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The Emerging Trends of Digital Zakat Research: Technological Integration and Sustainability Insight

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Abstract. The rapid digital transformation in the global financial sector presents significant opportunities to optimize zakat management. However, its potential remains underutilized due to low public literacy, limited transparency, and weak trust in zakat institutions. This study is motivated by the need to map the development of digital zakat research systematically. It aims to identify major research trends, thematic clusters, and future directions in the field. Employing a qualitative bibliometric approach, this study analyzes 86 Scopus-indexed publications using VOSviewer to examine keyword relationships and the evolution of the research landscape. The findings reveal four main clusters: fintech as the most dominant, zakat emphasizing trust and blockchain, technology as an emerging yet loosely connected theme, and Islamic fintech as an integrative hub linking all clusters. Additionally, sustainability remains weakly connected within the existing literature. These results suggest that advancing digital zakat requires not only technological innovation but also the strengthening of trust and the integration of sustainability principles. Future research should therefore focus on developing inclusive, transparent, and sustainability-oriented digital zakat models.

Keywords: digital zakat, Islamic social finance, technology, innovation, bibliometric analysis.

I. Introduction

Zakat is a fundamental instrument in the Islamic economic system that plays a vital role in alleviating poverty and promoting social welfare across Muslim societies. As one of the pillars of Islamic philanthropy, zakat contributes to equitable wealth distribution and serves as a mechanism for achieving socio-economic justice. Globally, the potential of zakat is estimated to reach hundreds of billions of dollars annually; however, its actual collection remains suboptimal due to low participation and compliance rates among *muzakki* (donors), as well as limited literacy and transparency in zakat management (BAZNAS, 2023; Evriyenni et al., 2025b).

In recent years, zakat institutions across various regions have initiated several innovations to enhance efficiency, transparency, and accountability. These efforts include improving governance structures, strengthening public communication strategies, and adopting digital technologies such as online zakat payment platforms, *real-time* reporting systems, and the use of *financial technology* (fintech) and *blockchain* to enhance trust among donors (Danila et al., 2025; Hassan et al., 2025; Muneeza et al., 2023). Nevertheless, the level of technological adoption among zakat institutions remains uneven and has not yet reached its full potential.

The rapid digital transformation in the global financial sector presents an important opportunity for Islamic social finance, including zakat, to adapt and thrive. The integration of zakat with digital technologies can increase efficiency and transparency while attracting younger generations who are both technologically literate and socially conscious (Alimusa et al., 2025; Briliana & Mursito, 2017). Properly developed digital zakat innovations enable zakat to remain spiritually grounded while functioning as a transparent and accountable mechanism within the modern digital economy (Kasri & Yuniar, 2021; Widiastuti et al., 2025).

However, the direction and scope of zakat digitalization remain diverse. Some studies emphasize ease of transaction (Darmansyah et al., 2020), Others focus on transparency and accountability (Danila et al., 2025; Evriyenni et al., 2025), while several link zakat digitalization to broader sustainability goals (Sumi et al., 2025; Widiastuti et al., 2025). This diversity indicates that practical innovations in digital zakat are evolving more rapidly than the academic understanding that underpins them. Yet, a strong theoretical and empirical foundation is essential to ensure that digital transformation genuinely supports the objectives of zakat and contributes to sustainable development.

Academic research on zakat digitalization remains fragmented, spread across themes, such as Islamic finance (Junaidi, 2024), fintech (Wahyudi et al., 2025), blockchain (Zaman et al., 2025), and trust (Almaghrabi & Alhogail, 2022). While many studies have focused on technological adoption and financial innovation, relatively few have explored how these developments align with sustainability and social welfare objectives (Sumi et al., 2025). Therefore, a systematic and comprehensive review is required to map the scholarly landscape of digital zakat, identify emerging thematic clusters, and trace the evolution of research trends in this domain.

This study employs a bibliometric approach to map global research trends on digital zakat based on the Scopus database. Through this method, the study aims to explore keyword relationships, citation patterns, and thematic connections that reveal the intellectual structure and evolution of digital zakat research in the context of Islamic finance and sustainability. Specifically, the objectives of this study are:

1. To map the current global research landscape on digital zakat using a bibliometric approach based on Scopus data;
2. To identify the main thematic clusters that represent the evolution of digital zakat research within the broader context of Islamic finance and sustainability; and
3. To propose potential future research directions emphasizing the integration of advanced technologies and sustainability dimensions within the digital zakat ecosystem.

This study contributes to the growing body of Islamic social finance literature by providing a structured overview of how digital zakat research has evolved and how it connects to technology and sustainable development. Furthermore, the findings are expected to guide scholars and practitioners in designing more innovative, inclusive, and sustainable zakat digitalization strategies.

II. Literature Review

Despite the extensive role of zakat as an Islamic social finance instrument, numerous studies have highlighted persistent gaps between its potential and realization. These gaps are often linked to structural inefficiencies, limited transparency, and cultural barriers in zakat governance (Muthoifin et al., 2024; A. A. Nasution et al., 2025). Zakat institutions have responded to these challenges through institutional and technological innovations, including enhanced governance standards, integration with Islamic financial systems, and the introduction of products aligned with community needs (Danila et al., 2025; Fachruddin et al., 2023). Such initiatives demonstrate a growing awareness of the need to modernize zakat administration by embracing digital technology as a driver of transparency, efficiency, and outreach (Almaghrabi & Alhogail, 2022; Muneeza et al., 2023; Zaman et al., 2025).

The rise of digital giving, crowdfunding, and online donation platforms has reshaped philanthropic practices globally (Kasri & Yuniar, 2021). Within Islamic philanthropy, this trend has given birth to digital zakat, supported by mobile applications, e-wallet integrations, and social media campaigns that simplify payment and reporting process (Azizah et al., 2021; A. A. Nasution et al., 2025). These tools improve not only user convenience but also institutional efficiency in *mustahik* verification and fund distribution (Asni et al., 2025). Nevertheless, this digital transformation also raises concerns over data protection, system security, and user trust, especially when financial and religious obligations intersect in a digital space (Asni et al., 2025).

Among the most discussed technological enablers in Islamic finance are financial technology (fintech) and blockchain. Fintech facilitates seamless, cross-platform zakat payments and digital record-keeping (A. F. Nasution et al., 2023), while blockchain enhances transparency and data integrity through distributed ledgers and smart contracts (Almaghrabi & Alhogail, 2022). These innovations have the potential to strengthen trust between zakat payers and institutions by providing tamper-proof, auditable systems. However, the implementation of such technologies still faces major obstacles related to regulatory frameworks, infrastructure readiness, and digital literacy (Hassan et al., 2025; Zaman et al., 2025) .

Trust emerges as a critical determinant of successful zakat digitalization. It shapes how *muzakki* perceive institutional credibility and system reliability, influencing their willingness to engage with digital platforms. Previous studies have shown that perceptions of security, transparency, and ease of use significantly affect public trust in digital zakat systems (Danila et al., 2025). Furthermore, trust functions as a conceptual bridge between technological innovation and spiritual authenticity. When digital systems enhance accountability and enable real-time tracking of zakat flows, they reinforce the moral legitimacy and social credibility of zakat institutions.

Beyond the technological perspective, the literature also emphasizes the interrelation of innovation, trust, and sustainability as central to the digital transformation of Islamic philanthropy (Alimusa et al., 2025; Darmansyah et al., 2020). Sustainability in zakat practice extends beyond continuous fund collection—it encompasses ethical transparency, institutional accountability, and the long-term empowerment of beneficiaries (Ramdani et al., 2025). In this regard, trust acts as the social capital that ensures both institutional resilience and public participation in sustaining zakat ecosystems.

Recent scholarship has further conceptualized digital innovation as a social catalyst that fosters participatory and inclusive governance within Islamic philanthropic institutions (Asni et al., 2025; Kasri & Yuniar, 2021). This evolution marks a paradigm shift from traditional, donation-based models toward sustainability-driven, technology-enabled zakat ecosystems, emphasizing both spiritual fulfillment and socio-economic impact. Thus, the intersection between digital innovation, trust, and sustainability provides the theoretical foundation for analyzing the ongoing transformation of Islamic social finance in the digital age.

III. Research Method

This study employs a qualitative bibliometric analysis approach aimed at mapping and analyzing the global research landscape on the digitalization of zakat. The data were retrieved from Scopus, a highly reputable scientific database, using the keyword combination: *"zakat" OR "Islamic social finance" AND "digital" AND "technology."* No restriction on publication year was applied to ensure comprehensive coverage of the evolution and thematic trends of digital zakat research from its emergence to the present.

The decision to utilize Scopus as the primary data source is based on its reputation as one of the most comprehensive and credible scientific databases worldwide. Scopus indexes high-quality peer-reviewed journals that have undergone rigorous evaluation processes, ensuring the reliability and academic integrity of the data. Moreover, publications indexed in Scopus carry significant academic and policy influence, making them particularly valuable for identifying global research patterns, policy implications, and emerging directions in Islamic financial studies.

From the search results, 86 documents were identified, consisting of journal articles, conference proceedings, and book chapters. The bibliographic data were exported in CSV format and analyzed using VOSviewer software. VOSviewer was selected for its robustness and wide acceptance in bibliometric visualization. Developed by (van Eck & Waltman, 2010) it is specifically designed to construct and visualize bibliometric networks such as co-occurrence of keywords, co-authorship relationships, and citation linkages. The software enables researchers to identify conceptual structures, thematic clusters, and knowledge evolution through clear and interpretable visual representations. Furthermore, VOSviewer's precision in network analysis makes it particularly suitable for mapping the intellectual and thematic structure of the digital zakat domain.

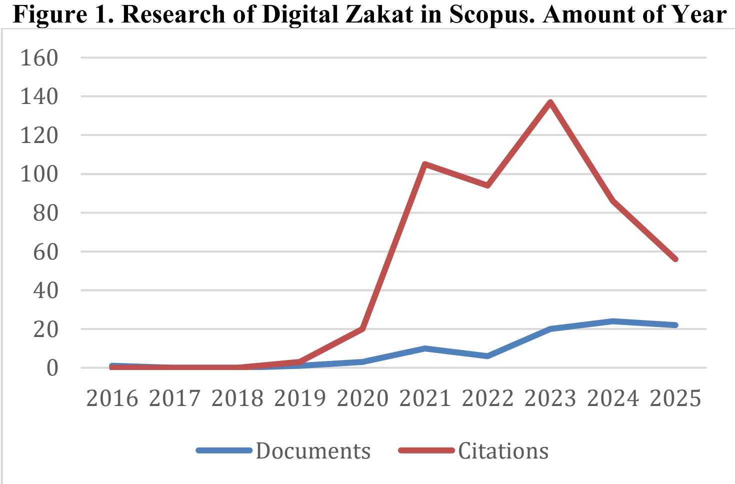
The analysis proceeded in two main stages. The first stage involved a descriptive analysis to examine the distribution of publications by year, source, and document type. The second stage entailed visual mapping, focusing on identifying dominant keywords, conceptual relationships, and thematic clusters that define the current and emerging research trends. This methodological design provides a comprehensive understanding of the intellectual structure and knowledge dynamics surrounding digital zakat research, enabling the identification of research gaps and potential future directions in Islamic social finance and the integration of technology.

IV. Results and Discussion

Results

The bibliometric analysis reveals that research on digital zakat has gained increasing prominence over the past decade, as illustrated in Figure 1.

Figure 1. Research of Digital Zakat in Scopus. Amount of Year



Source: data generated by author

A comprehensive search conducted in the Scopus database shows that scholarly interest in digital zakat first appeared in 2016. However, it was not until 2020 that studies began to explicitly address the concept of digital zakat — focusing on practical challenges, future directions, regulatory frameworks, and literacy surrounding digital zakat implementation.

Since then, the number of publications in this field has continued to grow, reflecting the expanding relevance of digital transformation within Islamic social finance. The year 2024 marked the peak of academic activity, with 24 studies specifically focusing on digital zakat. In 2025, which was still ongoing at the time of this analysis, 22 related studies had already been published, demonstrating that digital zakat remains a dynamic and evolving research area that continues to attract scholarly and institutional attention.

Table 1. Popular Topics of Digital Zakat by Citation

Topics	2020	2021	2022	2023	2024	2025
Literacy of digital zakat	√					
Regulation of digital zakat	√					
Digital zakat, actual and the future	√	√	√			
Sustainable Development Goals		√			√	√
Blockchain		√		√		√
Adaptation to COVID-19			√	√		
Motivation and intention for digital zakat			√	√	√	√
Digital zakat in the relation to Islamic Banks					√	

Source: data generated by the author

Table 1 presents the observation results of the five most-cited articles for each publication year. The data reveal a noticeable shift in the popularity of subtopics, reflecting the evolving contextual realities of each period. In 2020, *digital zakat* was still considered a relatively new phenomenon; hence, the discussions mainly revolved around issues of literacy and regulatory frameworks in Muslim-majority countries.

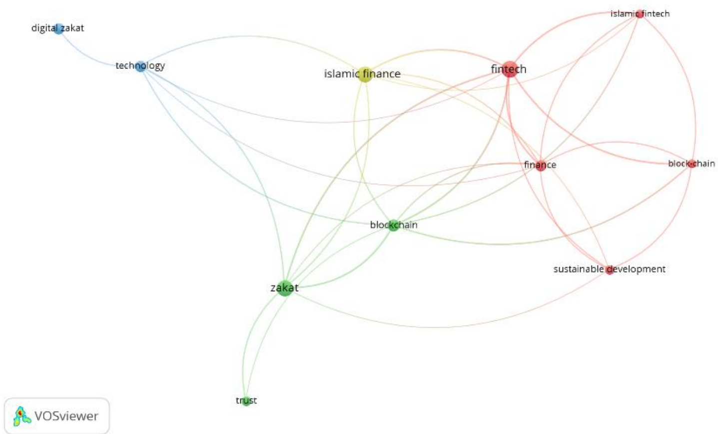
During its early development phase, many studies also focused on mapping the current landscape of *digital zakat* and exploring its future potential. This trend was further accelerated by the global COVID-19 pandemic, which positioned *digital zakat* as part of the adaptation efforts to lockdowns and social restrictions. Empirically, the pandemic, which lasted for two to three years across various parts of the world, significantly spurred the emergence of digital platforms across multiple sectors, including Islamic social finance.

As the pandemic gradually subsided and *digital zakat* became more commonplace, the focus of popular research shifted toward the *motivation* and *intention* of individuals to engage in digital zakat practices. Subsequently, newer research themes emerged, reflecting an intellectual progression toward the next wave of innovation, notably studies connecting the *Sustainable Development Goals (SDGs)* with the implementation of digital zakat, as well as those examining *blockchain technology* as a supporting instrument of digital zakat, particularly in relation to its advantages and Shariah compliance considerations.

Discussion

The VOSviewer mapping results identified several major clusters that illustrate the conceptual structure of digital zakat research, as depicted in Figure 2.

Figure 2. Network Visualization of Digital Zakat Research



Source: data generated by author with VOSviewer

The data analysis results reveal four clusters consisting of eleven items, with the item "Islamic Finance" forming a central cluster that connects the other three. The author categorizes them as the Zakat Cluster, Fintech Cluster, Technology Cluster, and Islamic Finance Cluster.

The most active cluster is the Fintech Cluster, consisting of five items—fintech, Islamic fintech, finance, blockchain, and sustainable development—dominated by the *fintech* item, which shows a total link strength of 27 and 17 occurrences. This phenomenon indicates that scholars publishing in reputable international journals tend to approach digital zakat development through the broader lens of fintech, rather than positioning zakat itself as the primary analytical domain. This pattern reflects an implicit assumption that the modernization and digital transformation of zakat institutions are best driven by fintech-based innovations, which serve as both conceptual and technological entry points for digital-oriented studies.

The second most active cluster is the Zakat Cluster, consisting of the items of *zakat, blockchain,* and *trust.* Interestingly, *trust* is only connected to *zakat* and *blockchain,* and not to items in other clusters. This suggests that the issue of trust receives more specific attention within the context of digital zakat than in Islamic finance more broadly, implying that researchers consider trust a critical aspect in digital zakat management. Zakat, as a social and religious obligation, inherently demands high levels of transparency and accountability. The connection between *trust* and *blockchain* also reflects researchers' perception that blockchain technology holds potential as an instrument to enhance public trust in digital zakat management. With its transparent, decentralized, and tamper-resistant characteristics, blockchain is viewed as a promising solution to the trust challenge in digital zakat. Conversely, the absence of connections between *trust* and *Islamic fintech* or *Islamic finance* suggests that the trust dimension remains underexplored or is not yet a central issue in the broader field of Islamic finance research.

The final cluster, Islamic Fintech, although comprising only a single item, plays a highly strategic role within the research network. With a total link strength of 14 and five occurrences, *Islamic fintech* is not among the most frequently appearing topics but has the second-highest average normalized citation (1.2) after *digital zakat.* More importantly, this item connects to all clusters, demonstrating that *Islamic fintech* serves as a conceptual and thematic bridge linking various research directions in digital zakat studies. While not the most quantitatively dominant topic, it exhibits high cross-domain connectivity, functioning as an integrative node between financial technology, Islamic values, and sustainability dimensions. In other words, *Islamic fintech* provides an epistemological framework that enables digital zakat transformation to remain rooted in Sharia principles while aligning with the dynamics of modern finance. Its linkage to *technology* and *blockchain* indicates that research on Islamic fintech has begun to explore aspects of digital infrastructure and advanced technology-based zakat payment systems. Meanwhile, its relationships with *zakat* and *finance* reflect efforts to develop Islamic social finance instruments that foster efficiency and transparency. The connection between *Islamic fintech* and *sustainable development*, although relatively weak in link strength, reveals that the topic is increasingly viewed as a potential platform to support sustainable development goals through Sharia-compliant financial instruments. Thus, *Islamic fintech* is not merely a subcategory of fintech but a convergence point between sustainability objectives, financial inclusion, and the values of Maqashid Shariah.

Another noteworthy phenomenon is that *sustainable development*, despite appearing in the most active cluster (the Fintech Cluster), lacks direct connections to two crucial elements within the digital zakat ecosystem—*trust* and *technology.* Visually, in the bibliometric map, *sustainable development* appears on the network's periphery, and its low average normalized citation value reinforces the indication that its association with digital zakat remains limited. This reflects a significant research gap between the SDGs agenda and digital zakat development. Conceptually, however, digital zakat holds strong potential as an instrument to accelerate several SDG targets, particularly *no poverty, reduced inequalities,* and *decent work and economic growth.* The absence of direct connections between *sustainable development* and *technology* or *trust* also suggests that prior studies have rarely explored how digital zakat transformation can be designed sustainably—whether in terms of system architecture, governance, or public trust. Most existing research has focused on technical and efficiency aspects of digital zakat, without systematically linking it to its broader social and economic sustainability impacts.

V. Conclusion

This study provides a comprehensive overview of the development and research direction of digital zakat through a bibliometric analysis of reputable publications indexed in the Scopus database. The mapping results indicate that research on digital zakat has shown a significant increase since 2020 and continues to exhibit an upward trend through 2025. This growth reflects the rising academic attention toward the digitalization of Islamic social finance instruments in response to the challenges of the technological transformation era.

The cluster analysis reveals four main axes shaping the structure of this research landscape. First, the Fintech Cluster emerges as the most active, demonstrating that global researchers continue to position fintech and blockchain as the foundational pillars in developing digital zakat systems. Second, the Zakat Cluster highlights the critical role of trust as an essential element, although its connection remains limited to zakat and blockchain aspects. Third, the Technology Cluster shows that digital zakat, as a core topic, is still primarily associated with direct links to technology, suggesting a need to broaden its analytical scope. Fourth, the Islamic Fintech Cluster occupies an integrative position, connecting all clusters and serving as a conceptual hub for the development of a digital zakat ecosystem grounded in Sharia values, technological innovation, and sustainability potential.

Further findings indicate that the topic of sustainable development still demonstrates weak linkages within digital zakat research, both in terms of link strength and citation impact. This opens an opportunity for future studies to integrate sustainability dimensions into the development of digital zakat systems—either through models of zakat distribution that generate long-term social impact or through the adoption of environmentally friendly and inclusive technologies.

Accordingly, this study asserts that the future of digital zakat depends not only on technological advancement but also on efforts to strengthen trust, transparency, and sustainability as its core values. Future research directions should focus more on developing inclusive Islamic fintech models oriented toward sustainable development, enabling digital zakat to function optimally as a social finance instrument that promotes global welfare and economic justice.

The main implication of this study is the need to shift the focus from merely digitalizing zakat systems toward reinforcing a trust-based and sustainable digital zakat ecosystem. Researchers and practitioners should emphasize the integration of Islamic fintech, blockchain-based trust systems, and the sustainable development framework, ensuring that zakat is not only technologically efficient but also socially effective in achieving its objectives. Going forward, subsequent studies could explore innovative models that combine trust-based digital zakat platforms, smart contract–based Sharia auditing systems, and analyses of the social and environmental impacts of zakat digitalization across different countries.

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