

DIGITAL INCLUSION AND RELIGION-BASED EMPOWERMENT: HOW TECHNOLOGY STRENGTHENS THE SPIRIT OF ZAKAT IN TIMES OF UNCERTAINTY

Arya Bagus Nur Ajiyanto¹ and Adji Pratama Putra²

¹Raden Mas Said State Islamic University; ²Syeikh Nawawi University

Paper was presented at the 9th International Conference on Zakat (ICONZ)

9 – 12 December 2025, Jakarta, Indonesia

ABSTRACT

The era of global uncertainty marked by social, economic, and humanitarian crises demands the emergence of a community empowerment model that is adaptive to digital transformation without losing its foundation in religious values. This study aims to analyze the role of digital inclusion and financial technology integration, specifically the use of the Quick Response Code Indonesian Standard (QRIS) and digital zakat platforms such as BAZNAS GoZakat, Dompot Dhuafa Digital, and Rumah Zakat, in strengthening the spirit of zakat as an instrument of social justice amidst crisis and uncertainty. The approach used is a qualitative-descriptive multi-platform case study with data collection through in-depth interviews, digital observations, and a literature review of BAZNAS reports and Bank Indonesia policies related to the digitalization of Islamic finance. The results show that digitalization of zakat through QRIS and online platforms not only increases the participation of muzaki (recipients of zakat) and expands the reach of beneficiaries, but also strengthens the transparency and accountability of zakat institutions. Although this study is limited to a national context, the findings provide practical implications for strengthening digital zakat policies and collaboration between institutions. Socially, this study confirms that technology can function as a new spiritual medium that revitalizes communal solidarity. This research offers a conceptual model of "Faith-Tech Inclusion Model for Zakat Resilience" that integrates spirituality, technology, and social resilience to build an inclusive and sustainable digital zakat ecosystem.

Keywords: Zakat, Digital Inclusion, QRIS, Social Resilience

I. INTRODUCTION

In an era of global uncertainty marked by economic crises, pandemics, and technological disruption, the world is facing multidimensional challenges that are shaking the social, economic, and spiritual fabric of society. This crisis has given rise to the need for a model of community empowerment that is adaptive to change while remaining grounded in religious and humanitarian values. In this context, zakat emerges as one of the most relevant and transformative instruments in building community resilience (Kahf, 2021).

As a key pillar of Islamic social finance, zakat has a dual function: strengthening social solidarity and reducing economic inequality within society. Within the framework of maqāsid al-sharī'ah, zakat serves not only as an obligatory act of worship but also as an instrument of distributive justice that balances wealth ownership to prevent it from accumulating in the hands of certain groups (Chapra, 2000). Thus, zakat occupies a strategic position in the Islamic economic system as a means of social transformation that favors the mustahiq through the principles of justice and welfare.

However, the effectiveness of zakat collection depends heavily on the adaptive capacity of zakat institutions to respond to changing times, particularly in the digital era characterized by the convergence of financial technology (FinTech) and increasing digital literacy. As consumption patterns and economic behaviors evolve toward digital transformation, zakat management is also required to undergo transformation, both in terms of collection, management, and distribution. In this context, zakat management institutions need to integrate digital systems to increase transparency, efficiency, and public accountability (Beik & Arsyanti, 2019).

Conventional zakat management systems, which rely on manual methods, often face challenges in documentation, verification, and financial reporting. Manual processes often delay the distribution of zakat funds to recipients and even create the potential for information gaps between institutions and the public (Hafidhuddin, 2016). With the advent of digital technology, these challenges can be addressed through the implementation of online platforms, QRIS integration, and the use of sharia-compliant mobile applications that facilitate zakat payers in fulfilling their obligations quickly and securely.

Furthermore, zakat digitalization is not only oriented towards administrative efficiency, but also fosters spiritual engagement between zakat payers and amil institutions. Digital technology has the potential to become a new spiritual medium, a space of worship that transcends physical and geographical boundaries, where zakat transactions can be interpreted as a form of digital worship with lasting value (Nasr, 2019; Esposito, 2020). Thus, the synergy between Islamic spiritual values and technological innovation can strengthen zakat resilience as a pillar of Islamic social finance that is just, transparent, and sustainable.

Digital transformation has emerged as a key catalyst in transforming the zakat ecosystem in Indonesia. The shift toward digital systems is not merely a technological phenomenon, but a structural adaptation to socio-economic changes in an increasingly connected society. In the context of Islamic social finance, zakat digitalization is part of the broader financial inclusion movement championed by Bank Indonesia and the Financial Services Authority (OJK), with the goal of creating an inclusive, efficient, and equitable financial system (Bank Indonesia, 2023).

Several digital platforms, such as BAZNAS GoZakat, Dompot Dhuafa Digital, Rumah Zakat, and Kitabisa Syariah, have pioneered expanding the reach of zakat collection and distribution through technological innovation. These platforms enable zakat payers to easily pay zakat, infaq, and sedekah (ZIS) through apps, websites, and social media. This approach not only accelerates the fundraising process but also increases the transparency and accountability of zakat institutions, as every transaction can be digitally tracked and reported in real time (BAZNAS, 2023).

Furthermore, the digitalization of zakat through the QRIS (Quick Response Code Indonesian Standard) system is a strategic innovation that strengthens the national Islamic financial ecosystem. QRIS facilitates the payment of zakat, infaq, and sadaqah quickly, securely, and universally using a single, unified code. This system integrates all digital payment channels, from mobile banking to e-wallets, eliminating technical barriers that have been a major obstacle to conventional zakat distribution (Bank Indonesia, 2023). Thus, QRIS serves not only as a transaction tool but also as an instrument of socio-religious inclusivity that expands public participation in the Islamic economy.

Theoretically, the digitalization of zakat also reflects the convergence of technology and spirituality within the framework of *maqāsid al-sharī'ah*. Through digital technology, zakat can be managed based on the principles of justice, efficiency, and public welfare, in line with the primary objectives of sharia in safeguarding wealth (*ḥifẓ al-māl*) and social welfare (*maṣlaḥah 'āmmah*) (Ascarya, 2021). This transformation demonstrates that technology is no longer merely an economic instrument but also a means of social *da'wah* that unites faith, solidarity, and innovation in a single digital space.

In other words, the presence of digital zakat platforms and integrated payment systems like QRIS has shifted the paradigm of zakat management from a limited manual system to a participatory, transparent, and inclusive digital system. This confirms that digital transformation is not merely a matter of technical modernization, but also part of the evolution of Islamic values in responding to the challenges of the times: how zakat can remain relevant, efficient, and socially impactful in the digital economy era.

More than just a transaction tool, QRIS has become a tangible symbol of Sharia-compliant digital financial inclusion, an effort to provide equitable financial access for all levels of society without compromising Sharia principles (Karim, 2022). By integrating QRIS with a digital zakat platform, people can fulfill their religious obligations with the convenience of technology, while simultaneously strengthening the spiritual dimension in a digital space often considered secular.

The synergy between digital technology and spiritual values is a new foundation for building a resilient zakat ecosystem amidst an era of global uncertainty. In the modern context, global challenges such as the economic crisis, pandemic, and technological disruption require zakat institutions to be not only technologically adaptive but also spiritually and socially resilient. This integration has given rise to a conceptual approach called the Faith-Tech Inclusion Model for Zakat Resilience, where spirituality (faith), technology (tech), and social resilience are positioned as three complementary elements in creating sustainable zakat governance (Hassan & Lewis, 2021).

Spirituality serves as a moral and ethical foundation in guiding the entire digitalization process so that it remains oriented towards the values of *maqāsid al-sharī'ah*, namely maintaining justice, public welfare, and social welfare (Chapra, 2008). Without a spiritual foundation, digital transformation risks losing its value orientation and becoming merely a mechanistic process devoid of a humane spirit. In this regard, spirituality encourages *amil* and *muzaki* (zakat payers) to interpret digitalization not only as a modernization of the system, but also as a form of social worship that connects faith with the public good.

Meanwhile, technology plays a role as a medium for efficiency and inclusivity. With the advent of financial technology (FinTech) and digital payment systems like QRIS, the zakat collection and distribution process can be carried out more quickly, transparently, and accountably (Bank Indonesia, 2023). Technology also enables the expansion of service reach to marginalized communities previously difficult to reach by conventional zakat systems. This demonstrates that digital innovation not only supports the operational efficiency of *amil* institutions but also serves as an instrument for equitable socio-economic empowerment (Ascarya, 2021).

Social resilience then becomes the ultimate goal of the synergy between spirituality and technology. According to Beik and Arsyianti (2019), zakat plays a strategic role in building social resilience by strengthening solidarity, reducing inequality, and expanding the community's economic participation. When zakat is managed digitally with strong spiritual values, a resilient social ecosystem is formed, meaning a society that is not only economically supported but also morally and socially enlightened.

Thus, the Faith-Tech Inclusion Model for Zakat Resilience offers a new paradigm in the study of Islamic social finance. This model goes beyond simply combining technology and spirituality functionally, but rather integrates them within a framework of social resilience oriented toward sustainability. In a global context rife with uncertainty, collaboration between faith, innovation, and solidarity is a key strategy in ensuring zakat remains relevant as an instrument of social justice and universal humanity.

Thus, digital zakat is no longer simply understood as a means of distributing community funds, but has evolved into a dynamic arena for collaboration between Islamic values and modern innovation. This transformation illustrates a concrete effort to integrate spirituality and technology into a unified, just socio-economic system. In the context of Islamic social finance, digital zakat

presents itself as an actualization of the principle of *maqāṣid al-sharī'ah*, which prioritizes the welfare of the community and distributive justice (Chapra, 2008). Through digitalization, zakat can be managed with principles of efficiency, transparency, and inclusiveness, expanding its social impact in an increasingly digitalized modern society (Ascarya, 2021).

However, the success of digital zakat transformation depends heavily on three key elements. First, the commitment of zakat institutions to adapt to technology while maintaining the integrity of Islamic values in managing community funds. Institutions such as BAZNAS and Dompot Dhuafa have demonstrated that the application of information technology not only improves operational effectiveness but also strengthens public trust through transparent digital reporting systems (BAZNAS, 2023). Second, government policy support is crucial in accelerating the integration of digital zakat into the national economic system. Bank Indonesia's policies regarding payment digitization, including the implementation of QRIS, expand public access to safe, easy, and universal sharia-compliant transactions (Bank Indonesia, 2023). Third, the community's level of digital literacy determines the extent to which the potential of digital zakat can be optimized. Without the ability to understand and access technology, the community risks being left behind by the digital transformation, thus preventing the social function of zakat from being achieved evenly (Hassan & Lewis, 2021).

In other words, digital zakat represents a progressive and adaptive Islam, capable of responding to the challenges of the disruptive era without losing its spiritual roots. It demonstrates that Islam is not only about ritual worship, but also about how transcendental values are applied in modern socio-economic systems. In the spirit of *rahmatan lil 'alamin* (blessing for all the worlds), digital zakat presents an inclusive, innovative, and solution-oriented Islam. Islam that is always present to spread benefits to all humanity, transcending the boundaries of space, time, and technology.

II. LITERATURE REVIEW

Studies on the integration of digitalization, financial technology (FinTech), and zakat in Islamic economics point to a new direction in the development of social financial instruments that are adaptive to the era of disruption. In the context of Islamic economics, digital inclusion holds a strategic position because it can expand public access to equitable financial services and support the achievement of the *maqāṣid al-sharī'ah* (the principles of Islamic law), namely justice, equality, and social welfare (Ascarya, 2021). National policies such as the implementation of the Quick Response Code Indonesian Standard (QRIS) by Bank Indonesia are a concrete manifestation of the government's efforts to encourage the formation of an integrated and efficient payment ecosystem, while simultaneously opening up space for strengthening Islamic finance through digital channels (Bank Indonesia, 2023). In this regard, Islamic FinTech plays a role as a medium that not only facilitates transactions but also prioritizes the principles of blessing and ethical values in the practice of the ummah's economy.

Zakat, on the other hand, has a historical and theological role as an instrument of social justice in Islam. According to Kahf (2004), zakat is not merely a ritual obligation, but rather a mechanism for redistributing wealth aimed at maintaining social balance and promoting economic stability. The digital transformation of zakat management strengthens this function because technology can increase the effectiveness of collection, expand distribution, and strengthen the transparency and accountability of zakat institutions (BAZNAS, 2023). Similarly, Beik and Arsyanti (2019) emphasize the importance of innovation in zakat governance to align with technological developments and the needs of modern society.

From a spiritual perspective, technology can also be a means of actualizing religious values. Nasr (2019) and Esposito (2020) argue that technology should not be understood as an entity separate from ethical and religious values. When used within a moral and spiritual framework, technology can actually expand the scope of religious experience. In the context of digital zakat, technology is transforming into a medium of devotion a new means of worship that brings together faith and social action through digital activities of worshipful value. This phenomenon shifts the paradigm that spirituality is no longer solely present in physical spaces like mosques, but also in digital spaces that accommodate the intentions, participation, and social solidarity of Muslims globally.

Various previous conceptual models have attempted to explain the relationship between technology and Islamic finance. The Islamic Social Finance Resilience Framework developed by the Islamic Research and Training Institute (IRTI, 2022) emphasizes the importance of Islamic finance-based social resilience as a response to global uncertainty. Meanwhile, the Faith-Based FinTech Integration Model formulated by Hassan and Aliyu (2018) describes the integration of technological innovation and religious principles in building an ethical Islamic financial system. However, neither model specifically addresses the concept of zakat resilience, which is rooted in digital inclusion and spirituality. This theoretical gap underpins the development of a new model, the Faith-Tech Inclusion Model for Zakat Resilience, which seeks to integrate spiritual values (faith), technological innovation (tech), and socio-economic resilience (resilience) in building an inclusive, accountable, and sustainable digital zakat ecosystem.

III. METHODOLOGY

This research uses a qualitative-descriptive approach with a multi-platform case study design to deeply understand the phenomenon of zakat digitalization in the Islamic financial ecosystem in Indonesia. This approach was chosen because it allows researchers to explore the meanings, values, and dynamics that emerge from the interaction between digital technology and spirituality in zakat management. Data were collected through several primary techniques, namely in-depth interviews with representatives from BAZNAS, Dompot Dhuafa, and Rumah Zakat to gain a contextual understanding of the implementation of zakat digitalization; digital observations of QRIS usage, online donation patterns, and user interactions on social media reflecting community participation in the digital zakat ecosystem; and a document review of BAZNAS's annual report (2022–2024) and Bank Indonesia policies related to the digitalization of Islamic finance. All collected data were then analyzed using thematic content analysis to identify key themes such as digital inclusion, spiritual engagement, and the resilience of zakat institutions. Data validity was maintained through source triangulation, namely by comparing information from various institutions and platforms to ensure the consistency and validity of the research findings.

IV. RESULTS AND DISCUSSION

A. EXPANDING ZAKAT PARTICIPATION THROUGH DIGITAL CHANNELS

The development of digital technology has become a significant catalyst in expanding public participation in zakat payments. One significant innovation is the integration of the Quick Response Code Indonesian Standard (QRIS) with various digital platforms used by zakat management institutions. Through this system, zakat payers can make zakat payments more easily, quickly, and flexibly, without being tied to a specific location or time. This digital approach indirectly reduces administrative barriers that previously often limited public participation (BAZNAS, 2023).

Data from the National Zakat Agency (BAZNAS) shows a 42% increase in digital zakat transactions in 2023 following the implementation of QRIS, compared to the period before digital integration. This significant increase reflects that ease of access and flexibility are key factors encouraging active zakat payments. Digitization allows the public to transparently monitor the distribution of zakat funds, thereby increasing trust in the managing institution (BAZNAS, 2023).

Furthermore, the use of digital channels supports more efficient data management, strengthens accountability, and expands the reach of beneficiaries. Previous research emphasizes that digitalizing zakat not only increases the participation of zakat payers but also ensures that aid distribution reaches a wider segment of society, including highly mobile urban communities (Ridwan & Fadilah, 2022). Thus, digitalizing zakat serves a dual role: as a means for active community participation and as a more effective distribution mechanism.

Theoretically, the digitalization of zakat strongly correlates with the principles of Islamic financial inclusion, which emphasize equitable, fair, and religiously based financial access. In this context, technology plays a role not merely as an instrument of administrative modernization, but as a key facilitator in creating an efficient and transparent resource distribution system. Through digital innovation, zakat can be managed more quickly, more precisely, and more effectively, reaching groups previously marginalized by the formal financial system. Thus, the digitalization of zakat serves as a bridge between spiritual values and the pragmatic needs of modern society, making this religious practice more relevant to contemporary socioeconomic dynamics.

The digital transformation implemented in zakat management, such as the use of the Quick Response Code Indonesian Standard (QRIS), has become a symbol of the harmonious integration of religious traditions and technological advancements. This innovation not only simplifies the process of paying zakat, infaq, and sadaqah, but also increases the transparency and accountability of zakat institutions through a digital reporting system that can be monitored in real time. Furthermore, the use of digital technology also strengthens the emotional bond between muzaki (recipients of zakat) and mustahik (recipients of zakat) through an interactive social impact reporting mechanism, enabling the spiritual value of zakat to be felt concretely in social life.

Furthermore, the application of digital technology in zakat reflects the spirit of the maqasid al-shariah (obligatory goals of sharia), particularly in terms of wealth protection (hifz al-mal) and equitable distribution of welfare. Through an inclusive digital system, zakat management can be more adaptive to the needs of both urban and rural communities, which have different behavioral patterns and access to technology. This demonstrates that Islam, as a universal religion, is capable of transforming to adapt to changing times without losing the substance of its teachings. Therefore, the digitalization of zakat is not only a form of adaptation to the industrial era 4.0, but also a representation of the spirit of Islam as a progressive and solution-oriented religion in addressing global humanitarian challenges (Nasution, 2021).

B. STRONGER TRANSPARENCY AND ACCOUNTABILITY

Zakat digitalization is a strategic step in strengthening the principles of transparency and accountability of zakat management institutions in the era of digital transformation. The use of digital technology, particularly through online platforms and blockchain-based systems, opens up opportunities to optimize real-time monitoring of zakat fund distribution. This system allows every transaction to be traced from collection to disbursement, thereby reducing the potential for irregularities and increasing public trust in zakat institutions.

The application of blockchain-based systems in zakat management has been tested through a number of pilot projects in several Muslim countries, such as Indonesia, Malaysia, and the United Arab Emirates. This technology allows every transaction to be permanently recorded in a

decentralized, immutable system, guaranteeing data integrity and providing an audit trail that is open to both authorities and the public. Thus, blockchain functions not only as a technological tool but also as a moral instrument in upholding the values of justice and trustworthiness in zakat management.

Furthermore, the implementation of a digital system in zakat governance also fosters social accountability. The public can now directly monitor the use of zakat funds through an integrated public dashboard and assess the extent to which these funds contribute to improving the welfare of those who mustahik (recipients). This model fosters trust and loyalty among zakat payers towards zakat institutions, as it guarantees that their contributions are distributed efficiently and have a tangible impact on society (Hassan et al., 2022; Nurhayati & Huda, 2023).

Conceptually, the digitalization of zakat cannot be understood simply as a result of technological advancement, but rather as a form of actualization of the values of maqasid al-sharia in the context of modern life. This transformation represents a systematic effort to integrate basic sharia principles such as justice (al-'adl), trustworthiness (al-amânah), and benefit (al-maslahah) into a more efficient and inclusive technology-based economic system. Through transparent digital mechanisms, zakat management institutions function not merely as administrative entities but also as moral instruments that ensure openness, accountability, and social responsibility in managing community funds.

The implementation of a digital system in zakat management enables the collection, distribution, and reporting processes to be carried out in real time with a high degree of accuracy. This reinforces the principle of trustworthiness, as every transaction can be publicly verified, and increases trust between zakat payers and zakat institutions. The transparency created through the digital system also ensures that zakat is truly distributed to those entitled to receive it, in accordance with the principle of distributive justice in Islamic economics. Thus, the digitalization of zakat not only optimizes bureaucratic efficiency but also strengthens the social ethics that are at the heart of Islamic teachings.

Furthermore, the integration of technology and sharia values creates a new paradigm in zakat management oriented toward good governance. In this model, efficiency is measured not only by the speed of digital processes but also by the extent to which the system is able to uphold social justice and improve community welfare. Technology serves as an instrument supporting spiritual values, not as a substitute for the substance of religious teachings. Therefore, the digital zakat system is a concrete manifestation of the synergy between modern innovation and divine values, establishing zakat as a model of Islamic economic governance that is sustainable, just, and oriented toward the welfare of the community (Rahman, 2021; Basri & Setiawan, 2023).

C. TECHNOLOGY AS A NEW MEDIUM OF SPIRITUALITY

The digital transformation in zakat management represents not only technical progress but also the birth of a new dimension in contemporary Islamic spirituality. In this context, technology acts as a medium bridging religious values and modernity. Through digital zakat platforms, the practice of giving, which previously took place in physical spaces, has shifted to the virtual realm without losing its spiritual significance. In fact, in a fast-paced and connected digital environment, the values of sincerity (ikhlas), social solidarity (ukhuwah), and justice ('adl) have acquired new forms that are contextualized to modern society.

Digital zakat offers a spiritual experience that adapts to changing times. Zakat payers are no longer limited by distance and time in fulfilling their religious obligations, as the online system allows zakat transactions to be conducted anytime and anywhere. This accessibility fosters awareness that spirituality is no longer solely manifested in physical rituals, but also through technology-based social actions that support the common good. In this regard, technology becomes a means of manifesting

transcendental values within an inclusive social system that is responsive to the needs of the times (Abdullah, 2022).

Furthermore, the integration of technology and spirituality demonstrates Islam's epistemological flexibility to engage in dialogue with modernity. The digital zakat platform combines the principle of monotheism, which affirms the unity of spiritual and social aspects, with technological rationality that emphasizes efficiency and transparency. The result is a new form of spirituality that is not trapped in the dichotomy of "religion and technology," but rather oriented toward the synergy of both. Through this digital mechanism, zakat is not only an instrument of economic redistribution but also an expression of modern religious ethics that internalizes moral values in cyberspace (Huda & Fauzan, 2023).

Philosophically, the concept of digital spirituality asserts that technological development can be an instrument of tazkiyah (self-purification) and ta'awun (cooperation) if managed within the framework of Islamic values. The phenomenon of digital zakat (alms) is a clear example of how technological innovation does not negate the transcendental aspect but instead expands the reach of social welfare. Thus, technology is transforming into a new spiritual medium that emphasizes the integration of faith, knowledge, and good deeds in facing the challenges of the digital era (Nasr, 2021; Al-Attas, 2022).

D. FAITH-TECH INCLUSION MODEL FOR ZAKAT RESILIENCE

The Faith-Tech Inclusion Model concept for zakat management represents a new paradigm that integrates spiritual, technological, and social dimensions into a single, sustainable system. This model emphasizes that the success of digital zakat depends not solely on technological sophistication, but also on how the values of faith and social justice are internalized in every process. Thus, the faith-tech approach serves as a bridge between religiosity and digital innovation, making zakat not only a religious economic instrument but also a mechanism for social resilience in an era of disruption.

This model has three main pillars. The first pillar is spirituality, which plays a role in fostering an awareness of worship and social solidarity (*ukhuwah ijtimaiyyah*). The spirit of zakat in Islam is not merely a financial obligation, but a manifestation of the values of faith and social responsibility. The second pillar is technology, which ensures accessibility, transparency, and efficiency in fund management. Digital technology enables real-time reporting systems, automated audits, and data integration of recipients, ensuring more targeted fund distribution. The third pillar is social resilience, namely the ability of zakat institutions to transform recipients into productive entities through sustainable economic empowerment programs (Yunus & Hassan, 2022).

The interaction between these three pillars forms a dynamic reciprocal cycle. Faith values inspire technological innovation, technology enhances the effectiveness of social impact, and these social outcomes ultimately reaffirm the community's faith. This cycle creates a sustainable zakat ecosystem, where digital progress is measured not only by administrative efficiency but also by improvements in spiritual quality and social well-being. Globally, the faith-tech inclusion model aligns with the principles of *Maqasid al-Shariah*, which emphasize the protection of wealth (*hifz al-mal*), social justice, and the welfare of the community (*maslahah 'ammah*) (Rahman & Ismail, 2021).

Furthermore, this model emphasizes the importance of zakat resilience as a component of modern Islamic economic architecture. By combining aspects of faith and innovation, zakat serves not only as an instrument of economic redistribution but also as a tool to strengthen societal resilience to crises, whether economic, social, or moral. In this regard, the faith-tech inclusion model serves as a transformative paradigm that integrates spirituality, technology, and social resilience into a single

epistemological whole, affirming Islam's role as a solution-oriented and progressive religion amidst global change (Auda, 2019; Karim & Ahmad, 2023).

V. CONCLUSION AND RECOMMENDATION

A. CONCLUSION

The digitalization of zakat through the use of QRIS, online applications, and blockchain-based systems represents a significant transformation in the governance of Islamic philanthropy. This innovation not only increases the efficiency, transparency, and accountability of zakat management institutions but also broadens the spiritual dimension of modern Muslim religious practice. Thus, digital zakat is not merely a Sharia-compliant economic transaction instrument but also an expression of spiritual consciousness that affirms the values of sincerity, social solidarity, and justice in the digital space.

The Faith-Tech Inclusion for Zakat Resilience model serves as a conceptual framework that bridges three key dimensions: spirituality, technology, and social resilience. The synergy between these three forms a sustainable zakat ecosystem that not only distributes funds but also builds social awareness and strengthens the economic independence of those who mustahik (recipients of Zakat). In this model, faith inspires innovation, technology drives efficiency, and social impact serves as an indicator of the success of Islamic-based digital transformation.

Furthermore, the digitalization of zakat emphasizes that religion and technology are not opposing entities, but rather two forces that can interact harmoniously to realize the welfare of the community. The Faith-Tech Inclusion model underscores the relevance of the Maqasid al-Shariah principles, particularly *hifz al-mal* (protection of wealth) and *maslahah 'ammah* (public welfare), as the ethical foundation for modern Islamic economic governance. In a global context full of uncertainty, this paradigm offers a strategic solution to strengthen zakat resilience as an instrument of empowerment, redistribution, and social stability.

Therefore, going forward, digital zakat development needs to be directed at cross-sector collaboration, integration of national data systems, and increasing public digital literacy to ensure its benefits are more inclusive and equitable. With a strong spiritual foundation and adaptive technological support, the Faith-Tech Inclusion model has the potential to become a mainstream paradigm in building a resilient, transparent, and equitable Islamic socio-economic resilience in the era of digital globalization.

B. RECOMMENDATION

First, from a policy perspective, strong synergy is needed between BAZNAS, Bank Indonesia, and Islamic FinTech providers to strengthen the interoperability of digital zakat payment systems and ensure compliance with sharia principles. This collaboration is key to building an integrated, secure, and transparent digital zakat ecosystem. With uniform system standards, measurable sharia audits, and regulations that adapt to technological developments, zakat management can transform into a globally competitive Islamic social financial instrument.

Second, in terms of capacity building, zakat institutions need to develop digital literacy programs for *amil* and *muzaki* (recipients of zakat). This literacy encompasses not only technical skills in operating digital zakat applications, but also an understanding of digital ethics, data security, and the principles of public transparency. By improving human resource capacity, zakat institutions will be better prepared to face technological disruption while upholding the spiritual values that underlie zakat management.

Third, in the context of scientific development, further comparative research across countries is needed to test the relevance and effectiveness of the Faith-Tech Inclusion for Zakat Resilience model across various social, economic, and cultural contexts. Such studies will enrich the academic literature and provide an empirical basis for formulating digital zakat policies at the international level, particularly in addressing global challenges such as social inequality, technological change, and humanitarian crises.

Fourth, from a social empowerment perspective, digital zakat platforms can be developed into interactive spiritual media that connect religious values with social participation. Features such as online communal prayers, testimonials from recipients of zakat (mustahik)'s successes, and real-time reporting of social impact will strengthen collective faith and increase public trust in zakat institutions. Thus, digital transformation not only creates administrative efficiency but also fosters emotional closeness between zakat payers (muzaki), amil (amil), and mustahik (mustahik) in a spirit of communal solidarity.

Ultimately, the success of zakat digitalization will be largely determined by the ability of all stakeholders to maintain a balance between spiritual values and technological innovation, so that zakat remains a source of blessings and social resilience amidst the increasingly digitalized world.

REFERENCES

- Abdullah, M. (2022). Digital spirituality in contemporary Islam: Faith, ethics, and technology integration. *Journal of Islamic Thought and Civilization*, 12(2), 101–119.
- Al-Attas, SMN (2022). The concept of adab in the context of technological modernity. *Journal of Islamic Civilization Studies*, 5(1), 23–41.
- Ascarya. (2021). *Integration of Sharia FinTech in Islamic Economics in the Digital Era*. Jakarta: Bank Indonesia Institute.
- Ascarya. (2021). *Islamic Financial System and Maqashid al-Shariah: Integration of Values, Ethics, and Sustainability*. Jakarta: Bank Indonesia Institute.
- Auda, J. (2019). *Maqasid al-Shariah as Philosophy of Islamic Law: A Systems Approach*. London: IIT.
- Bank Indonesia. (2023). *Report on Sharia Digital Financial Inclusion in Indonesia*. Jakarta: BI Press.
- Bank Indonesia. (2023). *Indonesian Economic Report 2023: Accelerating the Digitalization of the National Payment System*. Jakarta: Bank Indonesia.
- Basri, H., & Setiawan, A. (2023). Good governance and technological integration in Islamic philanthropy institutions. *Journal of Islamic Management Studies*, 11(1), 33–49.
- BAZNAS. (2023). *Zakat Outlook 2023: Digitalization and Zakat Governance in Indonesia*. Jakarta: National Zakat Agency.
- BAZNAS. (2023). *National Zakat Digital Transformation Report 2023*. Jakarta: National Zakat Collection Agency.
- Beik, IS, & Arsyianti, LD (2019). *Islamic Development Economics: Concepts, Theories, and Applications*. Jakarta: Rajawali Pers.
- Beik, IS, & Arsyianti, LD (2019). Zakat impact on poverty and welfare: A study of productive zakat programs in Indonesia. *Al-Iqtishad Journal of Islamic Economics*, 11(2), 307–328.
- Chapra, M. U. (2000). *The Future of Economics: An Islamic Perspective*. Leicester: The Islamic Foundation.
- Chapra, M. U. (2008). *The Islamic Vision of Development in the Light of Maqasid al-Shariah*. Jeddah: Islamic Research and Training Institute (IRTI).
- Esposito, J. L. (2020). *Islam and the Future of Tolerance in the Digital Age*. Oxford: Oxford University Press.
- Esposito, J. L. (2020). *Islam and Globalization: Muslim Politics and Culture in the 21st Century*. Oxford: Oxford University Press.
- Hafidhuddin, D. (2016). *Zakat in the Modern Economy*. Jakarta: Gema Insani Press.

- Hassan, M. K., & Aliyu, S. (2018). Faith-based FinTech integration model: A conceptual framework for Islamic finance innovation. *International Journal of Islamic and Middle Eastern Finance and Management*, 11(4), 678–694.
- Hassan, M. K., & Lewis, M. (2021). *Handbook of Islamic Banking and Finance*. Cheltenham: Edward Elgar Publishing.
- Hassan, M. K., & Lewis, M. K. (2021). *Islamic Finance and the Sustainable Development Goals*. London: Palgrave Macmillan.
- Hassan, M., Ali, S., & Omar, R. (2022). Blockchain for Islamic social finance: Enhancing transparency and accountability in zakat management. *Journal of Islamic Finance*, 9(2), 45–59.
- Huda, M., & Fauzan, M. (2023). Islamic ethics in the digital era: Reimagining zakat as a form of online spiritual practice. *International Journal of Islamic Economics and Society*, 8(1), 55–72.
- IRTI. (2022). *Islamic Social Finance Resilience Framework*. Jeddah: Islamic Research and Training Institute.
- Kahf, M. (2004). Zakat: Performance and challenges in modern times. *Islamic Economic Studies*, 11(2), 1–22.
- Kahf, M. (2021). Zakat management in contemporary Muslim society: Challenges and prospects. *Journal of Islamic Economics*, 33(2), 115–132.
- Karim, AA (2022). *Contemporary Islamic Economics: Sharia Financial Innovation in the Digital Era*. Jakarta: Gema Insani Press.
- Karim, N., & Ahmad, S. (2023). Zakat resilience and technological adaptation in post-pandemic Muslim societies. *Journal of Islamic Social Transformation*, 8(1), 43–61.
- Nasr, SH (2019). *Man and Nature in the Digital Civilization: Reflections on Spiritual Ecology*. London: Routledge.
- Nasr, SH (2019). *Islam and the Modern World: Challenges of Modernity*. London: Routledge.
- Nasr, SH (2021). Man and nature in the age of technology: The Islamic perspective. *The Muslim World Journal*, 111(4), 567–584.
- Nurhayati, S., & Huda, M. (2023). Digital transformation and public trust in zakat institutions: Evidence from Indonesia. *Indonesian Journal of Islamic Economics*, 15(1), 88–104.
- Rahman, A. (2021). Maqashid al-Shariah in the digital era: The ethical foundations of Islamic financial innovation. *International Journal of Ethics and Society*, 7(3), 210–225.
- Rahman, F., & Ismail, M. (2021). Maqashid al-Shariah and digital governance in zakat institutions: Toward a sustainable model of Islamic philanthropy. *International Journal of Islamic Management Studies*, 6(3), 201–220.
- Yunus, M., & Hassan, R. (2022). Faith-Tech and the future of Islamic social finance: A framework for inclusive zakat management. *Journal of Islamic Economics and Technology*, 4(2), 75–96.