

AN IMPLEMENTATION OF *E-ZAKĀH* PAYMENT IN MALAYSIA FROM THE *SHARĪ'AH* PERSPECTIVE

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ABSTRACT

This study examines the *Shari'ah* validity, implementation, and practical challenges of e-Zakāh payment systems in Malaysia. It investigates whether digital Zakāh payments fulfil essential requirements, including *niyyah* (intention), zakatable wealth, and rightful distribution to eligible *asnāf*, and assesses acceptance among the Muslim community amid increasing digitalisation. Using a qualitative approach, the study combines library research (classical and contemporary fiqh texts, fatwa documents, journal articles, and online sources) with a semi-structured expert interview with an administrative officer from the IIUM Zakāh Endowment Fund Unit. Thematic analysis of the data indicates that e-Zakāh is permissible (*jā'iz/harus*) and *Shari'ah* compliant, provided core pillars are observed and the pronunciation of *aqd* is not required. The system is

widely accepted, particularly among youth and professionals, enhancing accessibility, efficiency, and transparency. Challenges include digital literacy gaps, rural access limitations, and online trust issues. Recommendations include digital awareness programmes, user friendly platforms, and digital certification to strengthen confidence in e-Zakāh.

Keywords: *Zakāh; E-Payment; Shari‘ah Compliance; Accessibility; Digital Trust; ‘Aqd; Fatwa.*

INTRODUCTION

The fulfilment of *zakāh* the third pillar of Islam, is an obligatory *ibadah* (act of worship) designed to purify wealth and establish socio-economic justice by transferring wealth to the eight designated categories (*asnāf*). In line with global trends in digitalization, Malaysian Zakat institutions have introduced e-Zakāh systems, allowing Muslims (*muzakkī*) to fulfill their obligation via online portals, mobile apps, and internet banking. This modern convenience aims to improve the efficiency, productivity, and accessibility of *zakāh* management. However, the rapid shift presents fundamental theological and practical challenges.

Before this, the *zakāh* was traditionally paid by the *zakāh* payer among the Muslims in cash traditionally to the *amil*; the collector and manager of *zakāh* and it still practiced within the society in Malaysia until now. However, the method in paying *zakāh* also not exempted in using electronic and digital approach with the passage of time. This had been proven since numerous numbers of *zakāh* institutions in Malaysia like Lembaga Zakat Selangor and Pusat Pungutan Zakat Majlis Agama Islam Wilayah Persekutuan (PPZ - MAIWP) starts to provide the *zakāh* payment services via online through their official e-Zakāh website and application despite of just depending on physical or traditional way in paying the *zakāh*. In fact, the implementation of e-Zakāh payment gives assistance in helping the *zakāh* payers to the obligation specifically

during the pandemic of COVID-19 when people were not allowed to go out from house and limits their movement.¹

The main issue that might arise in e-Zakāh payment among the community in Malaysia is whether it can be a trusted medium that in line with the *Shari'ah* compliances or not. The reason is because the application of e-transfer itself has a high risk in facing problems like hacks and scams by unauthorised parties that disguising itself as a *zakāh* collection body which can endanger people and make the payment of *zakāh* is invalid. Furthermore, the application of e-Zakāh did not involve any 'āmil which is out of common, and they need to do all the procedures to complete their *zakāh* transactions by themselves. This implementation of e-Zakāh payment did not exist in the time of Prophet Muhammad SAW that will give a big question to the society. It will make the society feel curious in terms of the validity of their *zakāh* payment and the permissibility of the usage of electronic transactions in the 'ibādah of *zakāh* either it is allowed or prohibited by the *Shari'ah al-Islāmiyyah*.

The three core problems studied are: Firstly, religious validity concern: A lack of clear awareness regarding the judicial decision (*hukm*) and *Shari'ah* compliance of e-Zakāh, particularly the confusion over whether the traditional pronunciation of 'aqd (contract) in front of an 'āmil (collector) is mandatory. Secondly, digital trust deficit: Widespread distrust in digital security due to increasing threats from scams and cyber-security issues, which can undermine the public's confidence in the proper handling of *zakāh* funds. Thirdly, user experience and accessibility: Issues related to the user-friendliness of e-Zakāh platforms (e.g., outdated systems or limited language options) and limited integration, which deter usage among certain segments, such as the elderly and rural communities. This study aims to fill the research gap by providing a comprehensive analysis of the legal and practical

¹ Muhammad Zilal Hamzah, Hainnuraqma Rahim, Mohamed Saladin Abdul Rasool, Mohamed Fairooz Abdul Khir, and Nor Balkish Zakari. "Ease and Usefulness of Zakāh E-Payment: The Mediating Role of Attitude Towards Intention." *Journal of Nusantara Studies* 8, no. 3 (2023): 408–428. <https://doi.org/10.24200/jouns.vol8iss3pp408-428>

implementation of e-Zakāh in Malaysia from the perspective of *Fiqh* and *Uṣūl al-Fiqh*.

This study examines the *Shari'ah* validity, implementation, and practical challenges of e-Zakāh payment systems in Malaysia. It investigates whether digital zakāh payments fulfil essential requirements including *niyyah* (intention), zakatable wealth, and rightful distribution to eligible *asnāf*, and assesses acceptance among the Muslim community amid increasing digitalisation.

AN OVERVIEW OF ZAKĀH

Definition and Concept of Zakāh

The definition of the *zakāh* in terms of literal and linguistic is covering a wide context. According to the classical book entitled *Mawsū 'at al-Fiqh 'alá al-Madhāhib al-Arba 'ah*, *Zakāh* literally derived from the Arabic root word; زکوٰ - زکة و زکاء which can be defined as growth, revenue, and increase. The meaning of *zakāh* in literal aspect is to purify and the example of the verse that has been mentioned by Allah SWT in the Al-Quran:

فَدْ أَفْلَحَ مَنْ زَكَاهَا

Meaning: He has succeeded who purifies it
(Surah al-Shams 91:9)

Moreover, the literal meaning of *Zakāh* used to describe something related to righteousness and *al-Madah* (to praise) (*Wahbah ibn Muṣṭafā Alzzuhaylī*. (n.d.)) has been said by Allah in *Sūrat An-Najm*, verse 32:

فَلَا تُرْكُوا أَنْفُسَكُمْ

Meaning: So do not claim yourselves to be pure;
(Surah An-Najm: 53:32)

For the technical meaning of *zakāh*, there are *khilāf* among the *al-Madhāhib al-Arba 'ah* and Islamic scholars that will be discussed in

detail on the next chapter. The *zakāh* from the view of *Shari‘ah* generally can be defined as a compulsory right in wealth for those that reach the *niṣāb* values and to pay and donate their earnings and property in a certain portion to the especially to the needy people with specific requirements and regulations that need to be fulfilled. Based on the literal and technical definition, it shows that *zakāh* is not just merely a charitable practice in paying an amount of wealth and earnings specifically to the poor, but the context of this compulsory act of worship is more than that beyond the community expectation and assumption about the idea of *zakāh*.

Zakāh is one of the mechanisms that had been utilized as effective means of reducing poverty and promoting socioeconomic development within the society for more than 1,400 years². It really helps the country to be more developed in terms of economic and infrastructure by increasing the life standard because the circulation of currency in wealth and property still exist with just system. In addition, Allah who is The Almighty has command *zakāh* to be obligatory for the Muslims that been considered as a spiritual devotion to get His blessing in this world and the hereafter at the same time, assist the society to achieve the *Maqāṣid al-Shari‘ah* in order to attaining the *maṣlahah* (benefit) and preventing from the *mafsadah* (harm) especially in religion, social, and economic aspects.

In fact, the concept of *zakāh* in Islam and its significances in achieving the *Maqāṣid al-Shari‘ah* align with the literal meaning that had been stated previously such as growth, increase, purification, praise, and righteousness. For instance, Hossain (2012) has explained in his study that *zakāh* is important and play a role to purify the soul, mind, and

² Aisyah Abdul-Rahman, Shifa Mohd Nor, and Salmy Edawaty Yaacob, “Technological Integration within *Zakāh* Institutions: A Comprehensive Review and Prospective Research Directions.” *International Journal of Islamic Thought* 24 (2023): 31-43. <https://www.ukm.my/ijit/wp-content/uploads/2023/11/Aisyah-IJIT-Volume-24-Dec-2023.pdf>

wealth for both sides; the payer of *zakāh* (*muzakkī*) and the receivers³. The reason is because it able to protect and purify the payers from selfishness and greed with their wealth, while for the recipients assist to cleanses them from jealousy and *hasad* (envy) with others among the rich people in terms of wealth.

It also avoids from humiliating their feelings with the embarrassment of begging in public. Other than that, the *zakāh* positively give profound impact for the community in terms of economic growth by cater the welfare and fulfilling the needs of the unprivileged and low salary people. Thus, it is proven that *zakāh* is a divine command that had been revealed by Allah SWT which involves wealth to guarantee efficiency, fairness, and clarity. It is not just an act of worship but also an instrument for social reform and economic justice due to its capacity to cleanse the soul, uplift the impoverished, and balance the economy of a country⁴.

Dalil on the Obligation of Zakāh

The obligation of *zakāh* was imposed within the society on the second year of *hijriah* in the month of Ramadan for *Zakāh Al-Fitr* and following by *Zakāh al-Māl* in the month of *Shawwāl* in the same year of the prophetic migration to *Madīnah*. In Islam, there are numerous of *dalīl* from the divine revelation in the religion of Islam related to the amendment of *zakāh* as an obligatory duty which had been mentioned repeatedly many times in *al-Qur'ān*, *Sunnah Nabawiyah*, and *Ijmā'*. All sources of its legislation are authentic that fall under the evidence agreed upon by the Muslim scholars.

³ Mohammad Zakir Hossain, "Zakat in Islam: A Powerful Poverty Alleviating Instrument for Islamic Countries." *International Journal of Economic Development Research and Investment* 3, no. 1 (2012): 1-11. https://www.researchgate.net/publication/282603198_Zakat_in_Islam_A_Powerful_Poverty_Alleviating_Instrument_For_Islamic_Countries

⁴ Yusuf al-Qaradawi, *Fiqh al-Zakah*, (Jeddah: Scientific Publishing Centre, 1999), 25.

It manifests that *zakāh* is really significance for the Muslim community to practice it which able to bring humankind closer to Allah in getting His pleasure and blessings that covers both in this matter world and the hereafter. After that, this obligatory charity also provides the benefits together in a community as a whole that defends the rights especially of those in financial need when the inflation in this modern era happened increasingly that cause them in facing severe *mashaqah* (hardship) to survive in this life. Consequently, a Muslim that do not perform the *zakāh* and neglect it without any valid reason in *Shari‘ah* will get sin and painful punishment in the hereafter later.

a) *Al-Quran*

Al-Quran is a divine scripture in Arabic language that has been revealed by Allah SWT to the last messenger; Prophet Muhammad SAW through the intermediary of *Jibrīl*. It has been recognized as the primary sources followed by the authentic *Hadīth* in Islamic teachings and ethics which containing the divine laws, commandments, prohibitions, story of the previous messenger with his people, moral values, and others.

Zakāh itself holds a high status in Islam as *Fard ‘Ayn* (individual duty) regarding on the level obligation in form of spiritual and wealth submission to the only one God: Allah, The Creator. It indicates and demonstrates the greatness of its importance, the completeness of the strong connection with five times daily prayer, to the extent that the companion of this nation and the first caliph of the messenger, Sayyidina Abu Bakr al-Siddiq, said: “I will fight those who separate between prayer and *Zakāh*”. The following are the list of *dalīl* (evidence) that had been prescribed by Allah SWT in *al-Qur’ān* regarding on the obligation of *Zakāh*:

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَةَ وَأَرْكِعُوا مَعَ الرَّاكِعِينَ

Meaning: And establish prayer and give zakāh and bow with those who bow [in worship and obedience].

(Surah Al-Baqarah: 2:277)

وَأَقَّمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ فَخَلُّوا سَيِّلَاهُمْ

إِنَّ اللَّهَ عَفُورٌ رَّحِيمٌ

Meaning: And establish prayer; and give zakāh, let them [go] on their way. Indeed, Allah is Forgiving and Merciful.

(Surah Al-Tawbah: 9:5)

حُذْدِّ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزْكِيَّهُمْ

Meaning: Take, [O, Muhammad], from their wealth a charity by which you purify them and cause them increase.

(Surah Al-Tawbah: 9:103)

وَالَّذِينَ يَكْنِزُونَ الْذَّهَبَ وَالْفِضَّةَ وَلَا يُنْفِقُوهَا فِي سَبِيلِ اللَّهِ فَبَشِّرْهُمْ

بِعَذَابٍ أَلِيمٍ

Meaning: And those who hoard gold and silver and spend it not in the way of Allah - give them tidings of a painful punishment.

(Surah Al-Tawbah: 9:34)

b) Sunnah

The Zakāh also stated by Prophet Muhammad SAW in order to strengthen and emphasize about its obligation in Islam has been mentioned in various verses in Al-Quran. The degree of these *hadīth* related to the 'Ibādah of zakāh is *ṣahīh* (authentic) without any doubt. Firstly, the hadith explains related to the pillars of Islam that include zakāh as a core component which need to be obey by all Muslims. For those Muslim who are neglecting and disobeying these pillars will be considered in committing *kabā'ir* (major sin) and can also put someone at risk of apostasy from Islam.

عَنْ أَبْنَىْ عُمَرَ قَالَ: قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ: بُنْيَ الْإِسْلَامُ
عَلَىٰ خَمْسٍ: شَهَادَةُ أَنْ لَا إِلَهَ إِلَّا اللَّهُ وَأَنَّ مُحَمَّدًا عَبْدُهُ وَرَسُولُهُ وَإِقَامُ
الصَّلَاةِ وَإِيَّاتِ الرَّكَأَةِ وَالْحُجَّ وَصَوْمُ رَمَضَانَ^٥

Meaning: Ibn 'Umar reported God's messenger as saying, Islām is based on five things: the testimony that there is no god, but God and that Muhammad is His servant and messenger, the observance of the prayer, the payment of zakāh, the Pilgrimage, and the fast during Ramadan.

(Ṣaḥīḥ al-Bukhārī and Ṣaḥīḥ Muslim)

Besides, one of companion of Prophet Muhammad SAW named Jarir also make a promise to him to make all those obligatory *ibādah* such as performing *ṣalāh* (prayer) and paying *zakāh* as well as be sincere and kind to all humankind regardless of religion either Muslim or non-Muslim among the *musyrik* (idolaters). It shows that the *ibādah* of *zakāh* is recognized by the companion as compulsory duty and a form of worship to Allah SWT that includes the involvement of wealth and property. Narrated by Jarīr ibn 'Abd Allāh al-Bajālī RA:

عَنْ جَرِيرٍ، قَالَ: بَأَيْمَنْتُ رَسُولَ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ عَلَىٰ إِقَامِ
الصَّلَاةِ وَإِيَّاتِ الرَّكَأَةِ وَالنُّصْحِ لِكُلِّ مُسْلِمٍ وَعَلَىٰ فِرَاقِ الْمُشْرِكِ^٦

Meaning: It was narrated that Jarir said: I pledged to the Messenger of Allah (ﷺ) to perform Salāh, pay the zakāh, be sincere toward every Muslim and forsake the idolaters.

(Sunan al- Nasā'i)

The third *hadīth* from Prophet Muhammad SAW is regarding on the right to fight and kill those who do not want to pay *zakāh*. The reason is

⁵ Ibn 'Umar, Muhammad bin Ismā'īl al-Bukhārī, *Ṣaḥīḥ al-Bukhārī*, (Kaherah: Dār al-Sha'b, 1958), No. 8. Vol 1. p: 10-11; Abu al-Husayn Muslim bin al-Hujjaj, *Ṣaḥīḥ Muslim*, (Kaherah: Matba'ah Isa, 1955), Hadis no. 8, 1/12.

⁶ Ahmad Ibn Shu'ayb al-Nasa'i, *Sunan al-Nasa'i: Book of Bay'ah*, (The Book of Allegiance), (Riyadh: Darussalam, 2007), Hadis no. 4185, 4/ 1576-1577.

because the Muslim neglect one of the fundamental in the religion of Islam and the *hukm* to perform *zakāh* is *wajib* (obligatory) and be considered under *fard 'ain* (individual duty) that means this compulsory act of worship need to be performed by each individual that fulfil all its regulations and conditions. This will be count as committing major sin by Allah and get painful punishment in Hell on the hereafter. Narrated by 'Abdullāh ibn 'Umar RA:

وعن ابن عمر رضي الله عنهم، أن رسول الله صلى الله عليه وسلم
قال: أمرت أن أقاتل الناس حتى يشهدوا أن لا إله إلا الله، وأن
محمدًا رسول الله، ويقيموا الصلاة، ويؤتوا الزكوة، فإذا فعلوا ذلك
عصموا مني دماءهم وأموالهم إلا بحق الإسلام، وحسابهم على الله
تعالى⁷

Meaning: Abdullāh bin 'Umar (May Allah be pleased with them) reported: Messenger of Allah (ﷺ) said, I have been commanded (by Allah) to fight people until they testify that there is no true god except Allah, and that Muhammad is the Messenger of Allah, and perform Ṣalāh and pay zakāh. If they do so, they will have protection of their blood and property from me except when justified by Islam, and then account is left to Allah.

(Ṣaḥīḥ al-Bukhārī and Muslim)

c) *Ijma'*

Based on *Ijma'*, all the Muslims strongly agreed on its obligatory nature, that it is the third pillar of Islam, and on the disbelief of anyone who denies its necessity, as well as the obligation to fight against those who refuse to pay it. There is no excuse especially for the Muslim to disobey this commandment of *zakāh* and being ignorant with the *hukm* that had been considered as *wajib 'aini*. The pillars of Islam including *zakāh* is

⁷ Muhammad bin Ismā'īl al-Bukhārī, *Ṣaḥīḥ al-Bukhārī*, (Kaherah: Dār al-Sha'b, 1958), Hadis no. 25, 1/13–14; Abū al-Husayn Muslim bin al-Hajjāj, *Ṣaḥīḥ Muslim*, (Kaherah: Maṭba'ah 'Isā al-Bābī al-Ḥalabī, 1955), Hadis no. 36, 1/53.

the basic principle that need to be practiced as a sign of full submission to The Creator in strengthening the *iman* (belief) in inner self. Thus, it is compulsory for all Muslims to pay *zakāh* since its obligation clearly explained and prescribed by Allah SWT and Prophet Muhammad SAW in al-*Qur’ān* and *Sunnah* which far from distortion until the day of the judgement.

Views from Contemporary Islamic Scholars on *Zakāh* and the *Hukm* on the Issue of paying *Zakāh* by using Electronic Payment Method

The contemporary Islamic scholars have actively examined the concept and use of *zakāh* in the modern period, with a special emphasis on the permissibility (*hukm*) of paying *zakāh* via electronic method like online banking, mobile apps, and government e-*zakāh* platforms. Their views generally reflect an attempt to preserve the core *Maqāsid al-Sharī‘ah* of *zakāh* while adapting to technological advancement and socio-economic changes. The understanding of the *zakāh* also evolved by accommodating the financial landscapes changes and the existence of technology with the passage of time⁸.

Firstly, the contemporary Muslim scholars such as Sheikh Yūsuf al-Qarādāwī, Wahbah al-Zuhailī, and various Malaysian Islamic authorities under Jabatan Kemajuan Islam Malaysia (JAKIM) viewed the issue on the concept of *zakāh* which demonstrates that the range of *zakatable* assets has expanded beyond the traditional categories as been mentioned before this like livestock, crops, and gold. They argue that modern forms of wealth that are common in the current economy should likewise be imposed as subject to *zakāh* including salaries, digital currencies, company shares, and many more. It is because the wealth and properties are still having value, beneficial, and capability of growth. At the same time, the original conditions and requirements of the obligation

⁸ Hainnuraqma Rahim et al, ‘Perceived Usefulness and Attitude Toward Intention and Acceptance of E-Payment Zakat’, *Journal of Nusantara Studies* 9, no. 1, (2024): 320–344.

of *zakāh* from the classical *Fuqaha*’ still maintained such as the *nisāb* in the wealth, period of *haul*, intention, full ownership, and so on⁹.

Then, the *hukm* of paying *zakāh* via electronic payment (e-*Zakāh*) has received a lot of attention from Islamic scholars and institutions since e-payment systems became popular. These consist of state-approved e-*Zakāh* platforms, smartphone apps, and internet transfers. The majority of modern scholars have decided that e-*Zakāh* is permissible (*jā’iz*) with certain conditions and circumstances. It is permissible as long as the *zakāh* reaches the rightful recipients (*Asnāf*) or is paid to a recognized *amil* body and following the guideline in *Shar’*. This view is supported by institutions like JAKIM and State Islamic Religious Councils in Malaysia, *Majma‘al-Fiqh al-Islāmī* (International Islamic Fiqh Academy), and Sheikh Ali Gomaa (former Grand Mufti of Egypt).¹⁰ Hence, payment versatility in *zakāh* through the electronic method able to improve the for a greater convenience, traceability, and access particularly in urban and digital societies. E-*zakāh* systems also can supply for prompt disbursement and efficient management of *zakāh* funds in which the digital platform is handled in accordance with Islamic principles¹¹.

Despite the permissibility, the contemporary Muslim scholars stress that certain requirements must be met to assure the authenticity of *zakāh* payments done via electronic methods. Firstly, the *niyyah* (intention) must be explicitly stated at the moment of payment since it is a basic requirement in all acts of worship, including *zakāh*. This means that *lafz* of *aqd* is not compulsory at all and it is valid to pay *zakāh*

⁹ Majma‘ al-Fiqh al-Islāmī, 2000, Resolutions and Recommendations of the Council of the Islamic Fiqh Academy: 1985–2000. Jeddah: Islamic Development Bank.

¹⁰ Pejabat Mufti Wilayah Persekutuan. 2015. *Hukum Mengeluarkan Zakat. “Irsyād Fatwā Edisi Ramadhan, 08 Julai 2015.”* Accessed September 10, 2025. <https://www.muftiwp.gov.my/ar/artikel/irsyad-hukum/edisi-ramadhan/1982-hukum-mengeluarkan-zakat>

¹¹ Hainnuraqma Rahim, Hamidah Muhd Irpan, Nor Balkish Zakaria, Mohamed Fairooz Abdul Khir, and Sobhani Farid Ahammad, “Perceived Usefulness and Attitude toward Intention and Acceptance of E-Payment Zakat,” *Journal of Nusantara Studies* 9, no. 1 (2024): 320–344.

without the pronunciation of *aqd* (contract) in front of the '*Amil*'. Secondly, the transaction through the digital platform or website must be secure, reliable, and administered by a trustworthy authority to ensure correct handling and disbursement of *zakāh* funds.

Furthermore, the entire amount of *zakāh* must be received by the *aṣnāf* or the appointed *Amil* to fulfil their rights and social justice align with the *Maqāṣid al-Sharī‘ah*. A clear documentation is needed in applying the digital approach so that it can avoid from the mismanagement by any included parties. After that, it is also essential that there is no undue delay in the procedure, which could jeopardize the timely delivery of *zakāh* to its intended beneficiaries. These conditions are emphasized to sustain the ideals of transparency, accountability, and justice in *zakāh* collection and distribution, even when done digitally.

To sum up, the contemporary scholars generally affirm the permissibility of paying *zakāh* via electronic platforms such as e-*Zakāh* payment initiative that provided by most *zakāh* institutions especially in Malaysia. It fulfils the necessary conditions and maintains the spirit and purpose of *zakāh* in order to purify spiritual, wealth, and help those who are in financial need. This strategy of digitalization in *zakāh* management in terms of collection and distribution promotes greater accessibility, efficiency, and alignment with current financial institutions while adhering to Islamic precepts.

The Current Application of E-*Zakāh* Payment in Malaysia

In Malaysia, the term e-*Zakāh* services refer to the online *zakāh* payment option offered by various *Zakat* institutions and banks. It is a process in which the *zakāh* payer does not need to meet the *zakāh* collector directly to pay *zakāh*¹². This digital service allows *zakāh* payers to fulfil their duties easily and quickly through the online portals on the Internet or

¹²Muhammad Ridhwan Ab. Aziz, Mohd Asyraf Yusof, Mohamad Haji Alias, and Mohd Nazri Mohd Noor. "Kajian Literatur Mengenai Sistem Zakat atas Talian Dan Hubungannya dengan Kutipan Zakāh di Malaysia." *International Journal of Business and Economy* 3 (3), (2021): 62-68 <https://myjms.mohe.gov.my/index.php/ijbec>

banking applications in their smartphones. There are many online facilities that have been provided by *zakāh* agencies. The purpose of digitization in the way of *zakāh* payment is to can create a quality *zakāh* management system, thereby influencing the performance of *zakāh* collection and distribution itself by using the latest digital technology and innovation¹³.

One of the applications for e-*Zakāh* payment is through the e-*Zakāh* Portal which is an official website that provided by most state *zakāh* centres in Malaysia such as Lembaga Zakat Selangor, Pusat Pungutan Zakat MAIWP, and Majlis Agama Islam Kelantan (MAIK). The official portal has many features like Zakat calculator, a platform to pay *zakāh* online, and e-*Zakāh* account for payment and application purposes. In addition, this statement supported by a study that written by Jamaludin et. al,¹⁴ that the *zakāh* portal not just merely providing a 24-hour payment system, but it also allows users to view their *zakāh* statement, learn how to compute their *zakāh* payment, and sometimes also display the current update regarding on Islamic issue in the country. Besides, the bank agencies in Malaysia such as Bank Muamalat, CIMB Bank, RHB Islamic Bank, and others are offering online banking service specifically for *zakāh* payment and calculation purposes through their respective platforms.

Furthermore, there are also mobile applications developed by the *zakāh* institutions or third parties so that it can be easily access by all societies especially in this country to pay *zakāh* anytime and able to reach the younger generations that more prefers on digital services to

¹³ Khairul Azhar Meerangani, Muhammad Taufik Md Sharipp, Muhammad Ikhlas Rosele, Mohammad Fahmi Abdul Hamid, and Abdul Qayuum Abdul Razak. "Digitalisasi Sistem Pengurusan Zakat di Malaysia: Potensi Dan Cabaran." *Jurnal Inovasi Perniagaan* 6 (2021): 36-48, https://www.researchgate.net/publication/356982730_DIGITALISASI_SISTEM_PENGURUSAN_ZAKAT_DI_MALAYSIA_POTENSI_DAN_CABARAN

¹⁴ Norhatini Jamaludin, Norazlina Abd Wahab, and Abu Bakar Hamed. "Muslim Perception on Online *Zakāh* Usage in Kuala Lumpur." *The Journal of Muamalat and Islamic Finance Research* 14, no.1 (2017): 55-71, <https://jmifr.usim.edu.my/index.php/jmifr/article/view/14/15>

encourage them in paying *zakāh* online. Then, some *zakāh* centres also accept the payment of *zakāh* via JomPAY with the bill code available on the JomPAY website. Thus, the effectiveness, accessibility, and transparency of *zakāh* management have increased as a result of state Islamic religious bodies integrating it with the digital technologies since it has a good potential to enhance the productivity and following with the current needs nowadays that used many types of programmes and innovations.

METHODOLOGY

The researcher used qualitative method through an interview and also supported with the statements and arguments through the library research. To gain deeper insights into the practical aspects and Shariah compliance of the e-*Zakāh* payment system in Malaysia, the researcher has conducted an interview with an administrative officer in the *zakāh* Collection Management Department under the *zakāh* Endowment Fund Unit at the International Islamic University Malaysia (IIUM). The selected respondent based on her academic background and extensive experience in the field of *zakāh* administration, making her a credible and knowledgeable source on the subject matter.

The interview was structured with 6 parts related on the implementation of e-*Zakāh* payment mechanisms in Malaysia and its current application nowadays. During the session, the researcher carefully recorded all significant points and valuable insights shared by the respondent, particularly her views on the Shariah perspectives surrounding this contemporary development in *zakāh* collection.

The study analysed data qualitatively using content analysis of classical and contemporary fiqh sources and thematic analysis of interview responses. These two sets of data were then compared through triangulation to determine the *Shari'ah* validity, implementation effectiveness, and challenges of e-*Zakāh* payment in Malaysia.

RESULT AND FINDINGS

An Overview of *Zakāh* according to *Shari‘ah* Perspective

The interviewee confirmed a clear understanding of *zakāh* as the third pillar of Islam, defining it as the distribution of wealth and property to the *asnāf* (recipients) once the wealth has reached the *nisāb* (minimum threshold) and completed the *haul* (one-year period). The *nisāb* value is determined by the respective state *zakāh* institutions, with the IIUM *zakāh* Endowment Fund Unit following the amount set by Lembaga *zakāh* Selangor. Alternatively, in Selangor (via Zakat Malaysia), the 85 g threshold is applied using the current gold price (e.g. RM 431.85/g for 24 k.¹⁵) The purpose of *zakāh* is dual: to purify the wealth and soul of the payer and to play a central role in helping the needy through financial assistance, founded on the spirit of community solidarity and humaneness.

The *zakāh* property is designated for eight categories of *Asnāf* as prescribed in the Qur'an (Surah At-Tawbah, verse 60). The *zakāh* Endowment Unit itself focuses on distributing to six of these groups: *al-Fuqarā'* (The Poor), *al-Masākīn* (The Needy), *Ibn Sabil* (Travelers in Need), *Mu'allafatu Qulūbuhum* (New Reverts to Islam), *Fī Sablillāh* (In the Path of Allah), and *al-Ghārimīn* (Those in Debt). Distribution is generally concentrated on students across various university campuses (e.g., Gombak, Kuantan, Pagoh, and Gambang).

Shari‘ah Compliance and *Hukm* of E-*Zakāh* Payment

The e-*Zakāh* system in Malaysia has been actively implemented since the early 2000s, aligning with global developments in technology and communication. According to the Administrative Officer of the *Zakāh* Collection Management Department at IIUM:

¹⁵ Tunai Zakat. “Zakat Emas.” Accessed September 15, 2025. <https://dev.tunaizakat.my/en/zakat-emas/>

“The e-Zakāh system has been actively used since the early 2000s. It was introduced to make it easier for Muslims to fulfill their Zakāh obligations, especially as society moves towards cashless transactions and digital platforms.”¹⁶

The officer further explained that the primary objectives of the system are to facilitate the payment and collection of Zakāh efficiently, improve services for the Muzakki, save time and costs, and expand the reach of collection and distribution. As stated:

“Its primary purpose is to facilitate payment and collection efficiently. It improves services for the Muzakki, saves time and costs, and allows our department to expand the reach of collection and distribution. The idea is to integrate modern technology with religious obligations.”¹⁷

Regarding the channels currently used for e-Zakāh payments, the officer highlighted:

“There are several channels. Official Zakāh institution websites and mobile applications are common. Many banks, like Maybank, CIMB, and Bank Islam, have dedicated Zakāh payment features in their internet banking. QR codes and e-wallet platforms are also widely used now, making payment convenient for users.”¹⁸

¹⁶ Interview with Administrative Officer, The Administrative Officer of the Zakāh Collection Management Department at IIUM, 10 August 2025).

¹⁷ The Administrative Officer of the Zakāh Collection Management Department at IIUM, 10 August 2025)

¹⁸ Interview with Administrative Officer, Zakāh Collection Management Department, IIUM, 10 August 2025)

Once again, in aligning with global developments in technology and communication. Its primary purpose is to facilitate Muslims in fulfilling their *Zakāh* obligation in a modern era dominated by cashless transactions, thereby improving services, saving cost and time for the *Muzakki* (payer), and expanding the reach of both collection and distribution.

Examples of e-*Zakāh* channels currently used in Malaysia include:

- Official *Zakāh* institution websites and mobile applications.
- Specific *Zakāh* payment features in internet banking (e.g., Maybank2u, Bank Islam, CIMB).
- QR codes and e-wallet platforms.

The interviewee affirmed that the implementation of e-*Zakat* payment is in line with *Shariah* principles because the digital transaction fulfils the necessary conditions for validity:

1. *Niyyah* (intention).
2. *Zakāh* property (which has reached *nisab* and *haul*).
3. Proper distribution to the eligible categories of *Aṣnāf*.

Therefore, the respondent added that:

“The judicial decision (hukm) for using the e-Zakat system is permissible (harus) and valid based on the National Fatwa in Malaysia. The system is recognized as a modern transaction that simplifies and eliminates difficulties, operating within the policies outlined by the zakāh board and conforming to laws such as the Personal Data Protection Act. Crucially, the pronunciation of aqad (contract) and the recitation of doa in front of an amil is not compulsory for the payment to be valid; the physical approach is merely a preference for some Muslims to feel the blessings of the payment”¹⁹

¹⁹ Interview with Administrative Officer, Zakāh Collection Management Department, IIUM, 10 August 2025)

This demonstrates that *e-Zakāh* is not only technologically modern but also Shariah-compliant, providing flexibility while ensuring legal and ethical validity.

Level of Acceptance and Implementation

The implementation of *e-Zakāh* has received a positive and encouraging response from the Malaysian community, particularly among youth, professionals, and those with higher education backgrounds.

“The response has been encouraging, evidenced by the rising adoption of the system and its channels across the developing states.²⁰”

Quantitative data from the Zakat Endowment Unit highlight this trend:

- The Zakat Endowment Unit reported a collection of approximately RM 6.7 million through *e-Zakāh* in the previous year, highlighting the significant positive response from Zakat payers.
- The adoption of *e-Zakāh* greatly accelerated during the COVID-19 pandemic and the enforcement of the Movement Control Orders (MCO), when physical attendance was restricted.

Challenges to Implementation: Despite high acceptance, two main challenges were identified:

1. Limited Access and Hesitancy: A small segment of society, specifically the elderly and individuals residing in rural areas with limited internet access, are still hesitant or fearful of paying *Zakāh* online.
2. Scammer Threats: The increasing number of scams and unauthorized parties posing as *zakāh* organizations undermines the public's trust in the service's transaction security and personal information protection.

²⁰ Reconstructed from notes during interview, 10 August 2025

“A small segment of society, especially the elderly and those living in rural areas with limited internet access, are still hesitant or fearful of paying online. In addition, the increasing number of scams and unauthorized parties posing as Zakāh organizations affects public confidence in the system.²¹”

These insights suggest that while *e-Zakāh* is widely accepted and effective, ongoing efforts are needed to increase awareness, provide digital literacy support, and ensure secure payment channels for all segments of society.

Recommendations for Future Enhancement

The expert views the future of *e-Zakāh* management as bright, with potential for further integration of advanced technology and Artificial Intelligence (AI). To ensure the system remains Shariah-compliant, user-friendly, and trustworthy, three key recommendations were proposed:

1. **Conduct Digital Awareness Campaigns:** *Zakāh* institutions should regularly conduct informative digital campaigns through social media (e.g., TikTok, Facebook, Instagram), seminars, and talks. The content must specifically address the importance, procedures, and Shariah compliance of *e-Zakāh* to spread awareness widely and build trust.
2. **Enhance User-Friendliness and Accessibility:** Official websites and mobile applications must be regularly updated to ensure they are simple and safe to use for everyone, including the elderly and less tech-savvy individuals. This should include applying various language options beyond Malay to accommodate the diverse Muslim community, including international staff and students.
3. **Issue Digital Certification and Increase Transparency:** The recognition of regular contributors and the issuance of digital certificates for payment confirmation should be adopted. This measure provides users with formal, clear records of their

²¹ Reconstructed from notes during interview, 10 August 2025

transactions, significantly boosting institutional transparency and mitigating public concerns regarding the appropriate handling and distribution of *Zakāh* funds.

CONCLUSION

In summary, the *Shariah*-based analysis regarding on the implementation of e-*Zakāh* payment shows that this contemporary approach of meeting the *zakāh* requirement is both acceptable and efficient in the current digital era. According to this research, electronic platforms can still uphold the fundamental tenets of *zakāh* which including *niyyah* (intention), full ownership of wealth, and equitable distribution to the *zakāh* recipients. If these prerequisites are met, modern Islamic scholars have confirmed that using digital technology does not conflict with *Shariah*. Furthermore, the effectiveness, accessibility, and transparency of *zakāh* administration in Malaysia have all greatly increased with the implementation of e-*Zakāh*. The e-*Zakāh* payment facilities have received positive comments from the Muslim society in Malaysia that indicating a growing degree of trust and acceptance on this digital platform. As a result, the implementation of e-*Zakāh* not only meets *Shari‘ah* criteria, but it also serves *zakāh* broader goals of fostering social justice and economic balance in a modern setting. With continued upgrades and public awareness efforts, the e-*Zakāh* system has the potential to significantly increase *zakāh* collection and distribution in the future.

Future research could explore the implementation and acceptance of e-*Zakāh* systems across different Malaysian states or other Southeast Asian countries to identify regional variations and best practices. Studies may also assess the impact of digital platforms on zakat compliance, timeliness of payment, and total collection. Further investigation into user experience, digital literacy, and accessibility particularly among the elderly and rural populations would provide insights into improving participation. Research on public trust, the effectiveness of digital certification, or emerging technologies such as blockchain could help mitigate concerns over online security. Finally, examining the socio-

economic and behavioural effects of e-Zakāh on recipients (*asnāf*) could reveal whether digitalisation influences donation patterns and charitable behaviour, offering valuable guidance for policymakers and Zakāh institutions.

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