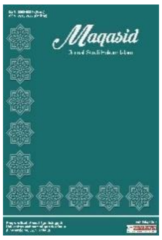

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Improving Digital Zakat Governance Through Scenario-Based Simulation and Good Amil Governance Principles in Sharia Economic Law

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Abstract: *Digitization of zakat management offers significant potential in improving financial efficiency, transparency, and inclusion, but at the same time poses governance challenges related to accountability, regulatory coherence, and sharia compliance. Previous research has generally focused on technology adoption and institutional performance, so there are still gaps in the development of normative governance reconstruction based on sharia economic law. This research aims to reconstruct the digital zakat governance model based on the principles of Good Amil Governance in the perspective of sharia economic law. This study uses a normative-analytical approach and scenario-based simulation by utilizing secondary data from regulatory documents, institutional reports, and the latest scientific literature, and supported by an indicator-based semi-quantitative assessment model. The results of the study show that the proposed model is able to improve governance performance from moderate to high levels, especially in the aspects of digital accountability, transparency, and normative compliance. The most significant improvement occurred in the digital governance dimension, which indicates that system integration and traceability are the main structural weaknesses in the current zakat practice. Theoretically, this research contributes by integrating the theories of Good Governance, Good Amil Governance, and maqasid al-shariah in one comprehensive analytical framework. Practically, this study offers implementing recommendations in the form of real-time reporting systems, digital audit standards, and regulatory harmonization. This research emphasizes that structured, sharia-compliant, and digitally integrated digital zakat governance is the key to increasing the effectiveness, credibility, and sustainability of zakat management in the digital era.*

Keywords: *Digital Zakat Governance; Good Amil Governance; Sharia Economic Law; Maqasid Al-Shariah; Islamic Social Finance.*

Abstrak: Digitalisasi pengelolaan zakat menawarkan potensi signifikan dalam meningkatkan efisiensi, transparansi, dan inklusi keuangan, namun sekaligus menimbulkan tantangan tata kelola terkait akuntabilitas, koherensi regulasi, dan kepatuhan syariah. Penelitian terdahulu umumnya berfokus pada adopsi teknologi dan kinerja institusi, sehingga masih terdapat kesenjangan dalam pengembangan rekonstruksi tata kelola normatif yang berlandaskan hukum ekonomi syariah. Penelitian ini bertujuan untuk merekonstruksi model tata kelola zakat digital berbasis prinsip Good Amil Governance dalam perspektif hukum ekonomi syariah. Penelitian ini menggunakan pendekatan normatif-analitis dan simulasi berbasis skenario dengan memanfaatkan data sekunder dari dokumen regulasi, laporan institusi, dan literatur ilmiah terkini, serta didukung model penilaian semi-kuantitatif berbasis indikator. Hasil penelitian menunjukkan bahwa model yang diusulkan mampu meningkatkan kinerja tata kelola dari tingkat moderat menjadi tinggi, terutama pada aspek akuntabilitas digital, transparansi, dan kepatuhan normatif. Peningkatan paling signifikan terjadi pada dimensi tata kelola digital, yang mengindikasikan bahwa integrasi sistem dan keterlacakan merupakan kelemahan struktural utama dalam praktik zakat saat ini. Secara teoretis, penelitian ini berkontribusi dengan mengintegrasikan teori Good Governance, Good Amil Governance, dan maqasid al-shariah dalam satu kerangka analitis yang komprehensif. Secara praktis, penelitian ini menawarkan rekomendasi implementatif berupa sistem pelaporan real-time, standar audit digital, dan harmonisasi regulasi. Penelitian ini menegaskan bahwa tata kelola zakat digital yang terstruktur, patuh syariah, dan terintegrasi secara digital merupakan kunci dalam meningkatkan efektivitas, kredibilitas, dan keberlanjutan pengelolaan zakat di era digital.

Kata Kunci: Tata Kelola Zakat Digital; Good Amil Governance; Hukum Ekonomi Syariah; Maqasid Al-Shariah; Keuangan Sosial Islam

1. Introductrion

The digitization of zakat management, driven by advancements in sharia financial technology, has significantly transformed Islamic philanthropic practices by enhancing efficiency, transparency, and accessibility through digital platforms such as mobile applications, online payment systems, and QR-based transactions.[1] This transformation has contributed to increased zakat collection and broader beneficiary outreach while reducing operational costs and strengthening donor trust, particularly among digitally literate populations.[2] Furthermore, digital zakat initiatives, including fintech collaborations and crowdfunding platforms, have demonstrated their potential to support socio-economic inclusion and empowerment of mustahik within contemporary Islamic economies[3] However, despite these advancements, structural challenges such as digital literacy gaps, cybersecurity risks, and regulatory limitations continue to constrain the effectiveness of digital zakat systems.[4]

In the Indonesian context, the rapid adoption of digital zakat has not been accompanied by a sufficiently robust governance framework, resulting in persistent issues related to accountability, transparency, and Sharia compliance.[5] The limited incorporation of digitalization aspects within fatwas issued by the Council of Indonesia Ulama (MUI) creates normative ambiguity and fragmented standards in the implementation of digital zakat technologies.[6] Moreover, the absence of specific regulatory instruments governing digital zakat transactions, particularly within e-commerce ecosystems, exacerbates institutional accountability challenges and raises concerns regarding data privacy and public trust.[7] Empirical evidence from zakat institutions, including BAZNAS and regional practices, further indicates deficiencies in financial reporting systems, real-time monitoring, and internal audit

[1] Axel Puri Hatomono, "DIGITAL ZAKAT IN THE ERA OF ISLAMIC SOCIAL FINANCE: A SYSTEMATIC REVIEW OF ECONOMIC IMPACT AND INSTITUTIONAL TRANSFORMATION," *SHACRAL: Shari'ah Economics Review Journal* 1, no. 3 (2024): 168–86, https://doi.org/10.62952/shacral.v1i3.59; Alfiatun Zahrah et al., "Digital-Based Zakat Management at the National Amil Zakat Agency," *General Multidisciplinary Research Journal* 2, no. 2 (2025): 52–59, https://doi.org/10.63453/general.v2i2.42.

[2] Desri Arwen et al., "Zakat in the Age of Digital Transformation: Technology Plat-Form for Effective Collection and Distribution Management," *Multidisciplinary Science Journal* 8, no. 4 (2025): 2026269, https://doi.org/10.31893/multiscience.2026269; Rovita Sandi Sandi and Iqbal Dwi Alamsyah Iqbal, "Zakat Transformation in Improving Economic Welfare in the Digital Era," *Alhamdulillah : Jurnal Agama Islam* 2, no. 01 (2023): 13–18, https://doi.org/10.54209/alhamdulillah.v2i01.320.

[3] Yerna Wiza and Eli Febriani, "The Role of Zakat in Improving Economic Resilience Generation," *GIC Proceeding* 3 (September 2025): 181–89, https://doi.org/10.30983/gic.v3i1.859.

[4] Mushdalifah Mushdalifah et al., "Legal Analysis of Digital Zakat Management: Security, Literacy, and Regulatory Challenges," *Constitutional Law Review* 3, no. 1 (2024): 65–79, https://doi.org/10.30863/clr.v3i1.5655; Zahrah et al., "Digital-Based Zakat Management at the National Amil Zakat Agency."

[5] Evriza Noverda Nasution, "REGULATION AND IMPLEMENTATION OF HALAL CERTIFICATION IN INDONESIAN FASHION PRODUCTS (An Analytical Study of Law No. 33 of 2014 on Halal Product Assurance)," *Pena Justisia: Media Komunikasi Dan Kajian Hukum* 23, no. 2 (2024): 1542, https://doi.org/10.31941/pj.v23i2.4482.

[6] Erni Juliana Al Hasanah Nasution, "Digital Governance Model for Zakat Based on MUI Fatwas in Indonesia," *International Journal of Cyber and IT Service Management* 5, no. 2 (2025): 223–34, https://doi.org/10.34306/ijcitsm.v5i2.195.

[7] Utiyafina Mardhati Hazhin and Yosefina Elinda Sunur, "The Digitization of Islamic Philanthropy: Legal Accountability of Amil Zakat Institutions in Zakat Management via E-Commerce," *West Science Law and Human Rights* 3, no. 03 (2025): 340–50, https://doi.org/10.58812/wslhr.v3i03.2104; Mushdalifah et al., "Legal Analysis of Digital Zakat Management."

mechanisms, which are essential for ensuring transparent and accountable digital governance.[8]

Although existing studies have extensively examined the technological and managerial aspects of digital zakat, they remain limited in addressing governance reconstruction from a normative legal perspective grounded in Sharia economic law [9]. Prior research tends to emphasize operational efficiency and digital adoption while overlooking the need for an integrated governance framework that systematically incorporates Sharia compliance, regulatory coherence, and institutional accountability.[10] This limitation reveals a critical research gap, namely the absence of a comprehensive model of digital zakat governance based on normative legal reconstruction and aligned with contemporary governance principles. Furthermore, the lack of harmonization between regulatory frameworks, fatwa-based guidance, and digital innovation potentially undermines the legitimacy and sustainability of digital zakat systems.[11] Therefore, a conceptual reconstruction grounded in Sharia economic law is urgently required to address these structural deficiencies.

From a theoretical perspective, the integration of Good Governance principles, Good Amil Governance, and Maqasid al-Shariah provides a coherent analytical framework for constructing an ethical, accountable, and sustainable zakat system.[12] Maqasid al-Shariah, which emphasizes the protection of fundamental human interests, serves as a normative foundation for ensuring justice, transparency, and public benefit in Islamic economic governance.[13] At the same time, Sharia governance mechanisms and institutional accountability frameworks play a crucial role in addressing regulatory fragmentation and ensuring compliance within digital financial ecosystems.[14] The integration of these frameworks is particularly relevant in responding to contemporary challenges, including cybersecurity risks, digital accountability, and regulatory gaps in zakat management.[15]

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[8] Selva Nur Fadhilah et al., "Integrating Corporate Zakat and Corporate Waqf: A Synergistic Model for Sustainable Islamic Philanthropy," *Journal of Comprehensive Science* 4, no. 9 (2025): 2630–38, https://doi.org/10.59188/jcs.v4i9.3575.

[9] Hazhin and Sunur, "The Digitization of Islamic Philanthropy"; Ahmad Rafiki et al., "A Review on Digital Zakat Management Research," *Information Management and Business Review* 16, no. 3(I)S (2024): 167–74, https://doi.org/10.22610/imbr.v16i3(I)S.4051.

[10] Nasution, "Digital Governance Model for Zakat Based on MUI Fatwas in Indonesia."

[11] Selva Nur Fadhilah et al., "Integrating Corporate Zakat and Corporate Waqf: A Synergistic Model for Sustainable Islamic Philanthropy," *Journal of Comprehensive Science* 4, no. 9 (2025): 2630–38, https://doi.org/10.59188/jcs.v4i9.3575; Mustofa Mustofa et al., "Strengthening Zakat Regulation through the Siyāsah Māliyah Approach: A Constitutional and Legal Analysis of Indonesia and Malaysia," *JURIS (Jurnal Ilmiah Syariah)* 24, no. 1 (2025): 111, https://doi.org/10.31958/juris.v24i1.14637.

[12] Desta et al., "Maqashid Al-Shariah and Its Contribution to the Islamic Economy," *Neo Journal of Economy and Social Humanities* 4, no. 4 (2025): 823–30, https://doi.org/10.56403/nejesh.v4i4.365; Suud Sarim Karimullah, "Exploration of Maqasid Al-Shariah Concepts in The Development of Islamic Economic Policies," *Mu'amalah: Jurnal Hukum Ekonomi Syariah* 2, no. 2 (2023): 153–72, https://doi.org/10.32332/muamalah.v2i2.7747.

[13] Trisna Wulandari, "Pengaruh Pemikiran Pendidikan Ki Hadjar Dewantara dalam Kurikulum 2013 di Indonesia," *Jurnal Humanitas: Katalisator Perubahan dan Inovator Pendidikan* 8, no. 1 (2021): 24–33, https://doi.org/10.29408/jhm.v8i1.3413.

[14] Amirudin Amirudin et al., "The Role of Shariah Governance in Ensuring Ethical Economic Practices," *East Asian Journal of Multidisciplinary Research* 4, no. 7 (2025): 3577–96, https://doi.org/10.55927/eajmr.v4i7.295; Fuad Fazil Osmanov et al., "Toward a Global Sharia-Compliant Regulatory Architecture: A Critical Reassessment of Islamic Economic Law in the Digital Age," *Journal of Islamic Law and Legal Studies* 2, no. 2 (2025): 114–33, https://doi.org/10.70063/jills.v2i2.118.

[15] Yudi Mashudi, "Complexity of Sharia Economic Problems," *Journal of Law and Regulation Governance* 2, no. 7 (2024): 260–80, https://doi.org/10.57185/jlarg.v2i7.63; Muhammad Romli et al., "Analisis Undang-Undang Nomor 50 Tahun 2009 Tentang Pengadilan Agama Dalam Penyelesaian Sengketa Ekonomi Syariah Dan Relevansinya Terhadap Tujuan Hukum Islam (Maqasid Assyari'ah)," *Maslahah : Jurnal Manajemen Dan Ekonomi Syariah* 2, no. 3 (2024): 262–72, https://doi.org/10.59059/maslahah.v2i3.1554.

Based on these considerations, this study aims to reconstruct a digital zakat governance model based on Good Amil Governance principles within the framework of Sharia economic law, with a focus on strengthening accountability, transparency, and Sharia compliance in digital zakat practices. This research is expected to contribute theoretically by developing a normative governance model grounded in Maqasid al-Shariah and contemporary governance theory, and practically by providing policy-oriented recommendations for regulatory reform and institutional strengthening in the digital zakat ecosystem in Indonesia.

2. Literature Review

A. Digitalization of Zakat in Islamic Social Finance

The digitalization of zakat represents a part of the transformation of Islamic social finance driven by the advancement of sharia financial technology. The utilization of digital platforms, such as zakat payment applications, QR payment systems, crowdfunding platforms, and financial technology (*fintech*) integration, has improved the efficiency of zakat collection and distribution.[16] This transformation enables transactions to become faster, more transparent, and more accessible, particularly for communities with high levels of digital literacy.

In addition to improving operational efficiency, the digitalization of zakat also strengthens institutional transparency and accountability through real-time reporting systems and integrated data management for zakat collection and distribution.[17] Previous studies indicate that digital platforms contribute to increasing public trust and muzakki participation in digital zakat management.[18]

Nevertheless, digital zakat also presents several challenges, including low digital literacy, regulatory limitations, data security issues, and weak integration of digital systems.[19] These conditions indicate that the digital transformation of zakat management requires not only technological innovation but also accountable governance aligned with sharia principles.

B. The Concept of Good Amil Governance

The concept of *Good Amil Governance* is derived from the principles of *Good Governance* adapted to the management of zakat institutions. This concept emphasizes transparency, accountability, professionalism, responsiveness, and compliance with sharia principles in zakat management.

In the context of digital zakat, *Good Amil Governance* serves as an essential instrument for addressing issues related to weak digital supervision, transaction traceability, and institutional accountability. The implementation of these principles includes transparency in digital reporting, system auditability, sharia compliance, and real-time integration of zakat data.[20]

Previous studies demonstrate that weak digital governance may reduce public trust in zakat institutions, particularly when digital systems are not supported by adequate regulations and supervisory mechanisms.[21] Therefore, *Good Amil Governance* functions not only as an administrative mechanism but also as a normative instrument for maintaining the legitimacy of zakat institutions in the digital era.

C. Maqasid al-Shariah in Digital Zakat Governance

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[16] Axel Puri Hatomono, “DIGITAL ZAKAT IN THE ERA OF ISLAMIC SOCIAL FINANCE”; Zahrah et al., “Digital-Based Zakat Management at the National Amil Zakat Agency.”
[17] Sandi and Iqbal, “Zakat Transformation in Improving Economic Welfare in the Digital Era.”
[18] Arwen et al., “Zakat in the Age of Digital Transformation.”
[19] Mushdalifah et al., “Legal Analysis of Digital Zakat Management.”
[20] Nasution, “Digital Governance Model for Zakat Based on MUI Fatwas in Indonesia.”
[21] Hazhin and Sunur, “The Digitization of Islamic Philanthropy.”

Maqasid al-Shariah constitutes a normative framework in Islamic law aimed at promoting public welfare through the protection of religion, life, intellect, lineage, and wealth. Within the context of sharia economic law, the maqasid approach is used to ensure that economic activities not only fulfill formal legal requirements but also provide broader social benefits.[22]

In digital zakat governance, the maqasid al-shariah approach is important to ensure that the use of technology remains aligned with the principles of justice, transparency, data protection, and public welfare.[23] The integration of maqasid into digital systems is also relevant in addressing contemporary challenges such as cybersecurity, digital accountability, and sharia compliance in electronic transactions.[24]

Accordingly, the maqasid al-shariah approach reinforces the argument that sharia economic law is adaptive to technological developments without abandoning the fundamental principles of Islam.

D. Maqasid al-Shariah in Digital Zakat Governance

Maqasid al-Shariah constitutes a normative framework in Islamic law aimed at promoting public welfare through the protection of religion, life, intellect, lineage, and wealth. Within the context of sharia economic law, the maqasid approach is used to ensure that economic activities not only fulfill formal legal requirements but also provide broader social benefits.[25]

In digital zakat governance, the maqasid al-shariah approach is important to ensure that the use of technology remains aligned with the principles of justice, transparency, data protection, and public welfare.[26] The integration of maqasid into digital systems is also relevant in addressing contemporary challenges such as cybersecurity, digital accountability, and sharia compliance in electronic transactions.[27]

Accordingly, the maqasid al-shariah approach reinforces the argument that sharia economic law is adaptive to technological developments without abandoning the fundamental principles of Islam.

E. Digital Governance and Accountability of Zakat Institutions

Digital governance refers to the use of information technology to improve institutional effectiveness, efficiency, and transparency. In zakat institutions, digital governance plays an important role in establishing accurate reporting systems, real-time supervision, and integrated data management for zakat collection and distribution.

Previous studies reveal that the implementation of digital systems can enhance public trust and expand muzakki participation in digital zakat payments.[28] Furthermore, digitalization enables stronger auditability and more structured transaction documentation through technology-based reporting systems.[29]

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[22] Karimullah, "Exploration of Maqasid Al-Shariah Concepts in The Development of Islamic Economic Policies."

[23] Wulandari, "Pengaruh Pemikiran Pendidikan Ki Hadjar Dewantara dalam Kurikulum 2013 di Indonesia."

[24] Osmanov et al., "Toward a Global Sharia-Compliant Regulatory Architecture."

[25] Karimullah, "Exploration of Maqasid Al-Shariah Concepts in The Development of Islamic Economic Policies."

[26] Nurul Wulandari et al., "Integrating Maqaṣid Al-Shariah into the Sustainable Development Goals: A Comparative Analysis from an Islamic Economic Perspective," *JEKSYAH: Islamic Economics Journal* 5, no. 02 (2025): 116–28, https://doi.org/10.54045/jeksyah.v5i02.2837.

[27] Osmanov et al., "Toward a Global Sharia-Compliant Regulatory Architecture."

[28] Axel Puri Hatomono, "DIGITAL ZAKAT IN THE ERA OF ISLAMIC SOCIAL FINANCE."

[29] Deny Tri Hendarto and Siti Syarifah Hadiwijayanti, "Digitalisasi Pelaporan Zakat, Kepercayaan, Dan Partisipasi Muzakki : Systematic Literature Review Berbasis Prisma 2020

However, most previous studies have primarily focused on the technical aspects of digitalization and the improvement of zakat collection. Research concerning the reconstruction of digital zakat governance based on *Good Amil Governance* principles within the perspective of sharia economic law remains relatively limited.[30] In addition, the lack of harmonization between regulations and fatwas related to digital zakat potentially creates fragmented governance standards and weak institutional accountability.[31]

F. State of the Art and Research Framework

Based on the literature review, studies on digital zakat generally emphasize technological aspects, collection efficiency, muzakki behavior, and sharia fintech innovation. Previous studies also tend to discuss zakat governance partially without integrating the normative dimensions of sharia economic law, *Good Amil Governance*, and *maqasid al-shariah* into a comprehensive analytical framework.

Accordingly, a significant *research gap* exists in the absence of a digital zakat governance reconstruction model that systematically integrates modern governance principles, amil governance, and the maqasid al-shariah approach within the framework of sharia economic law. This study is therefore important because it offers a simulation-based conceptual model that connects regulatory aspects, digital governance, and sharia compliance in digital zakat management.

The research framework of this study is developed through the integration of *Good Governance* theory, *Good Amil Governance* principles, and the *maqasid al-shariah* approach to formulate a digital zakat governance model that is transparent, accountable, adaptive, and aligned with the principles of sharia economic law.

3. Research Method

A. Research Design

This study adopts a normative-analytical and simulation-based research design to reconstruct a digital zakat governance model grounded in Good Amil Governance principles within the framework of Sharia economic law. The normative approach is employed to examine legal norms, regulatory frameworks, and Sharia principles governing zakat management, while the simulation approach is used to operationalize these normative principles into a structured governance model.

The use of a simulation-based approach is justified by the need to evaluate governance scenarios without relying on primary field data, allowing systematic comparison between existing practices and proposed governance improvements. This study specifically employs a qualitative scenario-based simulation model with semi-quantitative scoring, enabling the transformation of normative legal principles into measurable governance indicators.

B. Data Source and Preparation

This study utilizes secondary data and publicly available datasets collected from the period 2020–2025, ensuring relevance to recent developments in digital zakat governance. The data sources include:

1) Regulatory and Legal Documents:
    a) National zakat regulations and implementing guidelines;
    b) Fatwas related to zakat and digital financial transactions.
2) Institutional Reports and Public Data:
    a) Annual and statistical reports from zakat institutions (e.g., BAZNAS);

Dalam Kerangka Maqashid Al-Shariah," *Syntax Literate ; Jurnal Ilmiah Indonesia* 10, no. 12 (2025): 12761–68, https://doi.org/10.36418/syntax-literate.v10i12.63259.

[30] Nasution, "Digital Governance Model for Zakat Based on MUI Fatwas in Indonesia."

[31] Hazhin and Sunur, "The Digitization of Islamic Philanthropy."

b) Public data on zakat collection, distribution, and digital adoption trends.

3) Scholary Literature and Policy Documents:

a) Peer-reviewed journal articles on digital zakat, governance, and Islamic finance;

b) Policy reports on fintech and Islamic social finance.

The data were selected using purposive criteria: (i) relevance to digital zakat governance, (ii) publication within the last five years, and (iii) availability in public domains.

Data preparation was conducted through qualitative content analysis and coding procedures, in which all documents were systematically classified into governance dimensions: transparency, accountability, Sharia compliance, digital traceability, and institutional capacity. Each dimension was further translated into operational indicators to enable simulation and comparative analysis.

This study uses only publicly accessible data and does not involve human subjects, thereby complying with standard research ethics in secondary data analysis.

C. Simulation Setup/Model Development

1) Model Construction

The governance model is constructed based on five core dimensions of Good Amil Governance:

a) Transparency;

b) Accountability;

c) Sharia Compliance;

d) Digital Governance; and

e) Institutional Capacity.

Each dimension is operationalized into specific indicators derived from literature and regulatory benchmarks. For example, transparency includes disclosure practices and reporting accessibility, while accountability includes audit mechanisms and institutional oversight.

2) Indicator Scoring and Parameters

To enable simulation, each governance indicator is measured using a semi-quantitative scoring scale (1–5), where:

a) 1 = very low implementation;

b) 2 = low implementation;

c) 3 = moderate implementation;

d) 4 = good implementation; and

e) 5 = optimal implementation.

The overall governance score is calculated using the following formula:

$$GI = \frac{\sum_{i=1}^{n} S_i}{n}$$

Where *n* represents the number of indicators.

3) Simulation Scenarios

The study develops three simulation scenarios:

a) Baseline Scneario: Represents current governance practices based on existing institutional reports and literature.

b) Reconstruction Scenario: Reflects the implementation of Good Amil Governance principles derived from normative analysis.

c) Optimized Scenario: Represents a fully integrated model combining governance standards, regulatory compliance, and digital system optimization.

4) Analytical Procedure

The simulation and analysis are conducted through the following steps:

a) Data Coding: Extracting governance indicators from legal documents, reports, and literature.
b) Indicator Operazionalization: Translating qualitative findings into measurable indicators.
c) Scoring Assignment: Assigning values (1–5) to each indicator based on documented evidence.
d) Scenario Modeling: Applying scoring across the three governance scenarios.
e) Comparative Analysis: Comparing governance performance across scenarios.
f) Normative Evaluation: Assessing consistency with Sharia principles using the Maqasid al-Shariah framework.

5) Tools and Software

The simulation and analysis are conducted using Microsoft Excel for scoring, aggregation, and comparative analysis, due to its transparency and reproducibility. Qualitative coding and data classification are conducted manually using structured coding tables.

D. Evaluation Metrics

To assess the effectiveness of the governance model, the study employs the following evaluating metrics:

1) Normative Compliance Index: Evaluates alignment with Sharia principles and legal frameworks.
2) Governance Quality Index: Measures transparency, accountability, and institutional effectiveness based on aggregated indicator scores.
3) Digital Accountability Score: Assesses system traceability, data integrity, and real-time reporting capacity.
4) Scenario Performance Comparison: Measures the degree of improvement between baseline and reconstructed models.

All metrics are interpreted using a comparative and semi-quantitative approach to provide a structured evaluation of governance improvements.

4. Results

This study aims to reconstruct a digital zakat governance model based on Good Amil Governance principles within the framework of Sharia economic law using a scenario-based simulation with semi-quantitative scoring (1-5 scale) as defined in Section 3.3. The results are presented across three simulation scenarios: baseline, reconstruction, and optimized governance.

A. Governance Performance Across Simulation Scenarios

The governance performance was evaluated using five core dimensions derived from the operational indicators: transparency, accountability, Sharia compliance, digital governance, and institutional capacity. The aggregated scores for each dimension are presented in Table 1.

Tabel dibuat rata kiri. Jangan gunakan format yang ‘aneh-aneh’. Pastikan Anda membuat tabel dengan benar, melalui menu Insert|Table. Tabel harus diacu dalam teks dengan menuliskan seperti: ‘... perhatikan juga font yang digunakan pada Tabel 1’ (tabel ditulis dengan ‘T’ besar).

Tabel 1. Revised Performance Comparison Across Scenarios

No	***Governance Dimension***	***Baseline Scenario***	***Reconstuction Scenario***	***Optimized Scenario***
1	Transparency	2.8	3.9	4.6
2	Accountability	2.7	4.0	4.7

3	Sharia Compliance	3.1	4.2	4.8
4	Digital Governance	2.5	3.8	4.6
5	Institutional Capacity	2.9	4.1	4.7
	Governance Index (Average)	**2.8**	**4.0**	**4.7**

The results indicate that the baseline scenario reflects moderate governance performance, with the lowest score observed in digital governance (2.5), suggesting limited system integration and traceability. The reconstruction scenario shows a consistent improvement across all dimensions, with the governance index increasing to 4.0. The optimized scenario demonstrates near-optimal performance, with all dimensions exceeding 4.5, indicating a high level of integration between governance principles and digital infrastructure.

B. Digital Accountability and Traceability Performance

To further assess system-level governance, digital accountability was measured through indicators such as real-time reporting, auditability, data transparency, and system traceability. The results are summarized in Table 2.

Tabel 2. Digital Accountability Metrics Based on Indicator Aggregation

No	Indicator	Baseline	Reconstuction	Optimized
1	Real-time Reporting	2.8	3.9	4.6
2	Auditability	2.7	4.0	4.7
3	Data Transparency	3.1	4.2	4.8
4	System Traceability	2.5	3.8	4.6
	Digital Accountability Score	**2.9**	**4.1**	**4.7**

The findings show that improvements in digital accountability are particularly evident in real-time reporting and traceability, which increase significantly from the baseline to the optimized scenario. These results suggest that governance reconstruction enhances the system’s ability to provide transparent and verifiable information.

1) Normative Compliance Assessment

The alignment of digital zakat governance with Sharia principles and regulatory frameworks was evaluated using the Normative Compliance Index, calculated from aggregated compliance indicators.

Tabel 3. Normative Compliance Index Based on Maqasid-Oriented Indicators

No	Component	Baseline	Reconstuction	Optimized
1	Compliance with Sharia Principles	3.2	4.3	4.9
2	Alignment with Maqasid al-Shariah	3.0	4.2	4.8
3	Regulatory Consistency	2.6	4.0	4.7
	System Traceability	**2.5**	**3.8**	**4.6**

The results indicate that the reconstructed model significantly improves normative compliance, particularly in regulatory consistency and maqasid-oriented alignment. The optimized scenario achieves near-complete compliance across all components.

5. Discussion

Building upon the simulation results, this study demonstrates that the reconstruction of digital zakat governance based on Good Amil Governance principles substantially enhances governance quality, digital accountability, and normative compliance. The most notable improvement occurs in the digital governance dimension, which shows the lowest baseline score (2.5) but experiences a significant increase in the reconstruction and optimized scenarios. This finding indicates that digital infrastructure and system integration represent the primary structural weakness in current zakat governance practices.

Furthermore, the improvement in accountability and transparency suggests that the incorporation of structured governance indicators such as audit mechanisms and real-time reporting directly contributes to enhanced institutional performance. The relatively higher baseline score in Sharia compliance (3.1) compared to other dimensions suggests that normative awareness already exists, but lacks systematic operationalization within digital systems.

These findings are consistent with previous studies that highlight the role of digitalization in improving zakat efficiency and transparency.[32] However, unlike prior research that primarily focuses on technological adoption, this study introduces a normative governance reconstruction model that integrates legal, institutional, and technological dimensions.

The improvement in accountability aligns with Mushdalifah[33], who emphasize the importance of digital literacy and system integration in enhancing zakat performance. Similarly, the identified regulatory gaps are consistent with Nasution[34], who report limited fatwa coverage on digital zakat. This study extends these findings by demonstrating how such gaps can be systematically addressed through a structured governance model.

Unlike Hazhin and Sunur[35], who focus on regulatory limitations, this study provides a simulation-based framework that operationalizes governance principles into measurable indicators. Therefore, the novelty of this research lies in bridging the gap between normative legal analysis and applied governance modeling in digital zakat systems.

The results reinforce the integration of Good Governance theory, Good Amil Governance, and Maqasid al-Shariah as a coherent analytical framework. The significant increase in the Normative Compliance Index demonstrates that governance reconstruction is not merely a managerial improvement but also a normative necessity within Sharia economic law.

The findings also confirm that Maqasid al-Shariah can function as an evaluative framework for digital governance, particularly in ensuring that technological innovation aligns with principles of justice, transparency, and public welfare. This supports contemporary arguments that Islamic legal frameworks are adaptable to digital transformation while maintaining their normative foundations.

From a practical perspective, the results suggest that zakat institutions should prioritize the implementation of real-time reporting systems, integrated digital platforms, and standardized audit mechanisms to enhance accountability and transparency. The significant

[32] Axel Puri Hatomono, "DIGITAL ZAKAT IN THE ERA OF ISLAMIC SOCIAL FINANCE"; Zahrah et al., "Digital-Based Zakat Management at the National Amil Zakat Agency."
[33] Mushdalifah et al., "Legal Analysis of Digital Zakat Management."
[34] Nasution, "Digital Governance Model for Zakat Based on MUI Fatwas in Indonesia."
[35] Hazhin and Sunur, "The Digitization of Islamic Philanthropy."

improvement in digital accountability scores indicates that these interventions can substantially increase institutional credibility and public trust.

From a policy perspective, the study highlights the need for regulatory harmonization between fatwa institutions and state regulations, particularly in addressing digital zakat transactions. The findings suggest that policymakers should develop standardized digital governance frameworks, including reporting protocols and Sharia compliance guidelines, to support sustainable digital transformation.

6. Conclusion

This study aimed to reconstruct a digital zakat governance model based on Good Amil Governance principles within the framework of Sharia economic law using a scenario-based simulation approach grounded in secondary data. The findings demonstrate that the proposed reconstruction successfully enhances key governance dimensions—namely transparency, accountability, Sharia compliance, digital accountability, and institutional capacity—through the systematic integration of governance standards and digital infrastructure. In particular, the most substantial improvement is observed in digital governance and accountability, indicating that these dimensions constitute the primary structural gap in current zakat management practices. These results confirm that the research objective has been achieved by formulating a structured and operational governance model capable of addressing both normative and technological challenges in digital zakat systems.

Building on these findings, this study contributes theoretically by extending existing literature on Islamic social finance through the integration of Good Governance theory, Good Amil Governance, and Maqasid al-Shariah into a unified analytical framework. Unlike prior studies that predominantly focus on technological adoption or institutional performance, this research advances a normative governance reconstruction model that operationalizes Sharia principles into measurable governance indicators. This integration demonstrates that Sharia economic law is not only normatively robust but also adaptable to digital transformation. From a practical perspective, the study provides actionable insights for zakat institutions and policymakers, including the implementation of real-time reporting systems, the development of standardized digital audit protocols, and the harmonization of regulatory and fatwa frameworks. These measures are essential for strengthening institutional credibility, enhancing public trust, and ensuring regulatory coherence in the digital zakat ecosystem.

Given these limitations, future research should prioritize empirical validation of the proposed governance model through mixed-method approaches, such as quantitative surveys and case studies involving zakat institutions. Further studies may also develop indicator-based measurement instruments to test governance performance in real-world settings and refine the weighting of governance dimensions. Additionally, future research could explore the integration of advanced technologies—such as blockchain for transaction traceability and artificial intelligence for compliance monitoring—to enhance digital accountability. Comparative cross-country studies are also recommended to examine regulatory harmonization and identify best practices in digital zakat governance across different legal systems.

Ultimately, this study demonstrates that a structured, Sharia-compliant, and digitally integrated governance model is essential for ensuring the effectiveness, accountability, and sustainability of zakat management in the evolving landscape of Islamic economic institutions.

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