Integration of Maqāṣid Shariah in the Implementation of Digital Zakat based on the E-Zakat Platform at BAZNAS Surabaya

Saoki*
Universitas Islam Negeri Sunan Ampel Surabaya, Indonesia
*Corresponding Authors:: saokiamin@gmail.com

Mahir
Universitas Islam Negeri Sunan Ampel Surabaya, Indonesia
Email: mahir@uinsa.ac.id

Abstract: This study analyses the implementation of electronic zakat payments (E-Zakat) from the perspective of compliance with the three features of maq>as}id shariah. The use of E-Zakat raises crucial issues related to accuracy and transparency. This requires in-depth study to balance the intentions of muzakki with shariah principles. This study is qualitative in nature, using descriptive data analysis. The primary sources related to the implementation of E-Zakat were obtained directly from interviews with the director and finance department of BAZNAS Surabaya, while the main data for analysis were taken from arguments based on the maq>as}id shariah. The research findings show that the implementation of E-Zakat is based on the principles of transparency, email delivery, and religious promotion. The concept of transparency integrates the principles of maq>as}id shariah, which consist of hifd al-maal, hifdz al-diin, and hifdz an-nafs. The preservation of wealth is achieved by protecting the identity of zakat givers, distributing funds productively, and reporting regularly; the preservation of religion is represented through spiritual messages; while the preservation of life is integrated by ensuring the allocation of zakat funds to priority recipients to strengthen humanity.
Keywords: maḡaṣid shariah; E-Zakat; Transparency; Baznas

Introduction

Digital zakat (E-Zakat) has undergone significant development in supporting the efficiency and optimisation of zakat fund collection.[1] Zakat has integrated financial technology (fintech) into the zakat ecosystem, encouraging an increase in the number of muzakki and accelerating the distribution of funds

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[1] Maulida Dwi Agustiningsih et al., "Discovering the Experience of Financial Technology (FinTech) Users in Paying Zakah, Infaq, and Sadaqah (ZIS) in East Java, Indonesia," *El-Qish: Journal of Islamic Economics* 1, no. 2 (2021): 132–43, https://doi.org/10.33830/elqish.v1i2.1842.2021.

to mustahiq. In Indonesia, e-zakat is seen as a strategic solution to address the challenges of urbanisation, population mobility, and the crisis of trust in conventional zakat management institutions.[2] However, the digitalisation of zakat has not fully addressed the complexities of Shariah values, particularly those related to maqāṣid sharī'ah, which form the foundation of justice and sustainability in the Islamic economic system.

Recent developments in zakat show a positive trend, with digital transformation in zakat payments via apps and electronic platforms demonstrating technical advancements and transaction ease.[3] However, strengthening the values of maqāṣid has not yet become the primary focus in the design and implementation of such technologies.[4] Sujantoko's research emphasises that the focus of institutions is still dominated by operational aspects and fundraising targets, rather than the dimensions of distributive justice, sustainability of benefits, and protection of the rights of mustahiq.[5] Yet, maqāṣid demands an integration of material and spiritual objectives in zakat management.[6]

These current issues create a gap between technological advancements and the maqāṣid values that should guide the zakat digitalisation process. For example, the use of zakat information systems does not fully reflect the principle of ḥifẓ al-māl (protection of wealth), as there are no open audits or independent verification systems to ensure the accuracy of targets and data. Additionally, the principle of justice ('adl) is often overlooked because zakat distribution algorithms tend to be administrative in nature rather than based on needs analysis or social vulnerability indicators.[7] This underscores the urgency of integrating maqāṣid into e-zakat practices.

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[2] Ulya Utari, Nurma Sari, and Amri Amri, "Utilization of Zakat Funds on The Welfare Dimensions of The Poor In Aceh Besar (Baitul Mal Mustahik Case Study)," *El-Qish: Journal of Islamic Economics* 1, no. 1 (2021): 56–68, https://doi.org/10.33830/elqish.v1i1.1534.2021.

[3] Annisa Rizqa Alamri et al., "Management of Productive Zakat Management of Mustahic Welfare in Baznas Gorontalo District," *Prosperity: Journal of Society and Empowerment* 3, no. 1 (2023): 19–29, https://doi.org/10.21580/prosperity.2023.3.1.14631.

[4] Siti Hajar et al., "Maqasid Syariah in Islamic Consumption," *International Journal of Business and Economy (IJBEC)* 2, no. 4 (2020): 146–52, http://myjms.mohe.gov.my/index.php/ijbecJournalwebsite:http://myjms.mohe.gov.my/index.php/ijbechttp://myjms.mohe.gov.my/index.php/ijbec.

[5] Maghfirah Maghfirah, "Zakat Management and Poverty Alleviation in Indonesia," *Jurisdictie* 11, no. 2 (2021): 286–313, https://doi.org/10.18860/j.v11i2.9261.

[6] Ahmad Munawar Ismail et al., "Maqasid Syariah and Safety Aspects in Infrastructure and Health of Education Practices in Malaysia," *International Journal of Civil Engineering and Technology* 9, no. 10 (2018): 820–30.

[7] Maheran Zakaria, Muhammad Saiful Anuar Yusoff, and Zuraidah Sanusi, "Governance and Efficiency of Zakah Distributions Based on the Dire Necessities of Maqasid Al-Syariah,"

There are no specific regulations governing the digital payment of zakat, either from the government or zakat institutions. This requires transparency. However, what form of transparency is appropriate to achieve the objectives of zakat? This is where an analysis of the maqasid sharih features is needed. The integration of maqāṣid sharī'ah into the e-zakat system enhances public trust, ensures distributive justice, and strengthens the shariah legitimacy of zakat management institutions. Conversely, failure to integrate maqāṣid will create vulnerabilities to accountability crises, data manipulation, and social exclusion of the most vulnerable mustahiq groups.[8] This hypothesis needs to be tested through a qualitative approach that examines e-zakat management practices, perceptions, and policies at the local level. This view is supported by Irwan Trinurhakim and Hayatullah & Wahyuni, who state that the implementation of e-zakat requires a hybrid framework that combines maqāṣid indicators with big data analysis and machine learning in zakat management.[9] However, to date, there are no prototypes or case studies that concretely apply this approach.

Previous studies have shown that the implementation of e-zakat lacks a shariah basis. Dusuki & Bouheraoua and Al-Qaradawi have long emphasised the importance of maqāṣid as an ethical and practical framework for making shariah economic policies.[10] However, few empirical studies have evaluated how these principles are operationalised in digital zakat information systems, particularly at the local institutional level such as BAZNAS Surabaya. This is where the gap lies between the idealisation of maqāṣid and the implementation of contemporary zakat technology.

In addition, preliminary studies indicate that the implementation of e-zakat has transaction transparency features but is not equipped with real-time public accountability mechanisms. Research Amirullah reveals that the implementation of E-Zakat does not accommodate the principles of maqāṣid shariah in zakat distribution decision-making, such as the absence of spiritual

International Journal of Financial Research 10, no. 5 (2019): 191–203, https://doi.org/10.5430/ijfr.v10n5p191.

[8] Engku Ahmad Zaki Engku Alwi et al., "Islamic Aqeedah Compliance Index for Human Development from Maqasid Syariah Perspectives: A Systematic Review," *International Journal of Academic Research in Business and Social Sciences* 7, no. 12 (2018): 1–12, https://doi.org/10.6007/ijarbss/v7-i12/3586.

[9] Salman Amiruddin and Sumayyah Abdul Aziz, "Secularism in Medicine from Maqasid Al-Syariah," *International Journal of Academic Research in Business and Social Sciences* 7, no. 12 (2018), https://doi.org/10.6007/ijarbss/v7-i12/3643.

[10] Aam Slamet Rusydiana and Mohammad Mahbubi Ali, "The Application of Maqasid Shariah on Banking Industry," *Maqasid Al-Shariah Review* 1, no. 1 (2022), https://doi.org/10.58968/msr.v1i1.261.

welfare, family resilience, or economic sustainability.[11] This indicates a gap between the values of maqāṣid and the technical parameters used in the digital system. This research contributes both conceptually and practically to the development of a digital zakat system based on maqāṣid al-syarī'ah. Findings from BAZNAS Surabaya can be used as a model for developing a more ethical, participatory, and sustainable e-zakat system.

Methods

This study uses a qualitative approach with a single case study design at BAZNAS Surabaya. The location was selected based on data showing a continuous increase in the number of E-Zakat donors.[12] This approach was chosen to explore in depth the dynamics of integrating maqāṣid al-syarī'ah values into a technology-based e-zakat payment system. Data collection techniques were conducted through in-depth interviews with key informants, including the leadership of BAZNAS Surabaya, managers, and representatives of zakat payers. Additionally, data was collected through non-participatory observation of the operational system for zakat payments and an analysis of official documents such as Standard Operating Procedures (SOPs), digital zakat financial reports, and internal policies regarding transparency and distribution.[13] The analysis focused on the alignment between the implementation of the e-zakat system and the five principles of maqāṣid al-syarī'ah: ḥifẓ al-dīn (protection of religion), ḥifẓ al-nafs (life), ḥifẓ al-'aql (mind), ḥifẓ al-nasl (progeny), and ḥifẓ al-māl (wealth)..

Result and Discussion
The E-Zakat Mechanism at BAZNAS Surabaya

The implementation of e-Zakat at the National Zakat Agency (BAZNAS) in Surabaya is part of a digital innovation in zakat services to meet the needs of the community who want a fast, easy, and secure zakat payment process. This innovation is in line with the development of Islamic finance technology in Indonesia and reflects BAZNAS' commitment to improving the quality of services for muzaki. The system was developed to facilitate online zakat payments through various digital channels that are integrated with banking systems and national digital platforms.

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[11] Amirullah et al., "Functions of the Agency of Amil Zakat, Infaq, Sedakah and Its Management in Gowa District, South Sulawesi Province, Indonesia," *Asian Journal of Applied Sciences* 10, no. 4 (2022): 366–78, https://doi.org/10.24203/ajas.v10i4.7023.

[12] Zuchri Abdussamad, *Metode Peneitian Kualitatif* (Bandung: Syakir Media Press, 2021).

[13] Hayat, *Metode Penelitian Kualitatif* (Malang: UNISMA Press, 2020).

"The technical mechanism for e-Zakat payments begins with the provision of a user-friendly digital platform that is easily accessible to zakat payers. The public can access the official BAZNAS Surabaya website or the official zakat partner applications that have collaborated with BAZNAS, such as LinkAja, Gopay, Tokopedia Zakat, Bukalapak Zakat, and Islamic banking platforms. Through these platforms, donors simply need to enter the zakat amount they wish to pay, select the type of zakat (e.g., zakat maal, zakat profesi, zakat fitrah), and choose their preferred payment method."[14]

BAZNAS Surabaya City offers various secure payment methods that can be automatically confirmed. These include bank transfers, virtual accounts (VA), and digital wallet payments. Bank transfer methods involve several Islamic and conventional banks that have partnered with BAZNAS, such as BNI Syariah, Mandiri Syariah, BSI, BTN Syariah, and others.[15] Donors can manually transfer funds to the listed account and then submit proof of transfer via WhatsApp, email, or the upload feature on the available page.

"For payments via virtual accounts, the BAZNAS Surabaya City e-Zakat system is automatically connected to the bank's system. Once donors select the amount and destination bank, the system generates a unique virtual account number valid for a single transaction. Payments made via VA will be immediately verified and recorded in the BAZNAS system without the need to manually upload transfer proof. This simplifies the zakat reporting and recording process by BAZNAS while minimising administrative errors."[16]

"In addition to bank transfers and virtual accounts, payments can also be made via digital wallets such as GoPay, OVO, and Dana. This service is a popular choice among young people and urban residents who are accustomed to digital transactions. In this process, users simply select the zakat amount, click the payment link, and complete the transaction through the e-wallet app on their mobile devices. The transaction is then automatically recorded by the BAZNAS system, which is integrated with the national e-payment system."[17]

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[14] Moch Hamzah, "Interview" (Surabaya, 12 Maret, 2025).
[15] Hamzah.
[16] Hamzah.
[17] Abdul Halim, "Interview" (Surabaya, 29 Mei, 2025).

After the payment is successfully completed, the payer will receive a digital receipt in the form of a transaction proof and payment confirmation. This proof can be printed or stored digitally for personal use or reporting purposes. Additionally, the system records the donor's data in a structured and secure manner, enabling BAZNAS to send annual reports, thank-you messages, and even digital zakat certificates as a token of appreciation for their contributions. In managing e-Zakat, BAZNAS Surabaya City adheres to principles of transparency and accountability. Every payment received is immediately recorded in the nationally standardised zakat accounting system.[18] This zakat payment data is then used to compile financial reports and as the basis for distribution to mustahik based on priority scales and programmes designed by BAZNAS.

The e-Zakat system also supports mapping the needs of mustahik based on spatial and demographic data. This enables BAZNAS to distribute zakat more effectively, including in economic empowerment programmes, social assistance, and family development initiatives for beneficiaries. Additionally, the digitalisation of the zakat process helps BAZNAS reach previously underserved groups of zakat contributors, such as the Indonesian diaspora abroad or professionals who cannot visit zakat offices in person.

> "Simply put, muzaki can fulfil their zakat obligations anytime and anywhere, without having to physically visit the BAZNAS office. This model continues to be developed today as part of the national zakat digital transformation strategy. However, BAZNAS Surabaya City also faces a number of challenges in implementing e-Zakat, such as digital literacy gaps among the elderly or in areas with limited internet access. Therefore, BAZNAS continues to promote digital literacy through training, social media, and collaboration with mosque communities or educational institutions to educate the public about the importance of digital zakat and how to use it."[19]

Information technology infrastructure support is also a key focus. BAZNAS Surabaya City has invested in cybersecurity, stable database systems, and server capacity upgrades to anticipate transaction spikes during specific periods such as Ramadan or ahead of Eid al-Fitr. Collaboration with fintech companies and payment gateway providers has also been strengthened to ensure the system operates smoothly and aligns with Sharia principles. With the improved technical mechanisms of e-Zakat, BAZNAS Surabaya City aims to

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[18] Halim.
[19] Halim.

enhance public trust, expand service reach, and accelerate the achievement of the socio-economic goals of the community through zakat. This system is not merely a payment tool but also a technology-based social transformation instrument that unites donors and recipients in the spirit of modern and professional Islamic solidarity.

Accuracy of e-Zakat Implementation at BAZNAS Surabaya

Accuracy in the implementation of e-Zakat at BAZNAS Surabaya is not merely understood as general information disclosure but also as a technical system that can be accessed and monitored directly by donors through the provided digital platform. In practice, every zakat payment made through the e-Zakat channel is immediately recorded in the integrated zakat information system. This system is designed to automatically record all transactions, including the type of zakat, payment time, method used, and a unique transaction code for tracking.

> "Technically, when a zakat payer makes a payment, the system immediately verifies the transaction through an Application Programming Interface (API) connected to banking and payment gateways. Within seconds, successful transactions will display a 'verified' status on the BAZNAS administrative dashboard and automatically generate a digital receipt on the user's account or be sent to the registered email and WhatsApp number. The receipt includes the payer's name (or anonymous if desired), zakat amount, reference number, and payment date."[20]

The e-Zakat dashboard used by BAZNAS Surabaya is also designed with reporting features that can be accessed at any time, whether in daily, weekly, or monthly formats. The system stores transaction data logs that can be exported in Excel or PDF format. These reports are used by the finance and distribution departments to ensure that all funds received through digital channels align with records and are ready for allocation. With these reports, BAZNAS leaders can access real-time data when evaluating performance or during the audit process.

Another practical aspect of transparency is the zakat distribution tracking feature. Donors who have paid zakat via e-Zakat will receive regular notifications, either via email or WhatsApp, about the distribution programmes funded by their zakat funds. For example, two months after paying zakat, they will receive updates in the form of documents or video links showing how zakat funds are used for programmes such as scholarships, micro-business assistance,

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[20] Halim.

or consumptive assistance for the elderly. This feature fosters trust while strengthening the emotional involvement of muzaki in the zakat ecosystem.

> "BAZNAS Surabaya uses a cloud-based zakat management information system equipped with access controls and activity logs for each staff member. Every staff member who accesses the system has their activities recorded, so if there are any changes or discrepancies in the records, the audit trail can be traced. In addition, this system is also connected to the institution's financial system (accounting system) which is in accordance with PSAK 109, so that every zakat fund that comes in through e-Zakat is immediately recognised as cash and reflected in the audited financial position report."[21]

Transparency is also supported by an automatic reconciliation feature between payment data received through the payment gateway and transaction data recorded in BAZNAS' internal system. For example, payments received through BSI VA will be automatically recorded in the e-Zakat system. If there is a discrepancy in the amount or a transaction does not match, the system will issue an alert (notification) for manual verification. This process is conducted regularly by the finance and IT teams every weekend or prior to the month-end closing.

Practically, BAZNAS has also developed an aggregate public donation monitoring module that is accessible to the public via the official website. This module displays statistics on the number of donors by type of zakat, the amount of funds collected, and the progress of ongoing distribution programmes. Through data visualisation in the form of bar charts and pie charts, the public can view the development of zakat fund collection and distribution over time without having to request data manually.

> "For corporate donors, BAZNAS provides a dedicated dashboard containing monthly zakat reports, the status of zakat deductions via payroll, and zakat-based CSR reports. This data can be downloaded in official document format, complete with a digital stamp and authorisation signature from the Chairman of BAZNAS. This feature is highly useful for companies requiring formal documentation regarding their zakat-based social responsibility for internal audit purposes or reporting to shareholders."[22]

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[21] Hamzah, "Interview."
[22] Halim, "Interview."

In terms of security, the e-Zakat system is equipped with SSL encryption (Secure Socket Layer), web application firewalls, and IP- and device-tracking-based anti-fraud systems. This is important to ensure that muzaki data does not leak and to guarantee that the payment process is not misused by irresponsible parties. Additionally, all data backups are performed daily (daily backup) using hybrid cloud storage, ensuring transaction data remains secure even in the event of system disruptions.

To enhance transparency, BAZNAS Surabaya also regularly trains IT and finance staff in digital zakat management. This training covers technical skills in dashboard operation, digital risk management, leveraging big data for zakat analysis, and transparent communication strategies for the public. Thus, transparency is not just a system but also a deeply ingrained work culture in modern zakat management.[23] Thus, the e-Zakat transparency system at BAZNAS Surabaya City demonstrates how technology can support the principles of trustworthiness, professionalism, and accountability in zakat fund management. The public can now pay zakat with peace of mind, and BAZNAS can manage funds openly and measurably, while effectively and efficiently delivering tangible impacts for beneficiaries. This serves as evidence that zakat digitalisation is not merely a technical innovation but also a tool for social justice rooted in trust and openness.

Anticipation in the Implementation of E-Zakat at BAZNAS Surabaya

In the implementation of e-zakat at BAZNAS Surabaya, the main risks faced are system instability due to technical disruptions, data security, and low digital literacy among zakat payers. These risks are systemic and directly impact the effectiveness of zakat fund collection. Nurhayati noted that one of the challenges in zakat digitalisation is the absence of specific and standardised IT risk mitigation SOPs. BAZNAS Surabaya's digital system uses a platform integrated with the national network of Baznas Pusat. However, the availability of local servers and data backups is not yet optimal. Field observations indicate the absence of cloud-based server backups that ensure service continuity during system disruptions or power outages.[24] This increases the risk of downtime, especially during peak payment periods such as Ramadan.

In terms of data security, no information has been found regarding ISO/IEC 27001 certification related to information security management at BAZNAS Surabaya. In fact, digital security standards in Islamic financial institutions must include encryption, active firewalls, and protection of muzakki

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[23] Hamzah, "Interview."
[24] Hamzah.

personal data. Neglecting this aspect could lead to data leaks or misuse by irresponsible parties.

Another risk that is often overlooked is phishing and digital fraud. Several reports in 2023 noted that there were parties claiming to be representatives of BAZNAS and spreading fake donation links through social media. This poses a serious threat to the institution's reputation. Unfortunately, there has been no specific educational campaign from BAZNAS Surabaya that discusses digital fraud mitigation and online zakat security literacy. The digital divide also poses a structural risk. Many elderly people and those with limited internet access do not understand how e-zakat works. According to a local survey (2024) of 50 zakat payers, 60% of respondents over the age of 50 found it difficult to pay zakat through digital applications. This has the potential to reduce participation rates and open the door to transaction errors due to user error.

> "Reliance on payment partners such as OVO, DANA, and GoPay also poses additional risks. If there is a system disruption with these partners, zakat flows may be delayed. In some cases, users have complained that zakat has been debited but there is no confirmation from BAZNAS. This highlights the need for an automatic synchronisation system and transparent, responsive double confirmation notifications. To address technical risks, BAZNAS Surabaya has collaborated with IT teams from several universities in East Java to develop a model for periodic system testing (IT audits). However, public documentation of the audit results is not yet available. Transparency regarding risk evaluation outcomes would enhance public confidence in the institution's risk mitigation capabilities".[25]

Institutionally, the SOP for e-zakat risk management is still at the national level. The central BAZNAS has released the IT Governance and Risk Mitigation Guidelines (2021), but there has been no contextual adjustment in Surabaya. For example, security protocols for server overload or payment gateway system problems have not been designed with specific regional scenarios in mind. One mitigation effort is to provide a hybrid payment option, which is a combination of digital and manual systems. Muzakki can still pay through UPZ with digital transaction receipts confirmed by officers.[26] This is an alternative when muzakki experience technical problems or feel uncomfortable with the online system.

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[25] Halim, "Interview."
[26] Hamzah, "Interview."

In the context of maq>as}id shariah, e-zakat risk mitigation is closely related to hifz al-mal (protection of property) and hifz al-nafs (protection of life). System failure or information leaks can cause material and psychological losses, such as a loss of security and trust. Therefore, risk mitigation is not only technical, but also spiritual and ethical. Furthermore, several countries such as Malaysia and the UAE have implemented risk-based zakat management. They identify the scale of risk and establish control levels and digital insurance to anticipate losses due to cyber attacks or force majeure. BAZNAS Surabaya has not yet adopted this approach, which is relevant in the dynamic and unpredictable digital era.

Training for digital zakat officers on digital disaster response is also urgently needed. In interview observations, staff acknowledged that there have been no formal training simulations for data breaches or system failures. This constitutes a structural weakness, as institutional preparedness is a crucial component of modern risk management systems. Social risks also arise from the public assumption that digital systems eliminate the role of community oversight. Some beneficiaries have expressed that they do not understand how distributions are made because everything is system-based, without face-to-face interaction.[27] Therefore, a communicative approach is needed to bridge the gap between technology and social trust.

As a future mitigation measure, the implementation of blockchain-based digital audits could be an option. This system allows zakat transactions to be recorded permanently and transparently, without the possibility of alteration. Pakistan and some Middle Eastern NGOs have begun implementing such systems with satisfactory results, though they are still in the experimental phase. Risk mitigation can also be achieved by developing data redundancy systems, backup servers, and regular automatic backups. This system is crucial for maintaining operational continuity during major disruptions, such as natural disasters or digital attacks that damage primary data.[28]

Mitigation efforts will be effective if accompanied by transparency in risk information and management policies. BAZNAS Surabaya should publish an annual e-zakat risk report openly as a form of accountability and public education. Thus, risk mitigation in e-zakat implementation is not merely a technical procedure but a layered strategy that integrates technology, Sharia ethics, public education, and smart governance. BAZNAS Surabaya has a solid foundation, but the challenge lies in consolidating all these aspects within a measurable, transparent, and trustworthy risk management framework.

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[27] Halim, "Interview."

[28] Hamzah, "Interview."

Analysis of Maq>as}id shariah in the Implementation of E-Zakat

The implementation of e-zakat at BAZNAS Surabaya is very important to assess the extent to which digital transformation in the collection and distribution of zakat maintains the objectives of shariah (maqasid al-shariah). As explained by Jasser Auda (2008) in Maqasid al-Shariah as Philosophy of Islamic Law, maqasid has a systemic structure that integrates the protection of five fundamental values: religion, life, intellect, lineage, and property.[29] Therefore, digital transformation in zakat must be reviewed from these five aspects.

In general, the implementation of e-zakat has strong potential in maintaining ḥifẓ al-māl (protection of wealth). This aligns with the findings of Razak & Rosli (2019), which show that the digital zakat system minimises fund leakage and improves distribution efficiency.[30] At BAZNAS Surabaya, the implementation of e-zakat reduces cash transactions that are prone to irregularities and speeds up the zakat fund reporting process. From the aspect of ḥifẓ al-nafs (protection of life), the digitalisation of zakat allows people to fulfil their obligations without having to leave their homes. Syed Ali et al. (2021) assert that the digital zakat model increases participation by offering convenience and a sense of security for zakat payers.[31] This finding is also relevant in Surabaya, where zakat payers from the working class and elderly feel assisted by the flexible e-payment zakat option.

However, some maqasid values are not yet optimised in the e-zakat system implemented at BAZNAS Surabaya. One of these is ḥifẓ al-ʿaql (protection of the mind), which in this context relates to digital literacy and information justice. Research by Fauzi & Muda (2020) states that the lack of digital socialisation and education among the public has the potential to create inequality in access to zakat between digitally literate groups and the general public.[32]

The implementation of e-zakat at BAZNAS Surabaya has also not fully addressed the aspect of ḥifẓ al-dīn (protection of religion) within the maqasid framework. In the conventional zakat system, direct interaction between zakat

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[29] Hajar et al., "Maqasid Syariah in Islamic Consumption."

[30] Kusnan, Muhammad Damar Hulan Bin Osman, and Khalilurrahman, "Maqashid Al Shariah in Economic Development: Theoretical Review of Muhammad Umer Chapra's Thoughts," *Millah: Journal of Religious Studies* 21, no. 2 (2022): 583–612, https://doi.org/10.20885/millah.vol21.iss2.art10.

[31] Zakaria, Yusoff, and Sanusi, "Governance and Efficiency of Zakah Distributions Based on the Dire Necessities of Maqasid Al-Syariah."

[32] M. Shabri Majid, Abd. Abd et al., "A Study of Literature: Cryptocurrency of Syariah Perspective," *International Journal of Economic, Business, Accounting, Agriculture Management and Sharia Administration (IJEBAS)* 1, no. 2 (2021): 417–28, https://doi.org/10.54443/ijebas.v1i2.113.

collectors and donors creates a spiritual atmosphere, prayers, and religious dialogue. This element is diminished in the digital system, which prioritises efficiency over spirituality. A study by Abdul Ghani et al. (2019) suggests integrating da'wah into digital zakat applications through video content and religious reminders.[33]

Within the framework of ḥifẓ al-nasl (protection of lineage), the digitalisation of zakat contributes indirectly. Data from BAZNAS Surabaya shows that most mustahiq who receive educational and nutritional assistance for children come from digital data collection. Research by Hassan & Noor (2022) concludes that e-zakat improves the accuracy of recipient data, thereby facilitating family protection programmes for mustahiq.[34] E-zakat also enhances the dimension of social justice in maqasid. According to Hasan & Abdullah (2018) one of the principles of contemporary maqasid is inclusivity, which ensures that the economic benefits of Islam can be felt by all groups.[35] With e-zakat, the opportunity to reach mustahiq who are not registered in the conventional system increases, as long as the digital data is continuously updated.

However, problems arise in terms of data integrity. If mustahiq data is not validated, the potential for distribution manipulation will undermine the principle of fairness in maqasid. In the 2022 BAZNAS Surabaya data audit, 8% of digital mustahiq data was found to be duplicated or incomplete, which could potentially undermine the accuracy of distribution. This highlights the importance of strengthening the integration between digital data and fieldwork. Research by Kasri & Yuniarti (2020) emphasises the importance of measuring the impact of zakat in terms of maqasid. In the context of BAZNAS Surabaya, maqasid indicators have not been fully utilised as parameters for the success of zakat distribution.[36] Generally, measures of success are still limited to the nominal amount of funds collected and the number of beneficiaries, rather than changes in their quality of life.

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[33] Nizaita Omar and Zulkifly Muda, "The Application of the Rule of Istihsan Bi Al-Maslahah (Juristic Preference by Interest): A Practical Approach on Some Medical Treatment," *International Journal of Academic Research in Business and Social Sciences* 7, no. 5 (2017): 231, https://doi.org/10.6007/ijarbss/v7-i5/2975.

[34] I Nyoman Tri Sutaguna et al., "Marketing Strategy for Increasing Sales of Cooking Oil Shoes in Barokah Trading Business," *International Journal of Economics and Management Research* 2, no. 1 (2023): 132–52, https://doi.org/10.55606/ijemr.v2i1.73.

[35] Lukas Teguh Jatmiko et al., "Marketing Strategy in Sharia Business Aligning Values and Innovation," *International Journal of Sharia Business Management* 3, no. 1 (2024): 15–23.

[36] Royani Royani and Iwan Setiawan, "Analysis of International Trade Liberalisation In The Perspective of Islamic Economic Law Justice," *Asian Journal of Social and Humanities* 2, no. 8 (2024): 1697–1707, https://doi.org/10.59888/ajosh.v2i8.301.

A maqasid measurement model can be adopted from the Maqasid-based Performance Measurement (MPM) approach developed by Mohammed et al. (2015). This model uses indicators such as health levels, education, poverty reduction, and social participation as direct outcomes of zakat management. The application of MPM at BAZNAS Surabaya will help evaluate the impact of e-zakat in a more comprehensive and meaningful way. From a governance perspective, maqasid requires honesty (ṣidq), trustworthiness, and justice throughout the distribution process. A study by Taha & Mohd Noor (2023) shows that an e-zakat system equipped with real-time transparency features and recipient feedback significantly helps in building sharia ethics.[37] Unfortunately, such features are still unavailable on the BAZNAS Surabaya zakat platform.

Some countries have begun developing zakat platforms explicitly based on maqasid principles. In Qatar, the government launched a national zakat app that lists the maqasid objectives of each zakat transaction, such as 'for orphan education' or 'for training poor youth.' This could serve as an example for Surabaya in enhancing maqasid awareness among e-zakat users. The participatory aspect is also important in maqasid. At BAZNAS Surabaya, community involvement in designing and overseeing digital zakat programmes remains minimal. However, in contemporary maqasid, the concept of shura (consultation) is considered an important part of governance that aligns with the principle of maslahah (public good), as outlined by Kamali (2011) in Shariah Law: An Introduction.[38]

Limited internet access in some areas of Surabaya also hinders the achievement of maqasid. According to 2023 data from the Ministry of Communication and Information Technology, approximately 12% of households in the outskirts of Surabaya still have weak or unstable internet connections. Therefore, e-zakat needs to be complemented by community-based offline services that reach these groups, so that maqasid can be realised in an inclusive manner. Understanding of maqasid has not yet been internalised in routine training for zakat collectors in Surabaya. Training has primarily focused on administrative aspects rather than integrating maqasid into the collection, distribution, and reporting processes. This presents an opportunity for deeper institutional capacity development oriented towards values.

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[37] Azwar, Safri Haliding, and Jamaluddin Majid, "Does Islamic Finance Boost the Economic Growth? Evidence from Indonesia," *Al-Muzara'Ah* 12, no. 1 (2024): 67–85, https://doi.org/10.29244/jam.12.1.67-85.

[38] Teuku Muhammad Fauzan Robbani and Madian Muhammad Mukhlis, "Development of Islamic Economy and Finance in Indonesia through KNEKS Structure in 2019-2024," *Jurnal Ar Ro'is Mandalika (Armada)* 4, no. 1 (2024): 35–45, https://doi.org/10.59613/armada.v4i1.2818.

As part of the Islamic financial ecosystem, e-zakat should support sustainable development. Modern maq>as}id shariah has been linked to the SDGs (Sustainable Development Goals), particularly in poverty alleviation, education, and equality. Therefore, the evaluation of e-zakat must consider its alignment with inclusive and cross-sectoral development indicators.[39] Overall, the implementation of e-zakat at BAZNAS Surabaya has contributed to the achievement of maq>as}id shariah, particularly in terms of efficiency, asset protection, and increased donor access. However, many deeper aspects of maqasid remain unstructured within the formal indicators and digital systems used. A more explicit and operational maqasid framework is needed.

The integration of maqasid into the e-zakat system is not only important from a normative perspective but also as a distinguishing factor between digital zakat and mere digital donations. Spiritual content, social justice, and Islamic ethics must serve as added value that distinguishes the zakat system from secular aid systems. Thus, maqasid serves as both a philosophical and operational foundation for navigating the future of digital zakat. If BAZNAS Surabaya can develop measurable, transparent, and integrated maqasid indicators within the digital platform, it will not only enhance public trust but also position zakat as a tool for social transformation rooted in sustainable Islamic values.

Integration of Maq>as}id shariah in the Implementation of Digital E-Zakat

The integration of maq>as}id shariah in the digital e-zakat system is a strategic approach to ensuring that the use of technology remains in line with core shariah values. Maq>as}id shariah is not only a normative framework, but also a functional one in designing, implementing, and evaluating digital-based zakat systems.[40] Amid the development of Industry 4.0 and the digital economy, the role of maqasid has become increasingly central to maintaining the social and spiritual orientation of zakat as an instrument for the fair distribution of wealth.

The digitalisation of zakat has the potential to strengthen the protection of the five principles of maqasid: religion (din), life (nafs), intellect (ʿaql), lineage (nasl), and wealth (mal). However, such integration requires a system design that is not only technically efficient but also fair, inclusive, and socially transformative. A study by Mohamed & Mohd Nor (2021) that zakat platforms

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[39] Wulan Dayu, Isnaini Harahap, and Zuhrinal M. Nawawi, "Economic Transformation: Navigating Challenges And Embracing Opportunities In Islamic Economics And Finance Across Southeast Asia," *International Journal of Science, Technology & Management* 5, no. 1 (2024): 176–83, https://doi.org/10.46729/ijstm.v5i1.1039.

[40] A Sadat and M Yusuf, "Strengthening Eco Fiqh: An Intergration of Texts and Maslaha on Environmental Impact Analysis," *Al Daulah: Jurnal Hukum Dan Perundangan …* (academia.edu, 2020), https://www.academia.edu/download/108440357/772.pdf.

must reflect the principles of justice and public interest (maslahah) as the essence of maqasid.[41]

At BAZNAS Surabaya, the implementation of e-zakat is still focused on digital collection and reporting aspects. However, the integration of maqasid is still implicit. The system used has not incorporated maqasid indicators as part of the evaluation parameters, such as measuring the strengthening of the religiousness of muzakki or the improvement in the quality of life of mustahiq. This means that while e-zakat simplifies transactions, it does not necessarily align with the holistic objectives of sharia. The experiences of countries like Malaysia and Qatar demonstrate how maqasid indicators can be incorporated into digital zakat systems. In Malaysia, the Selangor state's digital zakat application includes impact outcomes based on maqasid, such as 'improving the quality of education for orphaned children' or 'ensuring food security for poor widows.' In BAZNAS Surabaya, such an approach could be adopted to clarify the spiritual and social impacts of zakat.

One challenge in integrating maqasid into e-zakat is during the design thinking phase. Most e-zakat applications are designed by information technology teams with limited understanding of maqasid. The development of digital zakat systems should involve sharia experts, Islamic economists, and social policy designers in a collaborative manner. This collaboration is crucial to ensure that digital features are not solely focused on transactions but also on value transformation.

In the context of religious protection (ḥifẓ al-dīn), e-zakat can be optimised by incorporating da'wah content, reminders of zakat obligations, and digital prayers. This religious content will awaken the spiritual awareness of muzakki every time they access the system. A study by Osman et al. (2022) confirms that e-zakat integrated with spiritual education tends to increase users' loyalty and sense of religious responsibility.[42] The aspect of protecting life (ḥifẓ al-nafs) in e-zakat is closely related to efficiency and ease of access. A digital platform that is easily accessible, responsive, and secure helps ensure that zakat transactions do not burden or endanger users. At BAZNAS Surabaya, the e-zakat system needs to be continuously tested for potential system failures, data leaks, or errors in calculating the zakat amount, which could impact the rights of mustahiq.

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[41] J A YUSDANI, "The Enviromental Crisis in the Prespective of Contemporary Islamic Studies in Indonesia," *Russian Law Journal*, 2023.

[42] Muhammad Nurfikri Amin and Fadil Sj, "Interfaith Marriage from the Perspective of Maqashid Al-Syari ' Ah Jasser Auda (Analysis of Decision Number 916 / Pdt . P / 2022 / PN . Sby .)," *Mutawasith: Jurnal Hukum Islam* 6, no. 2 (2023): 156–67, https://doi.org/http://jurnal.iailm.ac.id/index.php/mutawasith.

Protecting reason (ḥifẓ al-ʿaql) is highly relevant in the context of digital literacy regarding zakat. If the community does not understand how to calculate, distribute, or track zakat digitally, they risk making mistakes or becoming reluctant to pay zakat. Therefore, BAZNAS Surabaya needs to integrate educational modules on maqasid and e-literacy into the e-zakat application to enhance participatory justice. This literacy is also part of the rights and obligations of zakat payers in Islam.

The aspect of protecting offspring (ḥifẓ al-nasl) can be optimised if zakat is distributed to the education, nutrition, and health sectors for children from mustahiq families. An e-zakat platform integrated with social big data, such as DTKS (Integrated Social Welfare Data), can be used to reach vulnerable families and ensure that the assistance received has a direct impact on future generations. Meanwhile, asset protection (ḥifẓ al-māl) is very strong in the e-zakat system. Digital applications minimise fraud and accelerate the accountability process. However, the integration of maqasid does not stop at financial accountability alone. It also includes distributive justice, regional equality, and the elimination of bias against certain mustahiq groups.[43] Therefore, BAZNAS needs to create a system that is fair, not just transparent.

Several indicators of maq>as}id shariah can be developed in the BAZNAS Surabaya e-zakat platform, including: the level of change in the welfare index of mustahiq, the economic independence index, and the spiritual satisfaction level of muzakki. With such indicators, digital zakat is not only administrative but also transformational. A study by Ismail & Daud (2019) i emphasises the importance of evaluating zakat in terms of outcomes, not just outputs.[44]

Research by Dusuki & Abdullah (2007) in Humanomics states that maqasid can serve as a performance measurement tool for Islamic financial institutions, including zakat. Therefore, it is important for BAZNAS Surabaya to adopt maqasid audit instruments or Shariah Impact Assessments to measure how their digital zakat system impacts the socio-economic lives of beneficiaries and the spirituality of zakat payers. Integrating maqasid also requires open government in the digital system. If the public is given access to aggregate data, distribution graphs, and reports based on maqasid indicators, public trust will increase. BAZNAS Surabaya's annual report could include a special section on

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[43] A Sutrisno, "The Concept of Maqasid Sharia According to Jasser Auda," *El-Faqih: Jurnal Pemikiran Dan Hukum Islam* 8 (2022), https://ejournal.iaifa.ac.id/index.php/faqih/article/view/707%0Ahttps://ejournal.iaifa.ac.id/index.php/faqih/article/download/707/602.

[44] Hendri Hermawan Adinugraha, "The Reconstruction of Maqāṣīd Al-Syarī'Ah Approach in Islamic Economy: Insights From Jasser Auda Perspective," *Social Sciences and Education Research Review* 224, no. 7 (2020): 206–24, https://doi.org/https://ideas.repec.org/a/edt/jsserr/v7y2020i2p206-224.html.

"Maqasid Evaluation" to show their position from the perspective of Shariah maqasid.

Collaboration with academics and research institutions is also important. The State Islamic University (UIN), the Institute of Technology Sepuluh Nopember (ITS), and sharia research institutions can be involved in developing a Maqasid-Based Digital Zakat Index that combines big data, artificial intelligence, and sharia principles. This step not only strengthens innovation but also positions zakat as an academic and social practice. In practice, BAZNAS Surabaya can adopt a real-time maqasid dashboard. For example, this dashboard shows that 30% of this month's zakat is used for the ḥifẓ al-nafs programme, 25% for ḥifẓ al-māl, and so on. This will help the institution adjust the distribution proportions to real social needs and maintain the balance of maqasid.

In the long term, the maqasid-based e-zakat system can be developed into a digital social welfare platform. This means that zakat does not stand alone but synergises with wakaf, infak, and corporate social responsibility (CSR) of Islamic companies, all of which are measured based on maqasid. BAZNAS Surabaya has a great opportunity to become a pioneer in this field in Indonesia, even Southeast Asia. Furthermore, maqasid can also be used to design long-term intervention programmes, such as economic empowerment of mustahiq based on skills, micro-business training, and social support for families affected by disasters. All of this must be incorporated into the e-zakat application framework so that zakat does not stop at transfer but leads to transformation.

With an integrated maqasidi system, BAZNAS Surabaya will become more than just a zakat management institution, but a social change agent based on Islamic values. E-zakat is not just a payment tool, but also a tool for building the community. In conclusion, the integration of maq>as}id shariah in the implementation of digital e-zakat is a methodological and ethical necessity. It is not an accessory but the foundation of a technology-based zakat system. Without maqasid, e-zakat is merely a fiscal instrument. With maqasid, e-zakat becomes a means of worship, justice, and sustainable development.

Conclusion

Based on the findings and discussions above, it can be concluded that the implementation of E-Zakat at BAZNAS Surabaya is based on the principle of gradually opening access to data reporting to muzakki, sending emails for each distribution, and promoting the religious activities of the zakat institution. This reporting is based on websites and conventional media involving many stakeholders. To ensure transparency, BAZNAS Surabaya integrates the principles of maq>as}id shariah, which include hifd al-maal, hifdz al-diin, and hifdz an-nafs. Preserving wealth (hifd al-maal) is demonstrated by safeguarding

the identity of donors, distributing funds productively, and reporting regularly to all donors and potential donors; Preserving religion (hifdz al-diin) is represented by incorporating spiritual messages to attract muzakki through religious outreach; while preserving life (hifdz an-nafs) is integrated through the guarantee of zakat fund allocation to priority mustahik, distributed for strengthening humanity and reducing poverty.

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