CLASSICAL AND CONTEMPORARY FIQH IN DIGITAL ZISWAF MANAGEMENT A STUDY ON ONLINE ZAKAT, INFAQ, SADAQAH, AND WAQF ADMINISTRATION

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Abstract

This study examines the dynamics of classical and contemporary fiqh in the digital management of zakat, infaq, sadaqah, and waqf (ZISWAF) by analyzing the validity of online transactions within Islamic legal perspectives. The rapid development of the digital economy through the use of QRIS, electronic wallets, and online platforms requires a renewed assessment of contractual principles, ownership transfer, and the mechanisms for distributing ZISWAF funds. Using a normative fiqh approach based on literature review of classical jurisprudence, contemporary scholarly discourse, and several fatwas of the National Sharia Council Indonesian Council of Ulama including Fatwa No. 116 DSN MUI IX 2017 on electronic money and Fatwa No. 123 DSN MUI XI 2018 on online transactions, this study finds that digital ZISWAF transactions are valid as long as they fulfill the pillars and requirements of contracts, such as the presence of intention, clear identification of parties, a lawful object, and the establishment of legal ownership transfer known as qabdh hukmi. The contracts commonly applied in digital ZISWAF include hibah, wakalah, and tabarru which are adapted to the operational model of each platform and its social purpose. Overall, online ZISWAF transactions can be recognized within Islamic jurisprudence as a form of contemporary ijtihad that aligns with the objectives of the Shariah by preserving wealth, facilitating worship, and enhancing socioeconomic welfare in the digital era.

Keywords: Digital ZISWAF; Online Transactions; Contemporary Fiqh; Islamic Financial Technology

INTRODUCTION

The digital economic transformation in Indonesia has significantly influenced various aspects of life, including Islamic philanthropy practices. Through the QRIS *Jelajah Indonesia* program (Bank Indonesia, 2025), payment digitalization has accelerated financial inclusion and strengthened micro, small, and medium enterprises (MSMEs). As of the first semester of 2025, QRIS has been used by more than 57 million users and 39.3 million merchants, 93.16% of whom are MSME actors, recording 6.05 billion transactions with a total value of Rp579 trillion. These achievements indicate that the digital ecosystem has become a primary medium for economic activities, including the management of zakat, infaq, sadaqah, and waqf (ZISWAF). This development is further supported by the emergence of various digital platforms such as GoZakat, Kitabisa, BAZNAS Digital, Rumah Zakat Apps, Dompet Dhuafa Digital Fundraising, Lazismu e-Zakat, as well as Islamic banking channels like Muamalat DIN and BSI Mobile, which facilitate online ZISWAF payments and distribution through QRIS, virtual accounts, and e-wallet systems.

Despite its strong potential, the actual collection of national zakat remains far below expectations. According to data from the Ministry of Religious Affairs (KEMENAG RI, 2025), the amount of zakat successfully collected has only reached Rp42 trillion, equivalent to around 12 percent of the national potential estimated at Rp327 trillion. The government targets a minimum 10 percent increase in 2025 through strengthened literacy and digitalization of ZISWAF. This effort is essential because Islamic philanthropy plays a strategic role in supporting community welfare, while digital technology offers opportunities for greater efficiency, transparency, and broader fundraising reach compared to conventional mechanisms.

In addition, the digitalization of ZISWAF has increasingly become part of the Islamic banking ecosystem. Bank Muamalat (2025) reported a 27.5 percent annual increase in ZISWAF transactions through the Muamalat DIN application, with 2.5 million transactions amounting to Rp18.7 billion recorded by the end of 2024. This trend demonstrates a clear shift in the philanthropic behavior of Indonesian Muslims toward digital channels. However, it also raises a fundamental legal challenge: how can classical fiqh, which traditionally relies on tangible objects and physical ownership, adapt to a digital reality built upon data, numerical representation, and non-physical electronic records? Therefore, this study examines Classical and Contemporary Fiqh in the Digital Management of ZISWAF, with a particular focus on online zakat, infaq, and waqf as forms of Islamic philanthropy in the digital economy era.

As digital ZISWAF practices continue to expand, fundamental questions arise regarding the validity of contracts and digital transactions from a fiqh perspective. Classical fiqh is oriented toward tangible assets and physical possession, whereas digital systems are based on data, value representation, and intangible electronic records (Rehan, 2025; Supriatna, 2024). This situation calls for a reinterpretation of fiqh to ensure that digital ZISWAF transactions continue to meet the pillars and conditions of Islamic contracts, including the presence of intention, identifiable parties, a lawful object, and the establishment of legal ownership transfer (qabdh hukmi). Referring to DSN-MUI Fatwa No. 116/DSN-MUI/IX/2017 on Electronic Money and Fatwa No. 123/DSN-MUI/XI/2018 on Online Transactions, digital ZISWAF practices can be considered valid as long as they are executed through transparent mechanisms, uphold trustworthiness, and provide verifiable transaction records. Thus, the digitalization of ZISWAF not only reflects technological innovation but also signifies an expansion of contemporary ijtihad in Islamic law to legitimize digital philanthropic transactions as part of the maqasid al-shariah, particularly in preserving wealth, facilitating worship, and promoting socio-economic welfare in the digital era.

Previous studies have tended to focus on the development strategies of zakat, the potential of zakat and waqf for community welfare (R. N. Sari et al., 2023), the potential of zakat and waqf for community welfare (Kahfi & Zen, 2024), and innovations in ZISWAF digitalization ZISWAF (L. P. Sari et al., 2023). The novelty of this study lies in its integrated approach, combining classical and contemporary fiqh perspectives to assess the validity of digital contracts in online ZISWAF transactions, rather than merely discussing technological aspects or philanthropic management. Unlike earlier studies that generally highlight the effectiveness of digital zakat systems or the optimization of fundraising, this research places the legal dimension of digital contracts as the core analytical focus. It evaluates the compliance of digital practices with fiqh pillars and requirements as well as their legitimacy under DSN-MUI fatwas. Through this approach, the study contributes to the development of contemporary Islamic economic law, particularly in expanding the scope of ijtihad regarding Islamic philanthropic transactions in the era of digitalization.

LITERATURE REVIEW

Digital ZISWAF in Classical Fiqh Perspective

In classical Islamic jurisprudence, zakat, infaq, sadaqah, and waqf (ZISWAF) are categorized as financial acts of worship (*ʿibādāt māliyyah*) that carry both spiritual and social functions (Allamah et al., 2021). The Qur'an emphasizes the purifying and redistributive role of zakat, as reflected in the verse:

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا

"Take alms from their wealth to purify and cleanse them" (QS. At-Taubah [9]:103).

Classical jurists such as al-Māwardī, Ibn Qudāmah, and al-Nawawī (Nurhasanah, 2024) identify three essential characteristics of zakatable wealth: complete ownership (*al-milk al-tāmm*), growth potential (*al-namā'*), and real economic utility (*al-intifāʿ al-ḥaqīqī*). In the context of waqf, the foundational principle is *taḥbīs al-aṣl wa tasbīl al-manfaʿah*, preserving the principal asset while channeling its benefits for public good (Beni, 2024).

A key legal maxim in classical fiqh states, التَّصَرُّفُ عَلَى الرَّعِيَّةِ مَنُوطٌ بِالْمَصْلَحَةِ *"Public policies must always be grounded in public interest."* This maxim affirms that the management of communal wealth, including ZISWAF, may evolve as long as it remains aligned with the objective of achieving communal welfare. Thus, although classical fiqh places strong emphasis on physical ownership, its underlying *maqāṣid* provide space to reinterpret non-physical assets as legitimate wealth when they embody value, utility, and lawful status (Zahruddin & Musadad, 2024).

Reactualizing Fiqh for the Digital ZISWAF Era

The rise of the digital economy requires fiqh to adapt to new realities of asset representation and transaction mechanisms. A well-known juristic maxim states: (Muhammad Sidqi Al-Burnu, 1984):

لَا يُنْكَرُ تَغَيُّرُ الْأَحْكَامِ بِتَغَيُّرِ الْأَزْمَانِ وَالْأَحْوَالِ

"Legal rulings may change in accordance with changes in time and circumstances."

This principle underpins contemporary *ijtihad* in understanding digital forms of zakat, infaq, sadaqah, and waqf. Taufiqurrohman (2022) affirms that digital money qualifies as *māl zakawī* because it possesses recognized economic value and can be owned. Santoso et al. (2020) drawing on al-Ghazālī, argue that the value of money is not tied to its physical form but to its *qīmah iʿtibāriyyah*, its socially recognized value. Thus, digital currency, being widely accepted in transactions, may legitimately serve as an object of zakat or infaq.

In the context of waqf, scholars such as Ariff et al. (2024) dan Dinar et al. (2022) highlight the potential of blockchain and smart contracts to enhance transparency and efficiency in waqf administration, provided they uphold contractual clarity (*bayān al-ʿaqd*) and the principle of public benefit. Rahmawati & Ismail (2025) further emphasize the importance of aligning fiqh principles with digital regulatory frameworks to ensure Shariah compliance.

Hasyim et al. (2020) draw attention to the centrality of intention in digital religious transactions, affirming that spiritual validity remains essential. Therefore, online zakat and digital waqf are considered valid when intention is present and legal possession is transferred through recognized mechanisms (*qabḍh ḥukmī*), even without physical handover. This recontextualization demonstrates the flexibility of Islamic law in responding to technological transformation, allowing ZISWAF management on digital platforms to remain both legally and spiritually sound.

METHODOLOGY

This study employs a library research approach with a normative-fiqh orientation. This method is used to examine classical and contemporary Islamic literature relevant to understanding the legal transformation of zakat, infaq, sadaqah, and waqf (ZISWAF) in the digital era. The data are derived from secondary sources, including books, scientific journals, research articles, and academic documents that discuss fiqh muamalah, digital assets, and modern ZISWAF management. The analysis is conducted using a qualitative-descriptive framework through processes of identification, interpretation, and comparison between classical fiqh perspectives and contemporary scholarly views. This approach enables the formulation of legal relevance between fiqh principles and the digitalization of religious assets and transactions, ultimately helping to establish legal positions that align with the objectives of the Shariah (*maqasid al-shariah*) and the broader public interest.

RESULT AND DISCUSSION

Rukun and Classical Muamalah Contracts in the Context of Digital ZISWAF Management

In classical *fiqh muamalah*, the validity of any transaction is determined by the fulfillment of four essential pillars of contract: (1) the contracting parties (*al-ʻāqidān*), (2) the object of contract (*maʻqūd ʻalayh*), (3) the offer and acceptance (*ṣīghah*), and (4) the contractual purpose (*maudhu' al-ʻaqd*) (Supriatna, 2024). When these elements are met, the contract is considered valid under Islamic law. The same principles apply to the management of zakat, infaq, sadaqah, and waqf (ZISWAF), even when these acts of worship are performed through digital platforms.

Traditionally, ZISWAF was carried out through direct physical handover. In the digital era, however, the transfer of assets takes place electronically, such as via bank transfers or QRIS payments (Musa et al., 2022). The concept of *qabḍh ḥukmī* (constructive possession) replaces *qabḍh haqīqī* (physical possession), without altering the substance of the contract as long as intention (*niyyah*), identifiable parties, and a lawful object are ensured.

The contracts relevant to digital ZISWAF include:

1. Hibah, which forms the basis for voluntary donations such as sadaqah and infaq;
2. Wakālah, the delegation of authority from the donor to the zakat institution;
3. Tabarruʻ, a benevolent contract intended for charitable and devotional purposes; and
4. Waqf, the dedication of assets whose benefits are sustained for public welfare.

In digital practice, these contracts remain valid provided their pillars and conditions are fulfilled. The *ṣīghah* (traditionally verbal) may be represented through digital actions such as clicking a confirmation button or submitting an online form, which indicates intention and mutual consent. Thus, the digitalization of ZISWAF constitutes not a change in the substance of the contract, but an adaptation of its medium (Nuraini et al., 2024).

Perspectives of the Four Sunni Schools on the Digitalization of ZISWAF

The Ḥanafī school (Amrozi & Hasan, 2025) holds that the validity of *muamalah* transactions is determined by their legal consequences rather than their physical form. As long as lawful ownership transfer (*qabḍh ḥukmī*) occurs and the intention is clearly established, the medium of transaction may adapt to technological development. Thus, zakat, infaq, sadaqah, and waqf conducted through bank transfers, QRIS, or digital wallets are considered valid because their legal effect mirrors that of direct physical handover. This view aligns with the maxim: ٱلْمُعَامَلَات تُحَكَّمُ بِمَقَاصِدِهَا (*transactions are judged by their purposes*). Its doctrinal basis is the verse:

يَا أَيُّهَا الَّذِينَ آمَنُوا أَنفِقُوا مِنْ طَيِّبَاتِ مَا كَسَبْتُمْ

"O believers, spend from the good things you have earned." (QS. al-Baqarah [2]: 267)

This verse emphasizes that the essence of *infaq* lies in the sincere transfer of lawful wealth, independent of the medium used.

The Mālikī school (Cholifah, 2019) highlights the principles of *al-maṣlaḥah al-mursalah* (public benefit) and *al-'urf aṣ-ṣaḥīḥ* (legitimate custom). Digital ZISWAF is therefore permissible when it enhances efficiency, transparency, and accessibility, reflecting the adaptability of Islamic law to societal change. The Mālikī framework relies on the legal maxim تَغَيُّرُ الفَتْوَى بِتَغَيُّرِ الزَّمَانِ وَالمَكَانِ (*legal rulings may change with time and place*). This position draws from the verse:

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا

"Take alms from their wealth to purify and cleanse them." (QS. at-Taubah [9]: 103)
The verse underscores that zakat is fundamentally about purification and social welfare, while digital platforms function merely as contemporary instruments.

The Shāfi'ī school (Syahriyah & Yusuf, 2025) emphasizes the clarity of *ṣīghah* (offer and acceptance) and the existence of verifiable documentation for each contract. Accordingly, digital ZISWAF transactions are valid if the system clearly represents *ijab* and *qabul*, such as through confirmation prompts, receipt notifications, and digital transfer records. This is rooted in the maxim العِبْرَةُ فِي العُقُودِ لِلمَقَاصِدِ وَالمَعَانِي لَا لِلأَلْفَاظِ وَالمَبَانِي (*the validity of a contract is based on its meanings and objectives, not merely its wording*). Their textual support is the verse:

يَا أَيُّهَا الَّذِينَ آمَنُوا إِذَا تَدَايَنتُم بِدَيْنٍ إِلَى أَجَلٍ مُّسَمًّى فَاكْتُبُوهُ

"O believers, when you contract a debt for a specified term, write it down." (QS. al-Baqarah [2]: 282)
This establishes the importance of documentation in transactions, fulfilled effectively through digital systems.

The Ḥanbalī school (Madhani et al., 2025) though cautious toward innovations (*iḥdāṡ*), permits them so long as they do not contradict textual evidence and do not introduce *gharar* (uncertainty). Their foundational principle is الأَصْلُ فِي الأُمُورِ الإِبَاحَةُ مَا لَمْ يَرِدْ دَلِيلٌ عَلَى التَّحْرِيم (*the default ruling of worldly matters is permissibility unless evidence proves otherwise*). Consequently, digital ZISWAF transactions are permissible when ownership transfer is clear and the process does not create legal ambiguity. The supporting hadith states:

إِنَّمَا الأَعْمَالُ بِالنِّيَّاتِ، وَإِنَّمَا لِكُلِّ امْرِئٍ مَا نَوَى

"Actions are judged by intentions, and each person will be rewarded according to what he intended." (HR. al-Bukhārī and Muslim)
This hadith affirms that the validity of financial worship (including ZISWAF) rests primarily on intention rather than the physical form of the transaction medium.

Conceptual Transformation of ZISWAF from Classical Fiqh to the Digital Era

In classical fiqh, zakat, infaq, sadaqah, and waqf (ZISWAF) are viewed as social acts of worship intended to maintain economic balance within society (Karim, 2016). Wealth is understood as a form of trust (*amānah*), as affirmed in the verse:

وَأَنْفِقُوا مِمَّا جَعَلَكُمْ مُسْتَخْلَفِينَ فِيهِ

"And spend from that which He has made you trustees over." (QS. Al-Ḥadīd [57]: 7)

This verse highlights that ownership is inherently social and functions as a means of worship. Classical scholars such as al-Māwardī and Ibn Qudāmah emphasize that assets eligible for zakat and waqf must meet the criteria of complete ownership (*al-milk al-tāmm*), growth potential (*al-namā'*), and tangible benefit (*al-intifā'* *al-ḥaqīqī*) (Mustofa, 2022). These principles formed the traditional legal foundations for determining the types of wealth that may be distributed through ZISWAF mechanisms.

The rise of the digital economy has reshaped classical understandings of ownership. Taufiqurrohman (2022) argues that digital money qualifies as *māl zakawī* because it possesses recognized economic value and can be owned. Likewise, Santoso et al. (2020) drawing on the thought of Imam al-Ghazālī, assert that the value of money lies not in its physical form but in its *qīmah i'tibāriyyah* its socially recognized value. This reinterpretation provides the fiqh basis for recognizing digital assets as legitimate property, consistent with the legal maxim:

لَا يُنْكَرُ تَغَيُّرُ الْأَحْكَامِ بِتَغَيُّرِ الْأَزْمَانِ وَالْأَحْوَال

"Legal rulings may change with the change of time and circumstances."

This principle underscores the adaptability of Islamic law to social and technological change. Rahmawati & Ismail (2025) and Darajat (2025) further contend that the digitalization of ZISWAF embodies *tahqīq al-maṣlaḥah* (the realization of public interest), in line with the fiqh maxim:

التَّصَرُّفُ عَلَى الرَّعِيَّةِ مَنُوطٌ بِالْمَصْلَحَةِ

"Decisions concerning the community must be based on public interest."

Digital tools such as e-wallets, online payment systems, and blockchain enhance accessibility and accountability in Islamic social finance. Thus, technological innovation does not contradict fiqh principles; instead, it strengthens the objectives of Islamic law related to justice, ease, and welfare.

In the context of waqf, Ariff et al. (2024) dan Dinar et al. (2022) demonstrate that blockchain and digital contracts can serve as valid forms of *'aqd* because they ensure clarity (*bayān al-'aqd*) and trustworthiness. Hasyim et al. (2020) emphasize that intention (*niyyah*) remains the cornerstone of digital worship practices, supported by the Prophet's statement:

إِنَّمَا الأَعْمَالُ بِالنِّيَّاتِ

"Indeed, actions are judged by intentions." (HR. al-Bukhārī and Muslim)
Accordingly, digital zakat, infaq, and waqf are valid so long as intention is present and lawful ownership transfer (*qabḍh ḥukmī*) is achieved.

Furthermore, Faozi & Segara Gustanto (2022) and Nasywa & Lahuri (2025) note that blockchain technology enhances honesty and trust, core values in fiqh aligned with the principles of *ḥifẓ al-māl* (protection of wealth) and *ḥifẓ al-dīn* (preservation of worship). Afriza et al. (2025) also demonstrate that digital ZISWAF promotes greater participation among Muslim youth in Islamic philanthropy. This shift resonates with the fiqh maxim:

الْمَشَقَّةُ تَجْلِبُ التَّيْسِيرَ

"Hardship necessitates ease."

The maxim affirms that Islam accommodates technological change to facilitate worship. Hence, the conceptual transformation of ZISWAF in the digital era constitutes a form of *tajdīd fiqhī* (fiqh renewal) rooted in the objectives of Islamic law, protecting wealth, facilitating worship, and promoting social welfare.

Relevance of DSN–MUI Fatwas to the Legitimacy of Digital ZISWAF

The National Sharia Council of the Indonesian Ulema Council (DSN–MUI) has provided a robust legal foundation for the legitimacy of digital-based Islamic financial transactions, including ZISWAF. Several key fatwas, Fatwa No. 116/DSN-MUI/IX/2017 on Sharia Electronic Money, Fatwa No. 117/DSN-MUI/II/2018 on Sharia Digital Financial Services, and Fatwa No. 123/DSN-MUI/XI/2018 on Electronic Transactions—affirm that digital transactions are valid so long as they fulfill the essential pillars of a contract: clearly identified parties, a lawful object of transaction, and an expression of mutual consent (*ṣīghah*). These fatwas also emphasize that every digital transaction must reflect valid intention (*niyyah*) and the lawful transfer of ownership (*qabḍh ḥukmī*) (Nuraini et al., 2024; Supriatna, 2024).

In the context of digital ZISWAF, actions such as clicking the "donate" button, confirming a bank transfer, or providing electronic consent are recognized as legitimate forms of *ijab-qabul*, in accordance with the legal maxim:

الْقَبْضُ يَتَحَقَّقُ بِكُلِّ مَا يَعُدُّهُ النَّاسُ قَبْضًا

"Ownership transfer is deemed valid by any method recognized by society as a form of delivery."

Thus, payments of zakat, infaq, sadaqah, and waqf through QRIS, bank transfers, or digital platforms (such as Baznas Online and sharia fintech applications) are considered compliant with fiqh requirements and aligned with the objectives of Islamic law (*maqāṣid al-syarī'ah*). DSN–MUI fatwas further highlight the obligations of fairness, transparency, and data security to prevent *gharar* (uncertainty) and *tadlīs* (fraud) (Cholifah, 2019; Madhani et al., 2025). Hal ini menunjukkan bahwa digitalisasi ZISWAF tidak hanya diperbolehkan, tetapi juga menjadi manifestasi *ijtihād mu'āṣir* yang sejalan dengan semangat kemaslahatan, efisiensi, dan perluasan manfaat sosial di era ekonomi digital.

Altogether, these directives demonstrate that the digitalization of ZISWAF is not merely permissible but constitutes a form of *ijtihād mu'āṣir*, a contemporary exercise of juristic reasoning that promotes public benefit, operational efficiency, and broader social impact within the modern digital economy.

Fiqh Analysis of the Legality of Digital ZISWAF

The rapid development of the digital economy in Indonesia has significantly transformed how Muslims fulfill financial acts of worship such as zakat, infak, sadaqah, and waqf (ZISWAF). The use of online platforms (such as Baznas Digital Fundraising, Laznas Online, and the Dompet Dhuafa Digital Platform) has made Islamic philanthropy increasingly accessible, transparent, and efficient (Darajat, 2025). This transformation, however, raises new legal questions regarding the validity of ZISWAF transactions conducted electronically rather than through physical interaction.

In classical fiqh, the validity of a transaction is contingent on the fulfillment of three pillars (*arkān al-'aqd*): (1) contracting parties (*al-'āqidān*), (2) the object of contract (*al-ma'qūd 'alayh*), and (3) offer and acceptance (*ṣīghah*) reflecting mutual consent (Allamah et al., 2021). In digital contexts, *ṣīghah* is represented through electronic actions such as clicking the "donate" button, entering an amount, and confirming the transaction (Syahriyah & Yusuf, 2025). Such actions constitute *qabḍh ḥukmī*, a legally recognized transfer of ownership even without physical handover, consistent with the fiqh maxim:

إِذَا تَعَذَّرَ الْحَقِيقِيُّ يُقْتَصَرُ عَلَى الْحُكْمِيِّ

"When physical execution is not possible, the legal (constructive) form suffices."

This classical reasoning aligns with contemporary DSN–MUI fatwas affirming the validity of digital financial transactions, provided that the pillars and conditions of contract are fulfilled. Fatwa No. 116/DSN-

MUI/IX/2017 on Sharia Electronic Money, Fatwa No. 117/DSN-MUI/II/2018 on Sharia Digital Financial Services, and Fatwa No. 123/DSN-MUI/XI/2018 on Electronic Transactions collectively emphasize contractual clarity, the permissibility of the object, absence of *gharar*, and proper documentation of rights and obligations (DSN-MUI, 2018) (Cholifah, 2019; Madhani et al., 2025).

Thus, digital ZISWAF constitutes a legitimate form of *ijtihād mu'āṣir* (contemporary ijtihad). The use of digital technology in fundraising and distributing Islamic social funds not only expands outreach but also strengthens the objectives of *maqāṣid al-syarī'ah*, including the protection of wealth (*ḥifẓ al-māl*), facilitation of worship (*al-taysīr*), and promotion of public welfare (*jalb al-maṣlaḥah*). Therefore, digital ZISWAF should be understood not merely as a technical innovation, but as a natural evolution of fiqh muamalah in response to the demands of the digital economy.

Fiqh Implications and Future Directions of Digital ZISWAF

The integration of ZISWAF into digital platforms demonstrates the adaptability of Islamic law to technological advancements. The shift from physical assets to digital representations necessitates legal reconstruction that moves beyond formalism toward *maqāṣid al-syarī'ah*. Rahmawati & Ismail (2025) rgue that contextual fiqh offers a meaningful bridge between religious principles and modern economic innovation. The use of QRIS, electronic wallets, and blockchain does not alter the essence of ZISWAF; rather, it enhances accessibility, accountability, and governance. This reflects the fiqh maxim:

الحُكْمُ يَدُورُ مَعَ الْعِلَّةِ وُجُودًا وَعَدَمًا

"A legal ruling revolves with its effective cause, existing when it exists, and ceasing when it ceases."

Based on this principle, digital technology is not contrary to Islamic law so long as it upholds valid ownership, sincere intention, and public benefit. Darajat (2025) and Nasywa & Lahuri (2025) show that blockchain applications strengthen trust, transparency, and fairness in Islamic philanthropy. Consequently, ZISWAF institutions are required to pair classical fiqh compliance with modern standards of governance, digital literacy, and data protection. This responsibility is reinforced by the maxim:

مَا لَا يَتِمُّ الْوَاجِبُ إِلَّا بِهِ فَهُوَ وَاجِبٌ

"Whatever is necessary for the completion of an obligation becomes obligatory itself."

Looking ahead, the development of digital ZISWAF requires sustained collaboration among religious authorities, financial regulators, and technological innovators. Digitalization is not merely an upgrade of tools but an effort to revitalize the spirit of fiqh in contemporary contexts. As highlighted by Afriza et al. (2025), digital ZISWAF also broadens youth engagement in Islamic philanthropy, enhancing social inclusion and transparency.

In this light, the fiqh of digital ZISWAF represents a form of *ijtihād mu'āṣir* firmly rooted in Islamic values yet responsive to modern challenges. It balances worship and innovation, legal norms and social welfare, reaffirming the relevance of Islamic jurisprudence as a dynamic guide for the digital age.

CONCLUSION

This study demonstrates that the digitalization of zakat, infak, ṣadaqah, and waqf (ZISWAF) represents a form of *tajdīd fiqhī* (fiqh renewal) grounded in established Sharīʿah principles. Digital ZISWAF transactions conducted through mobile applications, web-based platforms, and electronic payment systems are legally valid under Islamic law as long as the essential pillars and conditions of contracts are fulfilled—namely identifiable contracting parties, a lawful and clearly defined object, and an expression of mutual consent (*tarāḍī*) through *ijab* and *qabul*. Digital mechanisms such as donation confirmations, electronic receipts, and automated fund transfers function as *qabḍh ḥukmī* (constructive possession), a concept recognized in classical fiqh. The perspectives of the four Sunni legal schools collectively indicate that transactional validity is determined primarily by intention, clarity of agreement, and the lawful transfer of ownership—not by the physical form of the contract. Digital media therefore serve merely as technical tools without altering the substantive legal nature of ZISWAF transactions. From a *maqāṣid al-syarīʿah* perspective, the digital transformation of ZISWAF promotes the preservation of wealth (*ḥifẓ al-māl*), facilitates worship (*taysīr al-ʿibādah*), and enhances public welfare (*taḥqīq al-maṣlaḥah al-ʿāmmah*). Furthermore, DSN-MUI Fatwa No. 116/2017 on electronic money and Fatwa No. 117/2018 on Sharia-compliant digital financial services affirm the validity of digital transactions provided they are transparent, free of *gharar*, and supported by legally sound contract structures. Accordingly, classical fiqh remains highly relevant when interpreted contextually in response to technological advancement. The maxim "تَغَيُّرُ الأَزْمَانِ يُوجِبُ تَغَيُّرَ الأَحْكَامِ" (*taghayyur al-azmān yūjibu taghayyur al-aḥkām*—changes in time necessitate changes in legal rulings) forms the intellectual foundation for *ijtihād muʿāṣir* that harmonizes Sharīʿah compliance with digital efficiency to maximize socio-economic benefit for the Muslim community.

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