encourages people to give zakat and donations using online platforms.

Nevertheless, the effectiveness of digital zakat is not only determined by ease of access but also by the level of public trust. The research of Annisa Alya Sahirah (2025) proves that trust is the most dominant variable affecting interest in donating through Kitabisa.com platform. This trust is built through transparency of fund management, credibility of partner institutions, as well as guarantees of payment system security. This finding is reinforced by the research of Siti Julfa Sa, and Princess Putri etc. (2025) which shows that transparency and electronic word of mouth (e-WOM) have a significant influence on Generation Z's interest in paying zakat through online platforms.

In the perspective of sharia maqashid, digital zakat has great potential in realizing people's well-being. Zakat digitization supports the goal of preserving wealth (hifz al-mal) through increased efficiency in gathering and distributing zakat. In addition, digital zakat also contributes to the care of souls (hifz al-nafs) and descendants through economic empowerment programs, education, and health for mustahiks. Alfi Hamda Anfas's research (2022) shows that the optimization of zakat collection has a direct impact on the effectiveness of poverty alleviation programs, which is one of the main goals of sharia maqashid.

Nevertheless, some studies also show that the adoption of digital zakat still faces challenges, especially related to zakat literacy and sharia financial literacy. The research of Novelia Dewi Widowati and Rizaky Nur Ayuningtyas Putri (2024) found that literacy and religiosity have a significant influence on interest in paying ZIS through digital platforms. Therefore, strengthening digital zakat literacy becomes an important part of the national zakat optimization strategy. Platforms like Kitabisa.com not only serve as a means of payment, but also as an education medium for people.

Based on this description, it can be concluded that the use of digital zakat through Kitabisa.com has shown effectiveness in supporting the fulfillment of Sharia's maqashid goals, especially through increased gathering of zakat, expanding muzakki participation, and strengthening social impact for mustahiks. With a professional, transparent and according to the principles of sharia, digital zakat has the potential to become a strategic instrument in realizing social justice and people's welfare in the digital era.

4. CONCLUSION

Based on the research findings, it can be concluded that the implementation of zakat digitization through Kitabisa.com platform is basically acceptable from an Islamic economic law point of view, provided that it meets basic pillars and provisions for zakat are not contrary to sharia principles. The mechanism of digital zakat execution can be considered legitimate because it is based on the intention of muzakki and realized through deeds (mu), with a legal relationship in the form of a wakala contract between muzakki and a platform as an intermediary for distributing zakat. In addition, the practice of digital zakat through Kitabisa.com is also in line with positive legal provisions in Indonesia as provided for in Law No. 23 of 2011 on Zakat management, as long as distribution is done through official

institutions and carried out trustfully and transparently. From the benefit side, digital zakat through this platform shows potential in supporting the achievement of the goals of sharia maqashid, especially in optimizing the collection and application of zakat for mustahik welfare.

Based on these conclusions, it is suggested that the digital zakat platform and amil zakat institutions continue to improve transparency, accountability, and compliance with Sharia principles and applicable legislation. In addition, it is necessary to strengthen digital zakat literacy among the community as well as an active role of government in supervision and regulation strengthening so that the management of digital-based zakat can run optimally and sustainably.

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