



Technological Innovation as a Solution to Increase the Efficiency of Zakat Payment through Go-Pay on Gojek Application in the Perspective of Akad Muamalah

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Abstract: With Fintech zakat innovation and it is also one part of the Gopay for Good program initiated by GoPay in an effort to make things easier for the community and help others through digital donations. The advantage of this system is easy payment via the network without going to the counter to pay, saving time and energy and availability 24 hours a day. The high use of technology in this society is an important opportunity in mobilizing people towards paying zakat. This research is field research. The approach taken by researchers in this research is an empirical approach, namely research in the form of empirical studies used to examine the effectiveness of the operation of existing laws in society. The researcher used this approach because it was in accordance with the research conducted by the researcher, namely to find out zakat payments via Go-pay on the Gojek Application as viewed from the Muamalah Agreement. With the various advantages offered by Go-Pay, it is not surprising that requests from the public to distribute zakat through Go-Pay continue to increase. Digital platforms such as Go-Pay are innovations that can create convenience and efficiency in distributing zakat in the current digital era. The use of Go-Pay for zakat payments meets the requirements of the muamalah contract in Islamic law. Go-Pay acts as a representative in the distribution of zakat to BAZNAS through wakalah bil ujrah contracts.

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INTRODUCTION

In today's modern era, the development of technology has progressed very rapidly, almost all levels of society have become users of this technology. The development of technology and information has brought changes both in the social, economic and cultural fields quickly. This technology provides various conveniences for its users, the creation of computer convenience services, bringing new innovations that have sprung up in various sectors. With the development of this technology, life is more practical because transactions that were originally carried out *face to face* have turned *online*. These transactions can be done anywhere and anytime with the help of computers, *tablets*, laptops, *smartphones* and so on (Fauzia, 2018). The development of digital technology also currently has a very broad scope in various fields. Such as transportation, shopping, tourism, and finance as well as other economic activities that can be accessed digitally.

Digital technology makes community activities easier and more practical. This encourages the progress of financial technology (*Financial Technology*) in Indonesia to get closer to the community. Financial transactions that can be done through *FinTech* include: payments, investments, money lending, transfers, financial plans and, financial product comparison. The *FinTech* industry is one method of financial services that is gaining popularity in today's digital era (Fitriani, 2018).

Internet technology has led to the creation of *mobile banking*, which makes it easier for people to use funds in transactions only through *smartphones*. Payment system statistics for the sub-category of the amount of electronic money on the Bank Indonesia *website* show that electronic money users in circulation increase every year with the latest data in April 2021 amounting to 483,354,024. The number of electronic money users in Indonesia is spread in various types of applications called *e-wallets*. *E-wallet* is software used to store digital money, digital payments, and various types of cashless transactions or called electronic wallets. E-wallets provided by companies to function as a payment medium are referred to as "cashless money" in various contexts. To make cashless payments, for example, electronic wallets are services that store payment instrument data at all times, such as Go-Pay (Wienda, 2019). One of the main services provided by PT Gojek Indonesia, a start-up business, is Go-Pay transactions. Gopay performs the same function as cash, which is a legal tender with a value equivalent to the amount of currency deposited.

Gojek, which was formed by Nadiem Makarim in 2010, became one of the companies that issued the Gopay currency. started with internet transportation services. Then Gojek started looking for additional company sectors right in 2015. Starting from Go-Food services, Go-Clean, goods pickup services, namely Go-Send, there are also lifestyle services such as salons and massages (Go-Message), and other services (Priyo Nugroho & Marisa Apriliana, 2022). Of course, the internet services provided by Gojek will make it easier for people to live their daily lives and carry out economic activities such as buying and selling, paying bills, and even paying zakat. With the Gojek application now providing convenience to its users from various fields of payment. Such as zakat transactions made by Muslims using the Gopay virtual wallet. Zakat payments can be made through the Go-Bills service in the Gojek application by selecting the zakat option. In order to increase the economic value of society, the existence of zakat becomes very strategic and effective. Together with spiritual values, economic and social values are equally important in creating and improving the people's economy. In Indonesia, the national amil zakat agency, commonly called BAZNAS, is responsible for managing zakat. In accordance with Presidential Decree No. 8 of 2001, BAZNAS is the only official body established by the Indonesian government with the mandate to collect, distribute, and manage zakat, infaq, and sadaqah (ZIS) on a national scale (Kalatidha et al., 2022).

With the innovation of Fintech zakat and also one part of the Gopay for Good program initiated by GoPay in an effort to facilitate the community and help others through digital donations. The advantage of this system is easy payment through the network without going to the counter to pay, saving time and energy and availability for 24 hours a day (Ahmad et al., 2014). The high use of technology in this society is an important opportunity in mobilizing people towards zakat payment.

Thus, from the background statement above, the author is interested and important to examine more deeply how technological innovation can improve the efficiency of zakat payments and whether the use of Go-Pay in paying zakat transactions has legality in accordance with the provisions of Islamic law?. How can technological innovation improve the efficiency of zakat payment? And does the use of Go-Pay in the payment of zakat transactions have legality in accordance with the provisions of Islamic law?

METHODS

This research is a *field research*. The approach taken by researchers in this research is an empirical approach, which is research in the form of empirical studies used to examine the effectiveness of the operation of existing laws in society. Researchers use this approach because it

is in accordance with the research conducted by researchers, namely to find out the payment of zakat through Go-pay on the Gojek application in terms of Akad Muamalah. This approach is carried out by analyzing the contract contained in the payment of zakat through Go-pay, which is then related to the existing law, so that it can be concluded that the law of paying zakat using Go-pay. The type of research used by researchers is empirical juridical, which examines data that has been analyzed on the practice of paying zakat through go-pay in the Gojek application. The method used in this research is field research used to find out the practice of paying zakat on Gojek, as well as library research used to obtain existing theories on muamalah fiqh.

RESULTS AND DISCUSSION

Zakat

In terms of terms, zakat comes from the word *ṣakāh* which means certain assets that must and must be issued by Muslims to those entitled to receive it with certain levels that have been determined by the terms and conditions of zakat. In terms of language, zakat means clean, pure, growing, developing.

Terminologically, there are several definitions of zakat according to the ulama mahzab, namely (Aden, 2019):

1. Hanafi defines zakat as a certain ownership of property that a person has by the decree of Allah SWT.
2. Maliki defines zakat as giving out certain assets that have reached the nishab for people who have reached the haul, and not mining and agricultural goods.
3. Syafi'i defines zakat as something that will be removed from the treasure or soul using a certain method.
4. Hambali defines zakat as certain assets that must be designated for a certain group of people and a certain time.

Zakat is like a fortress that protects wealth from envy and jealousy and zakat is like fertilizer that can fertilize wealth to develop and grow. So zakat is a mandatory order for a Muslim who is economically capable of issuing property that has met the predetermined conditions to those entitled to receive it, as an income equalizer for every layer of society and makes fertilize the assets of the muzzaki. Zakat also means that man does not live for himself and zakat is socialistic because it eases the burden of the poor and equalizes the blessings of Allah given to humans.

Zakat is one of the five pillars of Islam, *fardu'ain* on those who meet the conditions. And the zakat began to be required in the second year of Hijri. The following verses explain about zakat, including in QS. At Taubah: 103 as follows:

عَلَّمَ خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلَّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ

Meaning: "Take *ṣakat* from some of their wealth with which you cleanse and purify them and pray for them. Indeed, your prayers will give them peace of mind. And Allah is all-hearing, all-knowing" (QS at-Taubah [9]: 103).

Allah swt. in this verse commands His Messenger to collect zakat from his people in order to purify and cleanse them with it. It is also commanded that he pray and seek forgiveness for those who give their share of zakat (*Short Translation of Ibn Katsier's Tafsir*, 2005).

The pillars and conditions of zakat include:

1. Pillars of Zakat
2. The pillar of zakat is to pay part of the *nisab* (wealth), by giving up ownership of it, making it the property of the poor and handing it over to its representative, namely the imam or the person in charge of collecting zakat (Fazzan, 2020)
3. The pillars of zakat are the elements contained in the implementation of zakat itself, namely: (Saleh, 2008)
4. The person who gives zakat (*Muṣṣakī*)
5. Assets that are subject to zakat,
6. People who receive zakat (*Mustahik*)

Zakat Requirements

Zakat is not absolutely obligatory on all humans so there are conditions in making payments on zakat, as for the conditions for paying zakat that must be met are:

- a. Muslim is a term used to refer to people who are Muslims. Basically, all Muslims are obliged to pay zakat until there is a provision that nullifies this obligation.
- b. A Muslim who is a slave is not obliged to pay zakat, except for zakat al-fitr.
- c. The obligation to pay zakaah is not imposed on a person who is mentally disturbed (insane). This obligation is waived, just like the obligations of prayer, fasting, Hajj and others.
- d. Baligh, other than zakat fitrah, a Muslim who is obliged to pay zakat is those who have reached the age of *baligh* (*zakat mal*), while zakat fitrah is obligatory for all Muslims without exception.
- e. Not all types of assets are subject to zakaah, because there are already provisions and conditions for assets that must be zakaah.
- f. Has reached the *nishab*. Nishab is the minimum threshold of wealth that must be zakaah. If a person has the minimum threshold of wealth ownership, if the other requirements are met then the person is obliged to pay zakat.
- g. Full ownership Full-owned property means property that is owned by itself which is in its own tangaln.
- h. Ownership of the asset has reached one year. The wealth that is subject to zakaah has reached one year. If a person has property that has reached the *nishab* at the beginning of the year, and after reaching one year the property remains intact, he must pay zakat.
- i. Not in debt A person is not in a state of great debt. The person is not obliged to give zakaah.

The Qur'an is not clear about the wealth that is obligatory for Zakat and the conditions that must be met, nor does it explain how much should be Zakated. The issue is left to the Sunnah of the Prophet, both in speech and action. It is the Sunnah that interprets what is still general, explains what is still vague, specializes what is too general, and makes actual and workable principles in human life. Zakat is broadly divided into two, namely zakat *nafs* (zakat fitrah) and zakat *maal* (zakat of wealth).

Wakalah bil Ujrah

Etymologically, *wakalah* or *wikalah* means *taukil*, which means handing over, representing, and guarding (Mardani, 2012). Representation also means *al-tafwidh*, namely submission, delegation, or mandate. As for the term *wakalah* is a contract of granting power (*muwakkil*) to the recipient of power (*representative*) on behalf of the authorizer. In the DSN-MUI fatwa, it states that the *wakalah* agreement is a contract of authorization from the *muwakkil* to the *representative* to carry out certain legal actions. Meanwhile, *Wakalah bil ujrah* is the granting of power or *wakalah* contract in exchange for the provision of *ujrah* (*fee*) (DSN-MUI, 2017).

According to Al-Jairi quoted by Ismail Nawawi, *wakalah* is a request for representation by someone to another person who can replace him in matters that are permitted in it, for example in buying and selling and so on. Each of the *representative* and *muwakkil* (the person being represented) is required to be of perfect intelligence. Meanwhile, *ujrah* in the implementation of *wakalah* is a reward given from the represented party to the one who represents. The purpose of giving *ujrah* in *wakalah* is to repay the kindness of someone who has helped in representing a job for the services that have been sacrificed by the person who is the representative (Fransiska et al., 2019).

The Legal Basis for the *Wakalah bil Ujrah* Agreement is listed in QS. Yusuf verse 55 which reads:

قَالَ اجْعَلْنِي عَلَى خَزَائِنِ الْأَرْضِ إِنِّي حَفِيظٌ عَلَيْهَا

Meaning: "He (Yusuf) said, "make me the treasurer of the land (of Egypt) for surely I am a man of good stewardship and knowledge".

The verse tells that the Prophet Yusuf was ready to become a representative and trustee in the country (Egypt) and was ready to carry out his duties as a trustworthy treasurer.

The pillars and conditions of the provisions in the wakalah bil ujah contract are in accordance with the dsn mui fatwa regarding the wakalah bil ujah contract,(DSN-MUI, 2017) among others:

1. *Muwakkil*, which is the party who gives the power of attorney and *the representative*, which is the party authorized by *muwakkil*. With the condition that it can be a person or similar to a person, such as a legal entity or not a legal entity, both parties must be legally capable in accordance with sharia and applicable laws. *Muwakkil* must be able to pay *ujrah* and have the authority to grant power to other parties. *The deputy* must be able to carry out the duties of the power of attorney represented by him.
2. The object of *wakalah*, with the condition that it can only be done on things that can be *represented*, either in the form of certain actions or work and known by the *deputy* and *muwakkil* clearly, and must be able to be done by the *deputy*. The *deputy* may re-represent to another party for a power that he receives on condition that he gets permission from the *muwakkil*, *the deputy* is also not obliged to bear the risk of loss due to the actions he takes, except for *alta'addi*, *al-taqshir*, or *mukhalafat al-syurth*.
3. *Sighab*, the *wakalah bil ujah* contract must be stated clearly and firmly understood by the two parties to the contract, either in writing, orally, gestures, and actions, can also be carried out based on internet technology in accordance with sharia guidelines and applicable laws.
4. *Ujah*, can be in the form of money or goods that can be used the value of the benefits of these goods, the quantity or quality of *ujrah* must be clear and transparent in terms of percentage, nominal figures, or calculations agreed upon and known by both parties to the contract.

Wadiah

Wadi 'ah (petaruh) is entrusting an item to another person so that he can maintain and keep it as it should. According to the Islamic Civil Code Article 763, what is meant by entrusted goods (*wadi'ah*) is goods that are handed over to certain people to keep them well and safely (A. Djazuli, 2002). In general, *wadi'ah* is a pure entrustment from the depositor who has goods / assets to the depositor who is given a mandate / trust, both individuals and legal entities, where the entrusted goods must be guarded from damage, loss, security, and integrity, and returned whenever the depositor wishes (Madani, 2011).

Wadi'ah according to article 20 paragraph 17 of the complication of Sharia Economic Law (2009) is the deposit of funds between the owner and the deposit recipient who is trusted to keep the funds. Application of wadi'ah to the DSN-MUI fatwa No.36/DSN-MUI/X/2002 on Bank Indonesia *wadi'ah* certificate. In the encyclopaedia of Islamic law regarding *wadi'ah*, in ordinary language, it is interpreted as leaving or putting, namely leaving or putting something to someone else to take good care of it. While according to the term is to give full power to other people to keep their goods in a way that is transparent to the owner of the goods. After knowing the definition of *wadi'ah* from several scholars, it can be understood that what is meant by wadi'ah is entrustment, namely the contract of one person to another by entrusting objects to be properly guarded. If there is damage to the entrusted object, he is not obliged to replace it, but if the damage is caused by his negligence, he is obliged to replace it.

According to the Hanafis, the pillars of *wadi'ah* are only one, namely *ijab* and *qabul*. Meanwhile, according to the majority of scholars, the pillars of wadi'ah are four:

1. The object entrusted (*al ain al-muda "ah*),
2. *Shigat*,
3. The one who entrusts (*al-mudi"*), and
4. The person entrusted (*al-muda"*)

Technological Innovation as a Solution to Increase the Efficiency of Zakat Payment through GoPay on Gojek Application

Zakat is an obligatory act of worship in Islam that involves giving a portion of one's wealth to the needy. It is considered one of the five pillars of Islam and is intended to cleanse one's wealth and promote social welfare. The concept of Zakat is derived from the Quran and Sunnah. (*teachings and practices of the Prophet Muhammad*). The Qur'an mentions zakat in several verses, emphasizing its importance and benefits to individuals and society. Zakat is based on the principles of wealth redistribution and social justice. It aims to alleviate poverty, reduce inequality, and promote solidarity among Muslims. It is obligatory for those who meet the nisab (minimum wealth line) and specific conditions related to the type of wealth and duration of ownership (Hasan, 2021).

In this digital era, technological innovation in zakat payment is very important to be implemented. One of them is zakat payment through gojek application on Go-pay service. Go-pay is a digital payment service owned by PT Gojek Tokopedia Tbk. Go-Pay is also one of the largest digital payment services in Indonesia (Rambe, 2020). By innovating to utilize technology, Go-Pay provides a smart solution to increase the efficiency of zakat payments. With the existence of digital platforms such as Go-Pay, people can easily pay zakat through smartphones. The ease of transactions through Go-Pay is expected to encourage people to be more active in paying zakat (Rambe, 2020).

Go-Pay makes it easier for amil zakat institutions (LAZ) and to receive zakat payments online. Zakat funds received will immediately enter the LAZ account. This allows LAZ to immediately distribute zakat funds to mustahik, the process of distributing zakat funds is faster and more targeted (Tantriana & Rahmawati, 2019). With Go-pay, muzakki can easily monitor the use of zakat funds that have been paid. Muzakki can see directly where the zakat funds are channeled and used for what purposes. This increases public trust to pay zakat due to transparency in fund management. The utilization of technology such as Go-Pay can increase efficiency and transparency in the collection and distribution of zakat. Go-pay is expected to encourage public interest in paying zakat regularly every year in order to achieve the goal (Aristiana, 2019).

The rapid development of technology in recent years has played a big role in facilitating the process of paying zakat. Now, various ways of paying zakat can be done through digital applications and services. There is no need to visit the amil zakat office to make payments, just a few clicks in the application, the zakat payment process can be completed in a matter of minutes (Utami et al., 2020). One of the technological innovations that support this is Go-pay. With Go-pay, muzakki can easily make zakat payments through the Gojek application. Simply choose one of the Amil zakat registered in Go-pay such as Dompot Dhuaafa, Lazis or Baznas then enter the nominal zakat you want to pay the point the fund transfer process will occur immediately and the payment receipt will be sent via email.

In addition to being practical, following zakat payments is also safer and more transparent. Zakat funds paid can be directly seen in the Go-pay application and email confirmation of payment points with this digital track record. Muzakki can ensure that their zakat has been received by the chosen amil zakat. This transparency can increase public trust in paying zakat (Maulida et al., 2021). Technological innovations such as Go-pay really help simplify and speed up the process of paying point zakat with a practical understanding and transparent system, it is hoped that public interest in paying zakat can increase the increase in the amount of zakat paid, of course it can be used for the welfare of the people (Wardhianti, 2022).

With the various advantages offered by Go-Pay, it is not surprising that the demand for people to channel zakat through Go-Pay continues to increase. Digital platforms such as Go-Pay are innovations that can realize the ease and efficiency of distributing zakat in today's digital era.

The Use of Go-Pay in Payment of Zakat Transactions in Accordance with Islamic Sharia Provisions from the Perspective of Akad Muamalah

In the perspective of Islamic law, a *wakalah bil ujah* contract is a representative contract with the imposition of *ujrah* or service fee. In this case, Go-Pay users (*muzakki*) pay zakat through Go-Pay, and Go-Pay acts as a representative who receives zakat funds from muzakki and distributes them to BAZNAS. However, it should be noted that in a *wakalah bil ujah contract*, a company such as Gojek that provides Go-Pay services acts as a company with the aim of making a profit. Therefore, the Gojek company will get indirect benefits from zakat payments through customer top-up activities (Aristiana, 2019).

Akad *wakalah bil ujah* is a form of representation where *muzakki* (zakat payers) allow Go-Pay as their representative to make zakat payments on their behalf. This contract is based on the principles of *wakalah* (representation) and *ujrah*. (fee). Muzakki, through the Go-Pay app, transfer the zakat funds to Go-pay, which then distributes the zakat to BAZNAS. Go-Pay acts as an intermediary between the muzakki and BAZNAS, facilitating the collection and distribution of zakat funds. This agreement allows for the convenience of paying zakat through a digital platform while ensuring the proper distribution of zakat funds to the designated recipients. In this case, the analysis of Islamic law needs to consider whether the use of Go-Pay in zakat payment is in accordance with sharia principles, such as transparency, fairness, and compliance with sharia provisions in the management of zakat funds (Anurahman et al., 2023).

On the other hand, some scholars have reservations about using Go-Pay for zakat payment. They argue that zakat should be paid directly to the recipient (*mustahik*) and not through an intermediary such as Go-Pay. They emphasize the importance of personal engagement and direct interaction in fulfilling zakat obligations. Differences of opinion among scholars regarding the tolerance of using Go-Pay for zakat payment. Some scholars argue that it is justified based on the principles of *istihsan* (legal preference) and *maslahah*. (*public interest*). They believe that using digital platforms such as Go-Pay can facilitate and encourage more people to fulfill their zakat obligations, especially the younger generation. It is important to note that these opinions may vary among different scholars and fatwa bodies. Local fatwa bodies, such as the Indonesian Ulema Council (MUI), have issued fatwas allowing the use of Go-Pay for zakat payments, while other scholars may have different views based on their own interpretation of Islamic law (Afiful Ichwan and Ruslan Abdul Ghofur, 2020).

Go-Pay acts as a representative in distributing zakat to BAZNAS through a *wakalah bil ujah* contract. In this contract, Go-Pay users (*muzakki*) authorize Gojek as their representative to make zakat payments on their behalf. Go-Pay collects zakat funds from muzakki and then distributes them to BAZNAS as the zakat recipient. This regulation allows Go-Pay to act as an intermediary between muzakki and BAZNAS, facilitating the collection and distribution of zakat funds (Rostiana, 2021). By using Go-Pay, muzakki can easily fulfill their zakat obligations, while BAZNAS receives zakat funds efficiently through a digital platform.

The use of Go-Pay in the payment of zakat transactions has legality in accordance with the provisions of Islamic law. This is based on a fatwa from the Indonesian Ulema Council (MUI) which states that the use of electronic money, including Go-Pay, in the payment of zakat is allowed as long as it fulfills the conditions set out in Islamic law. MUI Fatwa No. 19 Year 2018 on the Use of Electronic Money in Zakat Payment.

According to DSN-MUI fatwa No. 116/DSN- MUI/IX/2017, there are several requirements for electronic money to be considered Sharia-compliant (DSN-MUI, 2017):

1. An e-money issuer must be a Shariah-compliant institution, which means it operates in accordance with Islamic principles and is supervised by the relevant Shariah Supervisory Board.
2. Funds collected from electronic money users should be kept in an account separate from the owner's funds. This is to ensure segregation of funds and prevent the commingling of Shariah-compliant funds with non-compliant funds.

3. Issuers must invest the funds collected from e-money users in Shariah-compliant assets or activities. This means that funds should not be invested in activities that are prohibited in Islam, such as those involving interest (*riba*), gambling (*maisir*), or uncertainty (*gharar*).
4. Issuers should provide transparency and accountability in e-money management, including regular reporting on the use of funds and compliance with Shariah principles.
5. These requirements aim to ensure that electronic money operates in accordance with Islamic principles and provides a Shariah-compliant alternative for financial transactions.

CONCLUSION

By utilizing fintech technology such as Go-pay, the zakat payment process can be easier, faster, and more efficient, the zakat payment data is also neatly recorded so that it is more transparent. Therefore, technological advances should be utilized to facilitate social worship such as zakat. zakat payment through Go-pay is expected to support the sharia *fintech* sector in Indonesia. Go-pay as one of the leading *fintechs* in Indonesia can utilize its technology to facilitate the sharia financial affairs of the community.

The use of Go-Pay for zakat payment has fulfilled the requirements of the muamalah contract in Islamic law. Go-Pay acts as a representative in the distribution of zakat to BAZNAS through a *wakalah bil ujrah* contract. The parties involved, namely Go-Pay users and Gojek as a company, fulfill the requirements of a valid contract. BAZNAS, as the recipient of zakat, is a reputable institution capable of fulfilling its obligations. Electronic money (Go-pay) serves as the object (*ma'qud alaih*) of the contract. The transaction process through Go-Pay provides convenience for users to fulfill zakat obligations, while ensuring transparency and accountability in the distribution of zakat funds. Overall, zakat serves as a means to fulfill one's religious obligations, cleanse wealth, and contribute to the welfare of society. It is an integral part of the Islamic economic and social system, promoting economic justice and social welfare.

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