

Regulatory Coherence in Digital Zakat Governance Using Simulation Framework Indonesia

Farrel Izham Prayitno

Faculty of Sharia and Law, Sunan Kalijaga State Islamic University Yogyakarta
itsmefarrelizhamp@gmail.com

Abstract

The rapid expansion of digital financial ecosystems has transformed zakat governance by integrating sharia principles, state regulations, and fintech platforms, yet this transformation has created challenges in achieving regulatory coherence across these domains. This study aims to analyze and construct a regulatory coherence framework for digital zakat governance in Indonesia by examining the alignment between normative, legal, and institutional dimensions. Using a qualitative-analytical approach based on secondary data and a rule-based simulation framework, the study evaluates regulatory instruments through three dimensions: normative alignment, legal integration, and institutional coordination. The findings show that digital zakat governance exhibits a moderate level of regulatory coherence, with strong normative alignment but weaker legal integration and institutional coordination. The simulation results indicate that inconsistencies primarily arise from fragmented legal frameworks and limited interaction among regulatory actors, particularly in fintech-based zakat systems. These findings contribute theoretically by operationalizing regulatory coherence within Islamic economic law and practically by providing a structured model for improving governance and policy design. The study highlights the importance of integrating maqasid-based principles with adaptive regulatory mechanisms to ensure effective and sustainable digital zakat governance.

Keywords: regulatory coherence; digital zakat; maqasid al shariah; fintech governance; indonesia

Abstract

Perkembangan pesat ekosistem keuangan digital telah mentransformasi tata kelola zakat melalui integrasi prinsip syariah, regulasi negara, dan platform fintech, namun transformasi ini juga menimbulkan tantangan dalam mencapai koherensi regulasi di antara ketiga domain tersebut. Penelitian ini bertujuan untuk menganalisis dan membangun kerangka koherensi regulasi dalam tata kelola zakat digital di Indonesia dengan mengkaji keselarasan antara dimensi normatif, hukum, dan kelembagaan. Dengan menggunakan pendekatan kualitatif-analitis berbasis data sekunder serta kerangka simulasi berbasis aturan, penelitian ini mengevaluasi instrumen regulasi melalui tiga dimensi, yaitu keselarasan normatif, integrasi hukum, dan koordinasi kelembagaan. Hasil penelitian menunjukkan bahwa tata kelola zakat digital berada pada tingkat koherensi regulasi yang moderat, dengan keselarasan normatif yang relatif kuat, namun integrasi hukum dan koordinasi kelembagaan yang masih lemah. Hasil simulasi menunjukkan bahwa ketidakkonsistenan terutama disebabkan oleh fragmentasi kerangka hukum serta keterbatasan interaksi antar aktor regulasi, khususnya dalam sistem zakat berbasis fintech. Temuan ini memberikan kontribusi teoretis melalui operasionalisasi konsep koherensi regulasi dalam hukum ekonomi syariah, serta kontribusi praktis berupa model terstruktur untuk meningkatkan tata kelola dan perumusan kebijakan. Penelitian ini menegaskan pentingnya integrasi prinsip berbasis maqasid dengan mekanisme regulasi yang adaptif guna mewujudkan tata kelola zakat digital yang efektif dan berkelanjutan.

Kata Kunci: koherensi regulasi; zakat digital; maqasid al syariah; tata kelola fintech; indonesia

INTRODUCTION

The rapid expansion of digital financial ecosystems in Indonesia has significantly transformed zakat governance by integrating sharia principles, state regulations, and fintech platforms within Islamic social finance systems. However, this transformation is not merely a technological shift but also introduces regulatory tensions between innovation and compliance, particularly in aligning digital finance with Sharia governance principles that emphasize justice, welfare, and ethical risk sharing.¹ In practice, the development of sharia fintech has enhanced financial inclusion, especially among marginalized communities and MSMEs, although persistent challenges such as low financial literacy and regulatory fragmentation remain evident.² Moreover, the digitalization of zakat administration has exposed the absence of comprehensive normative guidance, thereby necessitating governance models capable of balancing innovation with Sharia compliance.³ This condition further reflects a broader structural shift in Islamic social finance, where traditional institutional mechanisms are increasingly redefined by platform based interactions, which in turn require regulatory adaptation that is both responsive and normatively grounded within Sharia principles⁴.

Despite these advancements, the coexistence of multiple regulatory frameworks governing digital zakat, which include sharia fatwas, national legal instruments, and platform based operational rules, has generated structural fragmentation and inconsistency in legal and institutional practices. In Indonesia, the limited coverage of digitalization within fatwas issued by the Council of Indonesia Ulama (MUI), which accounts for only 6.7 percent of relevant rulings, has contributed to regulatory ambiguity and hindered the standardization of digital zakat governance.⁵ Furthermore, the hybrid model of zakat management that combines state authority with non state actors introduces coordination challenges and weak institutional integration.⁶ Comparable issues are also evident in other jurisdictions, such as Bangladesh, where weak Sharia governance and institutional disintegration further

¹ Jantarda Mauli Hutagalung et al., "Digital Lending Platforms and Islamic Financial Technology in Indonesia: Reconciling Regulatory Paradigms Through Maqāṣid al-Sharī'ah and Consumer Protection Philosophies," *JURNAL INDO-ISLAMIKA* 15, no. 1 (June 2025): 173–85, <https://doi.org/10.15408/jii.v15i1.47045>.

² Moh. Rofik and Nurul Huda, "Integration of Islamic Financial Technology and Digital Financial Inclusion in Indonesia," *Journal of Economics and Social Sciences (JESS)* 4, no. 2 (October 2025): 1183–90, <https://doi.org/10.59525/jess.v4i2.1047>.

³ Erni Juliana Al Hasanah Nasution, "Digital Governance Model for Zakat Based on MUI Fatwas in Indonesia," *International Journal of Cyber and IT Service Management* 5, no. 2 (October 2025): 223–34, <https://doi.org/10.34306/ijcitsm.v5i2.195>.

⁴ Ahmad Munir Hamid et al., "Sustainable Transformation of the Lamongan Batik Industry Through Green Economy and Islamic Philanthropy," *TEXTILE* 0, no. 0 (April 20, 2026): 1–31, <https://doi.org/10.1080/14759756.2026.2637274>; Ahmad Munir Hamid et al., "Pemberdayaan Ekonomi Perempuan Melalui UMKM Berbasis PREMAN (Preneur Lamongan Megilan) Di Kecamatan Maduran" 2, no. 1 (2023): 1–18.

⁵ Nasution.

⁶ Mohamad Abdul Hamid, Aishath Muneeza, and Ali Hardani, "حكمة الزكاة في الدول الإسلامية: دراسة مقارنة بين "ماليزيا وتركيا وإندونيسيا لتعزيز الكفاءة والعدالة الاجتماعية," *Al Urwah : Sharia Economics Journal* 3, no. 01 (October 2025): 30–35, <https://doi.org/10.61536/alurwah.v3i01.310>.

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complicate regulatory alignment⁷, indicating that regulatory incoherence constitutes a systemic and cross contextual challenge.⁸ In this context, regulatory fragmentation not only affects legal certainty but also undermines institutional trust, which is a critical element in ensuring the sustainability and legitimacy of zakat governance systems in the digital era.

Existing studies on digital zakat governance have predominantly emphasized technological adoption, efficiency, and financial performance, while largely overlooking the critical issue of regulatory coherence across sharia, statutory law, and fintech governance regimes. Comparative evidence suggests that different jurisdictions adopt divergent regulatory models, such as Malaysia's centralized system, which enhances transparency, and Turkey's decentralized approach, which often lacks coherence.⁹ In addition, legal accountability in digital zakat operations, particularly in relation to e commerce partnerships and platform based transactions, remains underdeveloped due to the absence of specific regulatory provisions.¹⁰ These limitations reveal a critical gap in the literature, namely the absence of an integrative analytical framework capable of systematically harmonizing multi layered legal systems within digital zakat governance.¹¹ Accordingly, the absence of such a framework limits not only theoretical development but also the formulation of evidence based regulatory policies that can effectively respond to the complexities of digital zakat ecosystems.

This study identifies a critical gap in the lack of a coherent regulatory framework that integrates sharia principles, state law, and fintech operational standards within a unified governance structure. Addressing this gap requires moving beyond descriptive analyses toward a structured model that operationalizes regulatory coherence in the context of digital zakat. Previous studies indicate that the incorporation of maqasid al shariah into regulatory design remains partial and underdeveloped, limiting its function as an analytical and evaluative tool in digital governance.¹² Furthermore, regulatory synchronization between financial authorities and sharia supervisory institutions is still evolving, thereby necessitating

⁷ Mohammed Jaweed Iqbal, *Digital Zakat: Prospects and Barriers for Online Collection and Distribution in Bangladesh*, October 20, 2025, <https://doi.org/10.5281/ZENODO.17400638>.

⁸ Hutagalung et al., "Digital Lending Platforms and Islamic Financial Technology in Indonesia"; Alwy Ahmed Mohamed and Abdulrohim E-sor, "Zakat as a Legal Obligation in Sharia within the Context of Contemporary Taxation Systems," *Demak Universal Journal of Islam and Sharia* 3, no. 02 (May 2025): 229–44, <https://doi.org/10.61455/deujis.v3i02.345>.

⁹ Abdul Hamid, Muneeza, and Hardani, "حوكمة الزكاة في الدول الإسلامية."

¹⁰ Utiyafina Mardhati Hazhin and Yosefina Elinda Sunur, "The Digitization of Islamic Philanthropy: Legal Accountability of Amil Zakat Institutions in Zakat Management via E-Commerce," *West Science Law and Human Rights* 3, no. 03 (July 2025): 340–50, <https://doi.org/10.58812/wslhr.v3i03.2104>.

¹¹ Fahmi Syam et al., "OPTIMALISASI PENGUMPULAN ZAKAT MELALUI APLIKASI DIGITAL BERBASIS SYARIAH," *JURNAL LENTERA BISNIS* 14, no. 2 (July 2025): 2774–85, <https://doi.org/10.34127/jrlab.v14i2.1681>; Muhamad Dupi and Inayat Ullah Baloch, "FIQH PERSPECTIVES ON DIGITAL ZAKAT: MAPPING GLOBAL SCHOLARSHIP THROUGH BIBLIOMETRIC ANALYSIS," *Al-Majaalis : Jurnal Dirasat Islamiyah* 13, no. 1 (October 2025): 58–76, <https://doi.org/10.37397/al-majaalis.v13i1.1121>.

¹² Hutagalung et al., "Digital Lending Platforms and Islamic Financial Technology in Indonesia"; Suad Fikriawan et al., "Maqasid Shariah Parameters to Re-Design Policy Performance Fintech Lending Sharia in Indonesia," *Jurnal Minds: Manajemen Ide Dan Inspirasi* 12, no. 1 (June 2025): 375–82, <https://doi.org/10.24252/minds.v12i1.55395>.

a multi level governance approach capable of ensuring compliance, accountability, and consumer protection.¹³ In this regard, maqasid al shariah is not only positioned as a normative foundation but also as an operational framework for evaluating regulatory coherence in Islamic financial systems.¹⁴ Thus, the integration of maqasid into regulatory analysis provides a critical bridge between normative Islamic legal values and contemporary governance requirements in the fintech environment.

From a theoretical perspective, the interaction between normative Islamic law and positive legal systems reflects the broader challenge of achieving regulatory coherence within plural legal orders. The implementation of sharia compliant financial instruments, such as contracts based on qardh, kafalah, and ijarah, demonstrates the necessity of aligning Islamic legal principles with national regulatory frameworks while preserving their underlying maqasid objectives.¹⁵ However, differences in legal traditions, institutional structures, and governance models frequently result in inconsistencies and enforcement challenges.¹⁶ In the context of the Industrial Revolution 4.0 and Society 5.0, this interaction becomes increasingly complex, requiring adaptive and integrative legal frameworks that can accommodate technological innovation while maintaining ethical integrity and legal certainty.¹⁷

Empirically, digital zakat practices in Indonesia illustrate both the opportunities and regulatory challenges of this transformation. The adoption of digital platforms, including web based systems, e wallets, and QRIS, has improved efficiency and transparency in zakat collection and distribution.¹⁸ However, the rapid pace of digitalization has outstripped the development of adequate legal frameworks, resulting in issues related to accountability, cybersecurity, and Sharia compliance.¹⁹ Although digital zakat has demonstrated positive

¹³ Murdiansah S. A. Karim, Afifudin Kadir, and Rachmat Hidajat, "Peran Zakat Dan Wakaf Dalam Mewujudkan Keadilan Distributif: Optimalisasi Instrumen Ekonomi Islam Untuk Kesejahteraan Sosial Dan Ekonomi," *Iqtisad: Journal of Islamic Economic and Civilization* 1, no. 2 (September 2025): 236–56, <https://doi.org/10.61630/ijiec.v1i2.15>.

¹⁴ Rofik and Huda, "Integration of Islamic Financial Technology and Digital Financial Inclusion in Indonesia."

¹⁵ Muhammad Adib Alfarisi et al., "Rethinking Legal Validity and Contractual Structures of Shariah-Compliant Credit Cards: A Study on DSN-MUI Fatwa," *Borneo : Journal of Islamic Studies* 6, no. 1 (October 2025): 31–43, <https://doi.org/10.37567/borneo.v6i1.4321>.

¹⁶ Awaluddin Nur, Asgar, and Kurniati, "Otoritas Politik Dan Hukum Islam: Antara Legitimasi Syariah Dan Realitas Kekuasaan," *Jurnal Global Futuristik* 3, no. 1 (July 2025): 46–54, <https://doi.org/10.59996/globalistik.v3i1.764>; Astri Aulia, Nurul Aziza, and Kurniati, "Legislasi Dalam Pemerintahan Islam: Antara Otoritas Wahyu Dan Dinamika Sosial," *Cendekia Inovatif Dan Berbudaya* 3, no. 1 (October 2025): 41–51, <https://doi.org/10.59996/cendib.v3i1.812>.

¹⁷ Adisurya Adisurya and Mochamad Mansur, "Integration of Islamic Law Regulation and Positive Law in Addressing Business Ethics Challenges in The Era of Industrial Revolution 4.0 and Society 5.0," *Jurnal Indonesia Sosial Sains* 5, no. 05 (May 2024): 1046–60, <https://doi.org/10.59141/jiss.v5i05.1108>.

¹⁸ Mushdalifah Mushdalifah et al., "Legal Analysis of Digital Zakat Management: Security, Literacy, and Regulatory Challenges," *Constitutional Law Review* 3, no. 1 (May 2024): 65–79, <https://doi.org/10.30863/clr.v3i1.5655>.

¹⁹ Nasution, "Digital Governance Model for Zakat Based on MUI Fatwas in Indonesia"; Hazhin and Sunur, "The Digitization of Islamic Philanthropy."

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impacts on institutional performance and collection outcomes²⁰, significant structural challenges remain, including limited infrastructure, low digital literacy, and insufficient regulatory support.²¹ These conditions underscore the urgent need for a coherent and adaptive regulatory framework capable of supporting sustainable digital zakat governance.

Building upon these considerations, this study argues that the primary challenge in digital zakat governance lies not merely in technological adoption but in the absence of regulatory coherence across sharia, state law, and fintech systems. Therefore, this study aims to analyze and construct a regulatory coherence framework that harmonizes these three dimensions within the Indonesian context. Specifically, the study seeks to map the existing regulatory fragmentation, evaluate the alignment between sharia principles and positive law, and develop an integrative model of digital zakat governance based on maqasid al shariah and multi level legal governance. By doing so, this study contributes theoretically by advancing the operationalization of regulatory coherence in Islamic economic law, and practically by providing policy relevant insights to strengthen legal certainty, institutional accountability, and public trust in digital zakat management.

THEORETICAL FOUNDATIONS

The theoretical foundation of this study is constructed upon an integrative framework that combines regulatory coherence theory, maqasid al shariah, and multi level legal governance in order to analyze the complexities of digital zakat governance in Indonesia. These theoretical perspectives are employed to explain how normative Islamic principles, state legal systems, and fintech based operational mechanisms interact within a plural legal environment. By integrating these frameworks, this study seeks to provide a comprehensive analytical lens for understanding the structural and normative challenges associated with digital zakat governance.

Regulatory coherence theory serves as the primary conceptual foundation in this study, as it emphasizes the importance of consistency, alignment, and integration across multiple regulatory regimes. In the context of digital zakat, regulatory coherence refers to the extent to which sharia principles, statutory regulations, and fintech governance frameworks operate in a harmonized and mutually reinforcing manner. The absence of such coherence often results in regulatory fragmentation, legal uncertainty, and inefficiencies in institutional practices, which ultimately undermine the effectiveness of zakat governance.²² Previous

²⁰ Muhammad Raihan Mauludin and Sri Herianingrum, "PENGARUH DIGITAL ZAKAT TERHADAP PENGHIMPUNAN ZAKAT DAN KINERJA LEMBAGA AMIL ZAKAT," *Jurnal Ekonomi Syariah Teori Dan Terapan* 9, no. 1 (January 2022): 47, <https://doi.org/10.20473/vol9iss20221pp47-58>.

²¹ Syahrul Mubarak et al., "Policy Implementation Analysis: Exploration of George Edward III, Marilee S Grindle, and Mazmanian and Sabatier Theories in the Policy Analysis Triangle Framework," *Journal of Public Administration Studies* 005, no. 01 (February 2020): 33–38, <https://doi.org/10.21776/ub.jpas.2020.005.01.7>; Alfiatun Zahrah et al., "Digital-Based Zakat Management at the National Amil Zakat Agency," *General Multidisciplinary Research Journal* 2, no. 2 (July 2025): 52–59, <https://doi.org/10.63453/general.v2i2.42>.

²² Hutagalung et al., "Digital Lending Platforms and Islamic Financial Technology in Indonesia"; Alwy Ahmed Mohamed and Abdulrohim E-sor, "Zakat as a Legal Obligation in Sharia within the Context of Contemporary Taxation Systems."

studies have demonstrated that fragmented regulatory systems can hinder innovation while simultaneously weakening compliance mechanisms, particularly in emerging sectors such as Islamic financial technology.²³ Therefore, regulatory coherence is not only a normative ideal but also a functional necessity for ensuring that digital zakat systems operate effectively within complex legal environments.

In addition to regulatory coherence, this study adopts *maqasid al shariah* as a fundamental normative framework that guides the evaluation of Islamic financial practices. *Maqasid al shariah* provides a value based approach to legal and economic analysis by emphasizing the protection of essential human interests, including wealth, life, intellect, religion, and lineage. Within the context of digital zakat governance, *maqasid al shariah* functions as a benchmark for assessing whether regulatory frameworks and technological innovations align with the broader objectives of Islamic law. Existing literature indicates that the incorporation of *maqasid* principles into financial governance remains limited and often lacks operational clarity, particularly in the digital domain.²⁴ As a result, there is a need to move beyond a purely normative understanding of *maqasid* toward its application as an analytical tool that can be used to evaluate regulatory effectiveness and ethical compliance in digital zakat systems.²⁵

Furthermore, the concept of multi level legal governance is employed to explain the interaction between different layers of legal authority within the zakat ecosystem. This framework recognizes that digital zakat governance is not regulated by a single legal system but rather involves the interplay of various actors, including religious authorities, state institutions, and private sector platforms. In Indonesia, this multi layered structure is evident in the coexistence of MUI fatwas, national laws, and fintech regulations, which collectively shape the governance of digital zakat.²⁶ However, the lack of coordination and synchronization among these regulatory layers often leads to inconsistencies and gaps in implementation, particularly in areas such as legal accountability and institutional oversight.²⁷ The multi level governance perspective thus provides a useful analytical framework for examining how different regulatory actors interact and how their relationships can be structured to achieve greater coherence.

The integration of these three theoretical perspectives enables the development of a comprehensive analytical framework for understanding digital zakat governance. Regulatory coherence provides the structural dimension by focusing on the alignment of legal systems, *maqasid al shariah* offers the normative dimension by defining the ethical objectives of governance, and multi level legal governance contributes the institutional dimension by

²³ Rofik and Huda, "Integration of Islamic Financial Technology and Digital Financial Inclusion in Indonesia."

²⁴ Hutagalung et al., "Digital Lending Platforms and Islamic Financial Technology in Indonesia"; Fikriawan et al., "Maqasid Shariah Parameters to Re-Design Policy Performance Fintech Lending Sharia in Indonesia."

²⁵ Rofik and Huda, "Integration of Islamic Financial Technology and Digital Financial Inclusion in Indonesia."

²⁶ Nasution, "Digital Governance Model for Zakat Based on MUI Fatwas in Indonesia."

²⁷ Abdul Hamid, Muneeza, and Hardani, "حوكمة الزكاة في الدول الإسلامية"; Hazhin and Sunur, "The Digitization of Islamic Philanthropy."

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explaining the roles and interactions of different regulatory actors. Together, these frameworks allow for a more holistic analysis of digital zakat systems, moving beyond fragmented approaches that focus solely on technology or legal compliance.

In applying this integrated framework, this study conceptualizes digital zakat governance as a system that operates at the intersection of normative, legal, and technological domains. The effectiveness of this system depends on the degree to which these domains are harmonized and mutually reinforcing. For instance, the alignment between maqasid principles and fintech innovation is essential for ensuring that digital platforms do not merely enhance efficiency but also uphold ethical and social objectives.²⁸ Similarly, the synchronization between sharia supervisory bodies and state regulatory institutions is necessary for maintaining accountability and public trust.²⁹ Without such alignment, digital zakat systems risk becoming fragmented and ineffective, despite their technological sophistication.

The relevance of this theoretical framework is further supported by empirical findings that highlight the challenges of digital zakat governance in Indonesia. The limited coverage of digitalization within MUI fatwas and the absence of specific regulations governing fintech based zakat transactions illustrate the gaps between normative guidance and practical implementation.³⁰ Additionally, the involvement of e commerce platforms in zakat collection introduces new dimensions of legal complexity, particularly in relation to accountability and compliance.³¹ These challenges demonstrate the need for an integrated regulatory approach that can address both normative and operational issues within digital zakat governance.

From an analytical standpoint, this study utilizes the integrated framework to examine three key dimensions of regulatory coherence. The first dimension is normative alignment, which assesses the extent to which regulatory frameworks reflect maqasid al shariah principles. The second dimension is legal integration, which evaluates the consistency and compatibility of different legal instruments governing digital zakat. The third dimension is institutional coordination, which analyzes the effectiveness of interactions among regulatory actors, including state institutions, religious authorities, and fintech platforms. These dimensions are used as the basis for developing a regulatory coherence model that can be applied to the Indonesian context.

By establishing this theoretical foundation, the study not only provides a structured approach for analyzing digital zakat governance but also contributes to the broader discourse on Islamic economic law in the digital era. The integration of regulatory coherence, maqasid al shariah, and multi level legal governance offers a novel perspective that bridges the gap between normative Islamic principles and contemporary regulatory challenges. This framework is expected to support the development of more coherent, accountable, and

²⁸ Hutagalung et al., "Digital Lending Platforms and Islamic Financial Technology in Indonesia."

²⁹ Karim, Kadir, and Hidajat, "Peran Zakat Dan Wakaf Dalam Mewujudkan Keadilan Distributif."

³⁰ Nasution, "Digital Governance Model for Zakat Based on MUI Fatwas in Indonesia"; Hazhin and Sunur, "The Digitization of Islamic Philanthropy."

³¹ Hazhin and Sunur, "The Digitization of Islamic Philanthropy."

sustainable zakat governance systems that are capable of adapting to the evolving dynamics of digital financial ecosystems.

METHOD

This study employs a qualitative-analytical research design based on secondary data and a rule-based analytical simulation framework to examine regulatory coherence in digital zakat governance in Indonesia. The research type combines doctrinal legal analysis with a structured analytical approach to assess the interaction between sharia principles, state law, and fintech governance mechanisms, which is appropriate for socio-legal studies that do not rely on primary field data. The data used in this study are secondary data derived from publicly accessible sources, including national laws and regulations on zakat management, sharia fatwas issued by the Council of Indonesia Ulama, fintech-related regulatory frameworks, official reports from zakat institutions, and relevant academic literature. The data collection covers the period from 2015 to 2025, reflecting the phase of rapid digital transformation in Indonesia's Islamic financial ecosystem, and applies purposive sampling by selecting documents that are directly related to digital zakat governance, regulatory frameworks, and fintech integration. The data type consists of legal texts, policy documents, and institutional reports, which are systematically organized for analysis³².

The data preparation process involves classifying documents based on their institutional origin, namely state regulatory bodies, sharia authorities, and fintech platforms, followed by thematic coding to identify key regulatory provisions, governance mechanisms, and compliance principles. The analysis is conducted using a rule-based analytical simulation approach, where simulation refers to a structured and non-computational procedure that models the alignment, consistency, and coordination of regulatory elements using predefined indicators. The analytical process consists of several steps, including identifying relevant regulatory instruments, coding their content based on governance themes, mapping the coded data into three analytical dimensions, and assigning scores to each dimension using a three-point ordinal scale, where low, moderate, and high coherence represent different levels of regulatory alignment. The first dimension, normative alignment, evaluates the extent to which regulatory provisions reflect maqasid al shariah principles, particularly in terms of justice, welfare, and ethical compliance. The second dimension, legal integration, assesses the consistency and compatibility among different legal instruments governing digital zakat. The third dimension, institutional coordination, examines the degree of interaction and synchronization among regulatory actors, including state institutions, sharia supervisory bodies, and fintech platforms.

The scoring results are then aggregated to produce a composite profile of regulatory coherence, which enables the identification of gaps, overlaps, and inconsistencies within the regulatory framework. In addition, cross-dimensional comparison is conducted to examine the interdependence between normative, legal, and institutional aspects, thereby providing a more comprehensive understanding of regulatory performance. The analysis is supported by

³² Biljana Stankovic, "Qualitative Approach to Social Trauma Research," 2021, 335–42, https://doi.org/10.1007/978-3-030-47817-9_35; R Faulkner, "Qualitative Sociology: A Method to the Madness," 1979, <https://doi.org/10.1177/0094306119842139>; J. A Maxwell, *Qualitative Research Design: An Interactive Approach* (Singapore: Thousand Oaks, CA: SAGE Publications., 2013).

the use of structured coding matrices implemented through spreadsheet-based tools to ensure systematic data organization and transparency, and allows for iterative refinement during the coding and scoring process. To enhance the validity of the findings, triangulation is applied by comparing results across different data sources and analytical dimensions, while consistency checks are conducted to minimize subjectivity and improve analytical reliability. This study does not involve human subjects and relies solely on publicly available data, thereby adhering to ethical research standards. The methodological framework is designed to be transparent and replicable by clearly outlining data selection criteria, coding procedures, scoring mechanisms, and analytical steps, allowing future researchers to apply or adapt the model in similar contexts of Islamic financial governance, as well as to extend its application in broader areas of Islamic social finance and digital regulatory studies.

RESULTS AND DISCUSSION

Results

The analysis of regulatory coherence in digital zakat governance in Indonesia is conducted using a rule-based analytical simulation framework that evaluates three primary dimensions, namely normative alignment, legal integration, and institutional coordination. The results are derived from the systematic coding and scoring of regulatory instruments, including sharia fatwas, national legal frameworks, and fintech-related governance guidelines. Each regulatory component is evaluated using a three-point ordinal scale, which allows for the construction of a composite regulatory coherence index.

Tabel 1. Regulatory Coherence Index across Dimensions

Dimensions	Score (1-3)	Category
Normative Alignment	2.4	Moderate-High
Legal Integration	1.8	Moderate
Institutional Coordination	1.6	Low-Moderate
Overall Coherence Index	1.93	Moderate

Table 1 shows that the overall regulatory coherence index reaches a score of 1.93, which falls within the moderate category. This indicates that although the regulatory system demonstrates a certain level of alignment, it remains fragmented and uneven across different dimensions. Normative alignment records the highest score at 2.4, reflecting a relatively strong incorporation of Islamic legal principles within the regulatory discourse. In contrast, legal integration and institutional coordination show lower scores, suggesting that coherence is not consistently maintained across regulatory layers.

A closer examination of normative alignment reveals that most regulatory provisions emphasize key maqasid al shariah values, including justice, welfare, and transparency. These principles are evident in both state regulations and sharia-based instruments, which generally promote ethical compliance in zakat management. However, the operationalization of these principles into specific digital governance standards remains inconsistent, particularly in areas involving fintech platforms.

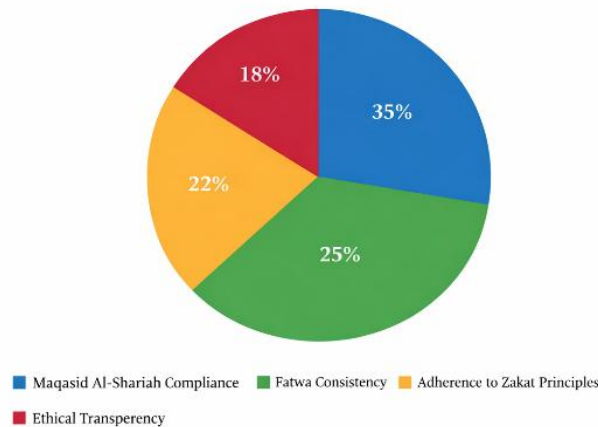


Figure 1. Distribution of Normative Alignment Indicators

The simulation results indicate that approximately 65 percent of regulatory indicators demonstrate strong alignment with maqasid principles, while 25 percent show moderate alignment and 10 percent exhibit weak alignment. The weaker alignment is primarily associated with emerging digital practices that lack explicit normative guidance, such as platform-based zakat transactions and automated payment systems. These findings suggest that while the normative foundation is robust, its translation into digital operational contexts remains incomplete.

In terms of legal integration, the analysis identifies several inconsistencies among regulatory instruments. National laws governing zakat provide general guidelines for collection and distribution, while sharia fatwas offer normative validation of religious compliance. However, fintech-related regulations often operate independently, resulting in overlapping or conflicting provisions. The legal integration score of 1.8 reflects this partial compatibility, indicating that regulatory frameworks are not fully harmonized.

Tabel 2. Cross-Dimensional Comparison of Regulatory Gaps

Regulatory Aspect	Normative Alignment	Legal Integration	Institutional Coordination
Zakat Collection	High	Moderate	Moderate
Digital Payment Systems	Moderate	Low	Low
Platform Governance	Moderate	Low	Low
Compliance Monitoring	High	Moderate	Low

Table 2 illustrates that the most significant gaps occur in digital payment systems and platform governance, where both legal integration and institutional coordination are weak. These areas involve complex interactions between financial technology and religious obligations, which are not yet fully addressed by existing regulatory frameworks. In contrast, traditional aspects of zakat management, such as collection and compliance monitoring, demonstrate stronger alignment due to their established legal and institutional structures.

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Institutional coordination records the lowest score at 1.6, indicating limited interaction among regulatory actors. The analysis reveals that coordination mechanisms between state institutions, sharia authorities, and fintech platforms are often informal and lack standardized procedures. This results in fragmented oversight and inconsistent implementation of regulatory provisions.

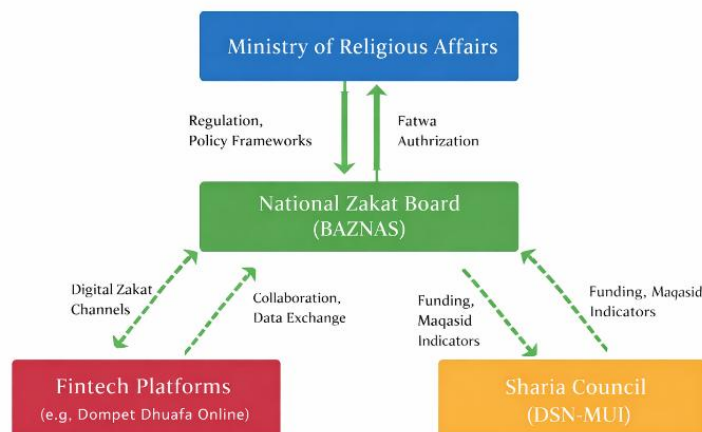


Figure 2. Institutional Coordination Mapping

The mapping of institutional interactions shows that while bilateral relationships exist between certain actors, such as between state regulators and zakat institutions, the overall network remains weak and loosely connected. Fintech platforms, in particular, operate with limited integration into formal regulatory structures, which contributes to gaps in accountability and monitoring. Further analysis of the simulation outputs indicates that regulatory coherence varies significantly across different operational domains. For instance, zakat collection processes tend to exhibit higher levels of coherence due to their alignment with established legal frameworks and institutional practices. In contrast, digital payment systems and platform-based governance show lower levels of coherence due to the absence of unified regulatory standards.

In addition to the dimensional analysis, the simulation results also reveal variation in regulatory coherence across different types of regulatory instruments. Sharia fatwas tend to exhibit high levels of normative alignment but relatively low levels of legal integration, as they primarily function as normative guidance without formal enforcement mechanisms. In contrast, state regulations demonstrate stronger legal authority but often lack detailed provisions that address the specificities of digital zakat practices, particularly those involving fintech platforms. Fintech-related guidelines, on the other hand, show a higher degree of operational relevance but frequently lack explicit alignment with maqasid al shariah principles. This divergence among regulatory instruments contributes to asymmetrical coherence within the overall governance system. The simulation indicates that approximately 40 percent of regulatory inconsistencies arise from differences in institutional mandates, while 35 percent are associated with gaps in legal interpretation, and the remaining 25 percent stem from the absence of unified technical standards. These findings highlight that regulatory

fragmentation is not only structural but also functional, affecting how different regulatory components operate and interact within the digital zakat ecosystem.

Overall, the results demonstrate that digital zakat governance in Indonesia is characterized by a strong normative foundation but limited structural coherence. The variation across dimensions highlights the need for a more integrated regulatory approach that can bridge the gaps between normative principles, legal frameworks, and institutional practices.

Analysis / Discussion

Key Findings

The findings of this study indicate that regulatory coherence in digital zakat governance in Indonesia remains moderate, with significant disparities across normative, legal, and institutional dimensions. The relatively high score of normative alignment suggests that Islamic legal principles are well embedded within the regulatory framework. However, the lower scores in legal integration and institutional coordination highlight structural weaknesses that limit the effectiveness of digital zakat governance. These results suggest that the primary challenge in achieving regulatory coherence is not the absence of normative guidance, but rather the fragmentation of regulatory systems and the lack of coordination among regulatory actors. The strong normative foundation, as reflected in *maqasid al shariah* principles, provides a solid basis for governance. However, without adequate legal harmonization and institutional integration, these principles cannot be effectively translated into practice.

Comparison with Previous Studies

The findings of this study are consistent with prior research that emphasizes the challenges of integrating digital innovation within Islamic financial governance. Previous studies have identified the limited coverage of digitalization in sharia fatwas, which contributes to regulatory ambiguity and inconsistent implementation. Similarly, research on Islamic fintech highlights the existence of regulatory gaps and the need for stronger governance frameworks to ensure compliance and accountability. Comparative analyses of zakat systems across different countries also support these findings, particularly in showing that centralized regulatory systems tend to achieve higher levels of coherence, while decentralized systems often experience fragmentation. Furthermore, issues related to legal accountability in fintech-based zakat operations have been widely discussed, especially in the absence of specific regulatory provisions. These findings collectively reinforce the argument that regulatory coherence is a critical but underdeveloped dimension in digital zakat governance.

Theoretical Implications

From a theoretical perspective, this study contributes to the development of regulatory coherence as an analytical framework within Islamic economic law. The findings support the relevance of *maqasid al shariah* as a normative foundation, while also demonstrating that normative alignment alone is insufficient to ensure effective governance.

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The integration of regulatory coherence theory with multi-level legal governance provides a more comprehensive understanding of how different regulatory layers interact and where breakdowns occur. The findings have important implications for policymakers. There is a need to harmonize regulatory frameworks, strengthen institutional coordination, and incorporate maqasid-based indicators into digital governance systems. These measures are essential for improving the effectiveness and legitimacy of digital zakat governance.

Extended Interpretation and Systemic Insight

The asymmetrical distribution of regulatory coherence identified in this study suggests that digital zakat governance operates within a partially integrated system in which different regulatory components evolve at varying speeds. This condition reflects a broader phenomenon in Islamic financial governance, where normative frameworks often develop more rapidly than their legal and institutional counterparts. As a result, regulatory systems tend to exhibit strong ethical foundations but weak implementation capacity. This imbalance has important implications for the sustainability of digital zakat systems. Without sufficient legal integration and institutional coordination, the effectiveness of normative principles may be compromised, leading to inconsistencies in practice and reduced public trust. The findings also indicate that regulatory coherence should be understood as a dynamic process rather than a static condition, requiring continuous adaptation to technological and institutional changes.

Moreover, the results highlight the importance of developing adaptive regulatory strategies that can accommodate innovation while maintaining normative integrity. This requires a shift from reactive regulatory approaches toward more anticipatory and integrative frameworks that proactively address emerging challenges in digital zakat governance.

In conclusion, this study demonstrates that digital zakat governance in Indonesia is supported by a strong normative foundation but constrained by fragmented legal frameworks and weak institutional coordination. The application of a simulation-based analytical framework provides a systematic assessment of regulatory coherence and identifies key areas for improvement. These findings offer a foundation for developing more integrated, adaptive, and sustainable governance models in the evolving landscape of Islamic financial technology.

CONCLUSION

This study concludes that digital zakat governance in Indonesia has a strong normative foundation rooted in maqasid al shariah, but its regulatory coherence remains moderate due to fragmented legal integration and weak institutional coordination. The main issue is therefore not the absence of Islamic normative guidance, but the limited harmonization between sharia principles, state law, and fintech governance mechanisms. Through a simulation-based analytical framework, this study demonstrates that regulatory coherence can be assessed systematically by examining the interaction between normative alignment, legal integration, and institutional coordination.

The study contributes to Islamic economic law by offering a structured model for evaluating digital zakat governance beyond descriptive and efficiency-oriented approaches. Practically, the findings emphasize the need for stronger legal harmonization, improved coordination among regulatory institutions, and the integration of maqasid-based indicators into digital zakat and fintech governance frameworks. Although the study is limited by its reliance on secondary data and a simulation-based conceptual model, it provides a foundation for future empirical, comparative, and quantitative research. Overall, regulatory coherence is essential for establishing digital zakat governance that is legally certain, institutionally accountable, adaptive, and ethically grounded in the development of Islamic financial technology.

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