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DIGITAL ZAKAT MANAGEMENT ANALYSIS UNDER LAW NO. 23 OF 2011 ON ZAKAT MANAGEMENT

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Abstract

The digitalization of zakat management in Indonesia has grown rapidly alongside the increasing use of Islamic financial technology and internet access. However, Law Number 23 of 2011 as the main legal foundation has not explicitly regulated digital zakat mechanisms. This creates a gap between rapidly evolving digital practices and relatively static regulations. This study aims to analyze digital zakat management from the perspective of the law, as well as to identify areas of compliance and limitations. This research uses a literature study approach with a juridical-normative analysis. The results show that the law can implicitly serve as a foundation for digital zakat management through institutions such as BAZNAS and LAZ, but it does not regulate technical aspects such as data security, digital operational standards, and supervision systems. On the other hand, digital zakat practices through fintech, QRIS, and mobile banking have proven to be more efficient, although they still face challenges in formal legal compliance. This study proposes regulatory reform based on national data integration to create a more adaptive, fair, and sustainable zakat management system.
Keywords: *digital zakat, regulation, zakat management, Islamic fintech*

1. Introduction

Zakat as the fourth pillar of Islam has two dimensions important, namely as vertical worship to Allah SWT and as instrument distribution welfare horizontally. In context social economy, zakat has potential big in reduce poverty and improve welfare society. Indonesia as a country with the largest Muslim population in the world of course own very large zakat potential. Based on BAZNAS data (2023) , the national zakat potential reaching Rp. 327 trillion per year, but realization the collection will be in 2024 around Rp. 41 trillion. This is show existence enough gap big between potential and realization, which reflects Not yet optimally utilization various channel zakat collection, including digital channels.

On the other hand, development digital technology in Indonesia is experiencing very rapid growth. APJII data (2025) show that active internet users has reaching 79.5% of the total population, with domination from generation millennials and Gen Z who are accustomed to use system non- cash payments. In addition, the value Indonesia's digital economy in 2024 will reach IDR 1,416 trillion (Bank Indonesia, 2025) . The development of fintech globally itself has experience transformation paradigmatic, where innovation technology finance No just complete system conventional but fundamentally change intermediation finance (Arner et al., 2015) . Conditions This open opportunity big for zakat management for transform to in digital systems, both in collection, distribution, and reporting.

As institution official national zakat manager, BAZNAS has respond development the through digital transformation. BAZNAS data (2025) show that zakat collection through digital platforms is increasing in a way significantly, from IDR 500 million in 2016 to IDR 158.4 billion in 2022. Even in 2025, around 60% of national zakat collection has done through digital channels, even at the level area new reached 20% increase This supported by work The same with various *e-commerce* and *fintech* platforms, as well as development System Information BAZNAS Management (SIMBA) which has standard security equivalent banking.

However Thus, development rapid digital zakat yet balanced with adequate regulation. Law Number 23 of 2011 concerning Zakat Management as base law main Still focuses on managing zakat in a conventional and not yet in a way explicit arrange digital zakat mechanism. The same thing is also found in the Regulations Government Number 14 of 2014 as rule implementer, who has not arrange digital aspects in specific. Challenge This is also exacerbated by the limitations digital literacy among zakat managers and not yet adequate standard data security on digital zakat platforms. More continue, from perspective law, sharia fintech in Indonesia in general general Still face uncertainty potential regulations hinder innovation and growth ecosystem Islamic finance. Conditions This cause gap between dynamic field practice with framework relatively static law.

Study previously has discussing digital zakat from corner view different. Research Nashirudin, Razali, and Ulfah (2025) discuss existence *regulatory gap,* however Not yet to describe in a way details articles in law. As for Prakoso and Mustafid

(2025) more emphasize aspect justice social without study in a way systematic aspect formal law. Therefore that, not yet there is research that is comprehensive map relatedness between articles in Law no. 23 of 2011 with digital zakat practice, so become *research gap* in study This.

Urgency study This can seen from a number of aspects. First, from side law, not yet existence certainty law related to potential digital zakat cause risk juridical for organization zakat managers and zakat payers. Second, from side In practice, the increasing volume of digital transactions requires standard clear and structured operations. Third, from side policy, the existence of plan compilation policy based national data integration in 2026 demands existence study more juridical deep.

Based on matter said, research This aim to : (1) analyze digital zakat management in perspective Constitution Number 23 of 2011; (2) identifying challenge juridical in implementation of digital zakat; and (3) formulating direction reformulation more regulations adaptive, fair, and appropriate with development technology.

2. Literature review

2.1. Zakat Management Theory

In a way conceptually, ″ zakat management " is a series activity systemic which includes planning, organizing, implementing and monitoring to collection, distribution, and utilization of zakat. Article 1 Paragraph (1) of the Law Number 23 of 2011 defines zakat management as an " activity" planning, implementation and coordination in collection, distribution, and utilization of zakat" (Indonesia, 2011) . Definition This reflect approach modern management that emphasizes the life cycle function management (POAC: *planning, organizing, actuating, controlling*). In context of zakat, function management the must run by professional, transparent and accountable amil.

Effectiveness zakat management is not only measured from the amount of funds raised, but also from level satisfaction muzaki, speed distribution and impact empowerment to mustahik. Ideal zakat management integrate principle *Good governance* : transparency, accountability, responsiveness, and independence. Fourth principle This become very relevant when transformed zakat management to digital realm, because true digital technology can become instrument strengthening governance (Nashirudin et al., 2025) .

2.2. Regulation Theory and *Regulatory Gap*

In knowledge law, theory regulation (*regulatory theory*) discusses how states form, implement, and enforce rule For arrange behavior society and corporations. There are five pillars of regulation effective : (1) basic clear laws, (2) institutions independent supervisors, (3) compliance and enforcement law, (4) transparency and accountability, and (5) adaptability to change environment. Points fifth — adaptability — to be crucial when regulations made in the pre -digital era must face reality technology in motion exponential.

The concept of *regulatory gap* or gap regulations refers to a situation where the rules existing legislation No Again capable accommodate practice social or new economy appears. The gap law kind of This can in the form of contradiction of norms

and absence necessary provisions, so need role doctrine law For overcome it (Kostruba et al., 2023) . In digital zakat context, *regulatory gap* happen because Law No. 23/2011 was drafted in 2009–2011 when digital transactions yet massive, so that No arrange things like security cyber, personal data protection muzaki, standard contract in digital platforms, and mechanization supervision transaction *real-time* (Fadhilah et al., 2025; Nashirudin et al., 2025) . This theory become knife analysis main in study This For identify dot, dot, dot tension between digital laws and practices.

2.3. Digital *Governance* Theory

Digital governance or *digital governance* defined as use technology information and communication For improving governance processes, participation public, and giving service public. In context of zakat, *digital governance* covers How zakat institutions utilize digital platforms to collect, distribute, and report funds efficient, transparent, and accountable, at the same time ensure compliance with sharia and law positive (Prakoso & Mustafid, 2025) .

The ideal digital governance model at least own six uniqueness : (1) efficiency system determination targets, (2) accessibility and ease for muzaki, (3) transparency and accountability data- based, (4) efficiency distribution and expansion scale, (5) consideration ethical including data protection and sharia compliance, and (6) individual interactivity and engagement community. Aspects the fifth is very crucial Because Islamic fintech institutions face challenge double : fulfill provision data protection and at the same time ensure compliance with sharia principles (Yuspin & Fauzie, 2023) . Governance practices this also shows variation significant interjurisdictional, as seen from difference regulations zakat management in Malaysia, Turkey, and Indonesia (Mukhlishin et al., 2024) . Sixth feature This become gauge measuring For evaluate to what extent has digital zakat management in Indonesia been apply good digital *governance,* and to what extent regulations (Law No. 23/2011) support it or precisely hinder achievement features the (Sujantoko et al., 2024) .

3. Research methods

This research uses a qualitative approach with juridical-normative methods and library research. The juridical-normative approach was chosen because this research focuses on analyzing the suitability between positive legal norms, namely Law Number 23 of 2011 concerning Zakat Management and its implementing regulations, and the growing practice of digital zakat management in Indonesia.

The data sources in this study consist of two types. First, primary legal materials, which include the text of Law Number 23 of 2011 concerning Zakat Management, Government Regulation Number 14 of 2014 concerning the Implementation of the Zakat Management Law, BAZNAS Regulations regarding digital management, and technical regulations from Bank Indonesia and the Financial Services Authority relevant to digital financial transactions. Second, secondary legal materials consist of BAZNAS' annual reports (2023–2025), research reports and scientific articles published in reputable national and international journals, and statistical data from

APJII and Bank Indonesia regarding the development of the digital ecosystem in Indonesia.

Data collection techniques were conducted through documentation studies, namely by searching, reading, and taking notes on relevant library materials. Literature searches were conducted through scientific databases such as Google Scholar, DOAJ, and the Sinta-accredited national journal portal, using keywords such as "digital zakat," "zakat management," "zakat regulation," "sharia fintech," "digital zakat management," and "zakat governance." The literature used was prioritized from publications from 2020 to 2025 to ensure relevance to current developments.

Data analysis was conducted qualitatively using three techniques: (1) content analysis of articles in Law No. 23/2011 relevant to digital practices; (2) comparative analysis to compare regulatory provisions with documented digital zakat practices; and (3) critical analysis based on regulatory gap theory to identify normative gaps between what is regulated by law and what occurs in the field. This analytical framework is strengthened by the perspective of digital governance theory to assess the maturity of digital zakat governance in Indonesia.

4. Results and Discussion

4.1. Profile and Growth Digital Zakat Management in Indonesia

The practice of digital zakat in Indonesia shows growth exponential in period time not enough from One decade. Based on BAZNAS data (2025) , zakat collection through digital platforms has increased from only IDR 500 million in 2016 to IDR 158.4 billion in 2022, or grow about 320 times in six year (National Zakat Collection Agency, 2023) . In 2025, the proportion of zakat collection through digital channels reach around 60% at the level national, although at the level area new around 20%. Surge This especially driven by three factors : (a) increase national internet penetration reaching 79.5% in 2024 (Association of Indonesian Internet Service Providers, 2025) ; (b) collaboration between BAZNAS and more of 80 e-commerce and fintech platforms; and (c) modernization System Information BAZNAS Management (SIMBA) which was launched at the end of 2025 with standard security equivalent banking.

However Thus, the data above also reveals existence significant inter-regional digital divide. The proportion digital collection in areas that only 20% show that communities outside Java and urban areas Still own access limited to digital zakat services. This in line with findings Prakoso & Mustafid (2025) that digital zakat ecosystem tends to profitable recipient benefits in urban areas, while community rural not enough served. In fact, Article 26 of Law No. 23/2011 mandates distribution of zakat based on scale priority, which should be also includes equality access to channel zakat payment (Indonesia, 2011) .

From the side innovation technology, some zakat institutions have start adopt blockchain for increase transparency. Research Suwito et al. (2025) show that system blockchain -based developed by BMH successfully reach success 100% transactions on a trial of 1,212 transactions with latency below 900 milliseconds. Technology This allows real -time and non-recurring fund tracking can changed, which is significant

increase trust public. However, adoption technology kind of This Still limited to small-scale zakat institutions national Because limitations IT infrastructure and resources Power human at the level area (Suwito et al., 2025) .

4.2. Analysis Compliance of Digital Zakat with Law no. 23/2011

For evaluate how far the practice of digital zakat has come in accordance with provisions of Law No. 23/2011, research This do mapping to articles relevant key. In general, there are three cluster main points analyzed : collection (Articles 5-7 and 38), distribution and utilization (Articles 25-31), and reporting and supervision (Articles 32-35).

a. Digital Zakat Collection (Articles 5-7, 38)

Articles 5 and 6 of Law No. 23/2011 state that BAZNAS and LAZ have get permission from the authorized BAZNAS do zakat collection. In digital practices, collection through BAZNAS mobile application, integration with fintech, and QRIS in principle in line with articles This Because the party doing the act collection remain licensed by BAZNAS or LAZ. Digital platforms such as e-commerce and wallets electronic functioning as *channel partner* or Zakat Collection Unit (UPZ) which facilitates muzaki, not as manager independent (BAZNAS, 2025) . Level of suitability For aspect This classified as *high compliance.*

Problems appears in Article 38 which states : " Everyone is prohibited from manage zakat without permission authorized official." The phrase " manage " in chapter This multi-interpretable. Is the fintech platform only become *payment gateway* (intermediary) technical) without Once holding zakat funds independent including category " manage "? According to interpretation narrow grammatical, they are No manage because of direct funds enter to account official BAZNAS/LAZ. However, according to interpretation systematic way of connecting with the spirit of the law for protect public funds from abuse, the role of digital platforms remains need arranged in a way explicit For give certainty law. This is show existence *regulatory gap* because the law does not regulate legal status zakat *payment gateway* (Nashirudin et al., 2025) .

b. Digital Distribution and Utilization (Articles 25-31)

Articles 25-27 of Law No. 23/2011 regulate that zakat is distributed to mustahik in accordance sharia, based on scale priority, and can done in a way consumptive and productive. Practice digital zakat distribution has utilise technology *poverty mapping* based on big data and artificial intelligence for ensure accuracy targets. Some institutions have also implement distribution through e-vouchers and digital wallets. Principles distribution in the law no violated by this digital mechanism, so level suitability classified as *moderate compliance.*

However, Article 28 regulates distribution of zakat " through institution or other designated parties " not yet in a way explicit accommodate e-voucher mechanism that is exchanged at partner merchants or distribution through application *crowdfunding.* Who is meant by " other designated parties " in digital context ? Are merchants who accept e-vouchers included ? Unclear This cause *normative tension* between need dynamic digital practices with limitation rigid regulations (Fadhilah et al., 2025) .

For utilization productive (Articles 29-31), the law mandates that provision more carry on arranged with Regulation Government. However until moment this, PP about utilization of productive zakat Not yet in a way specific arrange digital mechanisms such as *sharia crowdfunding* or capital assistance through *digital wallet.* As a result, the practice digital utilization is running without guidelines clear law — a risky regulatory *gap* cause non-uniformity procedure between institution (Nashirudin et al., 2025; Sujantoko et al., 2024) .

c. Reporting, Accountability, and Supervision (Articles 32-35)

Article 32-34 of Law No. 23/2011 requires BAZNAS and LAZ to compile report finance based on standard applicable accounting (PSAK 109) and submit it to Government and society. The modernized SIMBA in 2025 will enable automation better recording and reporting accurate and fast. Research by Syam et al. (2025) at BAZNAS Parepare show that SIMBA usage speeds up data collection, improving accuracy reporting, and strengthening accountability institution. From the side this, level suitability classified as *high compliance.*

One note important is question frequency reporting. Article 33 paragraph (2) only obligatory least reporting One year once. In a digital ecosystem that is capable of generate *real-time* data, provisions This assessed too slow and not reflect need public and the regulator will information better performance latest (Prakoso & Mustafid, 2025) . Although BAZNAS is voluntary has serve report periodically more often through the website, in law No There is obligation. This is create *normative tension* between compliance textual to the law and demands for transparent and responsive digital governance.

Temporary that, Article 35 concerning internal and external supervision Still face challenge *overlapping authority* because digital zakat is at a crossroads The authority of the Ministry of Religion (based on Law No. 23/2011), the Financial Services Authority (POJK on fintech), and the Ministry of Communication and Information (UU ITE and UU PDP). There is no mechanism standard coordination between third institution This in supervising digital zakat (Fadhilah et al., 2025) . As a result, potential overlapping overlap rule or on the contrary, emptiness supervision, to be risk real.

4.3. Mapping Compliance with Law No. 23/2011 Digital Zakat Practice

Based on analysis that has been carried out in sub- sections previously, following served recapitulation mapping suitability between provisions of Law No. 23/2011 with practice ongoing digital zakat management moment This.

Table 1. Mapping Compliance with Law No. 23/2011 Digital Zakat Practice

Aspect	Provisions of Law No. 23/2011	Digital Zakat Practice	Level of Compliance
Collection	Articles 5–7 & 38: only licensed BAZNAS/LAZ are authorized collecting zakat	Fintech platforms, QRIS, e-commerce as UPZ channel partners; fixed funds enter to official BAZNAS/LAZ account	**Tall**
Payment Gateway Status	Article 38: prohibition manage zakat without permission, but the phrase " manage " has multiple interpretations	Fintech as intermediary technical (payment gateway) without holding funds; its legal status Not yet arranged	**Medium (Gap)**
Digital Distribution	Articles 25–28: distribution to mustahik in accordance sharia ; “ designated other party ” yet defined digitally	E-vouchers, digital wallets, sharia crowdfunding; partner merchant mechanisms Not yet There is base the law	**Medium (Gap)**
Reporting	Article 33: minimum 1 year report very based on PSAK 109	SIMBA produces real-time data; BAZNAS has report more often in a way voluntary, but without obligation law	**Tall**
Supervision	Article 35: supervision by the Ministry of Religion ; not yet There is coordination cross institution	Digital zakat involves OJK, BI, and Kominfo ; potential overlapping overlap authority and vacancy supervision	**Low (Gap)**
Data Security & Technical	Not regulated ; laws are made before the massive digital era	Security cyber, muzaki data encryption, protection privacy ; SIMBA has standard equivalent banking However without base zakat law	**Low (Gap)**

Source : Processed from Law No. 23/2011 and various source (2025)

Table 1 above show that Of the five aspects analyzed, two aspects (collection and reporting) showed level high suitability, two aspects (payment gateway status and digital distribution) are at the level currently with gap regulation, and two aspects (supervision cross institution as well as technical data security) has level suitability low Because The same very No arranged in Law no. 23/2011. This pattern confirm that the regulatory gap that occurred No nature comprehensive, but rather focused on aspects technical and coordination institutional.

4.4. Proposal Reformulation Digital Zakat Regulation Based on National Data Integration

Based on regulatory gap mapping in sub- sections previously, research This formulate direction reformulation digital zakat regulations that are based on three main pillars. The first pillar is certainty law technical - digital, which includes formation

definition clear laws regarding the status of the zakat payment gateway as partners non- managing technical, standards security minimum cyber for digital zakat platforms referring to OJK regulations and Law Number 27 of 2022 concerning Personal Data Protection, as well as clause valid digital contract according to sharia and law positive. Terms This should poured in Regulation Government new as derivative direct from Law No. 23/2011, with referring to Law no. 27 of 2022 concerning Personal Data Protection as minimum standards for digital data protection. This step is also necessary supported by strengthening framework more sharia fintech law firm For give certainty for perpetrator industry.

Second pillar is national zakat data integration. Government need develop system integrated system that connects SIMBA BAZNAS data, the system identity population (NIK), and recipient data benefit social other in One national data ecosystem. This integration will allows determination more mustahik accurate and verified cross- database, reducing duplication recipient benefits, as well as strengthen proof appropriate distribution sharia. This model in line with plan policy national data integration 2026 which has been launched government, and can become runway for transformation better management of zakat efficient and fair (Fadhilah et al., 2025; Nashirudin et al., 2025) .

The third pillar is supervision collaborative cross institution. Required Regulation President or a formal memorandum of understanding that regulates distribution authority supervision between the Ministry of Religion as the main regulator of zakat, OJK as the regulator of digital financial platforms, Bank Indonesia as authority system payments, and the Ministry of Communication and Information as a data security regulator. Coordination forum mechanism periodic and system reporting integrated between institution need designed so as not to happen emptiness supervision and overlapping overlap detrimental regulations zakat and muzaki institutions. These three pillars in a way together expected capable create an adaptive, fair and sustainable digital zakat ecosystem in term long.

5. Conclusion and Suggestions

This research yields three main findings related to digital zakat management in Indonesia from the perspective of Law No. 23 of 2011. First, the law can implicitly serve as a legal basis for digital zakat management, particularly in the aspect of collection through BAZNAS and licensed LAZ. Articles 5–7 and 38 of Law No. 23/2011 can be applied to digital zakat practices as long as the institution managing the funds has obtained official permission. The level of compliance in this aspect is considered high. Second, there is a significant regulatory gap in the aspects of digital distribution, technology-based productive utilization, and cross-institutional oversight mechanisms. Law No. 23/2011 does not explicitly regulate the legal status of payment gateways, distribution mechanisms through e-vouchers, or utilization through digital sharia crowdfunding. Third, technical aspects such as the security of muzaki's personal data, digital platform operational standards, and supervisory coordination between the Ministry of Religious Affairs, the Financial Services Authority (OJK), and the Ministry

of Communication and Information have not received adequate regulation, thus creating legal risks and potential overlapping authorities.

Based on these findings, this study recommends several things. First, the government needs to immediately draft derivative regulations from Law No. 23/2011 that specifically regulate the digital zakat mechanism, including the legal definition of a zakat payment gateway, data security standards, and digital oversight procedures. These regulatory updates should refer to the national data integration model planned for 2026 to ensure its adaptability and sustainability. Second, a cross-ministerial and institutional coordination forum should be established between the Ministry of Religious Affairs, the Financial Services Authority (OJK), Bank Indonesia, and the Ministry of Communication and Informatics to synchronize oversight of the digital zakat ecosystem to avoid regulatory gaps or overlaps. Third, BAZNAS and LAZ are expected to improve digital zakat literacy among the public, particularly in non-urban areas that are still lagging behind in the adoption of digital channels, so that equitable access to digital zakat can be realized in a more just and inclusive manner.

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