

# Digital Zakat–Tax Integration through Fintech Platforms: Enhancing Islamic Fiscal Compliance and Social Finance in Indonesia

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Article Info	Abstract
<p><b>Keywords:</b> digital zakat, fintech zakat, tax compliance, Islamic social finance, fiscal integration</p> <hr/> <p><b>DOI:</b> 10.33830/elqish.v6i1.14736.2026</p>	<p>Despite the rapid growth of fintech in zakat collection and distribution, Indonesia’s zakat potential remains underutilized due to limited integration between digital zakat systems and formal tax administration. Addressing this gap, this study investigates how digital zakat platforms can be systematically integrated with the national tax system to improve fiscal compliance and social welfare outcomes. This research employs a qualitative, exploratory design using a conceptual approach, drawing on an integrative literature review and regulatory analysis. The framework is developed by synthesizing the Theory of Planned Behavior, digital governance theory, and Islamic fiscal principles. The study develops a novel digital zakat tax integration model in which fintech platforms serve as institutional intermediaries linking zakat agencies, taxpayers, and tax authorities within an interoperable digital ecosystem. The model explicates key mechanisms behavioral incentives, data integration, and governance alignment that drive compliance, transparency, and redistribution efficiency. By advancing a theoretically grounded and policy-relevant framework, this study contributes to the literature on Islamic social finance and digital taxation, extending the discourse from fragmented digital adoption toward systemic fiscal integration. The findings underscore the urgency of regulatory harmonization, digital interoperability, and accountable governance to unlock zakat’s role as a complementary pillar of public finance.</p>

## 1. Introduction

Islamic social finance has gained global attention as a mechanism to address inequality, enhance financial inclusion, and support sustainable development goals. Among its instruments, zakat plays a central role as a compulsory redistribution mechanism embedded in Islamic economic principles, functioning both as a religious obligation and a socio-economic tool to alleviate poverty and strengthen social cohesion. Alongside zakat, instruments such as waqf and sadaqah further complement public welfare efforts by mobilizing faith-based resources that can support formal fiscal systems. In Indonesia, zakat governance is regulated under Law No. 23 of 2011, with the National Zakat Board (BAZNAS) serving as the central authority responsible for coordinating its collection and distribution, aiming to improve transparency and socio-economic impact.

Despite this regulatory support, zakat collection in Indonesia remains significantly below its estimated potential. Although the country’s large Muslim population and growing middle class

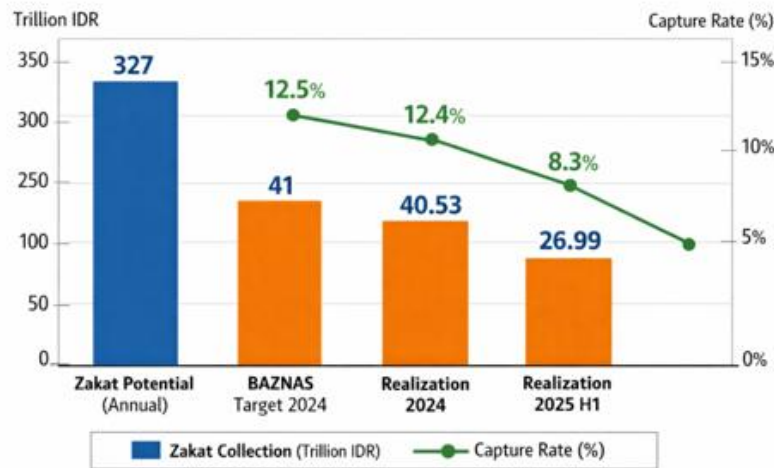
suggest substantial capacity, actual collection represents only a small fraction of this potential (BAZNAS, 2023). This gap is driven by several structural challenges, including limited awareness of formal institutions, low trust, administrative inefficiencies, fragmented governance, and the prevalence of informal distribution practices. At the same time, the government has advanced digital transformation in tax administration through e-filing, online payments, and integrated databases, improving compliance and transparency (Setiawan & Gunadi, 2022; OECD, 2022). A similar trend is observed in Islamic social finance, where fintech adoption through mobile applications, e-wallets, and digital platforms has enhanced accessibility, efficiency, and transparency in zakat management.

However, despite these parallel developments, integration between digital zakat systems and tax administration remains limited. Although zakat payments through authorized institutions are tax-deductible, the reporting process is still largely manual and fragmented, reducing its effectiveness and scalability. Strengthening interoperability and institutional coordination between these systems could improve both fiscal governance and social finance outcomes, yet this area remains underexplored, particularly in the Indonesian context. This study investigates the integration of fintech-based zakat systems with digital taxation frameworks to improve compliance and social welfare. Indonesia provides a relevant case due to its large Muslim population, expanding fintech ecosystem, and ongoing digitalization of public finance.

Figure 1 illustrates the substantial gap between the estimated zakat potential in Indonesia and the actual performance of zakat collections achieved by national institutions. The bar chart presents the monetary values of zakat potential and collection performance measured in trillion Indonesian rupiah (IDR), while the line graph indicates the capture rate, representing the proportion of realized zakat collection relative to the estimated national potential.

The empirical evidence presented in Figure 1 illustrates the substantial disparity between the estimated zakat potential in Indonesia and the actual performance of zakat collection by formal institutions. As shown in the figure, the estimated annual zakat potential in Indonesia reaches approximately IDR 327 trillion, reflecting the significant capacity of Islamic social finance to support poverty alleviation, wealth redistribution, and inclusive economic development. Islamic social finance instruments, particularly zakat, play a critical role in addressing socio-economic inequality and supporting sustainable development agendas in Muslim-majority countries (Ascarya & Yumanita, 2023). In the Indonesian context, zakat is formally regulated and administered by the National Zakat Board (BAZNAS), which aims to strengthen institutional governance and optimize the collection and distribution of zakat funds at the national level. However, despite this institutional framework, the actual mobilization of zakat resources remains far below its estimated potential (BAZNAS, 2023).

The figure indicates that the institutional collection target established by BAZNAS for 2024 was approximately IDR 41 trillion, which already represents a relatively small proportion of the overall zakat potential. The actual realization of zakat collection in 2024 amounted to IDR 40.53 trillion, slightly below the national target but still indicating a relatively strong performance in relation to institutional expectations. When compared to the national zakat potential, however, the capture rate remains relatively limited. The line graph in the figure shows that the capture rate in 2024 reached approximately 12.4%, closely aligned with the target capture rate of 12.5%. This finding suggests that although zakat institutions were able to achieve their operational targets, the broader structural challenge lies in mobilizing a larger portion of the unrealized zakat potential. Previous studies emphasize that the gap between zakat potential and actual collection is often associated with factors such as institutional trust, governance quality, public awareness, and accessibility of payment mechanisms (Wahab & Rahman, 2022; Saad & Haniffa, 2014).



**Figure 1.** Zakah Potential vs Zakah Collection Performance  
Source: BAZNAS (2025)

Furthermore, the figure also presents the performance of zakat collection during the first half of 2025, where national Zakat, Infaq, and Sadaqah (ZIS) collection reached approximately IDR 26.99 trillion. When compared with the national zakat potential, this figure corresponds to a capture rate of approximately 8.3%, indicating a slight decline in the relative mobilization of zakat funds during the observed period. This trend further highlights the persistent structural gap between zakat potential and actual institutional collection in Indonesia. According to the Indonesia Zakat Outlook, this gap reflects several structural challenges, including limited institutional outreach, variations in public trust toward zakat institutions, administrative inefficiencies, and barriers related to payment accessibility (BAZNAS, 2023).

Recent developments in financial technology provide promising opportunities to address the persistent gap between zakat potential and actual collection. The adoption of digital zakat platforms enables donors to calculate, pay, and monitor their contributions through mobile applications, e-wallets, and online payment systems, thereby improving accessibility, transparency, and operational efficiency in zakat management (Hudaefi & Beik, 2021; Sarea & Hanefah, 2022). In Indonesia, this digital transformation is increasingly linked to broader efforts to strengthen financial inclusion and poverty alleviation through Islamic social finance mechanisms (Hudaefi et al., 2022). At the same time, governments have accelerated the digitalization of tax administration systems to enhance fiscal transparency and voluntary compliance (OECD, 2022; Setiawan & Gunadi, 2022). Despite these parallel developments, the literature remains limited and underexplored in its integration of digital zakat ecosystems and national tax administration frameworks. This gap emphasizes the necessity to examine fintech-based zakat–tax integration models that can simultaneously strengthen religious compliance, improve fiscal governance, and enhance the mobilization of Islamic social finance resources to support broader social welfare objectives (Amir & Syed, 2021).

This study contributes in three ways. First, it proposes a conceptual model linking digital zakat platforms with national tax systems, positioning fintech as an intermediary between institutions, taxpayers, and authorities. Second, it integrates perspectives from Islamic fiscal theory, digital governance, and behavioral compliance to offer a multidisciplinary framework. Third, it develops a digital zakat–tax integration architecture aimed at improving transparency, simplifying reporting, and strengthening institutional coordination. These contributions advance the discourse on Islamic social finance and offer policy insights for optimizing zakat as a complementary fiscal instrument.

The Indonesian context provides a particularly relevant case for examining this issue. As the country with the largest Muslim population in the world, Indonesia possesses an exceptionally high potential for zakat mobilization. Simultaneously, the country has experienced rapid growth in its financial technology ecosystem, including digital payment services, Islamic crowdfunding platforms, and fintech-based zakat applications (Ascarya & Yumanita, 2023). In parallel, the Indonesian

government has been actively modernizing its taxation infrastructure through digital initiatives such as electronic tax filing systems, integrated tax administration platforms, and digital payment channels, which aim to enhance tax transparency and compliance behavior (OECD, 2022; Setiawan & Gunadi, 2022). These developments create a unique institutional environment in which the integration of digital zakat platforms and digital tax systems may offer innovative solutions for strengthening fiscal governance while simultaneously advancing Islamic social finance objectives.

Despite these developments, existing studies on zakat management and Islamic fintech have largely focused on collection efficiency, donor behavior, financial inclusion, and institutional governance, while relatively few studies have examined the institutional interoperability between zakat systems and national taxation frameworks. Moreover, prior research rarely explores how digital infrastructures can facilitate such integration in a way that simultaneously supports religious compliance, public accountability, and national fiscal sustainability (Sarea & Hanefah, 2022). Consequently, a significant research gap remains regarding the design of integrated digital mechanisms capable of aligning Islamic philanthropic obligations with formal fiscal policy instruments.

Addressing this research gap is essential for strengthening the role of Islamic social finance within modern fiscal governance. Integrating zakat with national taxation systems may enhance financial inclusion and social redistribution, particularly in developing economies where Islamic social finance can complement public welfare programs Ascarya and Yumanita (2023). Digital integration can also improve transparency, institutional trust, and compliance behavior key determinants influencing both tax compliance and zakat participation (Wahab & Rahman, 2022). In response, this study develops a conceptual framework linking digital zakat platforms with national tax administration systems by integrating insights from Islamic fiscal theory, digital governance, and behavioral compliance approaches such as the Theory of Planned Behavior. The proposed architecture positions fintech-based zakat platforms as intermediary infrastructures capable of facilitating interoperable data systems, automated reporting, and efficient payment mechanisms between zakat institutions and tax authorities. By advancing this integrative perspective, the study contributes to the literature on Islamic social finance, fintech innovation, and digital public finance while offering policy-relevant insights for governments, zakat institutions, and fintech developers seeking to mobilize Islamic philanthropic resources more effectively. Ultimately, the framework highlights how technological innovation can enhance accountability, compliance, and social redistribution within the broader fiscal ecosystem while reinforcing zakat's role as a mandatory redistributive instrument designed to alleviate poverty, reduce inequality, and promote social justice through wealth transfer from financially capable individuals (*muzakki*) to eligible beneficiaries (*mustahik*).

In recent years, however, scholars have increasingly emphasized the importance of institutional and technological factors in shaping compliance behavior within modern financial environments. The emergence of digital financial services has transformed how religious and philanthropic contributions are collected and managed. According to Hudaefi and Beik (2021), digital zakat management systems can significantly enhance compliance by reducing transaction costs, increasing transparency, and simplifying payment processes. Digital platforms allow donors to calculate, transfer, and monitor zakat payments more easily, thereby lowering administrative barriers and encouraging regular contributions. Consequently, the integration of technological innovation into zakat management is increasingly viewed as a critical strategy for strengthening zakat compliance behavior in contemporary Islamic social finance systems.

Financial technology (fintech) has significantly transformed the global financial landscape by improving financial inclusion, increasing efficiency, and expanding access to financial services. In the context of Islamic finance, fintech innovations have facilitated the development of new platforms that support various financial services, including peer-to-peer financing, crowdfunding, digital payments, and online charitable contributions. These technological developments have also reshaped

the operational models of Islamic social finance institutions, particularly in the management of zakat, waqf, and other philanthropic instruments (Sarea & Hanefah, 2022).

Digital platforms enable zakat institutions to enhance operational efficiency while simultaneously expanding their outreach to potential donors. By leveraging mobile applications, online payment gateways, and digital wallets, zakat organizations can streamline the process of calculating, collecting, and distributing zakat funds. This technological transformation reduces administrative costs, improves financial transparency, and strengthens donor engagement. As noted by Sarea and Hanefah (2022), fintech-based solutions can significantly improve accountability and reporting mechanisms in Islamic social finance institutions, thereby increasing public trust and participation.

In Indonesia, the adoption of digital technology in zakat management has accelerated alongside the rapid expansion of the national fintech ecosystem, enabling mobile-based zakat applications and integrated payment platforms that allow users to automatically calculate obligations, schedule payments, and track fund distribution. These innovations enhance accessibility particularly for digitally literate donors while improving transparency and operational efficiency within Islamic social finance systems, where interconnected digital networks link donors, institutions, and beneficiaries to facilitate real-time monitoring and data transparency Ascarya and Yumanita (2023). Within Islamic economic discourse, zakat and taxation both function as redistributive instruments aimed at supporting social welfare and reducing inequality, with taxation operating as a state obligation and zakat as a religious duty grounded in Islamic ethical principles; consequently, scholars increasingly view zakat as a complementary fiscal instrument capable of reinforcing public welfare programs, particularly in Muslim-majority countries (Amir & Syed, 2021).

In Indonesia, this relationship has been formally recognized through tax regulations that allow zakat payments made via authorized institutions to be treated as tax deductions, creating a policy linkage between religious obligations and the national tax system. However, despite this regulatory recognition, operational integration between zakat institutions and tax authorities remains limited due to fragmented information systems and manual verification processes, which constrain the efficiency and scalability of zakat as a fiscal complement. Strengthening interoperability between zakat systems and national fiscal infrastructures supported by broader digital governance initiatives could enhance transparency, reduce administrative costs, and improve compliance through technologies such as electronic tax filing, integrated databases, and automated reporting mechanisms, thereby enabling more efficient fiscal ecosystems and facilitating real-time information exchange between financial, charitable, and government institutions, as highlighted by the OECD (2022).

However, despite the rapid growth of digital governance initiatives in both public finance and Islamic social finance sectors, limited research has explored how digital zakat platforms could interact with national tax administration systems. Understanding this potential integration is particularly important for countries like Indonesia, where both digital taxation systems and fintech-based zakat platforms are developing simultaneously. Consequently, further research is needed to examine how technological innovation can support the integration of zakat management and national fiscal governance within a unified digital ecosystem.

Existing literature on Islamic social finance and digital transformation has predominantly focused on three major streams of research, namely zakat compliance behavior, fintech adoption in Islamic finance, and conceptual discussions regarding the relationship between zakat and taxation. Numerous studies investigate the behavioral determinants influencing individuals' willingness to pay zakat, including religiosity, institutional trust, perceived fairness, and social norms. Behavioral approaches such as the Theory of Planned Behavior have frequently been applied to explain zakat compliance behavior within contemporary Islamic financial systems (Saad & Haniffa, 2014; Wahab & Rahman, 2022).

Another important stream of literature examines the role of financial technology (fintech) in transforming Islamic financial services. Fintech has significantly improved financial accessibility, transparency, and operational efficiency within Islamic finance institutions. In the context of Islamic

social finance, digital platforms have enabled zakat institutions to collect and distribute funds more efficiently through mobile applications, digital payment gateways, and online platforms, thereby expanding outreach to donors and improving accountability (Sarea & Hanefah, 2022; Hudaefi & Beik, 2021). Furthermore, recent studies highlight that fintech solutions can strengthen Islamic social finance ecosystems by creating integrated digital networks connecting donors, institutions, and beneficiaries (Ascarya & Yumanita, 2023).

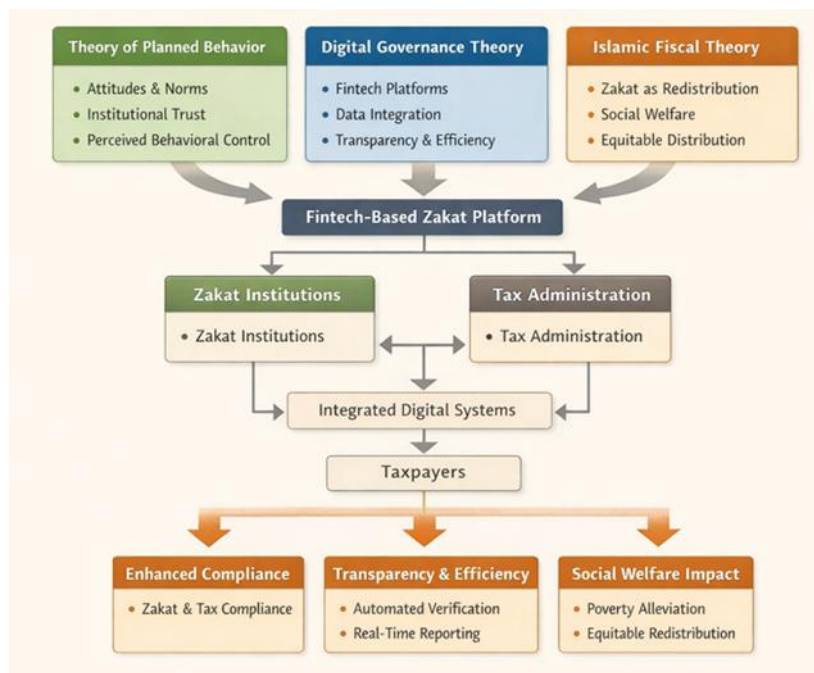
A third stream of literature discusses the relationship between zakat and taxation within Islamic fiscal policy. Several scholars argue that zakat can function as a complementary fiscal instrument capable of supporting public welfare programs and poverty alleviation initiatives in Muslim-majority countries. The integration of zakat into formal fiscal systems has been suggested as a mechanism to enhance redistribution efficiency and improve public welfare outcomes (Amir & Syed, 2021).

Despite these growing scholarly discussions, several critical research gaps remain. First, existing studies often overlook digital zakat platforms as part of a broader national fiscal ecosystem, particularly in relation to tax administration systems. Most studies focus on zakat management or fintech adoption independently, without exploring their interaction with public fiscal infrastructure (Hudaefi et al., 2022). Second, there is a lack of integrated conceptual frameworks linking fintech-based zakat platforms with tax compliance systems, even though both systems share common objectives related to redistribution, transparency, and public welfare. Third, empirical and conceptual research examining Indonesia's digital zakat-tax architecture remains extremely limited, despite Indonesia possessing the world's largest Muslim population and one of the fastest-growing fintech ecosystems in Islamic finance (Ascarya & Yumanita, 2023).

To address these gaps, this study proposes a Digital Zakat-Tax Integration Framework, in which fintech platforms function as intermediary digital infrastructure connecting zakat institutions, taxpayers, and government tax administration systems. The novelty of this research lies in three key aspects. First, the study combines the perspectives of Islamic social finance and digital fiscal governance, two domains that existing literature typically examines separately. Second, the study proposes an interoperable fintech-tax architecture capable of linking digital zakat platforms with national tax administration systems, thereby enhancing transparency, compliance, and reporting mechanisms. Third, the framework positions zakat not only as a religious obligation but also as a complementary digital fiscal instrument capable of supporting modern public finance systems and strengthening socio-economic redistribution mechanisms. By bridging Islamic social finance with digital fiscal governance infrastructures, this study contributes to the emerging literature on digital Islamic finance, fintech innovation, and public fiscal integration, while also offering policy-relevant insights for governments, zakat institutions, and financial technology developers seeking to optimize the mobilization of Islamic philanthropic resources in the digital era.

This study integrates three complementary theoretical perspectives to explain the relationship between digital zakat platforms, compliance behavior, and fiscal integration. First, the Theory of Planned Behavior (TPB) provides the behavioral foundation for understanding individuals' intentions to comply with zakat obligations. According to this framework, compliance behavior is influenced by attitudes toward the obligation, subjective norms within religious communities, and perceived behavioral control related to payment convenience and accessibility (Saad & Haniffa, 2014). In the context of Islamic social finance, institutional trust and governance quality also play significant roles in strengthening compliance behavior, as individuals are more likely to fulfill their obligations when they perceive zakat institutions as transparent, accountable, and effective in distributing funds (Wahab & Rahman, 2022). Second, Digital Governance Theory explains how digital infrastructures can enhance institutional coordination, transparency, and public service efficiency. The digitalization of financial systems enables organizations to integrate payment systems, improve reporting mechanisms, and reduce administrative barriers in financial transactions (OECD, 2022; Setiawan & Gunadi, 2022). Third, Islamic Fiscal Theory highlights the role of zakat as a redistributive economic instrument designed to support social welfare, poverty alleviation, and equitable wealth distribution within Muslim societies. In modern Islamic economic discourse, zakat is increasingly viewed as a

complementary mechanism that can support formal fiscal systems and public welfare programs when managed effectively within institutional frameworks (Amir & Syed, 2021; Ascarya & Yumanita, 2023).



**Figure 2** Digital Zakat and Tax Integration Framework  
Source: Collected Data (2026)

Building on these theoretical foundations, this study proposes a conceptual framework in which digital zakat platform features influence key behavioral and institutional factors that shape compliance outcomes. Specifically, technological features such as automated zakat calculation, digital payment channels, and transparent reporting mechanisms may enhance perceived transparency, institutional trust, and payment convenience. These factors are expected to strengthen individuals' zakat compliance intentions while simultaneously encouraging broader tax compliance behavior within integrated fiscal systems. Previous research indicates that fintech-based solutions can significantly improve accountability, accessibility, and efficiency in Islamic social finance management, thereby strengthening donor engagement and financial inclusion (Hudaefi & Beik, 2021; Sarea & Hanefah, 2022; Hudaefi et al., 2022). Furthermore, when digital zakat platforms are integrated with national tax administration systems, they may enable several forms of fiscal interoperability, including automated tax deductions for eligible zakat payments, real-time payment verification, and transparent reporting mechanisms for both taxpayers and regulatory authorities. Such integration can strengthen the broader Islamic social finance ecosystem while improving fiscal governance and policy effectiveness (Ascarya & Yumanita, 2023; OECD, 2022). Consequently, the proposed framework positions fintech-based zakat platforms not only as digital payment tools but also as institutional infrastructures capable of connecting Islamic social finance with modern digital fiscal systems, thereby enhancing both religious compliance and socio-economic redistribution outcomes.

## 2. Data and Method

This study employs a qualitative research design using a conceptual and exploratory approach to examine the integration between digital zakat platforms and national tax administration systems in

Indonesia. This type of research is appropriate because the topic remains underexplored and lacks sufficient empirical evidence, particularly in linking Islamic social finance with digital fiscal governance. A conceptual approach is therefore chosen to enable theory-building and framework development by integrating insights from existing literature, policy structures, and institutional practices. This approach allows the study to move beyond descriptive analysis and systematically construct a model that explains how fintech-based zakat systems can complement formal taxation mechanisms.



**Figure 3.** Research Methodology

The study relies on secondary data collected from three main sources. First, academic literature indexed in Scopus is reviewed to capture theoretical and empirical developments related to zakat compliance, Islamic social finance, fintech innovation, and digital governance. Second, policy and institutional documents, including government regulations and official reports such as the Indonesia Zakat Outlook (BAZNAS, 2023), are analyzed to understand the regulatory and operational context of zakat and taxation systems in Indonesia. Third, industry reports and fintech publications are examined to identify recent technological developments and practical implementation of digital zakat platforms. To ensure analytical rigor, the study applies three complementary methods. A systematic literature review is used to identify key themes, synthesize prior findings, and establish the research gap. This is followed by a comparative institutional analysis to evaluate the structures, governance mechanisms, and digital infrastructures of zakat institutions and tax authorities, with the aim of assessing their potential interoperability. Finally, conceptual modeling is employed to develop a Digital Zakat Tax Integration Framework, which illustrates the role of fintech platforms as intermediary infrastructures linking zakat institutions, taxpayers, and government tax systems.

Indonesia is selected as an illustrative case study due to its significant zakat potential, rapidly growing Islamic fintech sector, and ongoing digital transformation in public fiscal administration. This context provides a strong empirical and institutional foundation to justify the proposed framework and to demonstrate how technological innovation can facilitate the integration of Islamic social finance with modern tax systems.

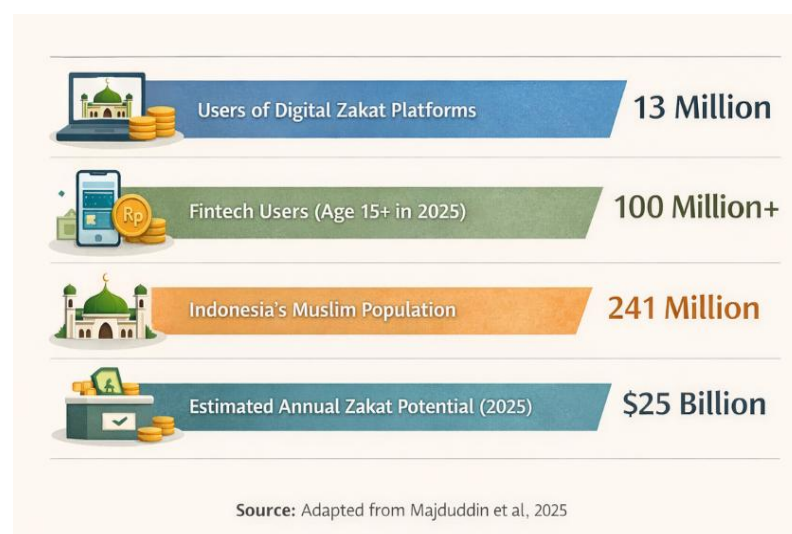
### 3. Result and Discussions

#### Digital Transformation of Zakat Management in Indonesia

This study examines the potential integration of digital zakat platforms, fintech ecosystems, and national tax administration systems as a strategy to enhance fiscal compliance and strengthen social welfare outcomes in Indonesia. Drawing on Islamic fiscal principles, zakat is conceptualized as a formal redistributive instrument that complements state fiscal policy in promoting equity and poverty alleviation. From the perspective of the Theory of Planned Behavior, the adoption and compliance behavior of zakat contributors are influenced by attitudes, subjective norms, and perceived behavioral control; in this context, digital platforms can strengthen these determinants by improving trust, accessibility, and perceived ease of payment. At the same time, digital governance theory provides a framework for understanding how technology-enabled systems such as fintech platforms, integrated databases, and digital payment infrastructures can enhance transparency, accountability, and interoperability across institutions.

Building on these theoretical perspectives, this study argues that fintech-based zakat systems can function as intermediary infrastructures linking taxpayers, zakat institutions, and government tax authorities within a unified digital ecosystem. The integration mechanism is not only technological but also behavioral and institutional: digital platforms reinforce compliance through improved user experience and social influence (Theory of Planned Behavior), while interoperable systems and regulatory alignment ensure effective coordination and data exchange (digital governance theory). Consistent with Islamic fiscal principles, such integration enhances the role of zakat as a complementary instrument to formal taxation by strengthening redistribution and social welfare outcomes.

The findings indicate that digitalization improves efficiency and transparency in zakat management while simultaneously enabling interoperability with national fiscal systems. This supports higher voluntary compliance and enhances the redistributive capacity of Islamic social finance. Accordingly, the proposed framework emphasizes the need for interoperable digital infrastructure, regulatory harmonization, and robust governance mechanisms, all of which are grounded in the study's integrated theoretical framework, to support effective zakat–tax integration within Indonesia's evolving digital economy.



**Figure 4** Statistic of Digital Zakat vs Tax Integration in Indonesia

Furthermore, the growing body of research on zakat digitalization indicates that technological innovation is becoming an important driver in modernizing Islamic philanthropic institutions and improving their socio-economic impact (Nor et al., 2025). Ultimately, this study contributes to the

expanding literature on Islamic fintech and digital fiscal governance by proposing a conceptual model that connects zakat ecosystems with national tax administration systems while also highlighting the need for future empirical research to evaluate the practical implementation and long-term socio-economic implications of this integration.

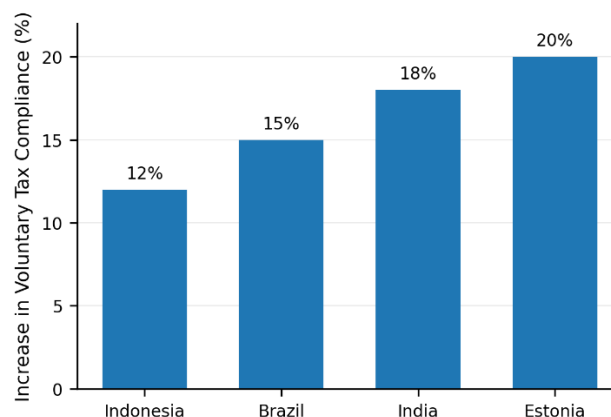
### Digital Fiscal Governance and Tax Compliance

The rapid expansion of financial technology has significantly transformed the global financial ecosystem, including the development of Islamic financial services and digital fiscal governance. From a digital governance perspective, fintech innovations enable more efficient, accessible, and data-driven financial services through digital platforms, payment systems, and integrated financial infrastructures. These advancements not only enhance operational efficiency but also improve transparency and accountability by facilitating real-time transactions and data integration across institutions. In the context of Islamic finance, fintech supports the modernization of Sharia-compliant financial services by expanding outreach and enabling broader participation in financial activities that align with Islamic principles.

In emerging economies, the growth of Islamic fintech is increasingly supported by regulatory frameworks designed to promote financial inclusion while maintaining Sharia governance standards. This reflects the alignment between technological innovation and Islamic fiscal principles, where financial instruments such as zakat, waqf, and other forms of social finance are expected to contribute to equitable wealth distribution and social welfare. Fintech platforms, in this regard, play a strategic role in operationalizing these principles by improving access, reducing transaction costs, and enhancing trust through transparent systems.

At the same time, governments worldwide are accelerating the digital transformation of tax administration systems through electronic filing, integrated databases, and automated reporting mechanisms. From the perspective of the Theory of Planned Behavior, these digital systems can influence taxpayer compliance by reducing complexity, increasing perceived behavioral control, and strengthening trust in public institutions. Enhanced transparency and system reliability also reinforce positive attitudes and social norms toward compliance. Consequently, digital tax systems improve fiscal transparency, strengthen monitoring capacity, and encourage voluntary taxpayer compliance (Alm, 2021; OECD, 2023; Gangl, Hofmann, & Kirchler, 2020).

Taken together, these developments highlight the convergence between fintech innovation, Islamic fiscal principles, and digital governance frameworks, creating new opportunities for integrating Islamic social finance instruments within modern digital fiscal systems.



**Figure 5.** Impact of Digital Tax of Administration on Tax Compliance  
Sources: OECD, 2025

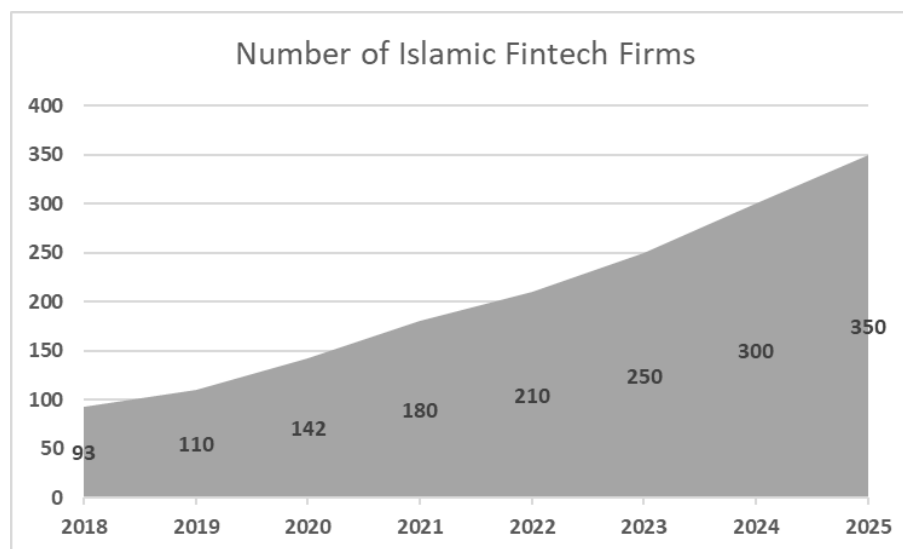
Empirical evidence from emerging economies further indicates that digital tax administration reforms are associated with higher levels of voluntary tax compliance, particularly when digital systems simplify reporting procedures and increase transparency in tax governance (Setiawan &

Gunadi, 2022). Consequently, the convergence of fintech innovation and digital tax administration creates new opportunities for integrating digital financial services with national fiscal systems, thereby supporting more efficient and transparent governance of both financial transactions and public revenue management.

### Fintech Ecosystem as an Integrating Infrastructure

The institutional analysis suggests that fintech platforms play a critical role in bridging Islamic social finance with formal fiscal systems. Fintech ecosystems integrate digital payment technologies, data management infrastructures, and financial service platforms that enable efficient, secure, and transparent financial transactions across multiple stakeholders (Lee & Shin, 2020; Haddad & Hornuf, 2021; Chen, Wu, & Yang, 2021). Within the context of Islamic social finance, fintech innovation has increasingly been adopted to modernize zakat management systems, improve accessibility of financial services, and enhance transparency in the collection and distribution of charitable funds (Sarea & Hanefah, 2022; Hassan, Rabbani, & Ali, 2022). In Indonesia, the rapid digitalization of zakat institutions has been supported by technological developments in Islamic fintech and institutional reforms aimed at strengthening governance and financial inclusion within the zakat ecosystem (Ascarya & Yumanita, 2023; Hudaefi, Junari, & Zaenal, 2022).

Within the context of zakat management, fintech applications provide several important functions. First, digital payment systems enable instant zakat payments through mobile banking applications, e-wallets, and online financial services, thereby increasing convenience and accessibility for potential contributors (Hudaefi & Beik, 2020; Sapitri & Kafabih, 2024). The growing adoption of digital payment channels has also contributed to expanding the reach of zakat institutions and encouraging broader participation in Islamic social finance programs (BAZNAS, 2023). Second, fintech-based data analytics systems allow zakat institutions to monitor payment flows, identify potential contributors, and improve the targeting of beneficiaries, which ultimately enhances the effectiveness of zakat distribution in addressing poverty and social inequality (Amuda, 2021; Hudaefi & Beik, 2021). Third, emerging technologies such as blockchain and distributed ledger systems have the potential to improve transparency and accountability in zakat management by providing secure and immutable transaction records that can be verified by stakeholders (Sarea & Hanefah, 2022; Majduddin et al., 2025).



**Figure 6.** Number of Islamic Fintech Firms  
Sources: Islamic Fintech Alliance (2026)

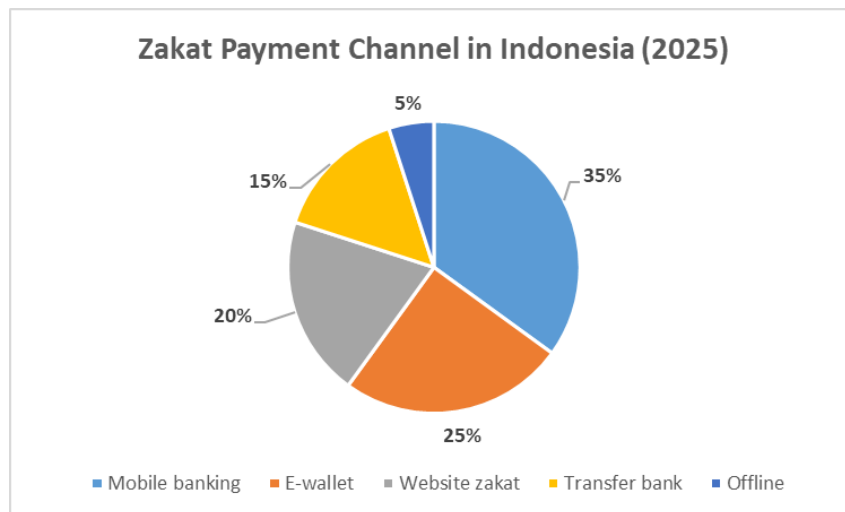
When integrated with national tax administration systems, fintech platforms can serve as intermediary infrastructures connecting three key stakeholders: zakat institutions, taxpayers, and government tax authorities. Such institutional integration reflects the broader concept of aligning

Islamic fiscal instruments with public fiscal governance to enhance compliance and social redistribution (Amir & Syed, 2021). Through digital interoperability, fintech systems may facilitate automated reporting of zakat payments, allowing tax authorities to recognize zakat contributions within the broader tax compliance framework. Digital fiscal governance systems implemented by governments worldwide demonstrate that integrated digital infrastructures can improve transparency, monitoring capacity, and voluntary compliance among taxpayers (OECD, 2022; OECD, 2023; Alm, 2021). Empirical studies also suggest that digital tax administration reforms, including electronic reporting and integrated fiscal databases, contribute to improved tax compliance behavior, particularly in emerging economies undergoing digital transformation (Setiawan & Gunadi, 2022; Gangl, Hofmann, & Kirchler, 2020). Consequently, the integration of fintech-based zakat systems with national tax administration frameworks may enhance accountability in zakat management by ensuring standardized reporting, real-time verification, and secure data exchange between institutions while simultaneously strengthening trust in both Islamic social finance institutions and public fiscal systems (Wahab & Rahman, 2022; Nor et al., 2025).

### **Proposed Digital Zakat–Tax Integration Framework**

Based on the synthesis of literature and institutional analysis, this study proposes a conceptual model of Digital Zakat–Tax Integration through fintech platforms. The framework reflects the growing role of digital technology in strengthening Islamic social finance ecosystems and improving the governance of zakat management systems (Ascarya & Yumanita, 2023; Hassan, Rabbani, & Ali, 2022). Recent studies indicate that the digital transformation of zakat institutions and the development of Islamic fintech platforms have created new opportunities to integrate religious philanthropic instruments with modern financial infrastructures and public fiscal systems (Hudaefi & Beik, 2020; Sarea & Hanefah, 2022). Within this context, technological innovation in financial services has enabled more efficient digital transactions, transparent financial reporting, and improved monitoring of financial flows across institutional actors (Lee & Shin, 2020; Chen, Wu, & Yang, 2021).

The framework consists of three interconnected layers. First, the digital infrastructure layer includes fintech platforms, payment gateways, and financial technology services that enable digital zakat transactions. These technologies function as the operational interface between muzakki and zakat institutions by facilitating online payments, automated calculation systems, and real-time financial reporting mechanisms (Rabbani, Bashar, Nawaz, & Karim, 2021; Hasan, Hassan, & Aliyu, 2021). In practice, digital payment systems such as mobile banking applications, e-wallet services, and online donation platforms have significantly expanded the accessibility of zakat payments while reducing transaction costs for contributors (Hudaefi & Beik, 2021; Sapitri & Kafabih, 2024). The increasing adoption of digital payment infrastructures also supports broader participation in Islamic social finance programs and contributes to the growth of the digital zakat ecosystem (BAZNAS, 2023; Majduddin et al., 2025).



**Figure 7.** Zakat Payment Channel in Indonesia  
Sources: BAZNAS Digital Zakat Report (2025)

Second, the institutional governance layer involves zakat institutions, Islamic financial organizations, and fintech providers responsible for managing zakat collection, verification, and distribution processes. This governance structure ensures that zakat management activities comply with both Islamic fiscal principles and modern regulatory frameworks. Previous studies emphasize that strengthening institutional governance and digital reporting mechanisms within zakat institutions is essential for improving transparency, accountability, and public trust (Hudaefi, Junari, & Zaenal, 2022; Wahab & Rahman, 2022). Moreover, the integration of digital technologies within zakat organizations allows institutions to monitor payment flows, identify potential contributors, and optimize the allocation of funds to eligible beneficiaries, thereby improving the effectiveness of zakat as an instrument for poverty alleviation and social welfare (Amuda, 2021; Kasri & Ramli, 2021).

Third, the public fiscal integration layer connects zakat payment systems with national tax administration frameworks. Through interoperable databases, secure digital infrastructure, and automated reporting mechanisms, zakat payments can potentially be recorded and verified within national tax reporting systems. The integration of digital financial systems with fiscal administration platforms has become an important component of modern tax governance strategies aimed at improving transparency and strengthening voluntary compliance (OECD, 2022; OECD, 2023). Empirical research also suggests that digital tax administration reforms such as electronic reporting systems and integrated fiscal databases can significantly enhance taxpayer compliance and reduce administrative inefficiencies, particularly in emerging economies undergoing digital transformation (Setiawan & Gunadi, 2022; Alm, 2021).

Within this model, fintech platforms operate as intermediary infrastructures that facilitate data integration, payment processing, and compliance monitoring across institutional actors. Fintech ecosystems enable seamless interaction between financial institutions, charitable organizations, and government authorities through digital platforms that support secure financial transactions and standardized data management systems (Haddad & Hornuf, 2021; Suswanto et al., 2024). Such integration may generate several institutional benefits, including improved compliance behavior among taxpayers, enhanced transparency in zakat management, and more efficient redistribution of social funds. In addition, aligning Islamic social finance instruments with public fiscal governance frameworks may strengthen the role of zakat as a complementary fiscal instrument capable of supporting inclusive economic development and social welfare programs (Amir & Syed, 2021; Ascarya & Yumanita, 2023; Nor et al., 2025).

### Implications for Fiscal Compliance and Social Welfare

The integration of digital zakat systems with national tax administration may generate several important policy outcomes. First, such integration can enhance voluntary fiscal compliance. When

zakat payments are recognized within the tax system, taxpayers may perceive greater fairness in fiscal obligations, particularly among Muslim communities that view zakat as both a religious duty and a social responsibility (Amir & Syed, 2021; Saad & Haniffa, 2014). Behavioral studies suggest that religious motivation, institutional trust, and perceived fairness significantly influence compliance behavior, thereby strengthening tax morale when religious obligations align with public fiscal systems (Kasri & Ramli, 2021; Alm, 2021).

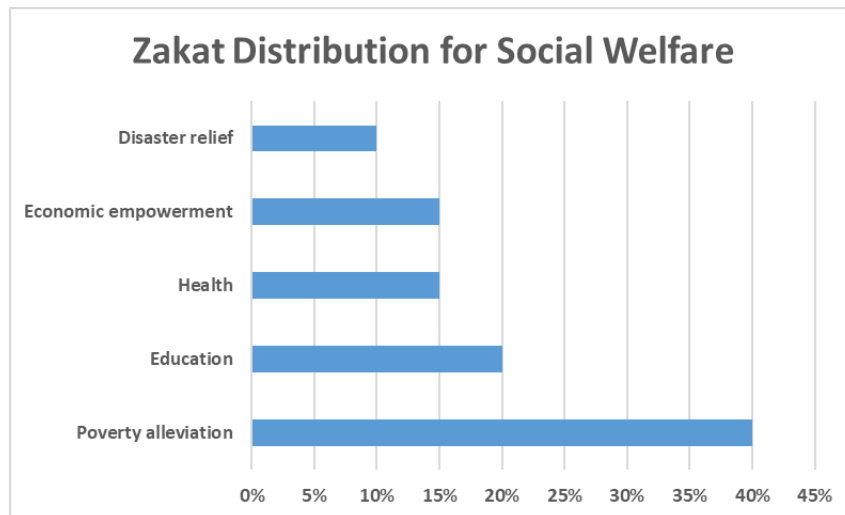


Figure 8. Zakat Distribution for Social Welfare  
Sources: BAZNAS National Zakat Statistics (2025)

Second, digital integration may improve transparency and accountability in both zakat management and tax administration. Fintech technologies enable real-time monitoring, automated reporting, and standardized digital records, reducing information asymmetry between institutions and contributors (Hudaefi & Beik, 2021; Sarea & Hanefah, 2022). Similarly, the digital transformation of tax administration has been shown to enhance fiscal transparency and compliance through integrated reporting systems and electronic verification mechanisms (OECD, 2023; Setiawan & Gunadi, 2022).

Third, integrating zakat within digital fiscal governance may strengthen the efficiency of social redistribution. Zakat functions as a key instrument of Islamic social finance for poverty alleviation and social welfare, and digital infrastructures can improve beneficiary targeting and monitoring of fund distribution (Amuda, 2021; Ascarya & Yumanita, 2023; BAZNAS, 2023). However, effective implementation requires regulatory harmonization between Islamic finance authorities and tax agencies, interoperable digital infrastructures, and governance mechanisms that ensure transparency, accountability, and data security (Hudaefi, Junari, & Zaenal, 2022; OECD, 2022).

### Discussion: Toward an Integrated Islamic Fiscal Ecosystem

The findings of this study contribute to the growing discourse on the role of Islamic social finance within modern fiscal governance systems. While conventional fiscal policy primarily relies on taxation as the main source of public revenue, Islamic fiscal principles recognize zakat as a complementary mechanism for social redistribution and poverty alleviation (Amir & Syed, 2021; Amuda, 2021). Recent studies also highlight that the development of digital technologies and Islamic fintech ecosystems provides new opportunities to modernize zakat management and integrate it with broader financial and fiscal infrastructures (Ascarya & Yumanita, 2023; Sarea & Hanefah, 2022; Rabbani et al., 2021). By linking zakat fintech platforms with national tax administration systems, governments may create a hybrid fiscal ecosystem that connects religious social finance with modern public finance governance (Hudaefi & Beik, 2021; OECD, 2023). In Indonesia, the combination of a large Muslim population, expanding fintech adoption, and ongoing digital tax reforms provides a favorable environment for such institutional innovation (BAZNAS, 2023; Setiawan & Gunadi, 2022). However, successful implementation requires coordinated collaboration among regulators, zakat

institutions, fintech providers, and tax authorities, as well as strong governance frameworks to ensure transparency and institutional trust (Wahab & Rahman, 2022; Hudaefi, Junari, & Zaenal, 2022). Future empirical research is therefore necessary to examine the behavioral and institutional impacts of digital zakat–tax integration, particularly in relation to taxpayer compliance, zakat collection efficiency, and poverty alleviation outcomes.

### **Conceptual Model: Digital Zakat–Tax Integration Framework**

The findings of this study contribute to the growing discourse on the role of Islamic social finance within modern fiscal governance systems. While conventional fiscal policy primarily relies on taxation as the main source of public revenue, Islamic fiscal principles recognize zakat as a complementary mechanism for social redistribution and poverty alleviation (Amir & Syed, 2021; Amuda, 2021). Recent studies also highlight that the development of digital technologies and Islamic fintech ecosystems provides new opportunities to modernize zakat management and integrate it with broader financial and fiscal infrastructures (Ascarya & Yumanita, 2023; Sarea & Hanefah, 2022; Rabbani et al., 2021). By linking zakat fintech platforms with national tax administration systems, governments may create a hybrid fiscal ecosystem that connects religious social finance with modern public finance governance (Hudaefi & Beik, 2021; OECD, 2023). In Indonesia, the combination of a large Muslim population, expanding fintech adoption, and ongoing digital tax reforms provides a favorable environment for such institutional innovation (BAZNAS, 2023; Setiawan & Gunadi, 2022). However, successful implementation requires coordinated collaboration among regulators, zakat institutions, fintech providers, and tax authorities, as well as strong governance frameworks to ensure transparency and institutional trust (Wahab & Rahman, 2022; Hudaefi, Junari, & Zaenal, 2022). Future empirical research is therefore necessary to examine the behavioral and institutional impacts of digital zakat–tax integration, particularly in relation to taxpayer compliance, zakat collection efficiency, and poverty alleviation outcomes.

### **Theoretical Contributions**

This study contributes to the emerging literature on Islamic social finance, digital governance, and fiscal compliance in several ways. First, it extends the Islamic social finance literature by proposing a conceptual framework that integrates zakat management with national tax administration through fintech infrastructures. While prior studies have explored digital zakat platforms and the transformation of Islamic social finance institutions, limited research has examined how zakat systems can be institutionally linked with public fiscal governance (Hudaefi & Beik, 2020; Ascarya & Yumanita, 2023; Hassan, Rabbani, & Ali, 2022).

Second, the study contributes to the behavioral literature on fiscal compliance by applying the Theory of Planned Behavior to the integration of zakat and taxation. Previous research shows that religious norms, institutional trust, and perceived behavioral control influence compliance behavior; digital platforms may strengthen these factors by increasing transparency, accessibility, and social accountability in financial transactions (Kasri & Ramli, 2021; Saad & Haniffa, 2014; Sapitri & Kafabih, 2024). Third, the study advances the discussion on digital governance in public finance by highlighting fintech as an intermediary digital infrastructure connecting financial institutions, social finance organizations, and government fiscal systems (Lee & Shin, 2020; Haddad & Hornuf, 2021; OECD, 2023). This perspective demonstrates how technological innovation can facilitate interoperability between public institutions and faith-based financial systems.

Finally, the research enriches the literature on Islamic fintech ecosystems by emphasizing the strategic role of fintech platforms in linking multiple institutional actors within the Islamic financial ecosystem, thereby supporting transparency, financial inclusion, and more efficient redistribution of social funds (Sarea & Hanefah, 2022; Rabbani et al., 2021). Collectively, these contributions offer an interdisciplinary perspective that connects Islamic fiscal principles with modern digital fiscal governance frameworks.

## Policy Implications

The findings provide several policy implications for governments, regulators, and Islamic financial institutions aiming to optimize the role of zakat within national economic systems. First, policymakers should prioritize the development of interoperable digital infrastructures that enable secure data exchange between fintech platforms, zakat institutions, and tax administration systems. Such integration can enhance transparency, reduce administrative inefficiencies, and support more accurate fiscal reporting (OECD, 2022; Setiawan & Gunadi, 2022; Ascarya & Yumanita, 2023).

Second, regulatory frameworks should be aligned to formally recognize zakat payments within national taxation systems. Clear policies regarding zakat deductions, digital transaction verification, and institutional accountability are necessary to encourage wider adoption of digital zakat platforms (Amir & Syed, 2021; Hudaefi & Junari, 2022).

Third, governance mechanisms within zakat institutions need to be strengthened through digital reporting standards, real-time monitoring systems, and transparent accountability frameworks, which can increase institutional trust and public participation in zakat payments (Wahab & Rahman, 2022; BAZNAS, 2023).

Fourth, governments should support the development of Islamic fintech ecosystems that facilitate inclusive financial services. Collaboration between fintech companies, Islamic financial institutions, and zakat organizations can expand access to digital financial services and strengthen Islamic social finance programs (Rabbani et al., 2021; Sarea & Hanefah, 2022; Purnamasari et al., 2024). Finally, public education and digital literacy initiatives are essential to increase awareness of fintech-based zakat platforms and their role in supporting broader social welfare and poverty alleviation outcomes (Amuda, 2021; Majduddin et al., 2025).

## 4. Conclusions

This study explores the potential integration of digital zakat platforms, fintech ecosystems, and national tax administration systems as a strategy to enhance fiscal compliance and strengthen social welfare outcomes in Indonesia. Through a conceptual qualitative approach combining Islamic fiscal principles, the Theory of Planned Behavior, and digital governance theory, the analysis highlights that fintech platforms can function as intermediary infrastructures linking taxpayers, zakat institutions, and government tax authorities within an integrated digital ecosystem. The findings suggest that the digitalization of zakat management not only improves transparency, accessibility, and efficiency in zakat collection and distribution, but also creates opportunities for interoperability with national fiscal systems. By aligning religious financial obligations with formal tax reporting mechanisms, digital zakat–tax integration may encourage higher levels of voluntary compliance while simultaneously strengthening the redistributive capacity of Islamic social finance. The proposed framework emphasizes the importance of interoperable digital infrastructure, regulatory alignment, and robust governance mechanisms to support the institutional integration between zakat institutions and tax authorities. In the context of Indonesia’s rapidly evolving digital economy and large zakat potential, such integration offers a promising pathway for leveraging Islamic social finance as a complementary instrument to public fiscal policy.

Ultimately, the study contributes to the growing literature on Islamic fintech and digital fiscal governance by proposing a novel conceptual model that connects zakat ecosystems with national tax administration, while also highlighting the need for future empirical research to evaluate the practical implementation and socio-economic impact of this integration. Although this study proposes a conceptual framework for digital zakat–tax integration, several avenues for future research remain open. First, future studies may conduct empirical investigations to test the proposed framework using survey data from taxpayers, zakat contributors, and fintech users. Quantitative methods such as structural equation modeling could be used to examine the behavioral determinants of digital zakat

and tax compliance. Second, comparative cross-country studies could analyze how different regulatory environments influence the integration between Islamic social finance systems and national fiscal frameworks. Countries such as Malaysia, Saudi Arabia, and the United Arab Emirates provide interesting contexts for comparative analysis. Third, future research may explore the role of emerging technologies such as blockchain and artificial intelligence in enhancing transparency and accountability in zakat management systems. These technologies may further strengthen trust in digital Islamic finance ecosystems. Fourth, interdisciplinary research combining public finance, Islamic economics, and digital governance could provide deeper insights into how faith-based financial institutions can complement state fiscal systems in promoting inclusive economic development.

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