



Fintech Optimization in Redistribution of Productive Zakat For Achievement Social Justice , Inclusivity , and SDGs in Indonesia

Article

Abstract

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This research explores the role of fintech in optimizing productive zakat management to support social justice, economic inclusiveness, and the achievement of Sustainable Development Goals (SDGs) in Indonesia. Using a qualitative method based on literature study, this research identifies the main challenges of current zakat management, such as limited access, transparency, and distribution efficiency. The results show that the application of fintech is able to improve the accessibility of mustahik in remote areas, accelerate the distribution process, and ensure more transparent reporting. This technology also supports monitoring and economic empowerment of mustahik , so that productive zakat contributes significantly to poverty alleviation, reduction of economic inequality, and job creation. This research recommends collaboration between the government, zakat institutions, and the technology sector to integrate fintech thoroughly, in order to create a modern, efficient, and sustainable zakat management system in accordance with the SDGs.

Keywords :

Fintech; Zakah Productive; Inclusivity; Justice; SDGs

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INTRODUCTION

Zakah during the time of *the Rasyidin Khulafaur* was able to greatly increase social and economic stability. Likewise in the modern era *of zakah* has great potential to contribute to the economic development of the Muslim community and increase the purchasing power of the poor ¹. In the time of the Prophet Muhammad and *the*

¹ Syarifah Reny Angraini, "The Role of Zakat in the Economy," *Journal of Scientific Interdisciplinary* 1, no. 2 (2024): 19–26.

Caliphs, it was taught that *zakah* It is a very important and proven instrument for eradicating poverty and addressing inequality. Likewise, the modern era has enormous potential for redistribution. *charity* due to the large number of Muslim majority in Indonesia.

According to Siddiqi² that "*zakah is a major part of public finance*" *Zakah* is not only a public fund that must be paid by every Muslim who has reached his lineage, but also has a spiritual aspect *to the muzakki*. to Allah SWT. From the social side of *zakah* It can improve the welfare of society through social security agencies such as BAZNAZ and LAZ³. *Zakah* is not only a major component of public finances but also has a spiritual aspect, a Muslim's commitment to Allah SWT, to help fellow Muslims achieve prosperity.

One of the efforts to overcome poverty and be able to empower the community's economy with the aim of *maqa > sid al-shari'ah* is by redistribution *charity*⁴. In addition to overcoming poverty and being able to empower the community's economy, *zakah* Ensuring social justice for the community. *Zakah distribution* is not only in the form of consumption but can also be in productive forms as business capital, which is then monitored until the business becomes more independent and the recipients of *zakah* become *muzakki*.⁵ So, in conclusion, *zakah* is an instrument for optimal wealth redistribution and can empower the community's economy and overcome poverty in the form of both consumptive and productive *zakah*.

According to Ahmadin⁶ Challenges or obstacles that occur during the redistribution of productive *zakat* can occur, for example, in terms of management, which is still less than optimal in terms of mentoring, monitoring, and supervision of how to manage the funds to be more optimal, and the minimal funds given to *mustabiq*. According to Jannah and Armen⁷ constraints or limitations in human resources and incomplete data administration for program implementation and evaluation. According to⁸ the number of *mustabiq* misusing their capital to meet urgent needs, and the reason is that they don't have time to manage their business. *Mustabiq* does not use their capital well because the DIY regional *Lazizmu* is lacking in monitoring and providing assistance to MSMEs and only provides *zakat* funds. According to⁹ the obstacles faced before implementing the guarantee

² Muhammad Nejatullah Siddiqi, *Muslim Economic Thinking A Survey of Contemporary Literature*, 1st ed. (Jeddah: The Islamic Foundation, Leicester, United Kingdom, 1981).

³ Siti Nur Azizah, Rofika Febriani, and Sirajul Arifin, "Implementation of Zakat as Islamic Social Security According to the Views of Muhammad Nejatullah Siddiqi," *Al-Mustashfa: Journal of Islamic Economic Law Research* 7, no. 1 (2022): 26–40.

⁴ Salahuddin El Ayyubi et al., "The Role of Zakat in the Process of Social Change Through Community Empowerment: A Narrative and Bibliometric Study," *Al-Muzara'Ah* 11, no. 1 (2023): 63–85.

⁵ Anisa Rahmadita, "The Role of Zakat in Overcoming Poverty: Covid-19 in Indonesia," *JIEI: Scientific Journal of Islamic Economics* 9, no. 3 (2023).

⁶ Ahmadin, "The Role of Productive Zakat in Business Development in Bima," *Journal of Social Sciences Education* 11, no. 1 (2021): 31–39.

⁷ Miftahul Jannah and Rio Erismen Armen, "Productive Zakat Program for MSMEs by LAZNAS Infaq Management Institute of South Sumatra Regional Office," *Scientific Journal of Islamic Banking Students (JIMPA)* 4, no. 2 (2024): 811–826.

⁸ Fathiya Rahma Ainun and Arif Sapta Yuniarto, "Analysis of the Impact of Productive Zakat Fund Distribution on Mustahik MSMEs," *Journal of Trends Economics and Accounting Research* 4, no. 1 (2023): 128–133.

⁹ Sudirman, "Obstacles to Realizing El-Zawa Distribution, August 1, 2013" (Malang, 2013).

system, including MSMEs and community leaders are not trustworthy, El-Zawa is too trusting of MSMEs so they are not required to provide collateral, and the absence of El-Zawa who provides assistance to MSMEs.

According to Dzikri et al.¹⁰ The challenges facing modern zakat redistribution are low public awareness of paying zakat and distrust of zakat management institutions. Atantri and Amsari,¹¹ the lack of public trust in the transparency and management of zakat funds by the agency, and the low level of public interest in paying zakat are challenges faced. According to Amrizal et al.¹² Productive zakat distribution has not been effective due to the lack of assistance, making it impossible to measure the extent of its influence on recipients of zakat, leading to their becoming zakat payers. According to Kahfi and Zen,¹³ challenges faced in implementing zakat and waqf include low literacy, suboptimal community regulations, and a lack of technology utilization.

Therefore, the solution offered to address existing problems is the implementation of *fintech* with the aim of increasing accessibility, efficiency and inclusivity. Productive zakat redistribution. This application takes the form of an application that provides easy access to services in remote areas, efficiency in productive zakat redistribution, and allows the public to monitor the progress of distributed productive zakat. Furthermore, with a single application, the Ziswaf Institution can monitor and provide assistance online or in person to ensure the funds are being used effectively by those entitled to receive them.

The purpose of implementing fintech is to provide easy access for productive zakat payments from muzakki to mustahiq, facilitate zakat collection institutions to redistribute productive zakat funds to mustahiq, provide assistance and monitoring through online and offline, and allow the public to know the progress of funds given to mustahiq. So that the public trusts the ziswaf association institution, which ultimately allows the Muslim community to regularly pay their zakat.

According to Nunuk and Mansyuroh¹⁴ that zakat is productive is one of the important instruments for create SDGs because with the existence of productive zakat poor people who want own business can create and innovate so that with redistribution of productive zakat This make field work for they alone. According to¹⁵ that relevance between zakat and achievement of SDGs has similarities and relatedness with *maqa'at al-syari'ah*. Zakah contribution In supporting the implementation of SDGs, it has been widely implemented in cities in Indonesia, one of which is Balikpapan, where the city implemented productive zakat with the result that all poor

¹⁰ Ridho Rahmatul Dzikri et al., "Implementation of Modern Zakat," *Rayah Al-Islam Journal of Islamic Sciences* 8, no. 3 (2024): 953–965.

¹¹ Sandy Atantri and Syahrul Amsari, "Analisis Faktor-Faktor Penyebab Keengganan Masyarakat Membayar Zakat Melalui Instansi Baznas/Laz/Lazismu Di Kabupaten Labuhan Batu Utara (Studi Kasus : Masyarakat Kecamatan Kualuh Hulu)," *Management Studies and Entrepreneurship Journal* 5, no. 2 (2024): 5287–5299.

¹² Amrizal et al., "Optimalisasi Peran Baitul Mal Subulussalam Dalam Rangka Menurunkan Kemiskinan Di Aceh," *JIEI Jurnal Ilmiah Ekonomi Islam* 10, no. 1 (2024): 138–156.

¹³ Al Kahfi and Muhamad Zen, "Sinergi Zakat Dan Wakaf Dalam Mewujudkan Kesejahteraan Ekonomi Syariah Kontemporer : Analisis Fiqh Muamalah," *AL-AFKAR: Journal for Islamic Studies* 7, no. 4 (2024): 631–649.

¹⁴ Nur Dinah Fauziah Nunuk and Arba'atin Mansyuroh, "Analisis Peran Sistem Zakat Dalam Tujuan Sustainable Development Goals (SDGs) : Penghapusan Kemiskinan (Kesejahteraan Umat)," *Al-Tsaman: Jurnal Ekonomi dan Keuangan Islam* 2, no. 2 (2020): 129–137.

¹⁵ BAZNAS RI, *LAPORAN KONTRIBUSI DANA ZAKAT TERHADAP PENCAPAIAN SDGs TAHUN 2023 Studi Kasus: BAZNAS RI, 2023.*

residents experienced a decrease and were able to improve the economy and welfare of the mustahik both economically and spiritually ¹⁶. The following is a summary of the relationship between SDGs, *Maqa < sid Al-Shari'ah*, and the Level of Need own mutual relevance related.

Table 1. Summary The Relationship between SDGs, *Maqa < sid Al-Shari'ah*, and Level of Need

| No | SDGs | Maqasid Al-Shariah | Level |
|----|--|--|-----------------|
| 1 | Without Poverty | Treasure | <i>Duriyyah</i> |
| 2 | Without Hunger | Soul, Property | <i>Duriyyah</i> |
| 3 | Healthy and Prosperous Life | Soul, Property | <i>Duriyyah</i> |
| 4 | Quality Education | Intellectual | <i>Duriyyah</i> |
| 5 | Gender Equality | Property, Intellect, Soul, Descendants | <i>Duriyyah</i> |
| 6 | Clean Water and Proper Sanitation | Soul, Descendants | <i>Duriyyah</i> |
| 7 | Clean and Affordable Energy | Descendants | <i>Hajiyyah</i> |
| 8 | Work and Economic Growth | Treasure | <i>Duriyyah</i> |
| 9 | Innovation and Infrastructure Industry | Treasure | <i>Duriyyah</i> |
| 10 | Decreased The gap | Treasure | <i>Duriyyah</i> |
| 11 | Sustainable Cities and Settlements | Descendants, Soul, Property | <i>Hajiyyah</i> |
| 12 | Responsible Consumption and Production | Descendants, Soul | <i>Hajiyyah</i> |
| 13 | Handling Climate Change | Descendants, Intellectuals | <i>Hajiyyah</i> |
| 14 | Ecosystem Ocean | Descendants, Wealth, Intellectuals | <i>Hajiyyah</i> |
| 15 | Ecosystem Mainland | Descendants | <i>Hajiyyah</i> |
| 16 | Atonement Justice and Resilient Institutions | Soul, Property, Descendants | <i>Duriyyah</i> |
| 17 | Partnership for Achieving goals | Property, Intellectual | <i>Hajiyyah</i> |

Source : BAZNAS, 2017

philanthropy in East Kalimantan provides significant contribution with apply several important programs that focus to empowerment economy, improvement quality life, access to education especially hatching poverty, resilience food, health and education ¹⁷. From several case on that zakat is productive own mutual relevance related with principle *maqa < sid al-syari'ah* and SDGs with objective main welfare. However For reach matter the need innovation and role *fintech* For create trust

¹⁶ Badrus Syamsi et al., "Kontribusi Instrumen Zakat Dalam Mendukung Pembangunan Berkelanjutan Di Kota Balikpapan," *Jurnal Ekonomika Manajemen, Akuntansi dan Perbankan Syari'ah* 12, no. 1 (2023): 285–297.

¹⁷ Dharma Yanti, Lilik Intan Sanjaya, and Wardah, "Zakat Dan Tujuan Pembangunan Berkelanjutan Di Kalimantan Timur," *Bussman Journal: Indonesian Journal of Business and Management* 4, no. 3 (2024): 501–530.

public towards Ziswaf Institutions in Indonesia. With create trust public return then zakat is productive This Can maximum in redistribution and achievement of SDGs.

In context this , optimization role *fintech* in redistribution *charity* productive become an important agenda . With approach based technology , productive zakat No only capable answer challenge existing management , but also plays a role as tool transformation social and economic that is effective considering in the future also progress technology the more fast and not close possibility that *fintech* will also growing with more innovation complex . Therefore that , research related role *fintech* in *charity* highly relevant productive For support justice social , inclusiveness , and achievement of SDGs in general overall .

Research conducted by Jamali, Munir, and Meldona ¹⁸ at LAZ Sidogiri This has use *fintech* in redistribution charity through the *Sidogiri Community Development* (SCD) program shows significant results useful and capable hatch poverty as well as increase level life recipient benefits . However Still own challenge in program implementation is one of them gap technology . Research conducted by Indriani , Khoiri , and S¹⁹ that the digital zakat platform is capable give benefit For reduce poverty Because in one such platform give transparent information related use of zakat funds, allows public For monitor development mustahiq , more Lots allocated funding sources to the program to overcome poverty .

According to study Nabilah and Galuh ²⁰ that in a way partial variables LAZ reputation and methods digital ZIS payments have an impact positive and significant regarding the decision of the zakat payer in pay ZIS through digital payments by muzakki . With progress technology make it easier zakat payer For pay ZIS with bank transfer method or QRIS scan anywhere and anytime . In case This prove that role *fintech* towards redistribution charity productive make very influential solution For reduce poverty and prosperity , as well as open field work for poor people who lack capital to open effort . So that can reach *Sustainable Development Goals* (SDGs).

Many problems and challenges as well as benefits provided in implement *fintech* in redistribution and distribution charity However not optimal so that article This give novelty study in matter optimization *fintech* in redistribution of productive zakat For achievement justice social , inclusiveness and SDGs in Indonesia.

RESEARCH METHODS

¹⁸ A Jamali, Misbahul Munir, and Meldona, "Tata Kelola Distribusi Zakat, Infak Dan Sedekah (ZIS) Dalam Meningkatkan Kesejahteraan Mustahik (Studi Pada Program Sidogiri Community Development (SCD) Di LAZ Sidogiri Pasuruan Jawa Timur)," *JIEI Jurnal Ilmiah Ekonomi Islam* 10, no. 2 (2024).

¹⁹ Citra Indriani, Umil Khoiri, and Mochammad Novendri S, "Tranformasi Zakat Menuju Era Digital: Peluang Dalam Penanggulangan Kemiskinan," *Jurnal Masyarakat Madani* 9, no. 1 (2024): 41–62.

²⁰ Ulfa Nabilah and Ajeng Kartika Galuh, "Preferensi Keputusan Membayar Zakat, Infaq, Sedekah Di Lembaga Amil Zakat Melalui Pembayaran Digital," *IEFF: Islamic Economics and finance in Focus* 2, no. 3 (2023): 422–438.

Methods used in article This is with use method qualitative with approach *library research*. Source study from books and journals that become primary sources and secondary sources secondary . Data collection techniques using library techniques . With analytical techniques descriptive ²¹. Source study originate from books and journals that focus to optimization of productive zakat with fintech for achieving Sustainable Development SDGs. Analysis techniques with describe problem what 's in the review library so that generate conceptual ideas and suggestions from researchers For study furthermore as well as can evaluate existing literature , identifying gap research , as well as get outlook related findings latest about How optimizing productive zakat with maximizing inclusive , fair fintech For achieve Sustainable Development SDGs.

RESULTS AND DISCUSSION

zakah is *zakah* distributed to mustahiq to be managed and developed through business activities where the assets are used as capital to build businesses so that mustahiq are not unemployed and create jobs so that the economic level can improve ²². Productive *zakah* is implemented in Padang city through several programs such as the nila village program in Pauh, Padang city and there are 5 other programs.

has a significant impact in the *sociopreneur field* with sustainable development goals (SDGs) ²³.

zakah is not just about providing funds; zakat institutions can also provide guidance, monitoring , and mentoring regarding the use of these funds for businesses or enterprises, ensuring they can be used for productive capital and help those who are entitled to receive them to overcome economic hardship. The focus is on empowering the poor and needy. ²⁴. According to (Moh. Asep Zakariya Ansori et al ²⁵The aim of productive zakat redistribution is to empower zakat recipients.

zakat management with a high degree of transparency and accountability has been proven to maximize Islamic economic development. It has also been shown to increase productivity, create jobs,

²¹ Rahmadi, *Pengantar Metodologi Penelitian*, ed. Syahrani and Tidi Bhakti, 1st ed. (Banjarmasin: Antasari Press, 2011).

²² M. Saiyid Mahadhir and Ahmad Arifai, "Zakat Produktif Dalam Tinjauan Hukum Islam," *ADL ISLAMIC ECONOMIC: Jurnal Kajian Ekonomi Islam* 2, no. 2 (2021): 179–190.

²³ Nabilla Amirah, Hamda Sulfinadia, and Efrinaldi, "Pembangunan Berkelanjutan (SDGs): Sociopreneur Zakat Produktif Sebagai Upaya Pengentasan Kemiskinan," *Al-Intaj: Jurnal Ekonomi dan Perbankan Syariah* 10, no. 1 (2024): 23–39.

²⁴ Jaka Ragil Daulay, Nispul Khoiri, and Akmaluddin Syahputera, "Zakat Produktif (Tinjauan Hukum Islam Dalam Karya Prof. DR. Yusuf Al-Qardawi)," *Al-Mashlahah: Jurnal Hukum Islam dan Pranata Sosial Islam* 10, no. 2 (2022): 1001–1016.

²⁵ Moh. Asep Zakariya Ansori et al., "Tinjauan Hukum Ekonomi Syariah Terhadap Pengelolaan Zakat Produktif Di BAZNAS Kabupaten Bogor," *Economic Reviews Journal* 3, no. 1 (2024): 132–145.

and improve community welfare²⁶. Productive zakat is a strategic and powerful tool for boosting the economy of those entitled to receive it and alleviating poverty in Indonesia²⁷.

Fintech implementation does not conflict with the Islamic economic system as long as it follows the principles of a valid contract. *Fintech* This is an alternative choice for the community to make it easier to congregate²⁸. The role of *fintech* Sharia not only provides financial solutions in accordance with Sharia principles for the community, but also opens financial access for MSMEs. *Fintech* Sharia provides peer-to-peer lending services, crowdfunding, and sharia business development and avoids usury which is prohibited in Islam²⁹.

Fintech implementation has been done with a digital fundraising strategy in collecting zakat, infaq, and alms by LAZ Global Zakat. First, using advertising on crowdfunding platforms. to offer a variety of programs to the public targeting the whole world; second, collaborate with public figures or influencers in offering a joint ZIS program to increase public trust; third, creating a ZIS program based on public preferences such as caring for Palestine, disaster management etc.; fourth, improve the application by providing an automatic answering service and 24-hour zakat consultation service³⁰.

In collecting and redistributing zakat, the Ziswaf institution applies a social concept. enterprise The funds support social and business activities and are redistributed to the poor and needy. The institution that has implemented this system is Dompot Dhuafa, with its program, SEA (Social Welfare Assistance). Entrepreneur Academy) which provides training and business development for entrepreneurs in the form of community empowerment³¹. Benefits *fintech* or its role is extraordinary. Digital applications in payment systems can increase the motivation of zakat payers to pay zakat through institutions. Zakat institutions are required to provide information regarding the progress of funds given to mustahik, thereby fostering trust among zakat payers. Digitalization has enormous potential if developed further through the use of digital currency and blockchain systems by zakat institutions³².

²⁶ Teti Arnita, "Peran Zakat Dalam Perekonomian Di Indonesia," *EKOMA: Jurnal Ekonomi, Manajemen, Akuntansi* 3, no. 6 (2024): 1526–1541.

²⁷ Mafluhah, "Analisis Zakat Produktif Dalam Pemberdayaan Ekonomi Mustahik," *JES Jurnal Ekonomi Syariah* 9, no. 2 (2023): 99–116.

²⁸ Hendra Kusuma and Wiwiek Kusumaning Asmoro, "Perkembangan Financial Teknologi (Fintech) Berdasarkan Perspektif Ekonomi Islam," *ISTITHMAR: Jurnal Pengembangan Ekonomi Islam* 4, no. 2 (2021): 141–163.

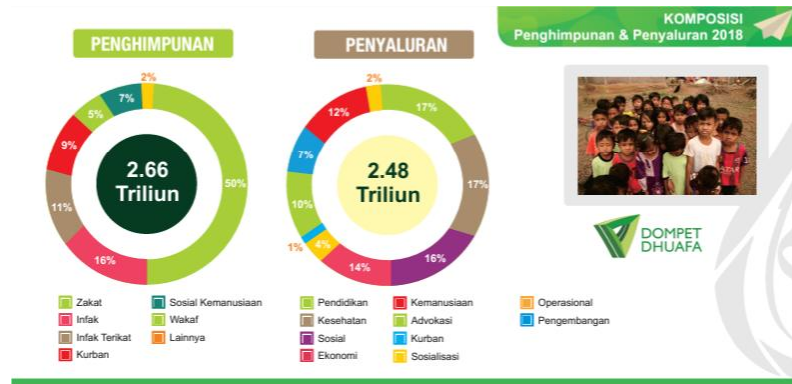
²⁹ Fahrur Rozi et al., "Peran Financial Technology (Fintech) Syariah Dalam Perekonomian Negara Di Indonesia," *JIEI Jurnal Ilmiah Ekonomi Islam* 10, no. 2 (2024): 1668–1674.

³⁰ Sujanu Harto Mulyono, Qurroh Ayuniyyah, and Ibdalsyah, "Strategi Digital Fundraising Dalam Penghimpunan Dana Zakat: Studi Kasus Lembaga Amil Zakat Global Zakat," *Jurnal Ilmiah Ekonomi Islam* 8, no. 1 (2022): 67–80.

³¹ Fifi Alfina Yahya, "Peran Financial Technology Dalam Menyalurkan Dana Zis Berbasis Social Enterprise Untuk Pemulihan Ekonomi Akibat Pandemi Covid-19," *Al-Urban: Jurnal Ekonomi Syariah dan Filantropfi Islam* 5, no. 1 (2021): 141–152.

³² Dina Forna Makarim and Muhammad Zilal Hamzah, "Peran Dan Potensi Digitalisasi Manajemen Zakat: Sebuah Systematic Literature Review," *Jurnal Ilmiah Ekonomi Islam* 10, no. 1 (2024): 463–472.

Figure 1. Composition of Collection & Distribution in 2018

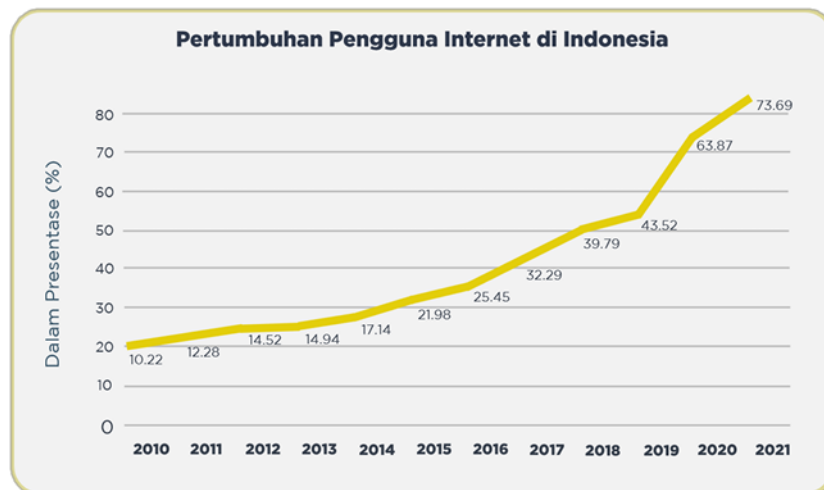


Source: Domper Poor³³

The data above shows that waqf accounts for the largest portion of collection and distribution, accounting for 50% and 17%, respectively, while zakat accounts for 5% and 10%, respectively. The total collection amounted to Rp2.66 trillion and distribution Rp2.48 trillion. While this is a substantial amount, it is still far from optimal. Therefore, Dompert Dhuafa is inviting the millennial generation to help increase the potential of Zakat and Waf in Indonesia.

Internet usage in Indonesia experienced a significant increase of 63.47% between 2010 and 2021. Most industrial sectors, including Islamic finance, specifically zakat institutions, have adopted digital platforms. This can be seen in the following graph of internet user growth in Indonesia :

Figure 2. Growth of Internet Usage in Indonesia

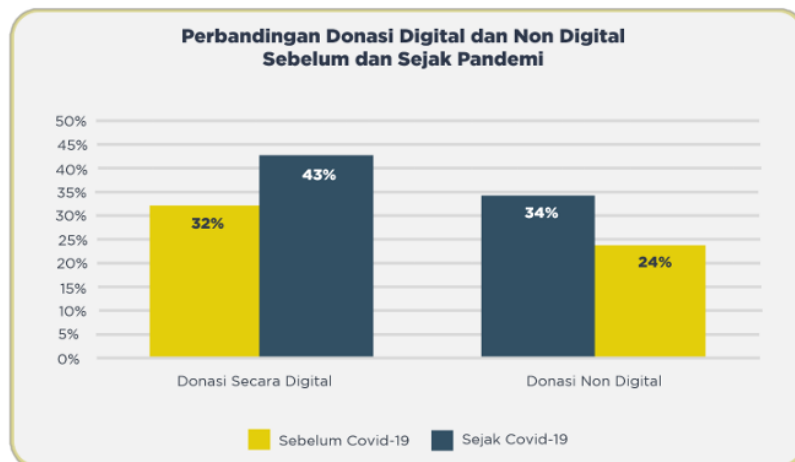


Source: Smeru Research Institute (2020)

Development of internet usage from the results of the SMERU Research study The Institute shows that the COVID-19 pandemic has increased the number of new internet users by over 20%. This has forced all industrial and financial sectors to use internet access.

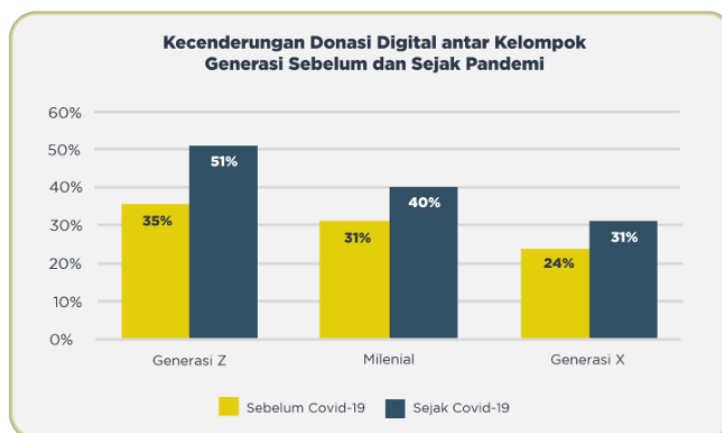
Figure 3. Comparison of Digital and Non-Digital Donations Before and Since the Pandemic

³³ Komite Nasional Ekonomi dan Keuangan Syariah, “INSIGHT Buletin Ekonomi Syariah: Pemerataan Zakat Untuk Kesejahteraan Masyarakat.,” *INSIGHT Edisi Ketiga*, no. 9 (2019).



From the graph on can explained that method donate through digital and non-digital have comparison Where system the donation through digital more Lots compared to with non-digital because caused by Because time That occurrence COVID-19 outbreak . Survey results show that donate with digital channels are experiencing increase by 9% and non-digital by 10% with an average increase by 72% and increasing Enough significant If seen system digital donations .

Figure 4. Chart Trend Digital Donations Since Pandemic



Source : Gopay Digital Outlook 2020

Graphic image on can explained that trend from a number of generation in donate through digital experience increase at each generation increase when the presence of COVID-19 makes all around digitalization . Improvement this is the highest that is Generation Z at 16% followed by millennials by 9% and finally in generation X by 7%. This is make National Alms Agency take step strategic For catch opportunity in optimize ziswaf fund management ³⁴.

³⁴ Pusat Kajian Strategis-Badan Amil Zakat Nasional, *Outlook Zakat Indonesia 2022* (Jakarta: BAZNAS (Badan Amil Zakat Nasional), 2022).

Productive zakat own role important in sustainable development . This is Already Lots implemented one of them National Alms Agency where is the city of Semarang National Alms Agency provide business capital to mustahik , assistance guidance cattle with objective prosperity public through productive zakat . Productive zakat more can hatch poverty compared to consumptive zakat³⁵.

the moment National Alms Agency do codification of zakat- based programs SDGs matrix with objective in preparation of an appropriate zakat distribution program with achievement SDGs goals . Baznas committed For increase quality life from generation to generation next with utilization charity especially zakat. In achieving the SDGs, the government do scheme *blended finance* or scheme finance mixture Where there is from government , public funds, private even united philanthropy in a platform called SDGs Indonesia One. Successful raised USD 2.46 billion in funds .

According to Constitution Number 23 of 2011 in article 27 states that :

1. zakat can utilized become business productive in frame handling the poor and improving quality people ;
2. the utilization of zakat referred to in paragraph (1) is carried out if need mustahik Already fulfilled ;
3. Requirements and procedures utilization results zakat collection as intended in Article (1) is regulated with decision Minister . Guaranteed zakat management as religious mandate , in Constitution Zakat management is determined existence element considerations and elements supervisors consisting of on the ulama, the people scholars , society , and government as well as existence sanctions law to manager³⁶

With use method ANP calculation , BAZNAS Strategic Studies Center conducted study about How the purpose of zakat is to contribute to achievement objective development sustainable . This method give clear picture about dimensions and variables being tested , and then variables the assessed based on relevance and priority . From the perspective of view The objective (goal) of zakat in the SDGs, of the five specified goals , are Economic, Educational, and Social Humanitarian goals give weight three The biggest . Health and Da'wah Goals occupy order fourth and fifth .

Zakat is one of the tool finance the intended Islamic social For fulfil even increase individual maqasid al-syariah , namely protection of religion, soul , mind , property and descendants . this goal more wide than the Sustainable Development Goals SDGs. In the context of zakat, SDGs have similarities with the purpose of zakat, where they give priority highest For end poverty , good health , and hunger . From the perspective of the purpose of zakat, SDGs provide priority highest For fulfillment economics , education , social humanity , health , and da'wah .

³⁵ Ahmad Daeroby and Imam Mawardi, "Menakar Peran Baznas Sebagai Implementasi Sustainable Development Goals Pada Sektor Ekonomi," *JIEF-Journal of Islamic Economics and Finance* 4, no. 1 (2024): 2024.

³⁶ Presiden Republik Indonesia, *UNDANG-UNDANG REPUBLIK INDONESIA NOMOR 23 TAHUN 2011 TENTANG PENGELOLAAN ZAKAT* (Indonesia, 2011).

Result of studies conceptual and ANP tests show that there is relevant relationships between Maqashid Syariah as framework the goals of zakat and SDGs. However, the relevance This happen Because conformity required by conditions mustahik. Suitability: ANP results show that SDGs numbers 1, 3, and 2 become zakat priority compared with other SDGs. SDGs numbers 4, 8, 10, and 16 consist of from group priority second, and SDGs numbers 6, 12, 9, and 7 consist of from group priority third. Meanwhile the remaining 17 SDGs included in group priority fourth³⁷.

In trouble This show that zakat is an influential instrument in development sustainable SDGs with linking between objective *maqasid al-syariah* with 17 SDGs goals. Basnaz try give solution about redistribution of productive zakat with use *fintech* the goal is so that collection and redistribution of productive zakat more maximum and society Can with easy access wherever and whenever as well as with optimization *fintech on* productive zakat make public Can see development and distribution and redistribution to mustahik. With productive zakat make mustahik can empowered and reduced poverty and so on in accordance with SDGs goals and *maqasid al-syariah*.

CONCLUSION

This study show that fintech optimization in productive zakat management contribute to a more equitable redistribution of zakat effective, transparent, and open. Fintech enables productive zakat distribution reach mustahik in remote areas that were previously difficult accessible. In addition, digital platforms make it easier reporting and monitoring, improving accountability zakat institutions and increase trust public to management of zakat funds. With Thus, fintech does not only become tool distribution of zakat but also an instrument For build a more zakat ecosystem sophisticated and transparent.

Sustainable Development Goals (SDGs) related with the impact of productive zakat through implementation digital technology. Productive zakat reduce poverty, creating field work, strengthening economy local, and reduce inequality economy. With adequate assistance and supervision, productive zakat program can change mustahik become zakat payer with impact term long on development social and economic. In the context of *maqasid al-syariah*, the use of fintech for productive zakat support objective guard wealth (hifz al-mal) and fulfill need Daruriyyah poor society.

Although own Lots benefits, use of fintech in zakat management is still face a number of problems. Some problem This including mustahik who does not understand technology, zakat amil institutions that do not Enough support, and some big public No believe in zakat management. This study emphasize how importance government and regulators in make supporting regulations adoption technology, improve literacy society, and guarantee appropriate zakat management with sharia.

³⁷ Badan Amil Zakat Nasional, *Panduan Kodifikasi Program Zakat Berbasis Matriks SDGs* (Jakarta: Pusat Kajian Strategis Badan Amil Zakat Nasional (Puskas BAZNAS), 2021).

Study This recommend fintech merger more wide to in Indonesian zakat system . This step covers manufacturing application enabling technology clear collection , distribution , monitoring , and reporting of zakat . In addition , the government , fintech sector , and zakat institutions must Work The same For build supporting ecosystem justice social and inclusion economy . Productive zakat can used in a way strategic For overcome poverty and achieve objective development sustainable in Indonesia with method This .

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