

Zakat Transformation in the Era of Society 5.0: Technology Optimization for Sustainable Social Welfare

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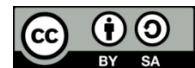
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ABSTRACT

The Society 5.0 era marks a paradigm shift in the use of technology to address social challenges sustainably. In this context, zakat as an Islamic social financial instrument has undergone a significant transformation. This study aims to analyze the role of technology in optimizing zakat management to improve the social welfare of the community. The research method used is a qualitative study with a descriptive-analytical approach through literature studies and secondary data. The results of the study indicate that digitalization of zakat through online platforms, integrated information systems, and the use of big data and artificial intelligence can improve distribution efficiency, transparency, and accountability. Technology also allows for the personalization of mustahik empowerment programs, so that social interventions can be more targeted. However, this transformation faces various challenges, including community digital literacy, infrastructure limitations, and data security issues. Therefore, collaboration between the government, zakat institutions, and the technology sector is essential to create an inclusive and sustainable digital zakat ecosystem. This study recommends an integrative strategy that combines technological approaches, policies, and sharia values in zakat management to achieve holistic and equitable social development goals in the Society 5.0 era.

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1. INTRODUCTION

The Society 5.0 era is a concept that prioritizes the use of advanced technology, such as artificial intelligence (TO), *Internet of Things* (IoT), and *big data*, to build a society that is balanced between technological progress and human values [1]. In this era, technology is not only used to increase efficiency in the business and industrial sectors, but also to solve various social

challenges that exist in society. One of the social aspects that has the potential to benefit greatly from this technological development is the zakat management system. As one of the instruments of Islamic economics, zakat has an important role in reducing poverty, improving the welfare of the ummah, and creating economic equality [2]. Of *era Society 5.0*, transformation in zakat management by utilizing technology can be a solution to

overcome various classic obstacles in the distribution of zakat, such as limited access, transparency, and accountability [3].

Currently, one of the main problems in zakat management is the uneven distribution of funds and the lack of transparency in the distribution process. Many people are entitled to receive zakat (mustahik) but are not reached by zakat institutions due to limited data and information. In addition, public trust in zakat management institutions is also still an important issue, especially because of concerns about the use of funds that are not on target [4]. In this context, technology *Society 5.0* can be a catalyst in creating a more accountable and efficient zakat management system. By utilizing technologies such as *Big Data* and *blockchain*, zakat institutions can collect mustahik data more accurately, as well as increase transparency in the process of collecting and distributing funds [5]. This is expected to increase public trust and public participation in paying zakat, which will ultimately expand the positive impact of zakat.

In addition to transparency, technology optimization can also help zakat institutions in improving the efficiency and effectiveness of zakat distribution. One of the challenges in managing zakat is to ensure that the funds collected can reach the beneficiaries quickly and on target [6]. By utilizing technologies such as *AI* and *IoT*, zakat institutions can map mustahik needs in real-time and adjust the distribution of zakat according to the specific needs in each region [7]. For example, the use of *AI* can help identify the most vulnerable groups of people who need immediate assistance, so that zakat allocation can be more responsive to field situations [8]. At *era Society 5.0*, this data-based approach is believed to be able to increase the effectiveness of zakat distribution and maximize its positive impact on social welfare.

Furthermore, technology *Society 5.0* offers opportunities to integrate the zakat system with the digital financial ecosystem, such as *Fintech* and online payment apps. This

innovation can make the zakat payment process easier and more practical, so it is hoped that it can increase public awareness and participation in paying zakat [5]. In many countries, the development of *fintech* has allowed people to conduct financial transactions easily and securely through digital devices. If zakat institutions can take advantage of this technology, zakat payments can be made online with a more transparent and monitored process [9]. With this integration, people can see the impact of the zakat they give, and even interact directly with the programs funded from the zakat, so that a stronger sense of attachment and social responsibility emerges.

In the global context, the transformation of zakat in *era Society 5.0* It can also open up opportunities for collaboration between countries in dealing with the problems of poverty and economic inequality. Digital technology allows zakat institutions in various countries to share data, information, and best practices in zakat management [10]. This will strengthen global efforts to address the social and economic problems faced by Muslims in various parts of the world. Through international collaboration supported by technology, zakat can be a more effective instrument in building sustainable social welfare and reducing gaps between communities [11]. Therefore, the use of technology in the transformation of zakat in *era Society 5.0* is a strategic step that needs to be considered to address various existing social and economic challenges, as well as realize more inclusive social justice.

2. METHODOLOGY

This research applies a qualitative approach with a descriptive-analytical method to examine in depth the process of zakat transformation in the context of the *Society 5.0* era, especially in terms of the use of technology to support the sustainable improvement of social welfare. The data collection process is carried out through literature review and documentation analysis of various secondary data sources, including scientific publications, reference books,

reports from amil zakat institutions, government regulations, and articles that discuss the issue of digital zakat and related technological innovations. The data obtained was analyzed using a thematic content analysis approach, with the aim of uncovering patterns, themes, and correlations between technology integration and the effectiveness of zakat governance. The main focus of the study includes the digitization of the zakat system, the application of technology such as big data and artificial intelligence, obstacles in the implementation process, and its implications for improving people's living standards. To maintain the validity of the data, source triangulation and cross-reference verification were carried out. The findings of this study are expected to make a conceptual contribution to the formulation of a digital-based zakat management model that is in line with sharia principles and able to support a sustainable social welfare agenda.

3. RESULTS AND DISCUSSION

Analysis of the transformation of zakat in *era Society 5.0* shows that the use of modern technology, such as *Big Data*, *blockchain*, and artificial intelligence (AI), can significantly increase efficiency and transparency in zakat management. In an era where data is a valuable asset, the use of big data can allow zakat institutions to map the needs of mustahik in more detail and accurately. By collecting and analyzing demographic, economic, and social needs data on the community, zakat institutions can ensure that the funds collected are distributed appropriately according to field conditions [12]. For example, big data can help zakat institutions to determine the geographical areas that need the most assistance or the most vulnerable segments of the population to poverty. The use of more structured data will make the process of distributing zakat more systematic and evidence-based, thereby increasing its effectiveness in helping people in need.

In addition to *big data*, the application of *blockchain* in zakat management can be a solution to increase transparency and

accountability in zakat transactions. *Blockchain*, which is essentially a secure and decentralized data storage system, allows all transactions to be permanently and transparently recorded. By adopting this technology, zakat institutions can create an open reporting system where the public can monitor the flow of zakat funds from donors to mustahik. The use of blockchain also prevents data manipulation and misappropriation of funds, as any transaction that has been recorded cannot be changed. Thus, blockchain technology not only increases public trust in zakat management institutions, but also strengthens the accountability system, which ultimately contributes to increasing public participation in paying zakat.

Artificial intelligence (AI) technology also has great potential in helping zakat institutions to speed up and simplify the process of identifying mustahik and distributing funds. Using intelligent algorithms, AI can quickly process data to identify the groups of people who need help the most [13]. For example, AI can be used to detect patterns of economic instability in a region or predict urgent needs in disaster-prone areas. With the information generated by AI, zakat institutions can make faster and more appropriate decisions in distributing funds, so that the response to mustahik needs becomes more efficient [14]. In addition, AI can help zakat institutions to design programs that are more in line with local needs, such as economic empowerment programs or skills training for mustahik, which in turn can help them get out of the cycle of poverty.

Integration of the zakat system with digital financial services, such as *Fintech*, also provides advantages in terms of easy access for the public to pay zakat. This technology allows the zakat payment process to be carried out online through a mobile application, so that people are no longer limited by time and place in paying zakat [15]. Use *Fintech* It also offers higher transparency, as every transaction is digitally recorded and accessible to related parties. Moreover, *platform fintech* can be developed to provide a

donation tracking feature that allows donors to see the extent to which the zakat funds they provide have been distributed and utilized. By utilizing digital financial technology, zakat not only becomes more accessible to the wider community, but also becomes more reliable and can be monitored *real-time*, which will encourage the growth of zakat as a source of funding. The following are the results of the analysis of zakat transformation *It was Society 5.0*. The table below presents the results of the analysis of the transformation of zakat management in the context of *era Society 5.0*, which is characterized by the integration of digital technology in various aspects of life. This analysis identifies several important aspects in zakat management, from the process of collection, management, to distribution. The aspect of zakat receipt shows

a significant shift towards digitalization. The use of digital platforms such as mobile applications and websites has made it easier for people to pay zakat. This has implications for increasing efficiency and transparency in the zakat collection process. The aspect of zakat management has also undergone a transformation with the use of *Big Data* to analyze mustahik data. The use of comprehensive data allows zakat institutions to develop a more targeted and effective distribution program. Meanwhile, in the aspect of zakat distribution, technology is also used to develop a more innovative mustahik empowerment program. The goal is to improve the quality of life of the mustahik and encourage them to achieve economic independence.

Table 1. Transformation Analysis of Zakat Era Society 5.0

Aspects Analyzed	Key Findings	Implication
Zakat Receipt	Increased use of digital platforms for zakat payments	Increasing efficiency and transparency in zakat collection
Zakat Management	The use of big data for mustahik data analysis	Zakat distribution that is more targeted and effective
Zakat Distribution	Development of technology-based mustahik empowerment programs	Improving the quality of life of mustahik and achieving economic independence
Challenge	The difference between the old and young generations	There is a need for more intensive socialization and education efforts

However, this transformation process is not without challenges. The difference in the digital gap between the old and young generations is one of the main obstacles. This requires more intensive socialization and education efforts so that all levels of society can be involved in digital-based zakat management. Overall, this table illustrates the great potential of digital technology in optimizing zakat management. By utilizing technology, zakat institutions can increase efficiency, transparency, and effectiveness in distributing zakat, as well as encourage the creation of more sustainable social welfare

4. CONCLUSION

4.1 Strengthening Digital Literacy and Inclusivity

Digital transformation in zakat management has opened up huge opportunities. However, the digital divide is still a major challenge. For this reason, it is necessary to make massive efforts to improve people's digital literacy, especially for vulnerable groups such as the elderly and people in remote areas. Comprehensive educational programs, both online and offline, need to be encouraged. In addition, it is important to develop a user-friendly and inclusive zakat platform and application, so that it can be accessed by all groups.

4.2 Multistakeholder Collaboration

Zakat transformation cannot be done by one party alone. Strong collaboration between zakat institutions, the government, the private sector, and civil society is urgently needed. The government can play a role in creating supportive regulations, providing technological infrastructure, and conducting supervision. The private sector can contribute by developing technological innovations and providing financial resources. Zakat institutions need to increase management capacity and establish partnerships with various parties. Civil society can play a role as a supervisor and provide input on the management of zakat.

4.3 Increased Transparency and Accountability

One of the keys to the success of zakat transformation is increased transparency and accountability. The use of technology can make it easier to track the flow of zakat funds from collection to distribution. Zakat institutions need to regularly publish financial and performance reports, as well as open access for the public to verify. In addition, it is important to involve the

community in the process of monitoring and evaluating zakat programs.

4.4 Development of Sustainable Empowerment Programs.

The distribution of zakat is not only limited to providing material assistance, but must also be oriented towards the empowerment of mustahik. Empowerment programs need to be designed in an innovative and sustainable manner, by actively involving mustahik in the planning and implementation process. Technology can be used to connect mustahik with various business opportunities and skills training. In addition, it is important to build a supporting ecosystem that allows mustahik to develop their potential and achieve economic independence.

Thus, the transformation of zakat in the era of Society 5.0 offers a great opportunity to increase the effectiveness and social impact of zakat. With the joint efforts of various parties, the management of zakat can become more transparent, accountable, and sustainable. This will contribute to the achievement of sustainable development goals, namely poverty alleviation and improving community welfare.

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