
CHALLENGES, STRATEGIES AND OPPORTUNITIES FOR MANAGING ZAKAT IN THE MODERN ERA BASED ON A SHARIA LAW PERSPECTIVE

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Abstract

Various aspects of human life have been influenced by digital transformation, including the way humans relate to God and carry out their responsibilities as servants. For example, the conventional zakat mechanism has been changed to zakat that combines internet and digital technology. The focus of this research is to study the mechanism of zakat in the modern era, as well as the opportunities and obstacles that arise in it. Data from various literature studies was used in this qualitative research. The research results show that digital zakat has a mechanism that differentiates it from conventional zakat management. These mechanisms include: 1) an efficient target selection system; 2) convenience and accessibility; 3) transparency and accountability; 4) efficient distribution and scale; 5) ethical considerations; 6) individual interactivity and community involvement. Opportunity. Challenges and Strategies Basically, zakat is one of the most strategic and efficient methods to be developed to improve the welfare of the people in an Islamic government. Therefore, zakat has enormous potential and is beneficial if the management institution can manage and overcome various traditional problems that are always faced by managers. Managing zakat requires managerial ability, accountability, integrity and truth. Meanwhile, several important things that need to be considered are empowerment, supervision and development of the zakat recipient community (ostabiq). Therefore, zakat management institutions must have the ability to change the community's perspective from zakat recipients to zakat givers. Getting people used to paying zakat, using innovative and smart approaches to collect zakat, distributing zakat in an effective way, creating quality human resources, and concentrating on development, empowerment and empowerment programs are strategies that can be implemented. In addition, the conclusion is that by implementing digital zakat, there is an opportunity to become more efficient, have a greater impact, and increase awareness and compliance of zakat payers. However, institutional issues, interpersonal relationships, security and privacy, and regulation are all issues that must be faced.

Keywords: Challenge, Digital zakat, Islamic law, Opportunities, Strategy, Zakat management.

INTRODUCTION

The modern world causes many inequalities and inequality, especially related to socio-economic problems. Many rich people get richer, but many poor people remain poor. The Koran has condemned this situation since the emergence and development of Islam. The Koran condemns those who accumulate wealth. as mentioned in the first verse of surah al-Takatsur, which reads, "Boasting has neglected you" (Zumrotun, 2016). Zakat institutions have experienced significant transformation and innovation in the modern era. Due to advances in technology, zakat institutions can carry out their operations more efficiently and effectively. Zakat plays an important role in national development (Syah *et al.*, 2024).

Zakat is a pillar of Islam that involves providing assistance to those who are poor and needy (Law & Sharia, 2024). Zakat is a form of worship that has socio-economic elements in it, also referred to as al-ibaadah al-maalayah al-ijtima'iyyah. Its function is as an instrument that distributes assets from the upper middle class to the lower middle class to increase economic growth, reduce poverty

and reduce social disparities (Annisa & Fatwa, 2021). Since the time of Rasulullah SAW, the Rashidun khulafaur, and the Islamic caliphate, Zakat has become a very important state financial instrument. History shows that zakat can increase a country's prosperity if it is managed in a trustworthy manner by the country's financial leaders. Caliphs such as Umar bin Khaththab, Umar bin Abdul Aziz, Harun Ar-Rasyid, and others have been noted as state leaders who succeeded in bringing their country prosperity because they used zakat as a fiscal tool with Amanah (Hariyanto & Junaidi, 2023).

RESEARCH METHODOLOGY

According to research on zakat, the practice of zakat faces a number of problems in several developing countries, such as Indonesia. People's reluctance to pay zakat is the main factor that causes them not to understand the importance of zakat in the Islamic economic system and the role it plays (Putri *et al.*, 2025). This research was conducted with the aim of exploring the mechanisms for implementing zakat in the era of digitalization, as well as reviewing the challenges and opportunities that accompany zakat management from the perspective of Islamic law. This research uses a qualitative approach because the data collected and analyzed is in the form of narratives, words, and not numbers (Law & Sharia, 2024).

RESULTS AND DISCUSSION

Challenges of Zakat Management in the Modern Era

With advances in information technology, zakat management has undergone a significant transformation. Zakat amil institutions (LAZ), including the Zakat Amil Agency, can utilize digital platforms in the process of collecting and distributing zakat. National (BAZNAS), to increase the effectiveness and accountability of their operations (P *et al.*, 2022). Sensitive information such as financial data and payer identity is collected and stored by digital zakat platforms (Law & Sharia, 2024).

Various factors can contribute to the problem of zakat management in Indonesia, including the opinions of muzaki, mustahik, and the zakat management body itself (Conservation *et al.*, 1967). One of these problems is the lack of good human resources. Working as a manager, even for sharia economics graduates, zakat (amil) should not be the goal of life or work (Zumrotun, 2016). Because amil institutions require a lot of resources, our younger generation does not want to become amil. High quality human resources to ensure that zakat management is professional, trustworthy, accountable and transparent. In reality, the work of being an amil has two aspects: material and social (Conservation *et al.*, 1967).

However, utilizing digital technology in managing zakat does not eliminate the legal challenges that need to be considered by zakat amil institutions. Key issues faced include data security, digital literacy and regulatory compliance. existing ones (P *et al.*, 2022). In digital zakat management, data security is an important issue. As regulated in Law no. 7 of 2022 concerning Personal Data Protection, personal data protection has become one of the main concerns in the legal field. Because the information they manage includes sensitive information belonging to muzakki (zakat givers) and mustahik (zakat recipients), zakat amil institutions must pay attention to these rules (P *et al.*, 2022). There are several regulatory issues that make implementing digital zakat more difficult. One of them is a complicated jurisdictional issue. As cross-border zakat institutions, digital zakat platforms face

many jurisdictional issues due to the various legal frameworks governing charitable operations. This causes problems in standardizing regulations, ensuring compliance, and resolving legal ambiguity (Law & Sharia, 2024). To protect their data, digital zakat institutions must adhere to strict security standards, such as encryption, multiple authentication systems, and strict access controls to user data. BAZNAS, and other zakat amil institutions are required to establish internal policies and implement security protocols in accordance with applicable regulations. Failure to comply with these regulations has impacts not only on legal aspects (P et al., 2022). There is a need for comprehensive and up-to-date regulations that specifically address specific aspects of digital zakat due to the lack of regulations for digital zakat institutions (Law & Sharia, 2024). Reduced digital literacy among society is an additional challenge to implementing digital zakat. Digital literacy in a legal context is closely related to people's understanding of their rights, including the right to security and clarity in digital transactions (P et al., 2022)

Furthermore, the zakat information system, this is one of the main obstacles that causes zakat to not be able to have a significant impact on business. None of the existing zakat amil institutions have an integrated zakat information system. Zakat amil organizations should be connected to each other. In addition, this technology makes it possible to compile a database for muzaki and mustahik. With this information system, there are no two identical muzaki or mustahik who are connected to each other (Zumrotun, 2016).

Zakat Management Strategy in the Modern Era

In the current technological era, the Amil Zakat Institution (LAZ) has a very strategic role in managing zakat. One of LAZ's main tasks is to combine technology with zakat operations. This aims to enable the process of collecting and distributing zakat funds to be carried out more quickly, effectively and in accordance with the objectives. LAZ guarantees that the zakat collected goes directly to zakat recipients who need it. As a result, the presence of LAZ technology uses zakat more efficiently and more transparently (P et al., 2022).

Zakat management organizations, like companies, must have a plan to attract donors. OPZ must have its own market for zakat payers and maintain their loyalty. Apart from that, OPZ is also responsible for raising awareness among zakat obligators to pay their zakat, which is considered important for continuity and efforts to empower their community. Therefore, OPZ must create a strategy to complete these tasks. This strategy includes, first of all, instilling the habit of paying zakat (Zumrotun, 2016).

LAZ must understand the existing challenges so that they can make appropriate plans to increase community participation in zakat. Good educational activities and good infrastructure development will ensure that Zakat can be managed better and have a positive impact on the wider community. LAZ's strategic role in using digital technology in managing zakat will increase efficiency and transparency, strengthen the relationship between muzakki and mustahik, and encourage people to be more active in fulfilling their zakat obligations (P et al., 2022). The amil have modern skills in collecting zakat assets from the muzaki. By coming to pick up the ball, they can help calculate the total wealth of the muzaki to find out how much they have. Ideally, the government would form a special institution or ministry that handles the development of zakat funds (Zumrotun, 2016).

Opportunities for Zakat Management in the Modern Era

Collecting zakat is an effort to collect funds that involves various processes, techniques and efforts. More than just asking for money, getting funding is a step in raising funds. In addition, this includes convincing donors that providing assistance to the less fortunate will have a positive impact on society (Indriani & Khoiri, 2024). Digital zakat helps build a broader and more inclusive zakat ecosystem (Law & Syariah, 2024). Digital zakat has great potential to contribute to poverty reduction, in the Al-Quran, the problem of poverty is also discussed. One of the reasons why this problem appears in the world is because humans treat other people badly and unfairly, in other words, the system that exists in society causes a person or group of people to be unable to get out of poverty (Indriani & Khoiri, 2024).

With the emergence of digital transformation, the next opportunity for the zakat mechanism is that people are increasingly aware of zakat and its importance in Islam. Various platforms that support the implementation of zakat not only collect and distribute zakat from the community, but also collect it from them (Law & Syariah, 2024). Digital zakat can also help ensure that zakat funds are distributed fairly and efficiently. Digital zakat increases transparency and accountability because, in traditional systems, there is a risk of abuse or corruption during the zakat distribution process. With digital zakat, a digital footprint of every transaction is possible through blockchain technology. This ensures that zakat funds reach people in need in a fair and efficient manner. Digital zakat allows people to contribute more easily and efficiently by utilizing technological advances in the donation process. This opens up opportunities for those who previously may have had difficulty accessing traditional zakat institutions or were limited by time and distance (Indriani & Khoiri, 2024).

CONCLUSION

With the emergence of digital platforms and technology, zakat management in the digital era has undergone a revolution. This platform increases accessibility, transparency and efficiency in fulfilling zakat obligations. Although digital zakat management in Indonesia has great benefits in increasing the effectiveness and accessibility of zakat, they also face challenging legal challenges, especially regarding data security, digital literacy, and compliance with regulations. Challenges and opportunities in managing zakat will increasingly emerge and develop along with the development of the digital era. Zakat charity organizations (LAZ) such as BAZNAS must comply with the Personal Data Protection Law and ensure their digital platforms meet the requirements of sharia and the ITE Law. Apart from that, teaching is needed about user rights and how to provide digital zakat safely because people do not understand technology. In facing competing platforms, zakat and fintech institutions must innovate to gain a competitive advantage while maintaining sharia principles. Therefore it has been acknowledged that this research has many limitations, the research design being one of them. Various literature is used as the main source of discussion and research data in this research. Therefore, certain digital zakat institutions can be used by researchers in the future to describe actual and more in-depth conditions regarding the implementation of digital zakat and its relevance to Islamic law.

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