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Zakat Fatwa in the Digital Economy: Reaffirming Maqāṣid Al-Sharīʻah Within the SDGs Framework

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Abstract

Objective: This study aims to examine how the 2024 Majelis Ulama Indonesia (MUI) fatwa on zakat for YouTubers, influencers, and other digital creative workers reconstructs Islamic legal reasoning in response to the expanding digital economy while contributing to the Sustainable Development Goals (SDGs). **Theoretical framework**: The study is grounded in the theoretical framework of maqāṣid al-Sharīʿah, Islamic social finance, socio-legal theory, and regulatory governance, positioning fatwa as a dynamic legal instrument that integrates religious values with contemporary socio-economic realities. **Literature review**: Existing studies have extensively discussed professional zakat, Islamic philanthropy, and digital economic transformation; however, limited attention has been given to the socio-legal implications of digital zakat fatwas and their relationship with sustainable development. **Method**: Employing a qualitative socio-legal research design, the study combines normative juridical and sociological approaches through documentary analysis of the 2024 MUI fatwa and relevant literature on Islamic economic law, Islamic social finance, and digital governance. **Results**: The findings demonstrate that the fatwa contextualizes classical income zakat principles by recognizing digital professions as legitimate zakatable occupations based on lawful earnings and ethical content creation. This legal adaptation expands the resource base of Islamic social finance, enhances financial inclusion, and reinforces contributions to poverty alleviation, decent work, reduced inequalities, and accountable institutions in line with the SDGs. Furthermore, the analysis reveals that digital zakat functions as an ethical governance mechanism linking theology, public policy, and financial technology while embedding maqāṣid-oriented values into emerging digital business ecosystems. **Implications**: The study implies that adaptive Islamic legal interpretation can strengthen sustainable economic governance in rapidly evolving digital societies. **Novelty**: Its novelty lies in conceptualizing the digital zakat fatwa not merely as a doctrinal religious opinion but as an innovative socio-legal regulatory framework that advances faith-based sustainability, ethical digital entrepreneurship, and institutional transformation within the contemporary Islamic digital economy.

Keywords: digital zakat, islamic socio-legal transformation, maqāṣid al-sharīʿah, sustainable development goals, islamic social finance.

INTRODUCTION

The growing integration of Islamic social finance with the Sustainable Development Goals has increasingly been viewed as a promising framework for promoting inclusive and ethical economic growth. Islamic social finance, particularly through instruments such as zakat, aligns closely with SDG objectives that seek to tackle global challenges including poverty, inequality and economic injustice. As a form of obligatory almsgiving in Islam, zakat plays a central role in socio economic sustainability by enabling upward mobility and resilience among its recipients. This has been demonstrated, for instance, in Malaysia, where zakat institutions have been instrumental in strengthening the resilience and welfare of the poor, especially in the period following the COVID-19 pandemic [1]. The compatibility of Islamic social finance with the SDGs is further supported by the financial capacity of Islamic social finance institutions to bridge funding gaps in urgent humanitarian crises and to support marginalised groups, even though policy differences between Western and Muslim-majority countries can constrain their participation in international development assistance programs [2].

At the same time, the integration of Islamic social and commercial finance has proved effective in addressing a range of socio-economic problems, with the development of waqf assets and entrepreneurship becoming key areas of focus for achieving broader sustainability and communal well-being [3]. Efforts to align Islamic banking sustainability indicators with SDG targets offer a roadmap for post-pandemic recovery that promotes economic, environmental and social resilience [4], while the corporate social responsibility practices of Islamic banks have made tangible contributions to SDG achievement in fields such as education, health and poverty reduction [5]. Overall, these developments show that the integration of Islamic social finance and the Sustainable Development Goals (SDGs) not only supports the achievement of global goals, but also encourages a values-based approach to sustainable development that focuses on ethical and inclusive growth [6], [7].

At the same time, the digital transformation of the economy has had profound implications for Islamic jurisprudence, requiring fresh legal and ethical reflection on emerging professions such as YouTubers, influencers and other digital content creators. The rise of these professions challenges traditional religious authority and introduces new layers of complexity in the application of Islamic principles to the digital economy. Social media influencers, for example, are reshaping religious authority and practice, especially among Muslim millennials, by weaving together globalised lifestyle patterns and Islamic identity in ways that contest established norms and hierarchies [8]. Digital platforms also sharpen economic disparities among content creators, as shown by stark income inequalities on platforms such as YouTube, which mirror and reinforce wider socio-economic inequalities in the digital economy [9]. These dynamics call for a re-evaluation of zakat governance in order to address such gaps and to ensure that wealth generated in digital spaces is distributed fairly in line with Islamic economic ethics [10].

The anonymity and reach provided by digital platforms further enable religious content to circulate beyond traditional sectarian boundaries, creating new opportunities for daʿwah and inter-community engagement while also raising concerns about the preservation of theological integrity [11]. Preachers and Islamic scholars are therefore required to navigate this digital landscape with care, balancing the imperative of outreach with the obligation to uphold core Islamic values such as tawhid and adab [12]. The integration of artificial intelligence and big data into religious and financial practices amplifies these ethical concerns and demands proactive digital ethics frameworks that align technological progress with Islamic values [10]. Such frameworks need to cultivate a moral vision rooted in intentionality and collective responsibility, as emphasised in Islamic theological perspectives on technology [13]. As digital technologies continue to evolve, contemporary fatwas and zakat governance must adapt to ensure that social welfare and sustainable development remain at the heart of Islamic economic ethics, thereby safeguarding the spiritual and material well-being of Muslim communities in the digital era [14], [15].

Zakat, as a fundamental pillar of Islamic economic life, is closely bound to the objectives of maqāṣid al-Sharīʿah, which stress social equity, redistribution and communal welfare. In Indonesia, the Majelis Ulama Indonesia (MUI) plays a pivotal role in ensuring that new economic practices remain aligned with Sharīʿah values through the issuance of fatwas. These fatwas are dynamic and responsive in nature, adapting to changing legal causes and economic contexts so that Islamic financial practices remain relevant and effective in addressing contemporary challenges [16]. Within the context of digital professions, understanding how MUI fatwas operationalise zakat principles is crucial for bridging Islamic jurisprudence with global sustainability paradigms, particularly those articulated in the SDGs framework. Conceptually, zakat is closely linked to SDG 1, 8 and 10, which focus on eradicating poverty, promoting decent work and reducing inequality respectively. This alignment reflects Islam's emphasis on sustainable prosperity and ethical wealth distribution [17]. The operationalisation of zakat in relation to digital professions can therefore be seen as part of a broader strategy to enhance socio economic sustainability, as evidenced by the role of zakat institutions in empowering economic advancement and improving the quality of life of beneficiaries [1]. Furthermore, MUI fatwas provide religious legitimacy for economic practices, ensuring that they conform to Sharīʿah ethical aims such as justice, equality and humanity [18]. This alignment is vital for cultivating a sustainable and inclusive financial ecosystem that supports the well-being of all members of society, including marginalised groups [19]. By integrating these principles into the digital economy, MUI fatwas not only safeguard Islamic values but also contribute to global debates on sustainable development and economic equity.

Existing research on the adaptation of zakat to digital-era professions and on the interpretation of Islamic fatwas in the context of the digital economy reveals a complex interaction between traditional Islamic principles and modern technological advances. The digital transformation marked by the spread of artificial intelligence, big data and digital currencies presents both opportunities and challenges for Islamic practice, including zakat distribution and financial transactions. The integration of technology into religious practices such as zakat can increase efficiency and outreach, but it also raises ethical concerns that call for a proactive digital ethics framework to ensure that technological progress remains in harmony with Islamic values [20]. The extension of zakat to new income streams, including those derived from digital content creation, requires contemporary ijtihad and a nuanced engagement with Islamic jurisprudence, as reflected in various responses to zakat distribution for victims of violence and other vulnerable groups [21].

Studies of Islamic social and commercial finance integration highlight the potential of technology to support socio economic welfare, yet they also stress the need for regulatory frameworks that facilitate innovation while remaining faithful to Islamic principles [22]. The application of Islamic economic principles such as khiyar in e-commerce illustrates the flexibility of Islamic law in accommodating digital transactions, provided that core values like honesty and fairness are upheld [23]. At the same time, the volatility and speculative character of many digital currencies pose significant challenges to their acceptance under Islamic law, since they are often considered incompatible with Sharīʿah due to their instability and speculative nature [24]. The evolving landscape of religious authority, especially in Indonesia where digital platforms reshape traditional power dynamics, adds further complexity to the interpretation and application of Islamic law in the digital age [25], [26]. The dynamic nature of fatwas, as shown by the responses of the Indonesian Council of Ulama to economic developments, demonstrates the potential of Islamic legal authority to adapt to the socio-economic dynamics of the digital era in ways that support the SDGs by

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promoting a more inclusive and just financial ecosystem [27]. This synthesis points to the need for socio legal studies that integrate normative Islamic reasoning with the realities of the digital economy, so that zakat and other Islamic financial practices remain relevant and effective in addressing contemporary challenges.

The study of MUI fatwas on zakat for YouTubers, influencers and other digital creative workers thus highlights how Islamic legal principles are being adapted to a rapidly evolving economic context and reflects a dynamic response to contemporary financial realities. When examined through the lens of murāʿat al-ʿilal wa al-maṣāliḥ, these fatwas reveal the flexibility and responsiveness of Islamic economic law to industrial needs, allowing specific legal rulings to change as their underlying causes and public interests develop [16]. This adaptability is crucial for engaging with the economic activities of digital content creators, who operate in a digital economy characterised by constant change and innovation. The influential role of social media figures in reshaping religious authority and practice further underlines the need for such legal adaptation, as these actors challenge traditional religious hierarchies and redefine Muslim identities within a globalised environment [8].

The integration of digital platforms into religious and economic practices also raises ethical concerns, including issues of privacy and the potential erosion of spiritual experience, which calls for frameworks that align technological advancement with Islamic values [28]. At the same time, the digitalisation of zakat management systems, as seen in Malaysia, demonstrates the potential of technology to enhance the efficiency and transparency of zakat collection and distribution, contributing to poverty reduction and economic equality [29]. These developments are in line with SDG objectives that promote decent work and reduced inequalities, since more effective allocation of zakat resources can support human development and social mobility [29]. Research on Muslim philanthropy further underscores the importance of understanding the motivations and practices underlying Islamic charitable action, which is essential for achieving broader socio-economic transformation [30]. By examining the normative reasoning and social implications of these fatwas, the present study seeks to show how religious law can function as an instrument of socio-economic change that nurtures a fairer and more just society in line with Islamic principles and global development goals.

Analysing MUI fatwas on digital zakat through the lens of the SDGs therefore offers both theoretical and practical contributions to the wider discourse on Islamic law and sustainability. Theoretically, this study enriches the understanding of fatwa as a dynamic form of ijtihad that is responsive to the ethical challenges posed by the digital economy, consistent with the view that Islamic economic law can be flexible and adaptive in responding to evolving financial and economic practices [28]. Practically, the research provides insights for policymakers, zakat institutions and digital professionals on the design of Sharīʿah compliant mechanisms that foster financial inclusion and social justice, which are key components of sustainable development [7], [31]. The study also bridges the gap between normative Islamic thought and global development frameworks, reaffirming the relevance of Islam in shaping ethical and sustainable economic behaviour. This is particularly important because religion continues to play a significant role in social processes and SDG implementation, with religious communities acting as major transnational civil society actors [32].

Moreover, the study draws attention to the need for justice-oriented digital frameworks that ensure equitable access to digital capabilities, which can help reduce global inequalities and advance SDG agendas [33]. By aligning Islamic teachings with the SDGs, this research not only addresses the economic and political considerations of Muslim-majority societies but also highlights the importance of religious literacy in recognising and interpreting the religious dimensions of development [34]. Overall, the study underscores the potential of Islamic social finance and digitalisation in advancing

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sustainable development goals and contributes to a more inclusive and holistic approach to global sustainability [2], [33].

LITERATURE REVIEW

Zakat as a fundamental pillar of Islamic economic life embodies justice, redistribution and collective welfare in line with maqāṣid al-Sharīʿah, which seek to promote human well-being and prevent harm. Its distribution has evolved to address contemporary socio-economic challenges, such as support for victims of violence against women and children, which demands contextualised ijtihad [21], [28]. In North America, the practice of zakat in non-Muslim majority countries illustrates the need for doctrinal analysis of distribution that often diverges from classical norms and has led contemporary fatawā to widen eligibility to charitable institutions [35]. Maqāṣid al-Sharīʿah has thus become a reformist framework in works of scholars such as Ṭāhā ʿAbd al Raḥmān and Ṭaha Jābir al ʿAlwānī, who emphasise the ethical foundations and practical applications of Islamic law [36]. Institutional examples reinforce this potential: the state managed Baitul Mal in Aceh integrates zakat into local revenues for poverty alleviation and economic empowerment [37], while zakat allocation to marginalised groups guided by maṣlaḥah mursalah balances tradition with modern needs [19]. During the COVID 19 crisis, Islamic Relief and BAZNAS in Indonesia showed how strategic zakat management can enhance crisis response [17], and Malaysian zakat institutions demonstrated that zakat can build empowerment and resilience rather than offering relief alone [1]. In Madura, the prioritisation of kiai as recipients reveals how religious doctrine intersects with local custom in shaping distribution [38]. Together these studies show the flexibility and continued relevance of zakat and fatwa in promoting justice and welfare in diverse settings.

The intersection of zakat, fatwa and the Sustainable Development Goals provides a rich arena for connecting Islamic ethics with global sustainability agendas. The SDGs seek to address economic, social and environmental challenges and resonate with Islamic concepts such as ʿadl, tawāzun and maṣlaḥah [39]. Within this framework, Islamic social finance, especially zakat, offers crucial financial resources for socio economic sustainability in Muslim majority contexts. Evidence from Malaysia indicates that zakat can enhance beneficiaries' resilience and economic advancement, particularly after crises such as the pandemic [1]. Islamic theology and jurisprudence also engage environmental concerns: fatwas on water scarcity encourage practices aligned with SDG targets on clean water and sanitation [40], while Islamic values in education can foster behavioural commitments to resource preservation and social equity [41]. The documented compatibility between Islamic social finance and SDGs suggests that Islamic philanthropic bodies can significantly contribute to critical development goals and lead sustainability efforts in their regions [6]. This convergence underscores the ethical dimension of sustainable development and shows how religious norms can be mobilised to advance global sustainability through law, values and socio-economic policy.

Maqāṣid al-Sharīʿah, formulated by classical scholars such as al Ghazālī and al Shāṭibī, focuses on preserving religion, life, intellect, lineage and property as core components of human welfare. Contemporary scholarship extends this framework to modern governance, economics and sustainable finance. Habib Ahmed argues that integrating maqāṣid with Islamic normative legal theory yields more ethically grounded decisions in areas such as environmental policy and Islamic finance than purely formal methods [42]. Eva Kepplinger's comparison of Ṭāhā ʿAbd al Raḥmān and Ṭaha Jābir al ʿAlwānī illustrates diverse views on using maqāṣid as a theoretical basis for ethical legal reform [36]. Halim Rane's reading of Qurʾānic covenants shows how maqāṣid can promote peace and security in contemporary interfaith relations [43]. In bioethics, applications to surrogacy and human cloning call for legislative frameworks that accommodate new technologies while safeguarding Islamic values [44], [45]. Socio economic work on livelihoods inspired by al Ghazālī demonstrates how maqāṣid can guide integration of social responsibility and well-being [46]. Debates on CRISPR Cas9 technology further show that its permissibility under Islamic law hinges on conformity with maqāṣid principles [47]. Overall, these contributions highlight the dynamic use of maqāṣid al-Sharīʿah as an ethical compass across contemporary fields.

The theoretical development of Islamic finance, including zakat and waqf, extends beyond formal legal compliance and targets human flourishing and the prevention of mafsadah. Maqāṣid al-Sharīʿah serves as a key lens for evaluating the ethical and social aims of Islamic financial practice, emphasising social welfare and economic justice as foundations of peaceful coexistence and sustainable development [48]. Instruments such as waqf investment funds reveal Islamic finance's potential as a sustainable financing model that supports socio economic stability and aligns with global agendas like the SDGs [49]. The prohibition of riba reinforces the ethical character of Islamic finance by promoting fair financial relations and social responsibility [50]. Using maqāṣid to analyse fatwas and SDGs enables a holistic assessment of whether Islamic rulings advance equitable and value driven development, ensuring they are both legally sound and morally consistent with the spirit of Islamic law [42]. The dynamic nature of fatwa practice in Indonesia further illustrates how Islamic economic law adapts to financial developments and remains effective in facing contemporary challenges [16]. Integrating maqāṣid into Islamic finance and legal interpretation therefore offers a comprehensive framework for pursuing human prosperity and preventing harm in modern socio-economic contexts.

Empirical evidence across Islamic finance shows that instruments such as zakat, waqf and sukuk can advance the SDGs in areas like poverty reduction, education and economic inclusion. Zakat institutions help improve socio-economic sustainability by supporting income generation and empowerment among the poor, particularly in post crisis recovery [1]. Waqf investment funds in Saudi Arabia have been linked to gains in personal income, health and education, in line with Vision 2030 and the SDGs [49]. Islamic social finance has sizeable resources for SDG implementation, though policy fragmentation limits its role in international development programmes [2]. Aligning Islamic banking sustainability indicators with SDGs supports economic, environmental and social resilience and offers a roadmap for recovery from global shocks [4]. Integration of Islamic social and commercial finance has addressed socio-economic problems through waqf asset development and entrepreneurship [3]. When embedded in state policy, value based Islamic banking can bolster economic stability and social inclusion, as shown by the resilience of banks that prioritise socially grounded activities [5]. These findings highlight the potential of Islamic finance to foster social justice, inclusion and environmental stewardship, especially in lower HDI regions [51].

Nonetheless, literature also points to governance weaknesses, fragmented regulation and limited integration into national strategies as obstacles to linking Islamic social finance and SDGs. Digitalisation and regulatory innovation are seen as key to overcoming these constraints. Digital platforms for cash waqf and digital zakat can raise transparency, efficiency and accessibility, as evidenced by the digitalisation of zakat management in Malaysia that improves collection and distribution and aligns more clearly with SDG objectives [29]. FinTech and digital finance are central to financial inclusion, itself crucial for sustainable development. Innovations such as digital payments and peer to peer lending have enhanced socio economic outcomes and environmental performance even in unstable contexts [52], [53]. Blockchain technology offers transparent and secure transaction infrastructure with potential contributions across all 17 SDGs [54]. Technology also strengthens the integration of Islamic social and commercial finance, supporting more effective responses to socio economic

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challenges [20]. Yet policy convergence is still needed to unlock fully the contribution of Islamic social finance to SDGs, given persistent differences across jurisdictions [2].

The expansion of the digital economy has generated new forms of income and work that challenge traditional Islamic legal categories and call for fresh fatwas. The digital content industry, including platforms such as YouTube and OnlyFans, has turned content creation into a major livelihood while exposing creators to income inequality and algorithmic control [9]. These shifts have led institutions such as the MUI to reinterpret zakat rules so that digital creators' earnings are recognised within the ethical and religious framework of zakat alongside conventional wealth [10]. The resulting fatwas exemplify broader efforts by Islamic authorities to reframe ritual and economic practice in line with digital realities [8]. This is part of a wider discourse on digital Islam, where influencers and platforms reshape religious authority, challenge traditional hierarchies and articulate interpretations that appeal to younger, tech savvy Muslims [11]. Ethical questions raised by artificial intelligence and big data in religious contexts further underline the need for an Islamic digital ethics that keeps technological progress aligned with core values and protects spiritual and moral integrity [13]. These developments confirm the need for Islamic legal thought to engage continuously with technology so that guidance remains relevant and inclusive.

The literature on Islamic financial innovation emphasises that products such as sukuk and waqf based fintech depend on sound Sharīʿah governance rooted in sustainability, ethics and transparency. Strong Sharīʿah governance has been linked to improved ESG performance in Islamic banks, even though environmental performance still lags behind social and governance dimensions [55]. Value based banking models in Malaysia show how embedding resilience and sustainability in Islamic banking can enhance social impact and economic robustness [56]. The development of Islamic sustainable and responsible investment criteria is important for addressing Sharīʿah concerns and enhancing the global appeal of Islamic instruments [57]. Fatwas translate religious principles into regulatory practice and allow Islamic finance to align with contemporary socio-economic goals. Evolving roles of Sharīʿah boards, as in Kuwait's sukuk market, reflect how historical and sociopolitical factors shape religious authority in finance [58]. Adoption of Islamic fintech is also conditioned by Islamic work ethics, which mediate between perceived trust and expected performance and support integration of fintech in banking [27]. The emergence of green sukuk in Malaysia showcases the potential of Islamic finance for environmental aims, although more comprehensive frameworks are needed to address environmental risks systematically [59]. Overall, successful innovation in Islamic finance depends on weaving together Sharīʿah governance, sustainability and ethics within adaptive regulatory structures.

Despite substantial work on Islamic finance and SDGs, the concrete ways in which fatwa mechanisms operationalise maqāṣid al-Sharīʿah in digital contexts remain insufficiently examined. Studies show that aligning Islamic banking sustainability indicators with SDGs can support economic, environmental and social sustainability [4], but the specific contribution of fatwas to this integration has yet to be fully clarified, especially in digital finance. Research on digital zakat management in Malaysia demonstrates the importance of technology in improving transparency and efficiency, but often stops short of analysing fatwa as a dynamic source of economic ethics [29]. Islamic normative legal theory, including maqāṣid, offers a framework for ethical financial decision making and suggests that more integrated approaches could strengthen Islamic banks' ethical performance [28]. While Islamic social finance is widely recognised for its SDG potential, scholarship tends to focus on institutional management instead of the jurisprudential role of fatwa in shaping ethical practice [6]. The religious and ethical logic of Islamic finance also stands in tension with conventional profit orientation and could, if applied more consistently, enhance business ethics, though this potential remains under realised [60]. Thus there is a clear need to explore how maqāṣid oriented fatwas can be operationalised in the digital sphere to realise fully Islamic finance's contribution to sustainable development.

Bringing fatwa analysis together with sustainability frameworks in the context of digital zakat offers a way to align Islamic law with global development agendas. The MUI fatwa on digital zakat can be read through Islamic normative legal theory that combines juridical reasoning, legal principles and purpose-based analysis to ensure rulings are both valid and morally grounded [42]. This approach can bridge normative Islamic law and empirical SDG outcomes by aligning religious duties with sustainability targets. Empirical work from Malaysia highlights the capacity of zakat institutions to foster socio economic sustainability and community resilience [1], while studies on digital zakat management underline the role of technology in improving efficiency and fairness in distribution [29]. Justice oriented digital frameworks emphasise equitable access to digital capabilities as a means of reducing global inequalities and advancing SDGs, and can inform the design of digital zakat systems [31]. Socio legal studies of eco fatwas in Indonesia show how religious rulings can address environmental issues, pointing to parallel strategies for socio economic challenges via digital zakat [61]. A comprehensive socio legal analysis of the MUI digital zakat fatwa can therefore connect Islamic legal principles directly with sustainability agendas and strengthen the moral and legal contribution of Islamic rulings to development.

Analysing the MUI fatwa on zakat for digital content creators through maqāṣid al-Sharīʿah highlights how such rulings can support SDGs by aligning ethical and socio-economic concerns with Islamic principles. As applied ijtihād, fatwa seeks to adapt to social change while upholding higher Sharīʿah objectives of justice, welfare and harm prevention. This is particularly relevant when digital inclusion shapes inequality and SDG progress, as argued in justice oriented digital frameworks that call for fair access to digital infrastructure and capabilities [31]. Integrating Islamic social finance with SDG frameworks can help bridge policy gaps and mobilise resources for marginalised groups [2]. Digitalisation of zakat management, again illustrated by Malaysia, points to the importance of technology in effective fund distribution and socio-economic empowerment [29]. The ethical foundations of Islamic finance, including the prohibition of riba, are consistent with sustainable development goals centred on fairness and improved quality of life [50]. Digital finance can further promote income mobility and reduce inequality by extending financial services to disadvantaged populations [62]. In this way, fatwa applications in digital contexts can address the needs of digital workers and align Islamic ethics with contemporary digital and financial practices, contributing to wider sustainable development objectives [33], [63].

Finally, integrating maqāṣid, fatwa and SDGs into a single analytical framework demonstrates the compatibility of Islamic jurisprudence with modern sustainability paradigms. Aligning Islamic banking sustainability indicators with UN SDGs offers a roadmap for managing economic, environmental and social issues heightened by crises such as COVID 19 [4]. The maqāṣid focus on preserving faith, life, intellect, lineage and wealth parallels SDG concerns with holistic welfare and justice, and helps ensure that Islamic rulings are ethically robust and supportive of sustainable development [42], [63]. Digital tools such as zakat platforms provide practical means for advancing socio economic justice through more efficient distribution, while raising questions of privacy and data ethics that require Sharīʿah based responses [10], [20]. These developments resonate with justice oriented digital frameworks that seek to reduce global inequalities by widening access to digital capabilities [31]. The conceptual model for digital zakat proposed in recent work directs attention to normative, ethical and operational dimensions to ensure that Islamic social finance contributes meaningfully to sustainable socio-economic justice [28]. Drawing on Islamic epistemology and ethics that endorse ethical conduct, environmental care and social responsibility, this framework supports a comprehensive approach to sustainable development of theoretical and practical value

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[63]. It also offers strategic guidance for future research and policy, helping align Islamic principles more closely with global sustainability goals [3], [4].

METHODOLOGY

This study employs a qualitative descriptive analytical design that integrates normative juridical and sociological approaches. The qualitative strategy is suited to interpreting the values, meanings and legal principles embedded in the Majelis Ulama Indonesia (MUI) fatwa on zakat for digital creative economy actors and to assessing its relevance to the Sustainable Development Goals (SDGs). The descriptive analytical design enables a systematic exposition and critical reading of Islamic legal reasoning (ijtihād) within the fatwa, with particular attention to emerging professions such as Youtubers, influencers and other digital content creators. This combination of approaches follows established research models in Islamic law and finance, where qualitative methods are used to clarify conceptual transformations, test normative consistency and explore the socio-economic implications of Islamic rulings in contemporary contexts.

The research focuses on the relationship between Islamic legal rulings on zakat for digital professions and their contribution to sustainable socio-economic development. Analytically, the MUI fatwa on income zakat functions as the independent variable, while the contribution of zakat implementation to the achievement of selected SDGs, specifically Goal 1 (No Poverty), Goal 8 (Decent Work and Economic Growth) and Goal 10 (Reduced Inequalities), constitutes the dependent variable. Framing the study in this way highlights how normative fatwas can operate as instruments of ethical economic behaviour and socio religious empowerment within the digital economy. The analysis traces how the fatwa translates scriptural sources and fiqh maxims into practical guidance for digital income earners and how this guidance can support inclusive and sustainable development outcomes.

Data are generated through documentary-based research that draws on both primary and secondary sources. Primary data consist of official documents from the Ijtimaʿ Ulama Komisi Fatwa se Indonesia VIII (2024), especially the decision on “Zakat for Youtubers, Selebgram and Other Digital Creative Actors.” Secondary data include peer reviewed journal articles, scholarly books, legal regulations and reports issued by BAZNAS, UNDP and other organisations that address SDGs and Islamic economic development. Three complementary techniques are used to collect and organise these materials. Documentary analysis is applied to fatwa texts, MUI reports and related regulations in order to reconstruct the formal structure of Islamic legal reasoning (manhaj al fatwa). A targeted literature review builds the conceptual framework on zakat, digital economy, Islamic finance and SDGs. Finally, a conceptual bridging analysis connects the normative principles of zakat to global development paradigms through thematic reading of SDG indicators and maqāṣid al sharīʿah perspectives. Table 1 summarises the classification of data sources used in this study.

Table 1. Classification of Data Sources

No	Source Type	Specific Materials	Analytical Purpose
1	**Primary Sources**	MUI Fatwa “Zakat for Youtubers, Selebgram, and Digital Creators” (Ijtima’ Ulama VIII, 2024)	To extract normative principles, dalil (Qur’an, Hadith, Fiqh maxims), and legal reasoning applied by MUI.
2	**Secondary Sources**	Academic journals, SDG reports, BAZNAS publications, legal frameworks on zakat and digital economy	To contextualize the fatwa’s implications within sustainable development and Islamic economic policy.

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RESULTS AND DISCUSSION

MUI Fatwa on Digital Zakat: Legal Foundation and Ethical Framework

The Majelis Ulama Indonesia (MUI) fatwa on zakat for digital creative economy actors, such as Youtubers and influencers, extends classical Islamic economic principles into the contemporary digital sphere. Platforms like YouTube generate highly unequal yet lucrative income streams, as reflected in a Gini coefficient of 0.89 among creators in Germany, Austria and Switzerland, indicating extreme income concentration [9]. By treating digital earnings as zakatable income through analogy with professional income in classical jurisprudence, the fatwa shows the adaptability of Islamic economic law to new forms of livelihood [16]. This adaptability is essential because digital platforms now occupy a central place in economic activity and require zakat governance that utilises digital tools to keep collection and distribution effective and credible [29]. In Indonesia, the growth of the digital economy has reshaped employment structures and gender relations, which highlights the need for normative guidance that can respond to diverse social impacts [64]. The increased use of digital media in religious life during the COVID-19 pandemic further demonstrated how deeply digitalisation penetrates both spiritual and economic practices and strengthened the case for updated religious regulation [65].

Conceptually, the fatwa represents an ijtihād that takes changing ʿillah seriously and illustrates how Islamic law can remain relevant amid technological and economic transformation [16]. This shift is part of a wider pattern in which digital entrepreneurship and the creative industries alter production models and value chains and push jurists to revisit legal categories and address new risks and opportunities [66], [67]. The fatwa's insistence that zakat liability is tied to lawful and ethical content production resonates with the Islamic fund industry, where investments are expected to comply with Qurʾanic and Prophetic norms and satisfy stakeholder expectations of faith-based business ethics [60]. This ethical orientation connects to broader concerns with social justice in Islamic law, including the redistribution of wealth and protection of vulnerable groups, and reinforces state responsibility in line with international social protection standards [68]. Corporate social responsibility discourses in Muslim-majority contexts likewise stress the moral duty to ensure that income channelled to zakat is ethically generated [69]. Practical experiences from Islamic Relief and BAZNAS during the COVID-19 crisis show how well-governed zakat funds can address urgent social needs [17]. Studies from Algeria further indicate that political instability, trust and knowledge shape business owners' willingness to comply with zakat obligations, which underscores the importance of ethical governance in encouraging compliance [70]. The consistent avoidance of riba in Islamic finance also highlights a wider moral imperative to align financial practices with justice-oriented values and to nurture a fair and sustainable financial ecosystem [50].

Table 2. Legal and Ethical Provisions of Zakat for Digital Creative Actors

No	Aspect	MUI Fatwa Provision	Implications for SDGs
1	**Zakat Object**	Income from lawful digital professions	Supports inclusive economy (*SDG 8*)
2	**Nishab Threshold**	Equivalent to 85 grams of gold	Ensures equitable wealth distribution (*SDG 10*)
3	**Haul Period**	One year or immediately after earning	Enhances social welfare (*SDG 1*)
4	**Zakat Rate**	2.5% (approx. 2.57%)	Expands social funds for sustainable development
5	**Unlawful Content**	Invalid for zakat	Promotes ethical and accountable economy (*SDG 16*)

As shown in Table 2, the fatwa extends the legal boundaries of zakat into the digital economy while preserving theological coherence with traditional Islamic jurisprudence. This adaptability reinforces the capacity of Islamic legal mechanisms to remain relevant and socially transformative within rapidly changing economic ecosystems.

Zakat and Its Measurable Contribution to the Sustainable Development Goals

By recognising digital income as a zakatable category, the MUI fatwa broadens the base of zakat collection and strengthens the potential of zakat management to support sustainable development and financial inclusion. Research on digitalisation shows that digital financial technologies play a central role in expanding financial inclusion, a key driver of SDG progress [53], [71]. When integrated into zakat systems, digital finance can enhance poverty alleviation and social justice by improving access to financial services for disadvantaged groups, facilitating income mobility and helping to reduce inequality in ways documented in recent work on digitalisation and sustainable development [62], [72]. The wider expansion of digital finance contributes to more inclusive financial ecosystems and supports balanced economic growth across regions [73], [74]. Experiences from Baitul Mal in Aceh indicate how strategically managed zakat can be deployed for community empowerment and local economic development, advancing poverty reduction and socio-economic resilience [1], [37]. Such examples align with the normative goals of Islamic finance, which seeks to combine ethical conduct with fair and productive financial arrangements. Digitised zakat management can also be read through frameworks such as the Digitainability Assessment, which evaluate how digital interventions influence SDG outcomes and help build more robust and sustainable financial infrastructures [33].

These dynamics translate into identifiable contributions to specific SDGs. Zakat's role in poverty alleviation links directly to SDG 1 by providing an institutional channel for redistributing resources to those excluded from market opportunities and by tackling structural impoverishment [75]. Its redistributive function addresses SDG 10 by narrowing income and wealth gaps and widening access to economic resources [76]. Through its relationship with financial inclusion and support for productive livelihoods, zakat also promotes decent work and economic growth, in line with evidence that inclusive finance can foster employment and growth, particularly in higher-income economies [77]. In digital economies where formal taxation is often incomplete, zakat offers an ethical framework for fair distribution of variable digital incomes [31]. The ethical and distributive logic of zakat is further reinforced by its link to the prohibition of riba, which supports a more inclusive and sustainable financial system that improves quality of life and social responsibility [50]. By strengthening fair and transparent financial practices, zakat contributes to SDG 16 through support for peaceful, just and accountable institutions. Integrating zakat more systematically into wider economic systems can therefore help address socio-economic disparities and promote sustainable development across Muslim communities [78].

Table 3. Zakat Contribution to Sustainable Development Goals

No	SDG Target	Nature of Contribution	Observed or Expected Impact
1	**SDG 1 – No Poverty**	Redistribution of wealth through compulsory charity	Decrease in income-based poverty rates among Muslim populations
2	**SDG 8 – Decent Work and Economic Growth**	Promotion of ethical, productive, and responsible work culture	Growth of halal digital entrepreneurship and job creation
3	**SDG 10 – Reduced Inequality**	Equitable allocation of zakat resources	Expanded economic access for vulnerable and marginalized groups

4	**SDG 16 – Peace, Justice, and Strong Institutions**	Transparent and faith-based social finance governance	Enhanced public trust in religious and financial institutions

As indicated in Table 3, zakat binds moral, social and economic aims into one integrated framework and positions Islamic philanthropy as a credible engine of sustainable development when supported by sound governance.

Integrative Analysis: Convergence of Fatwa and SDGs Frameworks

The convergence between the MUI fatwa and the SDG framework rests on a shared concern for human welfare or maṣlaḥah insāniyyah, encompassing social justice, ethical responsibility and sustainable growth. The SDGs place inclusivity, equity and sustainability at the centre of their agenda, closely aligning with the ethical imperatives of Islamic social finance and Sharīʿah, especially the emphasis on social justice and economic fairness in mechanisms such as zakat and waqf [6], [68]. The focus of maqāṣid al-Sharīʿah on welfare and justice as foundations for peaceful coexistence resonates with SDG commitments to reduce inequality and strengthen social protection [28], [48]. The SDG ambition to balance economic, social and environmental concerns echoes the Islamic vision of holistic development that privileges community and collective agency over individualist priorities [7], [79]. Empirical work showing the potential of Islamic social finance to mobilise resources for critical development goals in Muslim-majority settings underlines the practical synergy between Islamic financial principles and global development objectives [6]. The emphasis on inclusion and justice in the 2030 Agenda mirrors Islamic concern with solidarity and the protection of vulnerable groups and signals a shared vision of fair distribution and social protection [68], [80].

Table 4. Zakat Contribution to Sustainable Development Goals

No	Analytical Dimension	Integration of Fatwa and SDGs
1	**Legal and Ethical Dimension**	Fatwa enforces zakat regulations consistent with social justice and global ethical governance.
2	**Economic Dimension**	Zakat strengthens inclusive finance and empowers low-income digital entrepreneurs.
3	**Social and Humanitarian Dimension**	Both emphasize solidarity, shared welfare, and community accountability.
4	**Environmental and Sustainability Dimension**	Zakat can support eco-friendly programs and green economic initiatives.

Table 4 shows that the MUI fatwa does more than regulate the ritual aspects of wealth; it also embeds faith-based ethics as instruments for sustainable economic transformation and functions as a bridge between theology and public policy, reaffirming Islam's constructive contribution to contemporary governance debates.

General Discussion: Normative Relevance and Policy Implications

The extension of MUI zakat rulings into the digital economy marks an important evolution in Islamic economic practice rooted in maqāṣid values of justice, balance and public benefit. This evolution is consistent with zakat digitalisation in Malaysia, where technology has been critical for enhancing transparency and efficiency in collection and distribution and for strengthening social justice and economic balance [29]. The adaptive nature of fatwa responses to economic change in Indonesia confirms their ability to adjust to evolving industrial realities and to refine legal rulings as contexts shift [16]. The introduction of artificial intelligence and big data into religious and financial practice, including zakat distribution, reveals how such tools can raise efficiency while remaining subject to Islamic ethical standards and thus support a digital ecosystem grounded in shared prosperity and accountability [10]. The expansion of the global halal economy, particularly in Malaysia, illustrates how transnational networks link religious norms, governance agendas and economic growth [81]. Studies on digital economies and capability approaches argue that fair access to digital tools can lower income inequality and advance social justice and sustainable development, which heightens the significance of fatwa-based guidance in shaping equitable digital systems [82]. The integration of Islamic social and commercial finance reinforces this framework by tackling socio-economic challenges and improving collective welfare within ethical governance arrangements [3].

The alignment of fatwa guidance with the SDGs points to a broader potential for harmonising religious principles with national and international policy instruments and strengthens the credibility of Islamic finance as a pillar of sustainable development. This is especially relevant in the context of the Fourth Industrial Revolution, where the responsiveness and problem-solving qualities of Islamic law are increasingly recognised. The evolution of Islamic finance toward sustainability has been marked by significant post-2010 growth, particularly in Islamic banking and green finance themes [51]. Integrated Islamic social and commercial finance has proved effective in addressing socio-economic issues, with technology playing an important enabling role [3]. Islamic banking sustainability indicators have been linked to the UN SDGs, providing a roadmap for recovery from crises such as the COVID-19 pandemic and for advancing broader development agendas [4]. Islamic social finance instruments possess considerable potential to mobilise resources for marginalised groups and to support humanitarian and SDG-related initiatives [2]. The growing recognition of religion's public role in SDG debates underlines the importance of religious literacy in understanding how faith-based actors shape development [32]. Future research should therefore complement this normative analysis with empirical assessment of the socio-economic outcomes of digital zakat implementation, especially since financial technology has become a primary driver of financial inclusion and sustainable development [53]. Such empirical work would test and refine the theoretical insights offered here and further clarify how Islamic finance can be effectively integrated with global sustainable development goals.

Digital Zakat Fatwas and The Evolving Islamic Legal Response to The Creative Economy

The analysis of the MUI fatwa on zakat for digital creative workers shows how Islamic law can move with, rather than lag behind, the rapid changes of the digital economy. Earlier work on Indonesian economic fatwas has already underlined that legal opinions issued by MUI are not static; they evolve as underlying causes and socio-economic conditions shift, allowing legal rulings to be revised when their ʿillah changes [16]. The extension of zakat obligations to YouTubers, influencers and other digital creators fits this dynamic pattern. It takes seriously the fact that the creative economy generates real, often highly unequal income streams and therefore requires governance instruments that recognise both its potential and its risks [83].

At the same time, experiences with digitised zakat management in Malaysia demonstrate that technology can significantly improve the efficiency and transparency of collection and distribution, with direct implications for human development outcomes when digital systems are properly designed [29]. These developments are accompanied by growing reflection on the ethical dimensions of digital tools in religious practice, including concerns about how to keep technological innovation aligned with Islamic moral commitments so that efficiency is not purchased at the cost of spiritual or ethical integrity [10]. In Indonesia, where digital literacy, gender relations and religious authority intersect in complex ways, online platforms have become spaces in which Muslims, including women, negotiate moral questions and access guidance, reinforcing the need for religious norms that speak credibly into digital environments [25]. Taken together, these strands suggest that the MUI fatwa is not an isolated legal pronouncement but part of a wider movement to embed Islamic economic principles within the infrastructures and cultures of the digital economy.

Maqāṣid al Sharīʿah, SDGs and The Reorientation of Zakat in Digital Professions

Placing the fatwa within a maqāṣid al Sharīʿah framework helps explain its underlying logic. Maqāṣid based approaches emphasise that Islamic rulings must protect core interests such as justice, balance and public welfare rather than remain bound to purely formal analogies. Contemporary scholars have argued that connecting maqāṣid to Islamic normative legal theory can produce more ethically coherent decisions, including in environmental regulation and Islamic finance, than approaches that treat law as a closed technical system [28], [36]. Reinterpreting zakat for digital professions illustrates this move from a purely ritual, taʿabbudī view to an ijtihādī orientation that reads new income streams in light of their social consequences. Such a move becomes even more pressing as digital infrastructures permeate financial services and religious giving. Debates on Islamic digital ethics insist that technological progress in areas such as AI, big data and platform economies must be evaluated through lenses of accountability, harm prevention and communal benefit so that gains in speed or scale do not erode core religious values [84], [85].

This maqāṣid orientation sits comfortably beside the Sustainable Development Goals, which have been taken up as a global benchmark for judging the economic, social and environmental performance of legal and policy regimes [86], [87]. Aligning Islamic banking sustainability indicators with the SDGs has already shown how Islamic financial institutions can translate ethical mandates into measurable development outcomes [4]. Islamic social finance instruments such as zakat are well placed to support this agenda by mobilising resources for marginalised groups and humanitarian crises, thereby helping to close policy and funding gaps in many Muslim majority settings [6]. The MUI fatwa on digital zakat can therefore be read as a pragmatic attempt to integrate maqāṣid inspired legal reasoning with the SDG framework, ensuring that new forms of income are brought within a value laden system of redistribution and social solidarity.

Islamic Social Finance, Moral Economy and Sustainable Development

The broader literature on Islamic social finance reinforces this interpretation. Zakat, waqf and related instruments have been repeatedly identified as vehicles for building a moral economy that ties financial flows to the pursuit of justice, inclusion and stewardship [20], [63]. Normative Islamic legal theory contributes here by insisting that financial rulings be grounded in juridical principles and purpose-based reasoning rather than financial expediency alone, thereby strengthening the ethical character of Islamic finance [42]. The dynamic nature of fatwa practice means that these ethical commitments can be updated and rearticulated as economic structures change, including in the shift toward digital modes of earning and giving [16].

Empirical studies of waqf investment funds in Saudi Arabia, value based Islamic banking and the integration of social and commercial finance document significant contributions to income generation, health, education and resilience that align with both national visions and the SDGs [49]. Islamic banks have increasingly sought to link their corporate social responsibility agendas to education, health and environmental protection in ways that survived even the pressures of the COVID 19 pandemic [5]. Other work highlights the capacity of Islamic finance to support marginalised groups and to bridge policy divides between Western and Muslim majority countries, including through green and social instruments that proved relatively resilient in times of economic stress [88]. Against this backdrop, the MUI digital zakat fatwa appears as one concrete expression of a wider trend in which Islamic financial norms are being harnessed to support development and sustainability goals, with the creative digital economy emerging as a new frontier.

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Fatwa, Fintech and Operationalising Digital Zakat

At the operational level, the fatwa provides normative support for the incorporation of zakat mechanisms into online business models and fintech platforms. Studies of Islamic fintech adoption emphasise the importance of perceived trust, performance expectations and Islamic work ethics in shaping willingness to use such technologies in banking contexts [22]. The integration of social and commercial Islamic finance, supported by technology, has already proved effective in tackling socio economic challenges and extending the reach of financial services [27]. Emerging discussions of Shariah compliant activity in virtual environments, including in the metaverse, indicate that contractual forms like ijarah can in principle be executed digitally, opening possibilities for innovative zakat solutions that remain anchored in fiqh categories [89].

At the same time, experiences from Indonesia and elsewhere caution that regulatory capacity and legal frameworks need to keep pace with technological innovation if fintech based zakat solutions are to retain their Sharīʿah legitimacy and public credibility [90], [91]. Islamic crowdfunding shows similar promise as a participatory instrument for faith-based projects, including potentially for zakat related initiatives, while facing familiar questions of compliance and risk management [92]. Applying Islamic normative legal theory to these instruments can help ensure that they are not only technically compliant but also morally coherent [5]. Debates about the role of AI and big data in Islamic practice further underline the need for proactive digital ethics frameworks so that data driven optimisation does not undermine privacy, fairness or other core values in the collection and distribution of zakat [10]. In this light, the MUI fatwa can be seen as a reference point guiding both digital content creators and Islamic financial institutions as they seek to integrate zakat into increasingly complex digital ecosystems.

Maqāṣid As Universal Ethics, Evidence Gaps and Future Research

The discussion also suggests that maqāṣid al Sharīʿah can function as an ethical bridge between Islamic law and wider conversations on global development. Recent work in Islamic bioethics argues that maqāṣid inspired approaches to life, justice and public interest can enrich global debates that are often polarised between secular and conservative Christian positions [21]. Similar arguments have been made in relation to peacebuilding and social stability, where attention to justice and welfare resonates with international frameworks for sustainable peace [48]. When zakat is aligned with the SDGs through religious decrees, a form of religion driven sustainability emerges in which Islamic norms support inclusive, transparent and socially responsible economic systems, including by aligning Islamic banking sustainability indicators with the UN SDGs [4]. Mechanisms such as zakat and waqf contribute to social protection in ways that match international standards, pointing toward hybrid regulatory models in which Islamic values and modern socio-economic tools reinforce one another [68]. Islamic education can further embed sustainable behaviours by drawing out Qurʾanic and Prophetic teachings on environmental, social and economic responsibility [41].

Despite these conceptual advances, the economic impact of digital zakat remains empirically under explored. Research on digital financial inclusion shows that access to digital services can improve income mobility, narrow rural urban income gaps and support more sustainable growth, especially for populations at the bottom of the pyramid [80]. Yet there is still limited quantitative evidence on how far digital zakat, implemented under fatwas such as MUI's, actually alters income distribution or expands inclusion in practice. The adaptive nature of Islamic economic law and the documented success of integrated Islamic social and commercial finance suggest that digital zakat has considerable potential in these areas [16]. Future research could therefore use mixed or quantitative methods to examine how the implementation of the MUI fatwa affects income redistribution, digital financial inclusion and poverty outcomes, while also

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testing the moderating roles of governance quality, technological infrastructure and institutional capacity [93]. Such empirical work would complement the normative analysis presented here and help refine both policy design and legal reasoning.

Implications For Islamic Jurisprudence and Sustainable Governance

Overall, the study points to a progressive model of Islamic legal adaptability in which fatwas issued by bodies such as MUI are capable of aligning Sharīʿah objectives with global sustainability agendas. This adaptability is anchored in a normative legal framework that combines juridical method, legal principles and purpose-based reasoning to preserve the moral character of Islamic law while responding to contemporary concerns such as environmental sustainability and financial innovation [94]. Examples of eco fatwas on water in Jordan, i SRI investment standards and value infused CSR practices in Muslim contexts all demonstrate that Islamic legal and ethical resources can be mobilised for environmental and social goals without sacrificing doctrinal integrity [40], [57]. Zakat itself remains a crucial bridge between spiritual accountability and socio-economic justice, especially when digitalisation enhances transparency and efficiency in its management and when institutions use it to foster resilience after crises such as the COVID 19 pandemic [29].

The MUI fatwa on zakat for digital creative actors can therefore be seen as part of a broader attempt to institutionalise sustainability within Islamic legal and economic frameworks. It shows that religious authorities can engage constructively with digital transformation, fintech innovation and the SDG agenda, provided that theological integrity and socio-economic effectiveness are held together. Continued scholarly work and institutional experimentation will be needed to develop models that remain faithful to Islamic principles while addressing the complex realities of contemporary development, but the present analysis suggests that such a path is both viable and promising [7].

CONCLUSION

This study has shown that the MUI fatwa on zakat for digital creative workers represents a substantive extension of Islamic economic law into the digital economy, rather than a marginal doctrinal adjustment. By treating income from YouTubers, influencers and other digital creators as zakatable, the fatwa operationalises a maqāṣid oriented reading of zakat that prioritises justice, balance and public welfare in a rapidly changing labour market. At the same time, its insistence on lawful and ethical content production connects legal obligation to a broader moral economy that seeks to curb exploitative or harmful digital practices. The findings also indicate that when situated within the Sustainable Development Goals, digital zakat can contribute meaningfully to poverty reduction, decent work, reduced inequality and stronger institutions. The fatwa functions not only as a ritual ruling, but as a bridge between theology, social policy and financial innovation, supporting the integration of Islamic social finance with fintech, digital inclusion agendas and value-based governance. Conceptually, the article contributes to the growing body of work that links Islamic social finance, maqāṣid al Sharīʿah and the SDGs through a socio legal lens, highlighting fatwa as an underexplored regulatory instrument in sustainability debates. Future research should build on this normative analysis through empirical studies of digital zakat implementation, including its effects on income distribution, financial inclusion and creator behaviour, as well as comparative work on how different Muslim jurisdictions regulate and govern digital religious economies.

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Author Contribution

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Conflicts of Interest

The authors declare no conflict of interest.

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