

Analysis of Online Zakat Mechanism Reviewed from the Perspective of Maqashid Sharia (Case Study of BSI Maslahat Surabaya)

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Abstract

The development of digital technology has encouraged zakat management institutions, including BSI Maslahat, to provide online zakat services. This study aims to analyze the online zakat mechanism at BSI Maslahat Surabaya and review it based on the perspective of *maqashid syariah*. This study uses a qualitative method with a descriptive approach. Data was obtained through field research in the form of interviews with BSI Maslahat Surabaya and a literature study on the concept of *maqashid syariah*. The analysis focused on the suitability of the zakat collection and distribution mechanism with the five aspects of *maqashid*, namely *hifz al-din*, *hifz al-nafs*, *hifz al-aql*, *hifz al-nasl*, and *hifz al-mal*. The results of the study show that the online zakat mechanism at BSI Maslahat Surabaya is generally in line with the principles of *maqashid syariah*, in terms of ease of payment, distribution of funds to *mustahik*, transparency of information, empowerment programs, and the security system for fund management. However, improvements in digital literacy and optimization of information delivery are still needed.

Keyword: *zakat, BSI Maslahat, Maqashid Sharia*

Abstrak

Perkembangan teknologi digital mendorong lembaga pengelola zakat, termasuk BSI Maslahat, untuk menyediakan layanan zakat secara online. Penelitian ini bertujuan untuk menganalisis mekanisme zakat online di BSI Maslahat Surabaya serta meninjaunya berdasarkan perspektif *maqashid syariah*. Penelitian ini menggunakan metode kualitatif dengan pendekatan deskriptif. Data diperoleh melalui penelitian lapangan berupa wawancara dengan pihak BSI Maslahat Surabaya serta studi kepustakaan mengenai konsep *maqashid syariah*. Analisis difokuskan pada kesesuaian mekanisme penghimpunan dan pendistribusian zakat dengan lima aspek *maqashid*, yaitu *hifz al-din*, *hifz al-nafs*, *hifz al-aql*, *hifz al-nasl*, dan *hifz al-mal*. Hasil penelitian menunjukkan bahwa mekanisme zakat online di BSI Maslahat Surabaya secara umum telah sejalan dengan prinsip *maqashid syariah*, ditinjau dari kemudahan pembayaran, penyaluran dana kepada *mustahik*, transparansi informasi, program pemberdayaan, serta sistem keamanan pengelolaan dana. Namun, peningkatan literasi digital dan optimalisasi penyampaian informasi masih diperlukan.

Kata kunci: *zakat, BSI Maslahat, Maqashid syariah*

INTRODUCTION

Zakat is one of the fundamental pillars of Islam that serves both spiritual and socio-economic functions. As an obligation, zakat purifies wealth and contributes to social justice by redistributing income to those in need. Zakat itself in Islam is a vertical and horizontal relationship. Vertical means that zakat is intended as a relationship of worship between humans and Allah, or *hablumminallah*. Meanwhile, horizontal means the relationship between humans and other humans or with their community environment, or *hablumminannas* (Sisdianto, Ersi 2021). The obligation to pay zakat for those who are able is expected to encourage those who are considered capable to help their brothers and sisters who are still living in poverty, thereby reducing the poverty line in Indonesia. (Rohmah et al., 2021)

Advances in communication technology, particularly the internet, have significantly influenced the dynamics of human life and are easily accessible to the wider community. (Ramadhani & Hapsari, 2022) This situation encourages the use of technology to improve the efficiency and reach of services, including in the collection of zakat. With the huge potential of

zakat, an innovative management system that is adaptive to technological developments is needed to expand access and make it easier for people to fulfill their zakat obligations. (Ekacahyanti, 2020)

In the case of the BSI customer fund hack, BSI Tebo account hacking through fictitious credit, indicating embezzlement or a failure of the security system. These issues require in-depth study to ensure that online zakat practices remain within the corridor of *Maqashid sharia*.

The emergence of online zakat systems provides convenience, efficiency, and accessibility. However, these developments also raise concerns regarding compliance with Islamic law, especially in terms of maqashid sharia. Therefore, evaluating digital zakat practices becomes essential to ensure alignment with Islamic objectives. (Madhani et al., 2025)

Based on the above description, this study is important for analyzing the mechanism of online zakat payment using the *maqashid syariah* approach. This study is expected to contribute academically to the development of contemporary Islamic law, as well as provide practical considerations for zakat management institutions and the community in implementing an online zakat system that is in accordance with sharia principles and oriented towards the benefit of the people.

METHOD

The object of this study is the implementation of an online zakat payment system managed by BSI Maslahat, by examining the principles of zakat payment with *maqashid syariah*.

Data sources

a) Primary data

Primary data is data directly by researchers from the original source, collected specifically for the purposes of the research being conducted, making it more accurate and relevant to the focus of the research. Primary data was obtained by online interviews with BSI Maslahat employees and *Maqashid Syariah* to obtain information related to the zakat payment mechanism.

b) Secondary data

Secondary data is data has been collected, recorded, or published by another party, which is then used by researchers to support analysis, comparison, or theoretical foundations for research. Secondary data consists of all publications on law that are not official documents. Secondary data is data derived from library materials, such as journals, dissertations, the official BSI Maslahat website, and others.

The data collection methods used in this study relied on valid data and information obtained through several techniques we employed, including:

a) Interview

Interviews are a primary data collection technique in which researchers conduct direct interviews with sources who have relevant information. This technique allows researchers to obtain in-depth and specific data in line with the focus of their research. This interview was conducted online with BSI Maslahat, which manages the online zakat mechanism, in order to obtain data related to the online zakat payment mechanism at BSI Maslahat.

b) Documentation

Documentation is a secondary data collection technique conducted by archives, records, or other written and electronic materials related to the research object. This technique is used to obtain accurate, reliable data that supports research analysis. The documentation method was carried out by collecting documents in the form of the profile of the BSI Surabaya institution and transcripts of online interviews with BSI, as well as other matters related to the research topic.

RESULTS AND DISCUSSIONS

Concept of zakah

In Shari'ah the word zakah refers to the determined share of wealth prescribed by God to be distributed among deserving categories. It is also used to mean the action of payment of this share. According to al Nawawi's report from al Wahidi, this share of ealth is called *zakah* because it increases the funds from which it is taken and protects them from being lost or destroyed. Ibn Taimiyah said that the inner soul of the *zakah* payer becomes better, and his wealth becomes cleansed. Growth and cleanliness are not restricted to the zakated assets themselves, but reach out to the person who pays *zakah* in

accordance to the verse “out of their wealth take *zakah* that so thou mightiest purify and sanctify hem”. Al-Azhari says: it makes the poor grow too, meaning that *zakah* creates psychological and material growth for the rich in his houl and wealth.

It should be noted that the obligation of zakat is stipulated in several verses of the Quran, including the words of Allah SWT:

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ ﴿١٠٣﴾

Meaning: “Take alms from their wealth, that you may purify and sanctify them” (QS. At-Taubah [9]: 103)

And the word of God:

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَارْكَعُوا مَعَ الرَّاكِعِينَ ﴿٤٣﴾

Meaning: “Establish prayer, give zakat, and bow down with those who bow down.” (QS. Al-Baqarah [2]: 43)

Malikiyah defines zakat as giving a certain portion of certain assets that have reached nishab to those who are entitled to receive it, if ownership and haul (one full year) have been fulfilled, except for minerals, crops, and found property. (Az-Zuhaili, n.d. 2011)

The concept of Maqashid Sharia

Ibn Taymiyyah viewed that all Islamic laws have objectives oriented towards human welfare. Sharia was not revealed solely as rigid normative rules, but as a divine system aimed at realizing goodness (*jalb al-masalih*) and preventing harm (*dar' al-mafasid*). In his view, every legal provision has wisdom and objectives that are directly related to the welfare of individuals and society. According to Ibn Taymiyyah, the basic principles of Sharia are justice, mercy, and benefit. Therefore, a policy or practice that contradicts justice and benefit is not in line with the objectives of Sharia, even if it appears to be in accordance with the text. Thus, maqasid al-sharia in his perspective serves as a normative and ethical foundation for understanding and applying Islamic law. (Nasriandani, 2023)

Ibn Taymiyyah did not compile *maqashid* in the form of a systematic classification as some other scholars did, but the idea of the objectives of sharia is scattered throughout his various works and *fatwas*. He emphasized that Islamic law is dynamic and takes into account the social conditions of society. (Midisen & Achmad, 2024) *Fatwas* may change over time, place, and circumstances, as long as they remain within the corridor of the text and general principles of Sharia. Thus, in his perspective, *maqasid* is closely related to the realization of actual *maslahat* in human life. (Rofiq & et.al, 2025)

According to Ibn al-Qayyim, the entire Sharia is based on wisdom, justice, mercy, and benefit. He emphasized that any law that deviates from justice towards injustice, from mercy towards cruelty, or from benefit towards harm is not part of Sharia, even if it appears so in the text. In his development, Ibn al-Qayyim also emphasized the importance of preserving the basic elements of human life. Sharia exists to protect religion, life, reason, lineage, and property. Protection of these elements is a concrete manifestation of *maslahat*, which is at the core of Islamic teachings. Thus, his thinking reinforces the practical dimension of *maqashid* in various aspects of social, economic, and religious life. (Aibak, n.d.)

Five aspects of protection (*Al-Kulliyat al-Khams*)

These levels of *maqashid* are then implemented in the protection of the five basic elements of human life, known as *al-kulliyat al-khams*.

a) *Hifz al-Din*

Hifz al-din is the most fundamental principle in *maqashid sharia* because religion is the foundation of human values and orientation in life. Protection of religion is not only manifested through obligatory acts of worship such as prayer, zakat, fasting, and hajj, but also through the preservation of faith, freedom to practice religion, and prevention of all forms of deviation that undermine faith.

b) *Hifz al-Nafs*

Hifz al-nafs relates to the protection of human life and safety. Sharia law establishes various rules to protect the soul, such as the prohibition of murder, the obligation to maintain safety, and the enforcement of sanctions against actions that threaten life.

c) *Hifz al-Aql*

Reason is the main instrument humans use to understand revelation and carry out their legal responsibilities (*taklif*). Without sound reasoning, humans cannot distinguish between right and wrong. Therefore, Sharia law prohibits anything that damages the mind, such as the consumption of alcoholic beverages and other intoxicating substances.

d) *Hifz al-Nasl*

Hifz al-nasl aims to preserve the continuity of human generations in a legitimate and honorable manner. Sharia law regulates the institution of marriage, establishes rules of lineage, and prohibits acts that destroy the family structure. This shows that the family is viewed as a social unit that must be protected for the sake of the continuity of society.

e) *Hifz al-Mal*

Hifz al-mal relates to the protection of property rights and economic stability. Sharia regulates financial transactions, prohibiting theft, fraud, usury, and economic practices that harm one party. These rules show that Islam pays great attention to security and justice in the management of wealth.

Zakat Mechanism at BSI Maslahat

The online zakat mechanism at BSI Maslahat is conducted through digital platforms that allow users to complete transactions efficiently. The system ensures accessibility and convenience while maintaining proper documentation of transactions. (Sukma et al., 2025) After collection, funds are managed systematically and distributed through various programs including social aid, education, healthcare, and economic empowerment. From the maqashid sharia perspective, this mechanism supports the protection of religion by facilitating worship, protects life through social assistance, enhances intellect through transparency, supports lineage through education programs, and safeguards wealth through secure systems. Despite these advantages, challenges such as limited digital literacy and system optimization remain important issues that must be addressed for better implementation. (Fadilah et al., 2025)

This analysis uses the maslahat approach developed by Ibn Taymiyyah and expanded upon by Ibn al-Qayyim al-Jawziyya, which asserts that all Sharia laws aim to achieve justice, mercy, wisdom, and benefit for humanity.

The online zakat mechanism at BSI Maslahat Surabaya reviewed from the perspective of Maqashid Sharia

This analysis uses the maslahat approach developed by Ibn Taymiyyah and expanded upon by Ibn al-Qayyim al-Jawziyya, which asserts that all Sharia laws aim to achieve justice, mercy, wisdom, and benefit for humanity.

a) *Hifz al-Din*

The availability of online zakat services at BSI Maslahat makes it easier for *muzakki* to fulfill their obligations without being hindered by distance, time, or mobility limitations. The digital system allows payments to be made quickly, practically, and well documented.

In addition, BSI Maslahat provides transparency in reporting and program publications, which also strengthens public trust in zakat institutions. This trust is important for maintaining the stability of collective worship practices in society. Thus, online zakat contributes to maintaining the continuity of religious teachings more effectively. (Rewwina, hasil wawancara, 28 Januari 2026)

b) *Hifz al-Nafs*

Hifz al-nafs in *maqashid syariah* aims to preserve human life and protect people from all forms of threats that could harm their physical safety and basic welfare. In the context of online zakat at BSI Maslahat, the protection of life can be seen in how zakat funds are collected and then distributed to *mustahik* through social assistance, health, emergency response, and basic needs fulfillment programs.

Zakat distributed to *fakir* and the poor plays a direct role in sustaining their lives, especially in difficult economic conditions. Food aid, medical expenses, and humanitarian assistance are concrete forms of efforts to protect human existence from falling into life-threatening conditions. From the perspective of *maslahat*, as emphasized by Ibn

Taymiyyah, a policy or mechanism can be considered valid if it brings real benefits and prevents harm. In this case, the targeted distribution of zakat reflects the realization of the sharia's goal of preserving life.

c) *Hifz al-Aql*

Hifz al-aql in *maqashid syariah* relates to the preservation of human intellectual function so that it remains healthy and productive. Sharia prohibits anything that damages the mind, while encouraging the development of knowledge and legal awareness. In the practice of online zakat, the protection of the mind can be analyzed through the aspects of literacy, information transparency, and public education that accompany the digital system.

BSI Maslahat provides information on types of zakat, nominal calculations, distribution programs, and reports on the use of funds. This open information helps the public understand their zakat obligations in a more rational and measurable way. This information-based awareness strengthens the intellectual capacity of *muzakki* in making conscious religious decisions, rather than simply following customs. (Rizal & Pakkanna, 2023)

d) *Hifz al-Nasl*

Hifz al-nasl aims to maintain the continuity of generations in a lawful, dignified, and stable manner. In the context of online zakat, the protection of descendants can be analyzed through programs that target *mustahik* families, such as educational assistance, scholarships, compensation for orphans, and family economic empowerment.

BSI Maslahat's educational assistance program and support for children from underprivileged families has a long-term impact on generational stability. This contributes to the formation of an independent and competitive generation, thereby reducing the risk of structural poverty being passed down from one generation to the next. In addition, empowering families economically through business capital or skills training strengthens household resilience. Therefore, zakat management oriented towards family empowerment reflects a more comprehensive realization of the principle of *hifz al-nasl*.

e) *Hifz al-Mal*

Hifz al-mal encompasses two main dimensions, namely the protection of property rights and the fair distribution of wealth. In the practice of online zakat, the protection of *muzakki's* assets is reflected in a documented payment system, integration with Islamic financial institutions, and transparent transaction records. An accountable digital system helps minimize the risk of loss, manipulation, and uncertainty in fund management. When zakat funds are distributed to the eight eligible groups (*asnaf*), a more equitable economic circulation occurs. This is in line with the idea of *maslahat* emphasized by Ibn Taymiyyah and Ibn al-Qayyim that sharia aims to bring justice and balance to society. (Margiyanto, 2021)

Furthermore, professional and transparent zakat management also strengthens public trust. The *maslahat* approach emphasizes that wealth is not only protected in terms of ownership, but also directed to provide social benefits. Thus, online zakat at BSI Maslahat can be understood as an instrument that protects the security of wealth while optimizing its function in realizing social justice.

CONCLUSIONS

Based on the results of the study, the online zakat mechanism at BSI Maslahat Surabaya is implemented through a digital system that is integrated with Islamic banking services and various electronic payment platforms. *Muzakki* can access zakat services online, determine the type of zakat to be paid, make digital payments, and obtain proof of transaction immediately. The funds collected are then managed administratively and distributed to *mustahik* through social, educational, health, and economic empowerment programs in accordance with sharia provisions. This mechanism demonstrates a structured, documented management system that prioritizes the principles of transparency and accountability in the collection and distribution of zakat.

Based on an analysis using the *maqashid syari'ah* approach as developed by Ibn Taymiyyah and Ibn al-Qayyim al-Jawziyya, the online zakat mechanism at BSI Maslahat Surabaya is essentially in line with the principles of *maqashid syari'ah*. From the aspect of *hifz al-din*, this system facilitates the implementation of zakat obligations. From the aspect of *hifz al-nafs*, the distribution of zakat contributes to maintaining the livelihoods of *mustahik*. From the aspect of *hifz al-aql*, transparency and public education increase the literacy and religious awareness of the community. From the aspect of *hifz al-nasl*, empowerment programs and educational assistance support family stability and generational continuity. Meanwhile, from the aspect of *hifz al-mal*, a secure and documented digital system

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