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## Enhancing ZIS management through marketplace platforms: Opportunities and sharia compliance challenges

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### ABSTRACT

Zakat Institutions and marketplace platforms have established a collaboration to adapt to the growing shift toward digital transaction patterns in managing Zakat, Infaq, and Shadaqah (ZIS). Marketplaces offer convenience in ZIS collection, while LAZ ensures Sharia compliance in fund management. This study highlights how such collaboration significantly expands the reach of ZIS collection, presenting immense potential, but also identifies challenges in ensuring Sharia compliance and accountability. The research employs a qualitative methodology to explore the dynamics of the collaboration between Zakat Institutions and marketplace platforms. Thematic analysis was applied to identify key themes related to the opportunities and challenges of the collaboration. The research contributes to the understanding of digital platforms' role in faith-based financial management, offering practical insights for enhancing cooperation between LAZ and marketplaces. It emphasizes the need for dialogue, public education about ZIS and qurban, and system adjustments to ensure Sharia compliance. The findings have practical implications for improving digital ZIS management through enhanced accountability and regulatory frameworks, making this collaboration a model for leveraging technology in religious fund management.

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## INTRODUCTION

The increasing use of online platforms in today's digital era, including marketplaces, has significantly influenced the collection and management of Zakat, Infaq, and Shadaqah (ZIS) as well as the handling of qurban animals. This digital shift presents immense opportunities to leverage these platforms as tools for da'wah, enhancing participation in zakat and qurban worship. However, the adoption of digital platforms in worship practices is not without challenges, particularly in ensuring

compliance with Sharia provisions. For instance, the distribution of zakat fitrah is intended to bring joy to mustahik, especially the poor, during Eid al-Fitr. If it is distributed after the Eid prayer, the maqashid shari'ah—the objectives of Islamic law—may not be achieved. Similarly, the individual circumambulation of a goat during qurban, as stipulated by Sharia, contrasts with the preference of some participants for collective practices. These discrepancies underscore broader challenges in aligning religious practices with the demands of the digital age ([Dalimunthe et al., 2023](#); [Silviani & Akbar, 2023](#)).

Rapid technological advancements and the proliferation of digital platforms necessitate a re-evaluation of how religious practices are conducted and understood. While platforms such as the Digital Islamic Network improve accessibility and service delivery, they risk non-compliance with Sharia if not aligned with authoritative Islamic interpretations ([Aligarh et al., 2023](#)). To address this, fostering interpretation literacy among users is imperative to ensure digital adaptations of worship, including qurban, adhere to Sharia principles ([Dalimunthe et al., 2023](#); [Silviani & Akbar, 2023](#)). Moreover, public education on Sharia provisions remains a critical challenge. Research by Zulkepli et al. (2024) highlights gaps in the understanding of Sharia principles among digital platform users. The limited knowledge of Islamic financial technology exacerbates these issues, necessitating comprehensive efforts to bridge this gap ([Ariani & Sabiq, 2024](#)). Transparency is another critical factor, as emphasised by [Fahmi et al. \(2024\)](#), to ensure the proper application of Sharia principles on digital platforms. This evolving landscape calls for Islamic education that adapts to technological changes, equipping users with the necessary understanding to navigate digital platforms in accordance with Sharia ([Dalimunthe et al., 2023](#)).

Specific examples illustrate these challenges. For instance, during the 2023 Eid celebrations, some digital platforms delayed zakat fitrah distributions due to technical issues, sparking concerns about their alignment with the spirit of maqashid shari'ah. Similarly, collective contributions for qurban on certain platforms have raised questions about whether such practices fully comply with Sharia stipulations for individual circumambulation. Addressing these challenges requires not only technical improvements but also greater engagement between Sharia scholars and platform developers to align digital systems with religious principles. The effective implementation of Sharia-compliant ZIS and qurban management through digital platforms requires a holistic approach. This includes proactive educational efforts to improve stakeholders' understanding of Sharia principles and the integration of online marketing strategies aligned with Islamic values, such as honesty, fairness, and transparency. These measures, as highlighted by [Jinan et al. \(2024\)](#) and [Rosita & Mustaqim \(2023\)](#), can foster better communication, trust, and compliance in digital transactions. Moreover, failure to address these challenges risks diminishing public trust in digital platforms, undermining their potential as tools for religious and financial practices. By integrating education, transparency, and technical enhancements, these platforms can effectively serve the dual goals of efficiency and Sharia compliance.

## METHOD

This qualitative research is on the cooperation between LAZ and Market Place, using an analytic descriptive method. Primary data sources are obtained from interviews with one LAZ (LAZISNU) and document studies. Secondary data sources are obtained from journal articles in accordance with this article's discussion. The triangulation approach, which involves diverse data sources, enhances the validity of the research, as seen in the analysis of zakat institutions where internal and external factors are critically assessed to develop strategic recommendations ([Yasin et al., 2024](#)). The study's focus on digital platforms reflects the growing importance of the online marketplace, as highlighted in the analysis of collaborative marketing strategies, demonstrating innovative partnerships' role in

improving operational efficiency (Sudiantini et al., 2024). Overall, the findings of this research illustrate the diverse nature of cooperation in the digital environment, revealing strategic challenges and solutions.

## RESULTS AND DISCUSSION

### Results

Integrating Zakat, Infaq, and Sadaqah (ZIS) management systems between LAZ and Market Place has been proven to improve the efficiency of ZIS fund collection and Qurban animal collection. However, accountability and transparency still need to be addressed, especially when Market Place is involved in the fundraising stage (Hamidah et al., 2024; Amini et al., 2024). Digital systems such as QR codes are recognised to have streamlined the fundraising bureaucracy, but building transparency will build trust in muzakki. Market Place in the payment of zakat fitrah collected is different than expected by LAZ. This incident hinders the timely distribution of zakat, especially zakat fitrah, which needs more time to be distributed. Effective management of zakat distribution (zakat fitrah) depends on the agreement of various stakeholders and adherence to established guidelines, which are accountable and Sharia-compliant. Lack of awareness and confusion regarding zakat obligations among entrepreneurs exacerbates this problem. Educational initiatives are thus needed to improve compliance and understanding. The findings suggest that successful zakat distribution requires partnerships and innovative methods and technologies to optimise outreach and efficiency (Aligarh et al., 2021). Alignment of the marketplace, LAZ and sharia requirements is needed to maximise the social impact of zakat and ensure that funds reach people in need quickly and appropriately (Aligarh et al., 2023). Learning about sharia, qurban and zakat, infaq and shadaqah (ZIS) is needed. Establishing a Sharia supervisory board can be important in overseeing stakeholder compliance with Sharia principles and fostering understanding.

### Discussion

#### Cooperation between LAZ and Market Place in Optimising ZIS Management

Cooperation between Lembaga Amil Zakat (LAZ) and digital platforms such as Market Place is increasingly important as digital technology evolves, impacting economic activities. Effective digital marketing strategies, such as those utilised by Zakat Success, have led to significant growth in Zakat collection, averaging over 36% per year through integrated digital efforts and volunteer engagement. The influence of marketing through social media on online zakat payments has been recognised, with many individuals supporting its practicality despite preferring traditional methods (Renaldy & Mas'udi, 2023). The strategic use of digital platforms for zakat collection and distribution is essential, as evidenced by the successful implementation of direct and indirect fundraising strategies by LAZ Sahabat Mustahiq (Nabilah et al., 2023). However, challenges remain, such as low zakat awareness and a tendency towards direct distribution, which may hinder the potential of digital platforms in the ZIS collection (Nasution, 2023). The utilisation of digital platforms, such as marketplaces, can increase the efficiency and wider reach of zakat collection efforts (Hendri, 2022).

LAZ (Lembaga Amil Zakat) is the holder of a legal licence to collect and distribute Zakat, Infaq, and Sadaqa (ZIS) according to Islamic law. This legitimacy is reinforced by the implementation of PSAK No. 109 (now amended to No.409), which governs accounting practices for ZIS, ensuring transparency and adherence to Islamic principles in financial reporting (Solin & Nasution, 2023). LAZ by using ZIS collection and distribution methods, utilising direct and indirect approaches to engage with muzakki (donors) (Nabilah et al., 2023). The distribution strategy is designed to empower communities, as seen in initiatives that support the consumptive and productive use of zakat, thereby improving social welfare (Hikmah et al., 2023). Moesafa (2024), The Secretary of LAZISNU PBNU admitted that the collaboration between the marketplace system and LAZ, namely the Zakat, Infaq,

and Sadaqah (ZIS) payment facility, increases the ease and speed of fulfilling obligations online. Factors such as ease of use and trust significantly influence the intention to pay ZIS through the marketplace, suggesting that an efficient digital platform can effectively encourage ZIS collection ([Abriyansyah & Rohim, 2023](#)). As the use of QRIS technology has been shown to increase ZIS fundraising, it shows that digital solutions are essential in maximising collection potential ([Fadillah et al., 2022](#)). [Rachmawati and Canggi \(2023\)](#) added that the accountability of online ZIS systems has been identified as a key determinant of Generation Z's engagement in ZIS payments. Transparency thus determines the growth of donor trust (muzakki). The collaboration between LAZ and Market Place not only simplifies the donation process but also aligns with the growing trend of digital financial transactions, ultimately supporting the broader goal of poverty alleviation through enhanced ZIS collection ([Hariyanti & Rahmawati, 2022](#)).

Implementation of real-time e-marketplace systems, such as 'RealtimeMarket,' according to [Rifqoh \(2024\)](#), NUCARE-LAZISNU's Fundraising Manager, improves fundraising efficiency by allowing users to select programmes, make payments, and receive confirmations instantly, thus streamlining the donation process. According to [Zhang and Xie, \(2022\)](#) this only facilitates transactions and appeals to the younger generation, who are more tech-savvy, thus widening participation in fundraising initiatives. [Tandy and Hidayatullah, \(2021\)](#) confirmed that user experience factors, including simplicity and convenience, significantly influence interest in donating via digital platforms. The integration of real-time information sharing, thus, can increase engagement and motivation among potential donors ([Dam et al., 2023](#)).

According to The Ministry of Finance A, the marketplace is an intermediary and direct collector of ZIS funds. [Rifqoh, \(2024\)](#) raises concerns regarding accountability and transparency in the management of funds. Effective collection and distribution of ZIS funds is critical, especially in ensuring they reach their intended beneficiaries without mismanagement ([Nabilah et al., 2023](#)). Reliance on digital platforms, such as e-wallets and QRIS, has been shown to enhance fundraising efforts but also requires a robust mechanism for tracking and reporting transactions to maintain donor trust ([Fadillah et al., 2022](#)). [Mujahidin et al., \(2023\)](#) confirmed that intermediaries, in this case LAZ and marketplaces, are important in ZIS management. This suggests that a lack of transparency may deter potential muzakki from contributing. The productive use of ZIS funds, as seen in various programmes, demonstrates the importance of clear accountability structures to ensure that funds are used effectively for community development ([Kartika & Tarigan, 2022](#)).

Although Market Place serves as an effective distribution channel, to ensure compliance with Sharia provisions when utilising Market Place as a distribution channel, LAZ should make clear agreements regarding fund management, responsibilities, and public trust towards ZIS management. Effective distribution of zakat, as highlighted in this study, requires a structured approach that includes planning, implementation, and coordination, as mandated by Law No. 23 Year 2011 on zakat management ([Aini, 2022](#)). Maintaining integrity and public trust is very important because mismanagement of zakat funds can damage public trust. Empowering the potential of zakat is very important for the community's welfare, requiring a strong monitoring mechanism to prevent misuse of zakat funds ([Syamsiyah & Choiri, 2022](#)). LAZ, thus, has a role and responsibility in managing funds, so it is required to increase transparency and accountability to foster public trust in the management of zakat funds ([Hikmah et al., 2023](#)). This structured cooperation will ultimately support the effective utilisation of zakat for community empowerment and welfare.

### **Compliance Challenges in LAZ and Market Place Cooperation in Zakat Fitrah Management**

Cooperation between LAZ (Lembaga Amil Zakat) and Market Place platforms, according to [Moesafa \(2024\)](#), faces significant challenges, such as compliance with zakat fitrah payment deadlines.

Issues such as human resource capacity and operational inefficiencies hinder the effective governance of zakat, which is critical for timely payment (Nikmatuniayah et al., 2023). Lack of professional amil and inadequate organisational structures contribute to these compliance issues (Riyansyah et al., 2023). The accountability of zakat institutions plays an important role in building trust among muzakki, one of which is ensuring compliance with payment schedules (Putra & Deviani, 2023). Integrating digital marketing strategies has shown promise in improving zakat collection, but compliance payment terms still need to be addressed to force the underlying operational remaining (Muhammad Yasin & Saputra, 2023).

Moesafa (2024) further explained that LAZ's proposal to close the payment of zakat at Maghrib time, i.e. on the last day of Ramadan, aims to improve the timely distribution of zakat fitrah to mustahik. The proposal is to ensure compliance with Islamic sharia. In contrast to the Market Place party, maintaining the closing time at midnight (23.00 or 24.00) complicates this process, potentially disrupting the effectiveness of Zakat distribution management to mustahik. Ashfahany & Ishlahudin (2023) state that efficient zakat management is crucial to prevent wealth accumulation in one community and ensure equitable distribution to those in need. Integrating digital marketing strategies has shown promise in improving zakat collection, which can be utilised to overcome time constraints (Yasin & Saputra, 2023). The use of FinTech for zakat payments has also been highlighted as a means to improve collection efficiency, especially during difficult times such as the COVID-19 pandemic (Alfarizi, 2023).

Non-compliance in operational protocols, emphasised by Moesafa (2024), such as closing times, can significantly affect relationships between institutions, as seen in various contexts. For LAZ, maintaining strict adherence to closing times is critical to maintaining integrity, which is not only accountable in building public trust in its operations but also as an Amil accountable to Allah SWT. Integrating Shariah principles, particularly regarding zakat distribution, requires dialogue between stakeholders to ensure compliance and flexibility. In their research, Nordin et al., (2019) show that the application of 'urf, or customary practices, can be elaborated in implementing zakat obligations, such as in Malaysia, where local customs determine the application of zakat based on community norms. Aldabena (2022) added that the business model needs to conform to Shariah principles. This is evidenced by findings highlighting the existence of gharar (uncertainty) in transactions that do not adhere to established Shariah guidelines. Bahri et al. (2021) confirmed that factors such as trust and quality of information, including finances, significantly affect Muzaki's decision in zakat distribution. Thus, transparency is required to improve compliance and timely distribution. Therefore, fostering a collaborative environment that respects sharia while accommodating user flexibility is essential for effective zakat management in modern markets (Rambe, 2020).

### **Challenges of Qurban Implementation through Market Place and Sharia Education Solution**

The implementation of qurban through digital platforms, according to Rifqoh (2024) This poses a significant challenge in terms of Shariah compliance, especially when the qurban of a goat is performed by several people collectively. Islamic law stipulates that qurban is an individual obligation, so it is necessary to explain the law in more detail if there is a practice in some communities carried out collectively (arisan). Rosmita et al. (2023) indicate that most scholars view qurban as sunnah (recommended action) rather than obligatory, the practice of collective qurban may be permissible, if it adheres to the principles of mutual agreement and fulfils the necessary contractual requirements. Adel & Numan (2023) assert the emergence of online fatwas and digital platforms has transformed religious discourse, allowing for wider engagement and interpretation of such practices, albeit with the need for careful regulation to ensure compliance with Islamic teachings. Thus, while digital platforms facilitate qurban participation, they also require a nuanced understanding of Shariah compliance to avoid potentially contradicting Shariah (Wijaya et al., 2023).



[Rifqoh \(2024\)](#), We further emphasise that this ignorance or mistake indicates a gap in the understanding of sharia among users of digital platforms. The main challenge in this situation is how to effectively educate the sacrificers (*mudhohhi*) on the Shariah provisions, especially when the Market Place is bound by privacy rules that prohibit the disclosure of client data to third parties. The challenge of educating muzakki or those who perform qurban (*mudhohhi*) about sharia provisions in the context of digital platforms is exacerbated by client data privacy regulations, making it impossible for LAZ to do so. [Omoola & Ibrahim \(2023\)](#) showed a significant gap in understanding Shariah among users of these platforms, especially regarding digital asset management and compliance with Shariah principles. For example, the need for an effective e-KYC (Know Your Customer) process was highlighted to prevent the loss of digital assets upon the account holder's death, emphasising the importance of user education in this area.

The rapid growth of Islamic digital banking necessitates a focus on technology acceptance to improve user engagement and understanding ([Adenia et al., 2022](#)). The lack of quantitative data on user attitudes may limit insight into the need for sharia provisions needed by the community, be it regarding zakat or the implementation of performing qurban ([Omoola & Ibrahim, 2023](#)). [Shaarani et al. \(2023\)](#) assert that addressing this gap requires innovative educational strategies that respect privacy laws while fostering a deeper understanding of Shariah compliance in digital transactions. A comprehensive educational approach is essential to effectively address the challenge of improving understanding of the sharia provisions related to qurban. Collaborating with Lembaga Amil Zakat (LAZ) can facilitate disseminating clear and accessible information through various media, such as articles, videos, and webinars. [Lestari et al. \(2023\)](#) showed that continuing education on zakat and qurban, significantly influenced the Muslim community's intention to fulfil their obligations, highlighting the importance of utilising diverse communication channels for effective outreach.

Reinforced by [Maimun et al. \(2022\)](#), It takes the integration of contemporary Islamic economic law principles, such as the application of 'urf, can help contextualise these teachings in modern practice. [Alfarizi \(2023\)](#) explained that the benefits of FinTech for zakat payment - which can also be applied in qurban distribution - can increase engagement and accessibility, especially in times of economic hardship, thus strengthening the community's commitment to this practice. A multifaceted strategy combining education, technology and community engagement is essential to foster a deeper understanding of the obligations of qurban and zakat. According to [Moesafa, \(2024\)](#), It is important to integrate confirmation and warning mechanisms involving Shariah experts to ensure that transactions on the platform comply with Shariah requirements. Digital platforms, while promising in automating transactions, require careful oversight to align with Shariah principles, especially regarding the role of supervision with compliance parameters ([Shaarani et al., 2023](#)). The application of Maqasid Shariah in business ethics emphasises the importance of mutual consent and protection of rights in transactions, which can be strengthened through an effective governance framework ([Andriani et al., 2023](#)). In addition, applying the right of option (*khiyar*) can provide a safety net for the parties involved, ensuring fairness and transparency in e-commerce transactions ([Wijaya et al., 2023](#)). By utilising technology and expert guidance, the platform can reduce the risk of non-compliance and improve the integrity of qurban implementation, ultimately protecting the interests of all parties involved ([Wijaya et al., 2023](#)).

## CONCLUSION

The collaboration between Amil Zakat Institutions (LAZ) and marketplace platforms has demonstrated significant potential to enhance the collection of Zakat, Infaq, Shadaqah (ZIS), and qurban funds through digital transaction systems. This partnership has expanded the reach of ZIS and qurban collection, providing donors with greater accessibility and improving the efficiency of fund collection. However, challenges remain in ensuring accountability, transparency, and compliance with

Sharia provisions. Issues such as delayed zakat fitrah distribution due to marketplace inefficiencies and improper practices in qurban collection—where a goat was shared by multiple individuals—highlight the need for alignment between marketplace operations and Sharia principles to uphold the intended social and spiritual goals of ZIS and qurban practices.

The findings of this study suggest that strengthening cooperation between LAZ and marketplace platforms could improve accountability, transparency, and compliance with Sharia, ensuring that ZIS and qurban practices meet their intended objectives. The study also emphasizes the importance of education and public awareness to improve adherence to Sharia principles. However, the research is limited by its focus on specific cases and does not explore the broader range of ZIS practices or include the perspectives of donors and beneficiaries. Future research could focus on exploring donor and beneficiary perspectives, conducting quantitative analyses to measure the impact of digital platforms on ZIS efficiency, and examining the role of emerging technologies such as blockchain in enhancing accountability and compliance in religious fund management. Expanding the research to a broader geographical context could provide further insights into the global applicability of digital platforms in faith-based financial management.

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