

The Role Of Financial Technology (Fintech) in Improving The Efficiency and Transparency of Zakat Payments in Indonesia: Challenges and Opportunities

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Abstrak

Potensi zakat di Indonesia diperkirakan mencapai Rp327 triliun per tahun, namun realisasi penghimpunan zakat masih jauh dari angka tersebut, salah satunya disebabkan oleh rendahnya literasi keuangan masyarakat terkait pembayaran zakat melalui fintech. Penelitian ini bertujuan untuk mengidentifikasi peran fintech dalam pembayaran zakat dan memahami bagaimana teknologi finansial dapat mengatasi tantangan tersebut. Penelitian ini menggunakan pendekatan kualitatif dengan Systematic Literature Review (SLR), yang memperdalam proses telaah dan menyusun ringkasan bukti penelitian yang ada. Hasil penelitian menunjukkan bahwa fintech memiliki dampak signifikan terhadap efisiensi dan transparansi pengelolaan zakat, memudahkan akses muzaki untuk membayar zakat melalui platform digital, dan memastikan penyaluran dana zakat lebih tepat sasaran dan akuntabel. Penelitian ini diharapkan dapat meningkatkan literasi masyarakat tentang pembayaran zakat melalui fintech dan membantu lembaga zakat dalam mengelola dana secara lebih efisien dan transparan, serta memperluas peran serta masyarakat dalam memenuhi kewajiban zakat.

Kata kunci: *Financial Technology; Zakat; Zakat Payments*

Abstract

The potential of zakat in Indonesia is estimated to reach IDR 327 trillion per year, but the actual collection of zakat is still far from that figure, partly due to the low financial literacy of the public regarding zakat payments through fintech. This research aims to identify the role of fintech in zakat payments and understand how financial technology can overcome these challenges. This study uses a qualitative approach with a Systematic Literature Review (SLR), which deepens the review process and compiles summaries of existing research evidence. The research results show that fintech has a significant impact on the efficiency and transparency of zakat management, facilitates access for muzaki to pay zakat through digital platforms, and ensures more targeted and accountable distribution of zakat funds. This research is expected to enhance public literacy about zakat payments through fintech and assist zakat institutions in managing funds more efficiently and transparently, as well as expanding public participation in fulfilling the obligation of zakat.

Keywords: *Financial Technology; Zakat; Zakat Payments*

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PENDAHULUAN

The 4.0 industrial revolution has brought significant changes in various sectors of human life, including trade, transportation, and education, as well as transforming the structure of societal life through the rapid development of Information and Communication Technology (ICT) (Alawiyah & Kamaluddin, 2022). One of the impacts of this revolution is the change in Zakat payment methods in Indonesia, which now utilizes technology to simplify the payment process. The use of financial technology, as expressed by (Alfatah, 2024), influences zakat payers in making zakat payments, while according to (Fitriani, 2018) the government hopes that the public can have more inclusive payment access. The use of digital platforms allows the community to pay zakat and contribute to zakat online, which in turn increases participation and more equitable distribution of funds. However, in Indonesia, with 87.2% of the population being Muslim, this has not yet been fully realized. Based on data from the National Amil Zakat Agency (BAZNAS), the potential for zakat each year reaches Rp327 trillion, but in 2024, BAZNAS's zakat revenue target is only Rp41 trillion (BAZNAS, 2024). This indicates a significant gap between the potential and the actual collection of zakat. One of the causes is the low financial literacy of the community regarding zakat payments through fintech (Saputri, 2024). Although sharia fintech has great potential in zakat management, the adoption of this technology faces various challenges, one of which is the need for increased education and sharia financial literacy so that the community can understand and utilize this technology optimally.

The choice of fintech in the context of zakat payments is a highly relevant option considering the rapid development of digital technology, especially in the financial sector. The emergence of fintech not only brings significant changes to the global financial sector but also impacts the development of Islamic finance. In general, Islamic financial activities do not differ from conventional finance, but there are some specific characteristics in Islamic finance, namely that the products and transaction mechanisms do not contradict Sharia principles (Khothimah, 2024). FinTech in Islamic finance essentially follows Sharia principles and focuses on Islamic institutions or countries that adhere to Islamic law (Alshater & Othman, 2020). Fintech offers innovative solutions that can simplify and expedite the zakat payment process, especially with the increasing adoption of digital payment services in Indonesia. In this case, fintech can provide easier, more efficient, and more transparent access for zakat payers to fulfill their zakat obligations, which have so far been hindered by limited infrastructure and digital literacy (Sulaeman, 2024). Unlike traditional zakat payment methods that require muzaki to visit physical zakat institutions or use manual channels, fintech allows zakat payments to be made online, anytime and anywhere, through platforms integrated with digital financial systems. The use of fintech in zakat payments is not only about efficiency but also ensuring that zakat is received correctly by the mustahik, in accordance with sharia regulations.

One significant development in fintech is the growth of the digital payment sector (Barroso & Laborda, 2022). Since the early 2010s, digital payments have undergone significant transformations thanks to technologies such as digital wallets, QR codes, and application-based payment services (Galavotti, 2023). The use of fintech in zakat payments plays a crucial role in enhancing transparency and accountability in zakat management. With this technology, the process of paying zakat becomes more transparent and controlled, which in turn increases public trust in the zakat system. The more people utilize fintech to pay zakat, the greater the opportunity to enhance their sharia financial literacy (Dede & Rifqy, 2025) digital platforms, the community is not only provided with ease in giving zakat, but also with a deeper understanding of the principles of Sharia in financial management (Afifah et al., 2024). This, in the end, can encourage the improvement of sharia financial literacy, and the Fintech sector is expected to support the sustainability of the global digital economy (Arifah et al., 2025).

The researchers wrote this article because there is a gap in previous studies regarding the role of fintech in zakat payments. The research results (Febriyanti et al., 2024) state that the

benefits or role of fintech do not influence the decisions of muzaki to pay zakat, a finding that contradicts (Alfatah, 2024), which shows that the adoption of fintech can actually enhance the effectiveness of zakat distribution and the transparency of its management. These differing findings indicate a gap in the understanding and application of fintech in the context of zakat, making it important to conduct further research to identify the factors influencing the adoption of fintech in society. Thus, this research is expected to provide deeper insights into the role of fintech in zakat payments and its impact on society.

The phenomenon of a gap between the large potential of zakat and the realization of collection that has not yet been achieved, estimated to reach Rp327 trillion per year in Indonesia, indicates an imbalance. This is suspected to be caused by the low level of public literacy regarding zakat payments through fintech. In addition, there is a significant gap between the research conducted by (Febriyanti et al., 2024) and (Alfatah, 2024) regarding the influence of fintech on zakat payments. Based on this phenomenon, the researchers feel the need to conduct further studies with the aim of identifying the role of fintech in zakat payments, as well as understanding how fintech can overcome existing challenges. The benefit of this research is to provide deeper insights into the importance of digital literacy in zakat payments through fintech, which is expected to enhance public participation in fulfilling zakat obligations more effectively and efficiently.

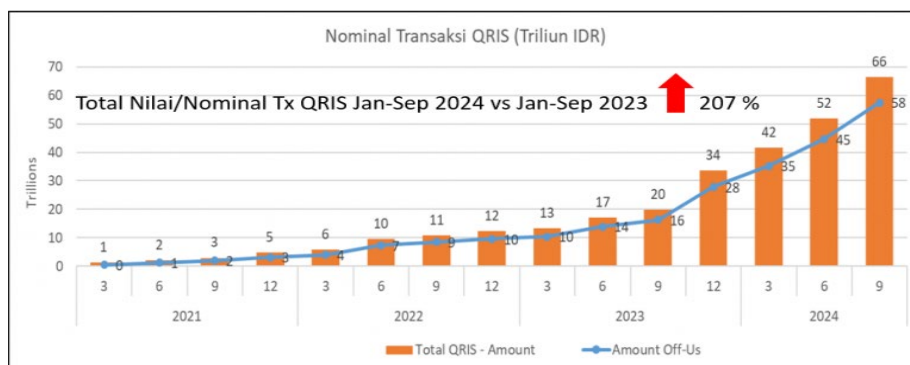
Financial Technology

Technology has changed the way people interact with each other, especially in terms of communication. In the past, people communicated through letters, conventional phones, payphones, pagers, or by meeting in person. This change is also felt in the financial industry, particularly in the way consumers conduct their daily financial transactions. Financial institutions have developed their services from initially being cash register-based to web-based services, and then evolved to the internet and other digital methods. Now, those who work in this industry or understand the field of finance refer to it as "Fintech" (Yahaya & Ahmad, 2018).

Fintech is an abbreviation for financial technology. The National Digital Research Center (NDRC) in Dublin, Ireland, describes fintech as "innovation in financial services," referring to new developments in the financial sector driven by modern technology (Zuliansyah et al., 2022). Fintech has rapidly developed in recent years. In the related literature, fintech is considered a sector that not only changes the way financial services are conducted but also leads to significant disruption in the banking and financial industry as a whole. Financial services through fintech include various transactions such as payments, investments, loans, transfers, financial planning, and comparison of financial products (Golubev & Ryabov, 2020).

With the rapid adoption of technology, fintech has helped improve financial inclusion, providing greater access for individuals and businesses to obtain financial services (Kandpal & Mehrotra, 2019). One significant development in fintech is the growth of the digital payment sector (Barroso & Laborda, 2022). Since the early 2010s, digital payments have undergone a major transformation thanks to technologies such as digital wallets, QR codes, and app-based payment services (Galavotti, 2023). According to a report from McKinsey & Company, the global digital payment market is expected to grow to USD 8 trillion by 2025, driven by an increasing number of consumers switching to contactless payment methods and the rising penetration of the internet in various parts of the world. In Indonesia, data from the Indonesian Payment System Association (ASPI) shows that the volume of digital payment transactions increases every year. the graph of the increase in the volume of digital payment transactions in Indonesia can be seen in the following figure 1.1;

Figure 1.1 Nominal QRIS Transaction Graph in Indonesia 2021-2024



Source: Indonesian Payment System Association (ASPI) accessed 2024

Based on Graph 1.1, it can be seen that from 2021 to 2024, the nominal value of QRIS transactions in Indonesia shows significant growth, increasing year by year, with a total reaching 66 trillion IDR in September 2024, an increase of 207% compared to 58 trillion IDR in 2023, and indicating a wider adoption of this payment system.

Facing the projected rapid growth of fintech in 2025, the fintech sector is expected not only to provide efficient and effective payment solutions but also to support the sustainability of the global digital economy (Arifah et al., 2025). The adoption of new technologies, such as artificial intelligence (AI), machine learning, and the internet of things (IoT), will increasingly integrate fintech services into daily life, creating a more connected and intelligent ecosystem, and strengthening interactions between consumers, service providers, and technology. Therefore, fintech is expected to play an increasingly important role in accelerating digital transformation on a global scale, expanding financial access, and enhancing the overall user experience (Mariz, 2024).

The emergence of fintech not only brings significant changes to the global financial sector but also impacts the development of Islamic finance. In general, Islamic finance activities do not differ from conventional finance, but there are some specific characteristics in Islamic finance, namely that its products and transaction mechanisms do not contradict Sharia principles (Khothimah, 2024). Islamic finance, which is based on Sharia principles, prohibits the practice of *riba* (interest), *gharar* (uncertainty), and *maisir* (gambling), and prioritizes fair and transparent transactions. The presence of fintech in Islamic finance opens new opportunities to provide financial services that comply with Sharia principles, such as in the payment, financing, and investment sectors. FinTech in Islamic finance essentially follows Sharia principles and focuses on Islamic institutions or countries that adhere to Islamic law (Alshater & Othman, 2020). The term "Islam" is used to distinguish between conventional FinTech operators and those compliant with Sharia. This difference is reasonable considering the significant differences in FinTech business models between the two systems. For example, interest-based P2P loans, which are one of the most developed business models in FinTech, are essentially not accepted in the Islamic financial system because usury is prohibited in the Islamic financial system (Alshater et al., 2022).

Zakat

Zakat, as one of the Five Pillars of Islam, is both a spiritual and physical act of worship, which is an undeniable part of Islamic religion. Zakat is a mandatory charitable act aimed at reducing poverty and promoting social justice (Hussain, 2021). There are eight categories of people mentioned in the Qur'an as eligible recipients of zakat, namely the poor, the needy, those employed to manage funds, those whose hearts are reconciled (*mu'allafah al-qulub*), those enslaved who seek liberation, those in debt, those in the cause of Allah, and those who are far away (Qur'an 9:60). In general, zakat is divided into two types, namely zakat mal

(wealth) and zakat fitrah (Givan et al., 2024). Zakat mal includes various types of wealth, such as money, gold, silver, agricultural produce, and trade, which must be paid by individuals who have met the nisab (minimum wealth threshold) and haul (one-year ownership period) (Sulaeman, 2024). Meanwhile, zakat fitrah is the obligatory zakat given during the month of Ramadan to help those who are less fortunate celebrate Eid al-Fitr (Utami & Khotimah, 2024). The mechanism of zakat aims to ensure that all layers of society, especially the less fortunate, can meet their basic needs (Maulana & Laksamana, 2023).

As an obligation for Muslims who meet certain criteria, zakat serves as a tool for wealth redistribution aimed at reducing social and economic disparities (Fatony et al., 2024). Many studies highlight the evolution of the role of Zakat in Egypt over the centuries. Initially, zakat was managed by traditional religious institutions for the collection and distribution of funds, but over time, the state has taken a larger role in regulating these resources to ensure that zakat reaches the poor and needy (Elbanna, 2024). Zakat management is usually carried out by zakat management institutions that act as intermediaries between muzaki (zakat payers) and mustahiq (zakat recipients). These institutions are responsible for collecting, managing, and distributing zakat funds with transparency and accountability (Ningsih et al., 2024). Zakat management institutions function to facilitate the distribution process.

Zakat Concept With Fintech

The history of the world economy has gone through four major eras: agrarian society, the industrial revolution, the oil hunt, and multinational corporate capitalism, each of which tends to be exclusive and accessible only to elite groups. However, with the advent of the digital economy, opportunities have become more inclusive. The digital economy utilizes the internet and the world wide web to create networks based on human intelligence, replacing physical information with digital forms. Digital technology also supports various sectors, including more efficient zakat management through applications and computerized systems, which can enhance performance and support innovation and modernization (Alfin & Erma, 2023).

Fundraising, or penggalangan dana, is a process carried out by organizations to raise funds, including for zakat, by involving marketing and promotion to create awareness and need among potential donors. Zakat fundraising can be conducted through two types of methods: direct fundraising, which involves direct participation from the muzakki, and indirect fundraising, which focuses more on promotion and building the institution's image without directly asking for donations. In Indonesia, digital zakat fundraising can be conducted through various channels, such as the institution's internal platform, e-commerce, crowdfunding, and digital payments via e-wallets or digital payment cards/machines (Sukmawati et al., 2022).

METODOLOGI

This research uses a Systematic Literature Review (SLR) approach, where in a systematic review, articles are evaluated in a structured and planned manner (systematic). This approach deepens the review process and compiles a summary of the research evidence (Davies, T.H., & Crombie, 2009). Some of the objectives of implementing a systematic review include providing specific, relevant, and focused answers to the questions posed. In addition, this approach aims to reduce bias in the review, synthesize the findings, and identify gaps in the existing research (Torgerson, C., & Zhu, 2003). The research process follows five steps, with the stages described as follows:

1. Defining the purpose of the review and determining the type of evidence that will help in answering the review's objectives. The purpose of this writing is to address the related formulation:
Q1: What is the role of fintech in zakat payments?
Q2: What are the opportunities and challenges in paying zakat through fintech?

2. Literature Search. The process of literature search with a similar theme, the author searches for journals and conference proceedings that are relevant to the theme of zakat payment through fintech. As for the literature search, both search engines and websites were used. Among them are Google Scholar, Connected Papers, and HistCite.
 3. Study assessment. It involves the establishment of inclusion criteria, including the type of methodology. In this writing, the researcher includes studies with criteria for both quantitative and qualitative research.
 4. Combining the results. Namely, by grouping the review results with the aim of obtaining meaning from this research finding. The findings of this grouping are often referred to as evidence synthesis.
 5. Establishing results, with findings obtained from the grouping that has been conducted, then discussed to conclude the context/review results. The type of Systematic Review used by the researchers is Mixed Methods, which involves literature search and evaluation using a blended method. The criteria for literature search are applied to both qualitative and quantitative research designs. The goal is to enhance the integrity of the research findings.
- Several articles referenced in this writing include works by (Alfatah, 2024; Esrati et al., 2018; Ninglasari & Muhammad, 2021) which positively state the effectiveness of zakat payments through fintech using different indicators or benchmarks. On the other hand, negative statements regarding the ineffectiveness of zakat payments through fintech are conveyed by (Ar-Rofie et al., 2021; Febriyanti et al., 2024; Widyar VR et al., 2024) to discuss the research objectives related to the role of fintech in zakat payments, the authors refer to several articles, such as the works of (Alfatah, 2024; Ar-Rofie et al., 2021; Esrati et al., 2018; Febriyanti et al., 2024; Ninglasari & Muhammad, 2021; Widyar VR et al., 2024) which yield varied findings.

RESULTS AND DISCUSSION

Based on the established methodology, there are several steps in the literature search process. The search begins by determining inclusion and exclusion criteria and selecting relevant keywords. The sources of literature used include Google Scholar, Connected Paper, and Histcite. Then the researchers conducted a full read of the papers based on the same problem formulation. At this stage, 15 relevant articles were found. At the final stage, the researchers will discuss, analyze, and compile a synthesis of our article draft. Based on the analysis results, the researchers obtained several findings relevant to the research question. Looking at the results of previous research, there are several findings that indicate the role of fintech in zakat payments is already effective, while others state that it is still not effective, with various opportunities and challenges influencing it.

DISCUSSION

Analysis of the Role of Fintech in Zakat Payments

Zakat has great potential, yet there are various challenges in its management, one of which is ensuring that zakat funds reach the rightful recipients in a timely and targeted manner (Sulistiyarningsih et al., 2024). The management of zakat requires a well-organized system, both in terms of collection and distribution, as well as having strict control mechanisms. Traditionally, the management of zakat is carried out by zakat management institutions or bodies that act as intermediaries between muzakki (donors of zakat) and mustahik (recipients of zakat) (Alfatah, 2024). However, with the rapid advancement of digital technology in recent years, new opportunities have emerged to enhance efficiency and transparency in zakat management (Mutawali & Mukhoyyaroh, 2023). In this context, financial technology (fintech) has emerged as a solution to facilitate and expedite zakat payments by muzaki, both individually and collectively.

In this case, Fintech plays an important role in modernizing the zakat payment system and ensuring more targeted distribution of zakat (Alfatah, 2024). Several studies conducted by (Alshehadeh et al., 2024; Mohamed et al., 2023; Ningsih et al., 2024; Yahaya & Ahmad, 2018;

Zulfikri, 2022) show that FinTech enhances accessibility, flexibility, transparency, and risk management. The role of fintech in providing flexibility and accessibility is clearly evident through the ease and convenience of zakat payments offered to the donors. Previously, muzaki had to come directly to the zakat institution or use other conventional methods. However, with the presence of fintech platforms, zakat payers can make zakat payments online using various methods, such as bank transfers, QR codes, or digital wallets (e-wallets) (Galavotti, 2023; Sukmawati et al., 2022).

The ease of accessibility for zakat payers in making payments has increased with the advent of fintech technology. Muzaki can now make digital payments easily through mobile applications or bank transfers. Research (Mohd Thas et al., 2019) revealed that the increased use of technology in financial services can enhance bank efficiency. This happens due to the reduced opportunity costs and increased customer satisfaction, who can access financial services anytime and anywhere, as long as they are connected to the internet. With this convenience, the process of paying zakat becomes faster and more efficient, allowing muzaki to fulfill their obligations more practically. This advantage greatly facilitates zakat payers who have a busy schedule and need a more practical way to fulfill their zakat obligations without having to leave their home or office (Alfatah, 2024).

Fintech ensures transparency and minimizes risk, especially in terms of recording and reporting transactions that are more accurate and can be monitored in real-time for the distributed zakat (Wahyudi et al., 2024). Zakat payers can ensure that the zakat funds reach the hands of the mustahik (zakat recipients). Fintech ensures a clear trail and accountability in zakat transactions. By providing a decentralized ledger system, financial technology ensures the secure and immutable recording of zakat transactions. This reduces the potential for corruption and fraud, as well as increasing trust among stakeholders (Ningsih et al., 2024). Zakat institutions can leverage this technology to ensure transparent fund allocation and provide up-to-date information to donors and beneficiaries more quickly. This, in turn, enhances the control and accountability of zakat institutions (Afifah et al., 2024).

Opportunities and Challenges of Utilizing Fintech in Zakat Payments

The transformation of zakat towards the digital era brings various opportunities and challenges. In this context, digital zakat allows the community to make donations more easily and quickly through various platforms (Irum et al., 2019), increasing individual participation in poverty alleviation programs, especially in remote areas (Hidayat et al., 2024). The use of technology, such as financial technology, enhances transparency and accountability in the management of zakat funds, ensuring that the funds reach the rightful recipients (Lubis, 2025). Strategic partnerships between FinTech companies and Islamic financial institutions can create mutually beneficial synergies, strengthen competitiveness, and enhance customer service. Moreover, digitalization can also reduce operational costs, allowing more resources to be allocated to programs that directly impact community welfare. Public awareness about the importance of zakat can also increase thanks to better access to information and digital platforms (Indriani et al., 2024).

However, the challenges faced in the implementation of digital zakat cannot be ignored. Building public trust in the digital zakat system is crucial, especially regarding the security of personal data and financial transactions (Indriani et al., 2024). The low level of digital literacy among the public can hinder participation, while the lack of regulations supporting the management of digital zakat can be an obstacle to the effectiveness of this system (Ambon, 2024). Additionally, ensuring the legitimacy of zakat recipients and monitoring the use of funds becomes a challenge that must be addressed to build trust and transparency. Another challenge is the increasing competition from more efficient FinTech business models, which can squeeze the profit margins of Islamic financial institutions and lead to a loss of market share, although many Islamic Financial Institutions (IFI) feel that customers are not yet fully ready to switch to FinTech solutions (Irum et al., 2019). The next challenge is ensuring

compliance with Sharia principles in all FinTech applications, which also requires deep attention, so that innovation does not contradict the highly esteemed values in Islamic finance.

CONCLUSIONS

The use of financial technology (fintech) in zakat payments impacts the efficiency and transparency of zakat management, facilitates access for donors through digital platforms, and ensures more precise and accountable distribution of zakat funds. With accurate record-keeping and real-time reporting, fintech reduces the risk of fund misuse and builds trust between zakat institutions and the community, enabling more individuals to participate in poverty alleviation. However, challenges such as low digital literacy, the lack of regulations supporting digital zakat, and maintaining compliance with Sharia principles still need to be addressed so that fintech innovations do not conflict with Islamic financial values. Theoretically, this research deepens the understanding of how fintech can enhance the distribution of zakat, transparency, and accountability in the management of social funds, as well as open up space for the development of fintech theory in the context of zakat and Islamic finance, especially regarding the relationship between technology and public trust. Practically, the results of this research provide insights for zakat institutions and fintech managers to leverage technology to enhance services, adopt user-friendly digital solutions, and improve the digital literacy of the community, while ensuring compliance with Sharia principles. Regulators are also expected to develop policies that support digital zakat, including regulations related to data security and transaction validity. This research has several limitations that need to be noted. First, this research is still limited to the analysis of existing theories and literature, without involving a broader empirical data set to observe the direct impact of fintech usage on the management of zakat in the field. Second, this research has not yet covered all aspects of the challenges faced by zakat institutions in the application of technology, particularly in terms of community involvement and public acceptance in various regions. Third, issues related to Sharia compliance in financial technology also need to be explored more deeply, considering the importance of these principles in the context of zakat.

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