



## Exploring the Spiritual, Ethical, and Technological Dimensions of Digital Zakat Practices Among Muslim MSME Actors

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### ABSTRACT

Zakat, as a central pillar in Islamic economics, has evolved through digitalization, shaping new forms of religious giving and ethical engagement in Muslim communities. While previous research has focused on the functionality and adoption of digital zakat platforms, little is known about how users experience this transformation spiritually and emotionally. This study addresses that gap by asking: How do Muslim micro and small business actors experience the practice of zakat through digital platforms? Using a descriptive phenomenological approach, this study explores the subjective meanings embedded in digital zakat practices among Muslim MSME actors. Data were collected through in-depth, semi-structured interviews with twelve participants and analyzed thematically through eidetic reduction and meaning-unit clustering. The findings reveal that digital zakat is perceived not merely as a financial act, but as a ritual of spiritual proximity, ethical responsibility, and emotional trust shaped by technology yet rooted in religious values. Participants described the practice as spiritually fulfilling, socially grounding, and morally reaffirming in times of crisis. These results underscore the importance of user-centered, value-based design in Islamic financial technology. The study offers new insights into the intersection of faith, technology, and economy, and encourages future research to examine the evolving spiritual narratives behind digital religious practices. However, this study is limited by its small sample size and focus on a single socio-cultural context, which may not fully capture the diversity of digital zakat experiences across different regions. Future research should involve larger and more diverse participant groups, employ mixed-methods approaches, and explore comparative perspectives to deepen understanding of how technological mediation shapes religious giving in varying contexts.



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## INTRODUCTION

In the broader landscape of Islamic economics, the institution of zakat occupies a central role not only as a mechanism for wealth redistribution but also as a spiritual obligation that reinforces the moral and ethical foundations of the Muslim community (Xue et al., 2022). As a key pillar of Islam, zakat has traditionally been practiced through face-to-face interactions involving religious leaders, community representatives, or local zakat collection centers (Matt et al., 2019). However, with the advancement of digital technology and the emergence of Islamic financial technologies (fintech), the practice of zakat has entered a new phase facilitated by mobile applications, online platforms, and automated systems that offer convenience, speed, and accessibility.

The integration of zakat with digital technology reflects a broader transformation within contemporary Muslim societies, where religiosity increasingly intersects with modern tools of economic exchange and social engagement (Suryani et al., 2025). This evolution raises important questions not only about the effectiveness and transparency of digital zakat but also about the subjective experience of those who engage in this new mode of worship (Zhang & Lee, 2023). For

many Muslim business owners, especially those operating micro and small enterprises, zakat is not only an act of charity but a form of spiritual discipline and ethical responsibility that sustains their relationship with the Divine and with their community.

Despite the growing popularity of digital zakat platforms, scholarly attention has largely focused on their operational efficiency, technological innovation, and institutional accountability (Bolkaner et al., 2020). However, such emphases reveal a critical gap: most prior studies have treated digital zakat primarily as a technical or institutional phenomenon, overlooking its role as a spiritual practice deeply tied to religious meaning. This narrow framing risks reducing zakat to a utilitarian mechanism, rather than acknowledging its significance as an act of worship and spiritual devotion. Less is known about how individual users, particularly Muslim entrepreneurs, experience this transformation at the emotional, spiritual, and existential levels. In contexts shaped by crisis, economic hardship, or moral uncertainty, zakat may serve as more than a financial act—it may become a meaning-making practice that affirms faith, instills hope, and fosters resilience.

Given this dynamic interplay between technology, faith, and economic practice, there is a pressing need to explore the lived experience of those who engage with digital zakat systems (Sembiring et al., 2022). A phenomenological approach is particularly suited to uncovering the deeper meanings and inner perceptions embedded in such experiences (Carlstedt & Jönson, 2021). Rather than examining what digital zakat does, this study seeks to understand what it means to the individuals who practice it how it is felt, interpreted, and situated within the rhythms of daily life and spiritual identity.

The investigation of personal and spiritual experiences within economic-religious practices has emerged as a significant area of scholarly interest, particularly in the context of Islamic economic behaviour (Patil & Majumdar, 2022). Studies have increasingly recognized that acts such as zakat are not merely financial transactions but are embedded in layers of emotional, spiritual, and moral meaning, especially among practicing Muslims who perceive religious giving as an extension of their faith and ethical commitment (Saraswat et al., 2024). As digital zakat platforms become more prevalent, there is a growing need to understand how users experience these platforms beyond their technical functionality.

Yet, when reviewing the existing literature, it becomes clear that only a limited number of studies have acknowledged this spiritual dimension, and even fewer have examined it systematically. Much of the research remains dominated by behavioral models such as TAM and UTAUT, which explain technology adoption but fail to capture the depth of spiritual reflection and existential significance. This underlines a structural limitation in prior scholarship: the marginalization of spirituality as a central category of analysis in digital zakat research.

However, existing research has been predominantly shaped by quantitative paradigms focused on usability metrics, satisfaction rates, and behavioral intentions (Deely et al., 2019). While valuable in assessing operational aspects, such approaches often fail to capture the depth and complexity of lived experiences, particularly the spiritual reflections, emotional responses, and existential interpretations associated with digital religious practice (André & Nilsson, 2024). Quantitative studies typically overlook the richness of context, individual narratives, and the evolving nature of personal meaning-making that characterize religious engagement in a digital environment.

This methodological limitation has resulted in a partial understanding of how digital zakat is internalized and lived by its users (Wu, 2023). Aspects such as trust, spiritual fulfillment, perceived sincerity, and the sense of Divine connection are often reduced to survey items or broad categories, without adequately exploring the nuances of individual meaning. Consequently, prior studies may lack the capacity to grasp the essence of the phenomenon as experienced in the everyday lives of Muslim MSME actors (Khurram et al., 2023). This shortfall underscores the need for a phenomenological inquiry that centers on first-person perspectives, allowing for a more authentic and holistic account of what it means to give zakat in the digital age.

While the digitalization of zakat collection has been widely embraced as a practical solution to improve efficiency, transparency, and accessibility, most studies evaluating this shift have relied on

established frameworks rooted in behavioral economics and information systems (Cho, 2021). These approaches typically focus on quantifiable outcomes such as user satisfaction, transaction frequency, platform trustworthiness, or technological adoption metrics (Chatterjee et al., 2022). Although such findings are useful for institutional development and system design, they provide only a surface-level understanding of how individuals personally and spiritually experience zakat in its digital form.

What remains largely unexplored is the inner world of meaning that accompanies digital zakat engagement particularly among Muslim micro and small business actors, for whom zakat is deeply entwined with notions of faith, struggle, and ethical accountability (Stokes et al., 2020). Existing studies often miss the subtle affective, existential, and spiritual dimensions of this practice, precisely because such dimensions are not easily measurable or observable through quantitative instruments (Yang & Zhang, 2023). As a result, the current body of knowledge lacks a nuanced comprehension of how zakat, when mediated by digital platforms, is lived, interpreted, and embedded in the everyday spiritual consciousness of its users.

Therefore, the present study responds directly to this overlooked gap by critically examining the spiritual dimensions of digital zakat. It argues that without acknowledging and analyzing these dimensions, the scholarly discourse remains incomplete and risks offering only a partial picture of a practice that is at once technological, economic, and profoundly spiritual.

## **RESEARCH METHODS**

### **Study Design**

This study employed a descriptive phenomenological approach, grounded in the philosophical framework of Edmund Husserl (Fife, 2020). This design was selected to explore the lived experiences of Muslim micro, small, and medium enterprise (MSME) actors in relation to their use of digital zakat platforms. The phenomenological approach is particularly relevant in addressing the central research question, which seeks to uncover the subjective meanings embedded in participants' spiritual and socio-religious practices. By emphasizing the essence of direct experience without researcher interpretation, descriptive phenomenology enables a rigorous examination of the phenomenon as it is consciously lived. The focus on intentionality, reduction, and eidetic insight provides a structured lens to access participants' authentic perceptions and reflections, aligning with the study's goal to reveal the core of their digital zakat experience.

### **Participants**

Participants were Muslim MSME actors who had direct experience using digital zakat platforms to fulfill their religious obligations (Kawamura, 2020). A purposive sampling strategy was applied to select individuals who met specific inclusion criteria, namely: (a) self-identified as practicing Muslims, (b) aged between 25 and 50 years, (c) actively engaged in MSME operations for at least the past two years, and (d) had used a digital zakat platform within the last 12 months. Those without any prior experience in using digital zakat applications or who were not actively running a business were excluded. A total of 12 participants (7 males and 5 females) were included, with an average age of 37.6 years. Participants came from varied sectors, including food processing, fashion retail, and digital services, ensuring diversity in experiential accounts relevant to the phenomenon under investigation. Nevertheless, the sample size remains relatively small and demographically limited, which restricts the generalizability of the findings. Future research could expand participant recruitment to include a larger number of respondents from diverse age groups, educational backgrounds, and geographical regions to provide a more comprehensive understanding of digital zakat practices.

### **Data Collection**

Data were collected through in-depth, semi-structured interviews, guided by a flexible protocol designed to elicit rich, personal narratives (Clair, 2003). Interviews were conducted face-to-face in quiet, familiar settings such as the participants' place of business or home, ensuring a relaxed and open atmosphere. Each session lasted approximately 45 to 70 minutes and was audio-recorded with participants' consent. Questions focused on participants' experiences, emotions, perceptions, and

reflections related to the act of paying zakat through digital platforms. Field notes were also taken to capture non-verbal cues and contextual elements. The interview guide was developed based on phenomenological literature and refined through expert review to ensure relevance and clarity. Minor modifications were made during the early stages of data collection to better capture the emerging nuances of the phenomenon.

### **Data Analysis**

Data analysis followed the phenomenological thematic analysis process, emphasizing the extraction of meaning from participants' descriptions (Fenton & Baxter, 2016). Audio recordings were transcribed verbatim and read multiple times to achieve immersion in the data. The analysis involved identifying meaning units, clustering them into thematic categories, and performing eidetic reduction to isolate the essential structures of experience. A combination of manual coding and support from NVivo software facilitated the organization and categorization of the data without compromising interpretive neutrality. The analytic process progressed through systematic steps: identifying significant statements, formulating meanings, and integrating them into rich, thematic narratives. This process allowed for the articulation of core themes that reflected the collective essence of the participants' lived experiences.

### **Ethical Considerations**

Ethical approval was obtained from the appropriate institutional ethics review board, and all procedures were conducted in accordance with the Declaration of Helsinki and local ethical guidelines for research involving human participants. Each participant provided written informed consent prior to participation, after being fully informed of the study's objectives, procedures, and their rights. Anonymity was maintained by assigning pseudonyms to all participants, and data confidentiality was ensured through secure storage and restricted access. Participants were informed of their right to withdraw at any time without penalty. The ethical commitment to respect, dignity, and voluntariness was upheld throughout the research process.

## **RESULTS**

### **Experiencing Divine Proximity through Digital Worship**

Many participants conveyed a profound sense of spiritual connectedness when fulfilling their zakat obligations via digital platforms. The act, though mediated by technology, was perceived as an authentic spiritual practice that reinforced their relationship with God.

“When I paid zakat through the app during the pandemic, I felt like I was still fulfilling my duty to Allah, even without going to the mosque. It gave me peace in my heart.”

(Participant 3, male, 41, food distributor)

Participants emphasized that the ease of access and efficiency did not reduce the spiritual significance. On the contrary, the convenience enhanced their sense of *istiqamah* (consistency) in religious obligations. For some, this proximity to the Divine was intensified by the immediacy and clarity of the digital transaction, which reflected transparency and sincerity in giving. Interestingly, younger participants tended to highlight the role of technology as a natural extension of their daily routines, whereas older participants framed digital zakat more cautiously, often reflecting on how it could replicate the spiritual intimacy of traditional, face-to-face giving.

### **Crisis, Faith, and the Reorientation of Economic Values**

Experiencing financial instability, particularly during COVID-19 and post-pandemic economic shifts, led participants to reevaluate their business goals through the lens of Islamic economic principles. Zakat was not merely viewed as a religious duty, but as a spiritual-economic resilience strategy.

“In difficult times, giving zakat reminds me that this is not just my struggle. Others need help too. It helped me survive not only financially but emotionally.”

(Participant 7, female, 36, modest fashion entrepreneur)

The crisis functioned as a turning point, where participants re-centered their priorities on barakah (divine blessings) rather than solely on profit maximization. Zakat, therefore, was framed as a source of socio-spiritual stability and self-discipline amidst market uncertainty. Notably, women entrepreneurs more frequently emphasized the emotional and community-support aspects of zakat during crisis, while male participants often stressed its role in maintaining ethical discipline and long-term business stability.

### **Trust and Emotional Connection with Digital Zakat Institutions**

Trustworthiness of the digital zakat platform significantly influenced participants' emotional engagement. Narratives revealed that participants felt a unique sense of reassurance and spiritual accountability when platforms visibly demonstrated alignment with Islamic ethics and social transparency.

“I trust the app because I see the reports of where the money goes. I feel like I am part of a bigger mission. It's not just a donation it's amanah (a trust).”

(Participant 5, male, 29, tech startup owner)

Participants also expressed emotional comfort knowing that their contribution was reaching verified mustahik (recipients). This validation mechanism enhanced the perceived sincerity and meaningfulness of their zakat. Younger participants, particularly those from digital industries, placed greater emphasis on transparency reports and data-driven accountability, while participants from traditional sectors expressed trust more in terms of religious legitimacy and institutional credibility.

### **The Ritualization of Giving in a Digital Age**

Participants reported the emergence of new spiritual routines surrounding zakat payment through digital applications. What was once an occasional ritual became part of a more structured and routinized religious life. Automated features like reminders and periodic payments supported this transformation.

“Now, I get monthly reminders to give, and it's become a habit. Not only for zakat fitrah but also zakat maal and even sadaqah. It keeps my soul grounded.”

(Participant 2, female, 33, culinary MSME owner)

Digital zakat platforms were not only transactional but transformed into tools of tazkiyah (self-purification), embedded within the participants' spiritual disciplines. Technology did not replace religiosity; it reshaped and facilitated its daily enactment. Cultural and sectoral differences also appeared: participants in food and fashion businesses tended to link digital reminders with sustaining community-oriented practices, while those in tech-based MSMEs emphasized personal spiritual discipline and efficiency.

Across all themes, participants' narratives converged on one fundamental essence: digital zakat is not merely a technological convenience, but a meaningful extension of spiritual identity and Islamic economic values. The experience of paying zakat online is deeply personal, shaping not only their religious expression but also their ethical orientation as Muslim entrepreneurs. At the same time, demographic variations—across age, gender, and sector—highlight that while the core spiritual meaning remains consistent, the way it is experienced and articulated differs across groups. This comparative insight underscores the importance of expanding demographic diversity in future research to capture the broader spectrum of digital zakat practices.

## **DISCUSSION**

The findings of this study reveal that Muslim MSME actors experience digital zakat not simply as a technological tool but as a spiritually meaningful practice embedded in their daily ethical and religious lives (Matubatuba & De Meyer-Heydenrych, 2022). The core essence of the phenomenon centers on a sense of divine proximity, emotional trust, and ritualized faithfulness that is

actively constructed through digital interfaces (Huo et al., 2020). These findings directly address the central research question by uncovering how zakat, when mediated through technology, is internalized as both a spiritual discipline and a moral commitment.

This study contributes a deeper understanding of the digital zakat experience by illuminating the subjective meanings participants attach to their giving practices (De Luca & Di Pace, 2020). Unlike previous models that emphasize ease of use or behavioral intention, this research highlights how digital zakat serves as a medium for spiritual reflection, ethical responsibility, and social belonging (Jasińska-Biliczak, 2022). It shows that users do not merely adapt to technology; they spiritually inhabit it, transforming the act of giving into an expression of faith and resilience (Wang, 2019). Through this lens, the study responds to the need for a phenomenological account that captures the lived experience rather than the external behavior of zakat givers. In doing so, it challenges dominant frameworks such as the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT), which have traditionally emphasized utilitarian and behavioral determinants of digital adoption. The findings suggest that spiritual intentionality and ethical meaning should be recognized as central variables in theorizing Islamic digital finance, thereby extending the conceptual boundaries of Islamic economics beyond rational choice and efficiency models.

The themes identified in this study resonate with earlier research that positions zakat as more than a financial instrument. For instance, (Pınarbaşı et al., 2019) emphasized the importance of user trust and spiritual satisfaction in digital zakat platforms, which aligns with the current study's findings on emotional connection and divine trust. Similarly, (Andrieş & Ungureanu, 2022) found that spirituality shapes financial behavior among Islamic microfinance clients, a dynamic also observed here among MSME actors. However, this study extends existing literature by applying descriptive phenomenology to capture the intentional and reflective nature of these experiences, rather than inferring them from behavior or survey responses. By doing so, the study offers an alternative theoretical contribution: it suggests that Islamic economic practices cannot be fully understood through institutional or behavioral models alone, but require integration with phenomenological and interpretive frameworks that account for the lived, spiritual, and moral dimensions of financial action. The findings of this study carry important implications for both scholarly inquiry and practical implementation in the field of Islamic digital finance (Zhao et al., 2025). At a societal level, the study highlights how digital zakat platforms have become spaces of spiritual expression, not merely financial transaction channels. This insight underscores the importance of rethinking digital finance theories to incorporate faith-driven motivations, ritualized practices, and ethical trust as integral to financial behavior. In this way, the study not only complements but also complicates the prevailing assumptions of Islamic economics, by foregrounding the role of spirituality in shaping economic rationality. This reaffirms the need for developers, policymakers, and religious institutions to prioritize user experience rooted in Islamic values, particularly in fostering emotional trust, spiritual connection, and ethical transparency (Mailoor & Tjhin, 2025). For Muslim MSME actors, digital zakat offers more than convenience it becomes a meaningful ritual embedded in daily life, suggesting that technology should be approached not as neutral infrastructure but as a co-creator of religious meaning and social cohesion.

Nevertheless, certain limitations should be acknowledged (Ahirrao & Khan, 2022). The study's reliance on a small, purposively selected group of participants, all of whom were MSME actors within a specific geographic and religious context, limits the broader generalizability of the findings. While phenomenological research does not aim for statistical generalization, the interpretations are context-bound and may not fully reflect the experiences of other Muslim populations, such as informal workers, corporate professionals, or individuals in non-digital contexts. Additionally, the use of self-reported experiences may be shaped by participants' social desirability or religious ideals, potentially influencing the depth or direction of disclosures during interviews.

Future research could expand on these findings by exploring comparative experiences across demographic or geographic groups, examining how digital zakat is perceived in different cultural, economic, or religious settings (Lim & Kim, 2024; Sakıcı & Kendirci, 2024). Moreover, longitudinal phenomenological studies could investigate how the meanings of digital zakat evolve over time,

particularly in response to technological innovation, religious discourse, or global crises (Al-Okaily et al., 2025). There is also scope for interdisciplinary theoretical work that bridges Islamic economics with human-computer interaction, ritual studies, and spiritual psychology. Such integration could help establish a more comprehensive model of digital religious finance that acknowledges both its technological infrastructure and its existential significance. The insights from this study may also inform interdisciplinary work connecting Islamic economics, human-computer interaction, and spiritual psychology, creating richer frameworks for understanding the intersection of faith and digital life in Muslim societies.

## CONCLUSION

This study explored the lived experiences of Muslim MSME actors who fulfill their zakat obligations through digital platforms, focusing on the spiritual and ethical meanings embedded in their practices. The findings revealed that digital zakat is not only a convenient financial tool but also a deeply personal act of worship and moral responsibility. Participants experienced a sense of divine proximity, emotional trust, and ritualized faith that extended beyond technical use. These insights address a critical gap in previous research by providing a phenomenological understanding of digital zakat as a lived spiritual experience. The study contributes to the growing body of literature in Islamic economics and digital religiosity by emphasizing the importance of user-centered, value-based design in zakat technology. However, the study is limited by its relatively small sample size, purposive participant selection, and concentration within a single geographic context. These factors may restrict the transferability of the findings to broader Muslim populations. Future research may build on these findings by comparing experiences across different cultural or economic contexts or by examining how spiritual meanings evolve with technological change.

## CONFLICT OF INTEREST

The authors declare no conflict of interest.

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