

Interpreting Corporate Zakat as Trade Zakat: The Construction of Islamic Legal Knowledge and Zakat Collection Practices at Baitulmaal Munzalan Indonesia

Khamim,^{1*} Rizky Adithya,¹ Raziki Waldan,² Ubbadul Adzkiya,³ Uray M. Nur¹

¹Politeknik Negeri Pontianak, Pontianak, Indonesia

²IAIN Pontianak, Pontianak, Indonesia

³Universitas Wahid Hasyim, Semarang, Indonesia

*Correspondence: khamim@polnep.ac.id

Received: 28-10-2024 | Revised: 20-01-2025, 28-02-2025 | Accepted: 28-02-2025

Abstract

Corporate zakat, or zakat levied on legal entities, is a contemporary phenomenon in the Muslim world. Although Indonesia is not an Islamic state, it has legalized corporate zakat for nearly three decades. Baitulmaal Munzalan Indonesia (BMI), a prominent zakat management institution in West Kalimantan, actively collects corporate zakat despite the absence of this concept in classical *fiqh* (Islamic jurisprudence). This study examines the Islamic legal understanding of the *‘āmil*s (zakat administrators) at BMI and their practices in collecting corporate zakat through the Zakat BMI application. Employing a qualitative approach, this research is based on in-depth interviews with five key informants, as well as observations of the Zakat BMI application, official website, and social media platforms. The findings reveal that the *‘āmil*s at BMI conceptualize corporate zakat through *qiyās* (analogical reasoning), equating it with trade zakat (*zakāh al-tijārah*), a subcategory of wealth zakat (*zakāt al-māl*). Although corporate zakat is not explicitly mentioned in classical *fiqh* literature, BMI legitimizes its implementation by referencing Qur’anic verses, hadith, contemporary Islamic scholarly opinions, fatwas, and national legal regulations. Furthermore, BMI adopts the concept of a legal entity (*shakhsīyyah i’tibārīyyah*) as a zakat-liable subject, as developed by contemporary Islamic scholars, and applies this concept through various zakat collection programs, including the Zakat BMI application. This study highlights the necessity of contextual interpretation of zakat norms within classical *fiqh* to expand the scope of Islamic legal implementation in addressing modern socio-economic challenges while underscoring the evolving perception of Islamic law among Muslim societies, particularly concerning zakat regulations.

[Zakat korporasi, atau zakat yang dikenakan pada entitas hukum, merupakan fenomena kontemporer dalam dunia Muslim. Meskipun Indonesia bukan negara Islam, negara ini telah melegalkan zakat korporasi selama hampir tiga dekade. Baitulmaal Munzalan Indonesia (BMI), sebagai salah satu lembaga pengelola zakat terkemuka di Kalimantan Barat, secara aktif menghimpun zakat korporasi meskipun konsep ini tidak ditemukan dalam literatur fikih klasik. Studi ini menganalisis pemahaman hukum Islam yang dimiliki oleh para amil zakat di BMI serta praktik penghimpunan zakat korporasi yang dilakukan melalui aplikasi Zakat BMI. Dengan menggunakan pendekatan kualitatif, penelitian ini mengandalkan wawancara mendalam dengan lima informan kunci serta observasi terhadap aplikasi kalkulator zakat, situs web resmi,

dan media sosial BMI. Temuan penelitian menunjukkan bahwa para amil zakat di BMI mengonseptualisasikan zakat korporasi melalui qiyās (analogi) dengan menyamakannya dengan zakat perdagangan, yang merupakan bagian dari zakat mal. Meskipun zakat korporasi tidak disebutkan secara eksplisit dalam literatur fikih klasik, BMI membangun legitimasi atas penerapannya dengan merujuk pada ayat-ayat Alquran, hadis, pendapat ulama kontemporer, fatwa, serta regulasi hukum nasional. Selain itu, BMI mengadopsi konsep badan hukum (*shakhṣīyyah i'tibārīyyah*) sebagai subjek hukum dalam zakat, sebagaimana dikembangkan oleh para ulama kontemporer, dan menerapkannya dalam berbagai program penghimpunan zakat, termasuk aplikasi Zakat BMI. Studi ini menegaskan pentingnya interpretasi kontekstual terhadap norma zakat dalam fikih klasik guna memperluas cakupan penerapan hukum Islam dalam menjawab tantangan sosial-ekonomi modern, sekaligus menyoroti perubahan pemahaman masyarakat Muslim terhadap hukum Islam, khususnya dalam aspek zakat.]

Keywords: Baitulmaal Munzalan Indonesia, Legal Entity, Legal Knowledge, Corporate Zakat, Trade Zakat.

Introduction

The payment of zakat by corporations or legal entities is a contemporary issue in Islamic economic law, which has been implemented in several Islamic countries, including Saudi Arabia and Malaysia. However, despite not being an Islamic state, Indonesia has practiced corporate zakat collection since the early 2000s.¹ Several international scholars argue that corporate zakat has the potential to contribute to the achievement of the Sustainable Development Goals (SDGs),² thereby creating room for *ijtihad* (independent legal reasoning) among legislators and Islamic legal experts in discussing its legitimacy.³ Although some Muslim scholars continue to debate the validity of corporate zakat from both Islamic and national legal perspectives,⁴ Indonesia has officially recognized it through Zakat Management Law No. 38 of 1999. This legal recognition is inseparable from the dynamics of legal politics and the role of Muslim civil society, which has actively implemented corporate zakat in daily life.⁵ The emergence of this new zakat concept reflects the Islamization of the private sector

¹ Muhammad Lutfi Hakim, "Islamic Law and Society in Indonesia: Corporate Zakat Norms and Practices in Islamic Banks, by Alfitri," *Bijdragen Tot de Taal-, Land- En Volkenkunde / Journal of the Humanities and Social Sciences of Southeast Asia* 179, no. 1 (March 21, 2023): 115–18.

² See: Abbas Zaidi and Kim Cheng Patrick Low, "The Koranic Discourse on Corporate Social Responsibility," in *Corporate Social Responsibility in Asia* (Springer, Cham, 2014), 109–24; Suhail Ahmad and S. Ghiasul Haq, "How Far Corporate Zakat May Contribute to Sustainable Development Goals?," in *Islamic Wealth and the SDGs* (Palgrave Macmillan, Cham, 2021), 421–37; Adel Sarea, ed., *Impact of Zakat on Sustainable Economic Development*, Advances in Electronic Government, Digital Divide, and Regional Development (IGI Global, 2021).

³ Riduwan Riduwan, Hamim Ilyas, and Mufti Alam Adha, "Corporate Zakat in Perspective of Stakeholder Theory: A Case Study of Islamic Rural Banks," *Afkaruna: Indonesian Interdisciplinary Journal of Islamic Studies* 19, no. 1 (July 1, 2023): 85–98.

⁴ Masadah Masadah, "Studi Analisis Komparasi Zakat Perusahaan (Corporate Zakat) dalam Perspektif Fikih dan Peraturan Perundangan," *Management of Zakat and Waqf Journal (MAZAWA)* 3, no. 2 (February 23, 2022): 1–14.

⁵ See: Ali Murtadho Emzaed, Kamsi Kamsi, and Ali Akhbar Abaib Mas Rabbani Lubis, "A Politics of Recognition: The Legislation of Zakat Law in a Transition of New Order and Reform Era," *Uhumuna* 24, no. 2 (December 31, 2020): 320–47; Ali Murtadho Emzaed et al., "Restriction of Islamic Civil Society Participation: Genealogy of Zakat Legal Politics and Its Centralized Management in Indonesia," *Journal of Islamic Law* 4, no. 2 (August 9, 2023): 148–71.

in Indonesia,⁶ positioning corporate zakat as both a mechanism for revitalizing governance principles within Islamic legal traditions and a means of fostering alignment between state law and Islamic law in Islamic economic regulations.⁷

Although Indonesian law mandates corporations and other legal entities to pay zakat, its implementation varies across different zakat management institutions, including the Baitulmaal Munzalan Indonesia (BMI). This institution holds a distinct interpretation of the legal status of corporate zakat and employs diverse fundraising strategies.⁸ BMI is a zakat management organization responsible for collecting, managing, and distributing Islamic philanthropic funds. It is one of the most trusted zakat institutions among Muslim communities in West Kalimantan Province.⁹ As an institution that actively collects corporate zakat, BMI has raised funds from various companies and developed the Zakat BMI application, a digital platform for calculating and paying zakat online. One of the key features of this application is its ability to calculate the amount of zakat owed by corporations automatically.¹⁰ However, the obligation of legal entities to pay zakat is not explicitly stated in classical *fiqh* (Islamic jurisprudence) literature, which traditionally restricts zakat obligations to individual Muslims.¹¹ Consequently, this study analyzes how actors within BMI perceive the legal status of corporate zakat and examines the institution's zakat fundraising practices.

Several prior studies have examined corporate zakat in relation to Corporate Social Responsibility (CSR).¹² These studies have established a positive correlation between zakat payments as part of CSR initiatives and corporate financial performance in Saudi Arabia. In addition to CSR allocations, A. Chairul Hadi argues that Islamic banks in Indonesia also pay corporate zakat as a legal obligation for business entities.¹³ However, despite its legal mandate in Indonesia, the regulatory framework governing corporate zakat calculation mechanisms and penalties for non-compliance remains insufficiently detailed.¹⁴ Alfitri contends that

⁶ Hilman Latief, "Islamic Philanthropy and the Private Sector in Indonesia," *Indonesian Journal of Islam and Muslim Societies* 3, no. 2 (December 1, 2013): 175–201.

⁷ Alfitri, *Islamic Law and Society in Indonesia: Corporate Zakat Norms and Practices in Islamic Banks* (New York: Routledge, 2022), ii.

⁸ See: Rahmini Hadi, Sochimim, and Abdul Basit, "Sharia Strategic Economic Model on Digital Zakat Technology in Indonesia," *Economic Annals-XXI* 187, no. 1–2 (February 28, 2021): 82–89; Mezbah Uddin Ahmed and Noor Suhaida binti Kasri, "Zakat Calculation Software for Corporate Entities," in *Islamic FinTech* (Palgrave Macmillan, Cham, 2021), 319–33.

⁹ Rasiyam Rasiyam et al., "Integration of New Media and Prophetic Communication Enhanced for Zakah, Infāq, Ṣadaqah, and Waqf Fundraising: A Case Study of Baitulmaal Munzalan Indonesia," *Journal of Islamic Law* 4, no. 1 (February 15, 2023): 28–46.

¹⁰ Masjid Kapal Munzalan Mubarak Indonesia, "Zakat BMI," 2022, <https://play.google.com/store/apps/details?id=id.munzalan.bmi&hl=en>.

¹¹ 'Abd al-Rahman al-Jaziri, *Kitāb al-Fiqh 'alā al-Maḏāhib al-'Arba'ah*, vol. 1 (Beirut: Dār al-Kutub al-'Ilmiyyah, 2003), 536.

¹² See: Husam-Aldin Nizar al-Malkawi and Saima Javaid, "Corporate Social Responsibility and Financial Performance in Saudi Arabia: Evidence from Zakat Contribution," *Managerial Finance* 44, no. 6 (June 22, 2018): 648–64; Murya Habbash and Lara Haddad, "The Impact of Corporate Social Responsibility on Earnings Management Practices: Evidence from Saudi Arabia," *Social Responsibility Journal* 16, no. 8 (August 12, 2019): 1073–85.

¹³ A. Chairul Hadi, "Corporate Social Responsibility dan Zakat Perusahaan dalam Perspektif Hukum Ekonomi Islam," *AHKAM: Jurnal Ilmu Syariah* 16, no. 2 (December 11, 2016): 229–40.

¹⁴ Husin Bafadhal, "Zakat on Legal Entities: Towards Concept Perfection and Its Regulations in Indonesia," *Al-Risalah: Forum Kajian Hukum dan Sosial Kemasyarakatan* 21, no. 1 (June 30, 2021): 13–32.

corporate compliance with zakat obligations is influenced by multiple factors, including industry type and corporate attitudes toward zakat principles in Islamic banking and Islamic law more broadly.¹⁵ Normatively, Abdullah et al. highlight a dichotomy in classical and contemporary *fiqh* literature regarding the legality of corporate zakat.¹⁶ Ramli et al. argue that the theory of *al-dhimmah*—used by contemporary Islamic scholars to recognize corporations as legal subjects—remains limited to humans as legal entities in Islam, implying that zakat obligations should remain an individual duty.¹⁷ Despite these normative debates, this study focuses on how BMI interprets corporate zakat regulations and how these interpretations are implemented in zakat collection practices through the Zakat BMI application.

This article is a field study employing a socio-legal approach. Field research was conducted over three months—July, September, and December 2024—at Jalan Sungai Raya Dalam, Gang Imaduddin No. 4, Kubu Raya Regency, West Kalimantan Province. Data were collected through in-depth interviews with five key informants involved in the management, collection, and distribution of corporate zakat via the Zakat BMI application. To ensure informant confidentiality, their identities have been anonymized. In addition to interviews, this study also conducted observations on the Zakat BMI application, BMI’s official website, and its social media platforms to obtain data on how corporate zakat legal understanding is constructed and how these legal perceptions are applied in digital-based zakat fundraising practices. To analyze the data, this study employs the social construction theory of reality developed by Peter L. Berger and Thomas Luckmann.¹⁸

Legal Status of Corporate Zakat from a Fiqh Perspective

Zakat is the third pillar of Islam and is obligatory for every Muslim individual who meets specific eligibility criteria. This obligation applies to *muḥakkikī* (zakat payers) who fulfill nine conditions: (1) being Muslim, (2) being of sound mind and having reached maturity (*bāliḡh*), (3) being free (not enslaved), (4) possessing wealth classified as zakatable assets, (5) meeting the *niṣāb* (minimum threshold for zakat liability), (6) completing the *ḥaul* (one zakat financial year), (7) having full ownership (*al-milkīyyah al-tāmmah*) of the wealth, (8) not having outstanding debts that reduce assets below the *niṣāb*, and (9) possessing wealth beyond basic needs.¹⁹ The first three conditions relate to the subject of zakat (*muḥakkikī*), while the remaining six pertain to the object and conditions of zakatable wealth. These requirements stem logically from the definition of zakat as a specific portion of wealth wholly owned by a

¹⁵ See: Alfitri, “Why Do Companies Pay Their Alms Tax (Zakat)? Case Studies of Compliance with Corporate Zakat Obligation in Islamic Commercial Banks in Indonesia,” in *Proceedings of 1st International Conference of Law and Justice - Good Governance and Human Rights in Muslim Countries: Experiences and Challenges (ICLJ 2017)* (1st International Conference of Law and Justice - Good Governance and Human Rights in Muslim Countries: Experiences and Challenges (ICLJ 2017), Serpong, Indonesia: Atlantis Press, 2018), 23–6.

¹⁶ Luqman Abdullah, Muhammad Ikhlas Rosele, and Wan Marhaini Wan Ahmad, “The Concept of Legal Entity from the Islamic Law Perspectives,” *Pertanika Journal of Social Sciences and Humanities* 28, no. 4 (December 24, 2020): 3207–21.

¹⁷ Nazri Ramli, Zuhairah Ariff Abd Ghadas, and Hartinie Abd Aziz, “The Obligation of Corporate Group to Pay Business Zakat in Malaysia: A Legal and Shariah Analysis,” in *From Industry 4.0 to Industry 5.0: Mapping the Transitions*, ed. Allam Hamdan et al. (Cham: Springer Nature Switzerland, 2023), 485–96

¹⁸ See: Peter L. Berger and Thomas Luckmann, *The Social Construction of Reality: A Treatise in the Sociology of Knowledge*, Repr. in Penguin Books, Penguin Social Sciences (London: Penguin Books, 1991).

¹⁹ Wahbah al-Zuhailī, *Al-Fiqh al-Islāmī wa Adillatuhu*, vol. 2 (Beirut: Dār al-Fiqr, 1985), 738–50.

Muslim individual and distributed to designated beneficiaries at a specified time.²⁰ Consequently, in classical *fiqh*, zakat's obligation only applies to individual Muslims who meet these nine conditions.

However, what is the zakat ruling for a collective entity or a legal body wishing to pay zakat? This issue is not explicitly addressed in classical *fiqh* literature.²¹ One of the most relevant discussions is the juridical debate among Islamic jurists regarding the concept of *kebulṭab* (co-ownership or mixing of wealth) in zakat on livestock and its implications for zakat obligations.²² Etymologically, *kebulṭab* refers to the intermingling of assets, whether distinguishable or indistinguishable.²³ This concept is derived from Surah Ṣād [38] verse 24, which discusses partners who mix their wealth to the extent that their ownership becomes indistinguishable except through division (*qismah*). Imām al-Shāfi'ī defines *al-kebulṭā'ah* (the plural form of *kebulṭab*) as owners who merge their assets so that their ownership cannot be differentiated except through clear division. Moreover, *kebulṭab* also applies to a group of livestock owners who share the same herdsman, shelter, and grazing resources.²⁴

Islamic jurists have differing opinions on whether *kebulṭab* affects zakat obligations on livestock.²⁵ The first opinion, held by the majority of Islamic jurists, asserts that *kebulṭab* in livestock ownership affects zakat obligations. The 'ulama' (Islamic scholars) from the Shāfi'ī and Ḥanbalī schools argue that if livestock ownership is mixed among multiple owners, zakat is assessed collectively as if the assets belong to a single entity. The Mālikī school shares a similar view, maintaining that zakat is still imposed on each individual livestock owner, though it is calculated collectively. This ruling is based on the hadith: "Separated wealth should not be combined, nor should combined wealth be separated to avoid *zakaat*. What belongs to two individuals should be assessed according to their respective shares." Conversely, the second opinion, upheld by Imām Abū Ḥanīfah and Ibn Ḥazm, states that *kebulṭab* does not affect zakat obligations.²⁶ According to this view, zakat is only obligatory if each individual owner possesses livestock that independently reaches the *niṣāb*. No zakat is due if an owner's share does not meet the threshold, even if the animals are co-owned.²⁷

Beyond the *kebulṭab* principle, several Islamic legal concepts share similarities with the modern legal entity framework, including *waqf* (Islamic endowment), *bayt al-māl* (public treasury), and *muḍārabah* (profit-sharing investment).²⁸ However, contemporary Islamic jurists still grapple with the issue of whether a legal entity qualifies as a zakat-liable subject. In Arabic, legal entities are referred to using various terms, such as *shakhsīyyah i'tibārīyyah*, *shakhsīyyah ma'nawīyyah*, and *shakhsīyyah qānūnīyyah*, all denoting collective entities with shared objectives. In the context of zakat, *shakhsīyyah i'tibārīyyah* refers to an entity that possesses

²⁰ Al-Jazīrī, *Kitāb al-Fiqh 'alā al-Maṣāhib al-'Arba'ah*, 1:536.

²¹ See: Bafadhal, "Zakat on Legal Entities," 13–32; Abdullah, Rosele, and Ahmad, "The Concept of Legal Entity from the Islamic Law Perspectives," 3207–21.

²² Al-Zuhāilī, *Al-Fiqh al-Islāmī wa Adillatubn*, 2:865.

²³ Al-Rāghib al-Aṣḥāhānī, *Mufradāt Alfāḥ al-Qur'ān* (Damascus: Dār al-Qalam, 2009), 293.

²⁴ Ibn Manzūr, *Lisān al-'Arab*, vol. 7 (Dār al-Ṣādir, n.d.), 291.

²⁵ Al-Zuhāilī, *Al-Fiqh al-Islāmī wa Adillatubn*, 2:852–65.

²⁶ See: Ibn Ḥazm, *Al-Muḥallā bi 'al-Āthār*, vol. 6 (Dār al-Kutub al-'Ilmiyyah, n.d.), 52; Al-Samarqandī, *Tuhfat al-Fuqahā'*, vol. 1 (Dār al-Kutub al-'Ilmiyyah, 1984), 292.

²⁷ Al-Zuhāilī, *Al-Fiqh al-Islāmī wa Adillatubn*, 2:865.

²⁸ Taqī Uthmanī, *An Introduction to Islamic Finance* (Karachi: Maktaba Ma'rif al-Qur'ān, n.d.), 221.

wealth independently, separate from its individual managers. Examples of such legal entities include states, cooperatives, Islamic financial institutions, and corporations.²⁹ Although this concept does not exist in classical *fiqh* literature, it has become integral to contemporary Islamic legal discourse.³⁰

In general, contemporary Islamic scholarly opinions on corporate zakat obligations can be classified into three main typologies.³¹ The first view holds that zakat obligations apply only to individuals, not corporations. Sa‘īd Ramaḍān al-Būṭī argues that corporations are not required to pay zakat on behalf of their shareholders; instead, each shareholder must fulfill their zakat obligation upon meeting the *niṣāb* and *ḥaul* criteria.³² This opinion rejects the concept of *shakhsīyyah i‘tibāriyyah* in the context of zakat. The second opinion recognizes corporations as legal entities with independent zakat obligations, similar to individual Muslims. Shawkī Ismā‘īl Shattāḥah asserts that *shakhsīyyah i‘tibāriyyah* grants corporations a legal personality, allowing them to be zakat-liable entities.³³ In this approach, corporations are viewed as independent entities separate from their shareholders, with zakat obligations determined based on corporate wealth rather than individual ownership.³⁴ The third opinion, which represents a compromise approach, asserts that corporate zakat is obligatory only under specific conditions. The First Conference on Zakat, held by the Zakat House in the Ministry of Awqaf, Kuwait (April 30–May 2, 1984), established four conditions under which corporations are obligated to pay zakat: (1) the existence of state regulations mandating corporate zakat, (2) the corporate charter explicitly stipulating zakat payment, (3) a general assembly decision approving zakat payment, or (4) shareholder consent to pay zakat through the company. The conference was attended by over 55 Islamic scholars, including representatives from Indonesia, Malaysia, and Saudi Arabia.³⁵

This compromise position is supported by the International Islamic Fiqh Academy (Majma‘ al-Fiqh al-Islāmī), Bayt al-Zakāt al-Kuwayt, the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) governance standards, and Sudanese Zakat Law No. 1410 of 1990.³⁶ The Majma‘ al-Fiqh al-Islāmī resolution further stipulates that certain non-zakatable assets must be excluded from corporate zakat calculations, such as state-owned properties, charitable waqf assets,³⁷ assets owned by

²⁹ Aznan Hasan, “Zakat on Legal Entities (Shakhsīyyah I‘tibāriyyah): A Shari‘ah Analysis,” *Al-Shajarah: Journal of the International Institute of Islamic Thought and Civilisation (ISTAC) Islamic Banking and Finance* 2018 (December 1, 2018): 263–66.

³⁰ Abdullah, Rosele, and Ahmad, “The Concept of Legal Entity from the Islamic Law Perspectives,” 3211–2.

³¹ Hasan, “Zakat on Legal Entities (Shakhsīyyah I‘tibāriyyah),” 263–66.

³² M. Fatchurrohman et al., “Shari‘a Stock Zakat: Alternative Financial Inclusion for Empowering Mustahiq MSMEs with Qarḍ al-Ḥasan Products,” *Al-Abkam* 34, no. 2 (October 31, 2024): 257–88.

³³ Shaūqī Ismail Shahātah, *Mubāsabāt Zakāt al-Māl, ‘Imān wa Amalan*, 1st ed., 1970, 92.

³⁴ Azman Mohd Noor and Muhamad Nasir Haron, “Imposing Zakāt on Legal Entities and Its Applications in Islamic Financial Institutions,” *Arab Law Quarterly* 27, no. 1 (2013): 71–86.

³⁵ Kuwait Zakat House in the Ministry of Awqaf, “The First Conference on Zakat,” *Journal of Research in Islamic Economics* 2, no. 1 (1984): 75.

³⁶ See: Hasan, “Zakat on Legal Entities (Shakhsīyyah I‘tibāriyyah),” 264–5; “Sudanese Zakat Law No. 1410 of 1990,” Article 4.

³⁷ See: Muttaqin Choiri and Farid Ardyansyah, “The Politics of Waqf Practice in Pesantren Kyai Families in Bangkalan Madura, Indonesia,” *El-Usrah: Jurnal Hukum Keluarga* 7, no. 1 (June 30, 2024): 272–93; Awwaluddin Marza et al., “The Role of the Indonesian Waqf Agency in the Implementation of Nazir

philanthropic organizations, and shares held by non-Muslims. This view is upheld by most contemporary Islamic scholars, including Shaykh al-Darīr, Wahbah al-Zuhailī, al-Būtī, and Ali Mohi el-Din al-Qaradaghi,³⁸ albeit with varying argumentative approaches.³⁹

Despite these diverse opinions, the legal status of corporate zakat remains a subject of debate among contemporary Islamic jurists, as the concept of legal entities as zakat-liable subjects has gained widespread acceptance in modern economic and social life.⁴⁰ Unlike individual zakat payers, legal entities exhibit distinct characteristics, particularly regarding ownership structure and financial independence. The complexity of corporate ownership, where assets are collectively held rather than individually owned, makes corporate zakat regulation more challenging than individual zakat obligations. One approach within Islamic legal adaptation is to analogize corporate wealth with *kebulṭah*,⁴¹ wherein collective ownership parallels classical *fiqh* discussions on shared livestock zakat obligations.

Baitulmaal Munzalan Indonesia and Its Zakat Management

Baitulmaal Munzalan Indonesia (BMI) is a mosque-based Islamic empowerment institution that collects, manages, and distributes Islamic philanthropic funds. BMI was established in September 2014 in a predominantly non-Muslim environment by three key figures from Masjid Kapal Munzalan Indonesia: Luqmanulhakim (known as Ayahman), Muhammad Nur Hasan (Tok Ya), and Beni Sulastiyu (Bung Ben).⁴² Before 2017, BMI was known as Baitulmaal Pondok Masjid Munzalan Ashabul Yamin (PMMAY). The name change was formalized through the Minister of Law and Human Rights Decree of the Republic of Indonesia No. AHU-0010008 AH.01.04/2017.⁴³ BMI's headquarters is located on Jalan Sui Raya Dalam, Kecamatan Sui Raya, Kabupaten Kubu Raya, West Kalimantan Province. As of today, BMI has expanded its reach, operating seven provincial representative offices and 35 empowerment offices across Indonesia.⁴⁴

As an Islamic empowerment institution, BMI is structured into four main divisions, each aligned with the interpretation of Surah al-Tawbah [9] verse 18.⁴⁵ First, the Da'wah Center Division manifests the command to have faith in Allah and the Last Day (*man āmana bi Allāh wa al-yaum al-ākhir*). Second, the Educational Charity Division represents the obligation to perform prayer (*aqāma al-ṣalāt*). Third, BMI's National Amil Zakat Institution (LAZNAS, Lembaga Amil Zakat Nasional) embodies the duty to pay zakat (*ātā al-zakāt*). Fourth, the Business Charity Division, which signifies the command to fear none but Allah

Supervision of Land Waqf (Study at Badan Wakaf Indonesia of Lhokseumawe City)," *Syariah: Jurnal Hukum dan Pemikiran* 22, no. 2 (2022): 183–93.

³⁸ Ali Mohi el-Din al-Qaradaghi, "Al-Shakhsīyyah al-Itibāriyyah (Legal Entities)," July 6, 2009, <https://alqaradaghi.com/الشخصية-الاعتبارية/>.

³⁹ Hasan, "Zakat on Legal Entities (Shakhsīyyah Itibāriyyah)," 264–5.

⁴⁰ Bafadhal, "Zakat on Legal Entities," 16.

⁴¹ Hasan, "Zakat on Legal Entities (Shakhsīyyah Itibāriyyah)," 257.

⁴² Baitulmaal Munzalan Indonesia, "Tentang BMI," December 16, 2024, <https://munzalan.id/tentang-bmi/>, <https://munzalan.id/tentang-bmi/>.

⁴³ Masjid Kapal Munzalan, "Legalitas," accessed January 15, 2025, <https://masjidkapalmunzalan.id/legalitas/>.

⁴⁴ Masjid Kapal Munzalan, "Masjid Kapal Munzalan Indonesia," accessed January 15, 2025, <https://masjidkapalmunzalan.id/>.

⁴⁵ Masjid Kapal Munzalan, "Susunan Pengurus," accessed January 15, 2025, <https://masjidkapalmunzalan.id/susunan-pengurus/>.

(*wa lam yakhsya illā Allāh*).⁴⁶ Among these four, the LAZNAS BMI is the primary division responsible for Islamic philanthropic funds management, as the Ministry of Religious Affairs stipulated in Decree No. 693/2023.

Although the LAZNAS BMI was officially recognized on October 26, 2023, BMI has been actively involved in collecting, managing, and distributing Islamic philanthropic funds since 2012. Before obtaining LAZNAS status, BMI became a member of the Zakat Forum (FOZ, Forum Zakat) in 2020 and was formally designated as the Zakat Collection Unit (UPZ, Unit Pengumpul Zakat) in 2022 through Decree No. 53/BAZNAS-KB/SK-UPZ/I/2022 issued by the National Amil Zakat Agency (BAZNAS, Badan Amil Zakat Nasional). This institutional transformation was undertaken to strengthen public trust in BMI and to ensure the professional and accountable management of zakat funds. Additionally, BMI has adopted a hybrid fundraising strategy, combining digital media engagement with religious-based approaches.⁴⁷ To enhance the effective distribution of zakat funds, BMI established the Mustahiq Productive Center (MPC)—a *mustahiq* (zakat recipient) empowerment hub—to ensure Islamic philanthropic funds are utilized productively and sustainably.⁴⁸ As of August 2022, BMI had distributed between IDR 9–10 billion per month, serving 30 regencies and cities across Indonesia.⁴⁹

The official collection of corporate zakat by BMI began in late 2023 following its approval as LAZNAS by the Ministry of Religious Affairs of the Republic of Indonesia. Since then, BMI has focused on corporate zakat management alongside other zakat types. One of BMI's key technological innovations is the launch of the Zakat BMI application, designed to provide comprehensive information on various zakat categories, including corporate and professional zakat. The application features a zakat calculator, assisting *muzakki's* in accurately determining the amount of zakat they must pay. Within BMI's framework, *muzakki's* are also called “*orang tua asuh*”, emphasizing their role in supporting community welfare through zakat contributions. This digital initiative simplifies zakat payments and enhances financial inclusion in zakat management. Beyond digital platforms, BMI employs a blended fundraising strategy, integrating traditional and modern approaches to increase zakat participation.⁵⁰ Fundraising activities include regular Islamic study sessions (*pengajian agama*) organized by BMI, as well as social media campaigns and outreach via various digital platforms. To expand the reach of zakat education and increase public awareness, BMI collaborates with influential religious figures and preachers (*ustaz*) who have

⁴⁶ FF, Interview with a Zakat Program Staff Member at BMI, July 19, 2024.

⁴⁷ See: Rasiem et al., “Integration of New Media and Prophetic Communication Enhanced for Zakah, Infāq, Ṣadaqah, and Waqf Fundraising,” 28–46; Bustami Bustami and Muhammad Lutfi Hakim, “Strategy of Cash Waqf Development on Gerakan Wakaf Produktif at Baitulmaal Munzalan Indonesia Foundations in Digital Era,” *Al-Tabir: Jurnal Pemikiran Islam* 20, no. 1 (May 13, 2020): 97–119; Bustami Bustami, Rio Laksamana, and Zuliana Rofiqoh, “Waqf Fundraising through Money in the Industrial Revolution 4.0 Era: A Case Study on Baitulmaal Munzalan Indonesia,” *Ijtihad: Jurnal Wacana Hukum Islam dan Kemanusiaan* 20, no. 1 (June 10, 2020): 23–40.

⁴⁸ Desi Refnita, “The Mustahik Zakat in Various Dimensions of Fiqh in Era Society 5.0,” *El-Mashlahab* 11, no. 1 (June 28, 2021): 13–28.

⁴⁹ Masjid Kapal Munzalan Mubarak Indonesia, “Zakat BMI.”

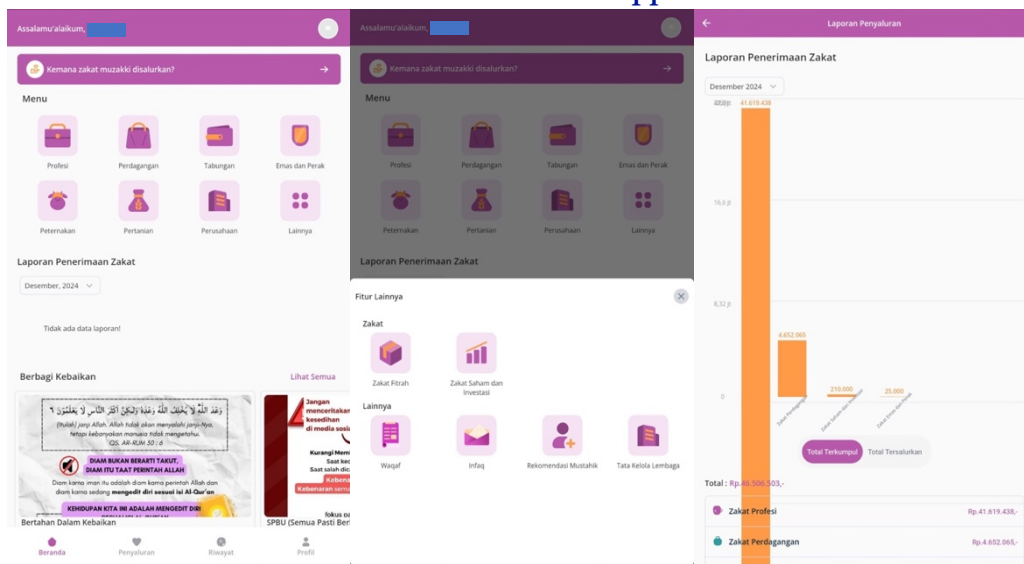
⁵⁰ Bustami and Hakim, “Strategy of Cash Waqf Development on Gerakan Wakaf Produktif at Baitulmaal Munzalan Indonesia Foundations in Digital Era,” 23–40.

a strong presence on social media. These initiatives reinforce zakat literacy and encourage Muslim communities to fulfill their zakat obligations through BMI.⁵¹

Corporate Zakat Fund Collection through the Zakat BMI Application

The official collection of corporate zakat by BMI began in late 2023, following its approval as the LAZNAS by the Ministry of Religious Affairs. As part of its efforts to optimize zakat collection, BMI developed the Zakat BMI application. This digital platform provides information on various types of zakat managed by BMI, including corporate and professional zakat. The application is also equipped with a zakat calculator, assisting *muzakke'īs* in determining the amount of zakat they must pay.⁵² This innovation was introduced to address challenges in zakat collection, particularly during the COVID-19 pandemic, while also leveraging the increasing use of Android devices among the public.⁵³ To ensure the effectiveness of this initiative, BMI collaborated with Masjid Kapal Munzalan Indonesia to establish a research and information technology team tasked with analyzing various zakat applications developed by other Islamic philanthropic organizations.⁵⁴ The findings from this study were then utilized to design the Zakat BMI application, which was officially launched on October 11, 2022. The application has been downloaded by over 1,000 users, receiving 64 reviews and earning a 4.9-star rating on the Play Store. However, it is not yet available for iOS users.⁵⁵

Figure 1
Menus in the Zakat BMI Application



Source: Zakat BMI Application, 2024.

Based on interviews with key informants, the primary objective of developing the Zakat BMI application is to educate the Muslim community on zakat obligations and

⁵¹ Rasiyam et al., “Integration of New Media and Prophetic Communication Enhanced for Zakah, Infāq, Ṣadaqah, and Waqf Fundraising,” 28–46.

⁵² Masjid Kapal Munzalan Mubarak Indonesia, “Zakat BMI.”

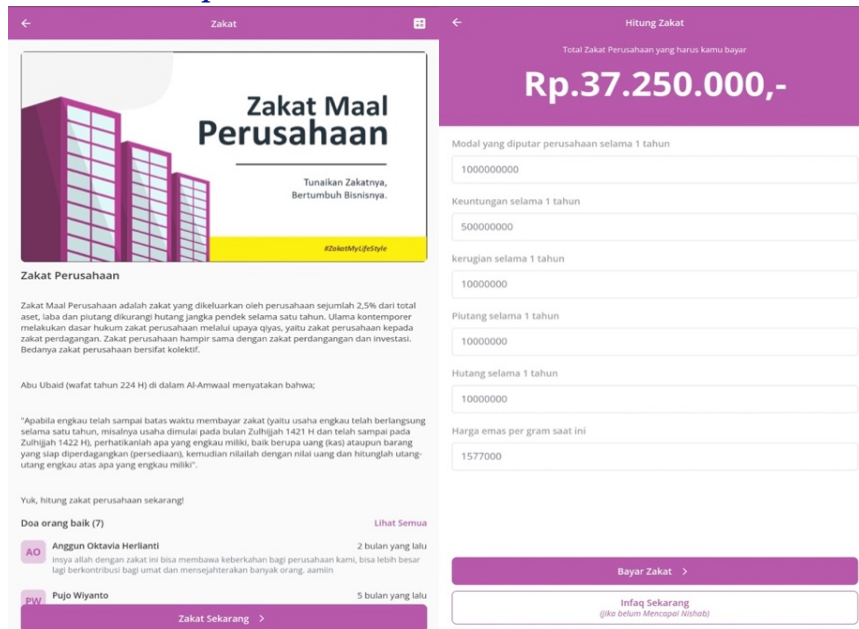
⁵³ AP, Interview with the Director of Operations at LAZNAS BMI, July 20, 2024.

⁵⁴ ML, Interview with the Director of Empowerment and PASKAS Indonesia, September 5, 2024.

⁵⁵ FF, Interview with a Zakat Program Staff Member at BMI.

facilitate digital zakat payments.⁵⁶ The application includes various educational features, such as detailed information on zakat categories and a zakat calculator. In addition to *zakat al-fitr* (religious alms to be paid at the end of the fasting month), the application covers eight types of *zakat mal*, namely: (1) professional zakat, (2) trade zakat, (3) savings zakat, (4) gold and silver zakat, (5) livestock zakat, (6) agricultural zakat, (7) corporate zakat; and (8) stock and investment zakat. The application also provides religious sermons, motivational content, and testimonials from *muzakki's* who have fulfilled their zakat obligations through BMI. The application features periodic reports on zakat collection and distribution to enhance transparency and public trust, complete with documented evidence of fund allocation.⁵⁷

Figure 2
Corporate Zakat and Its Calculation Tool



Source: Zakat BMI Application, 2024.

Apart from its educational features, the Zakat BMI application facilitates corporate zakat payers to calculate their zakat obligations and complete transactions digitally.⁵⁸ Corporations wishing to fulfill their zakat obligations can access the ‘Corporate Zakat’ menu, which summarizes general provisions and the legal basis for corporate zakat (see Figure 2). This section is integrated with a zakat calculator, allowing corporations to calculate the amount of zakat they must pay. Once the total zakat amount is determined, businesses can proceed with instant digital transactions by transferring the funds to BMI’s official account.⁵⁹ The features of this application reflect the externalization of the *‘amils’* (zakat administrators) interpretation of *fiqh* and state laws regarding zakat.⁶⁰

⁵⁶ ZA, Interview with the Head of the Zakat Division at BMI, July 11, 2024.

⁵⁷ “Observation of the BMI Zakat Application,” December 2024.

⁵⁸ ZA, Interview with the Head of the Zakat Division at BMI; AP, Interview with the Director of Operations at LAZNAS BMI.

⁵⁹ “Observation of the BMI Zakat Application,” December 2024.

⁶⁰ Armiadi Musa, Teuku Zulfikar, and Bismi Khalidin, “Digital-Based Information System of Zakat Management in Indonesia: Strategies for Increasing Revenue in Fiqh Muamalah Perspectives,” *Samarab: Jurnal Hukum Keluarga dan Hukum Islam* 6, no. 2 (October 15, 2022): 614–33.

In the zakat payment process, companies must input six key financial details into the zakat calculator, which include (1) the company's total capital, (2) annual profit, (3) annual loss, (4) accounts receivable, (5) outstanding debts for the year, and (6) current gold price per gram.⁶¹ For example, if a company has IDR 1 billion in capital, earns IDR 500 million in profit, and holds IDR 10 million in accounts receivable for a year (see Figure 2) while simultaneously experiencing IDR 20 million in losses and carrying IDR 20 million in debt, the zakat calculation is as follows:

$$(1.000.000.000 + 500.000.000 + 10.000.000) - 20.000.000 = 1.490.000.000.$$

$$2,5\% \times 1.490.000.000 = 37.250.000.$$

According to Islamic law rules, the total adjusted assets must exceed the *niṣāb* threshold, equivalent to 85 grams of gold. The company must pay corporate zakat to IDR 37,250,000 if this requirement is met.

The educational benefits and accessibility of the Zakat BMI application have significantly benefited the Muslim community.⁶² It is evident from user reviews, which have given the app a 4.9-star rating, praising it as a convenient, educational, and innovative solution for fulfilling zakat obligations. User testimonials reflect high satisfaction with the application.⁶³ Ary Babel commented, “*This application is very practical for me as a Muslim. I can pay zakat from anywhere—very convenient and educational.*” Beni Sulastiyo stated, “*The app is excellent and has greatly helped me fulfill my zakat obligations.*” Dominikus Sandang mentioned, “*This application makes paying zakat so much easier. No need to worry about calculating the exact percentage—I can do it effortlessly.*” These reviews indicate that the digital transformation of corporate zakat through the Zakat BMI application has emerged as an innovative solution for Muslims to fulfill their religious obligations in the digital era.⁶⁴

Beyond digital externalization, the success of this initiative is also reflected in BMI's periodic zakat collection reports, published monthly and annually. Data from January to July 2024 showed that BMI received IDR 10,000 in corporate zakat payments. However, in August 2024, BMI recorded a corporate zakat payment of IDR 500 million from PT Paragon. Although corporate zakat contributions remain relatively small compared to individual zakat payments, these figures demonstrate the significant growth potential of corporate zakat collection.⁶⁵ The institutionalization of corporate zakat is an ongoing process, requiring effective outreach strategies to educate companies about zakat as part of CSR. When

⁶¹ “Observation of the BMI Zakat Application,” December 2024.

⁶² Ali Murtadho Emzaed et al., “Shifting Fiqh Tradition in Zakat Management: Nahdlatul Ulama's Strategies to Enhance the Social Welfare of Nahdliyin,” *Al-Risalah: Forum Kajian Hukum dan Sosial Kemasyarakatan* 24, no. 2 (December 30, 2024): 124–41.

⁶³ A total of 64 users have reviewed the performance of the Zakat BMI application. See: Google Play, “Zakat BMI,” accessed January 15, 2025, <https://play.google.com/store/apps/details?id=id.munzalan.bmi&hl=id>.

⁶⁴ See: Erike Anggareni, Gustika Nurmalia, and A. Kumedi Ja'far, “Utilizing the Banking System for Digital Waqf Behavioral Approach of Millennial Muslims,” *El-Ushrah: Jurnal Hukum Keluarga* 7, no. 1 (June 30, 2024): 390–405; Sri Maulida et al., “Post-Pandemic Digital Transformation in Zakat Management: Insights from Maqasyid Syari'ah in South Kalimantan,” *El-Mashlahab* 14, no. 2 (December 26, 2024): 281–302.

⁶⁵ IM, Interview with the Former President Director of BMI, December 2, 2024.

properly implemented, corporate zakat serves religious obligations and socio-economic sustainability, benefiting businesses and society.⁶⁶

The Legality of Corporate Zakat: Internalization of *Fiqh* and State Law Provisions

Although corporate zakat is not explicitly mentioned in classical *fiqh* literature, its legality has been a subject of debate among contemporary Islamic scholars and has been incorporated into various regulations in Muslim-majority countries.⁶⁷ As state agents responsible for corporate zakat collection, the *'āmil*s at BMI acknowledge that corporate zakat was not recognized in classical *fiqh*,⁶⁸ as it was only practiced during the era of the *tābi' al-tābi'in* (third-generation successors of the Prophet's companions).⁶⁹ Therefore, the legal foundation for BMI's corporate zakat collection is based on their interpretation of the general meaning of Surah al-Baqarah [2] verse 276 and a hadith narrated by Imām al-Bukhārī and Imām Muslim regarding charity (*sadaqah*).⁷⁰

Textually, Surah al-Baqarah [2] verse 276 prohibits usury (*ribā*) while encouraging *sadaqah*. Meanwhile, the hadith narrated by Imām al-Bukhārī and Imām Muslim recounts the Prophet's instruction to Mu'ādh bin Jabal to invite the people of Yemen to Islam, establish the five daily prayers, and pay zakat.⁷¹ The hadith states that zakat is only obligatory for *muzakkīs* with financial capability. However, it does not explicitly specify whether *muzakkīs* refer solely to individuals or if it includes groups and legal entities, such as corporations. Given the absence of an explicit restriction, the *'āmil*s at BMI interpret *muzakkīs* as referring to individuals and collectives, including corporations. Based on this understanding, they argue that zakat is not only an individual obligation but also a corporate duty. The Director of Operations at LAZNAS BMI, AP, emphasizes that zakat is a key to corporate blessings, contributing to economic growth and the well-being of business owners and employees.⁷²

In addition to Qur'anic and hadith references, the *'āmil*s at BMI also rely on the opinions of contemporary Islamic scholars who permit corporate zakat. These include Yūsuf al-Qaradāwī, Wahbah al-Zuhailī, Sayyid Sābiq, and Abū 'Ubayd al-Qāsim ibn Sallām.⁷³ For instance, al-Zuhailī asserts that business owners must pay zakat on capital and stock profits, elaborating on the concept of *zakat syirkah muḍārabah* (partnership investment zakat) within

⁶⁶ See: Hadi, Sochimim, and Basit, "Sharia Strategic Economic Model on Digital Zakat Technology in Indonesia," 82–9; Abdussalam, Aditya Rahmat Gunawan, and Siti Mulyani Hasanah, "The Influence of Zakat on Quality Economic Growth," *Journal of Lifestyle and SDGs Review* 5, no. 2 (November 21, 2024): e02845.

⁶⁷ See: Bafadhah, "Zakat on Legal Entities," 13–32; Abdullah, Rosele, and Ahmad, "The Concept of Legal Entity from the Islamic Law Perspectives," 3207–21.

⁶⁸ AP, Interview with the Director of Operations at LAZNAS BMI.

⁶⁹ ZA, Interview with the Head of the Zakat Division at BMI.

⁷⁰ ZA, Interview with the Head of the Zakat Division at BMI; AP, Interview with the Director of Operations at LAZNAS BMI; IM, Interview with the Former President Director of BMI.

⁷¹ See: Ganis Kesturi and Muhammad Irfan Helmy, "The Understanding of Hadith Sadaqah and Its Implementation on Social Empowerment: A Research on Jum'ah Berkah Tradition in Wonogiri Society," *Jurnal Studi Ilmu-Ilmu Al-Qur'an dan Hadis* 23, no. 1 (January 31, 2022): 69–88.

⁷² AP, Interview with the Director of Operations at LAZNAS BMI. See: Aris Bintania, Ramandha Rudwi Hantoro, and Muslena Layla, "The Relationship of Muzakki to Increasing Individual Welfare: Analysis at Baznas Tanjungpinang City," *Jurnal Ilmiah Peuradeun* 12, no. 1 (January 30, 2024): 355–76.

⁷³ ZA, Interview with the Head of the Zakat Division at BMI; AP, Interview with the Director of Operations at LAZNAS BMI.

trade zakat.⁷⁴ In *Kitāb al-Awwāl*, Abū ‘Ubayd states:⁷⁵ “If the due time for *zakāt* payment arrives (e.g., a business is established in Dhul-Hijjah 1421 and continues until Dhul-Hijjah 1422), then assess your wealth—whether in the form of cash or trade goods—calculate the total assets owned, and deduct the debts that must be paid.” Based on these Islamic scholarly views, the Head of the Zakat Division at BMI, ZA, argues that zakat obligations apply not only to individuals but also to corporations that fulfill the conditions and pillars of zakat as outlined in *fiqh*.⁷⁶

Beyond Islamic legal sources, the ‘*amils* at BMI also base their corporate zakat practices on state law and the fatwa of the Indonesian Ulema Council (MUI, Majelis Ulama Indonesia), which regulate the legality of corporate zakat.⁷⁷ Article 1, Clause 5 of Zakat Management Law No. 23 of 2011 explicitly defines *muzakkeīs* as Muslim individuals or business entities obligated to pay zakat. However, while this regulation mandates businesses to pay zakat, it does not explicitly classify corporate or professional zakat as part of *zakāt al-māl*. Instead, Article 4, Clause 2 identifies nine categories of *zakāt al-māl*, namely: (1) gold, silver, and other precious metals; (2) money and other securities; (3) trade assets; (4) agricultural, plantation, and forestry products; (5) livestock and fishery assets; (6) mining assets; (7) industrial assets; (8) income and service revenue; and (9) *rikāz* (excavated treasures and valuable findings).⁷⁸ Unlike Law No. 23 of 2011, however, the Ijtima‘ Ulama of Komisi Fatwa MUI VII B2 on Corporate Zakat Law, issued in Jakarta on November 11, 2021, explicitly states that corporate wealth meeting zakat conditions are subject to zakat obligations.⁷⁹ Referring to these two legal frameworks, the ‘*amils* at BMI argue that companies meeting zakat requirements must fulfill their obligations. AP further asserts that state regulations on zakat reflect governmental support for Muslims in practicing Islamic law in daily life.⁸⁰

The interplay between state law and Islamic law in zakat management in Indonesia reflects the integration of Islamic legal principles into the national legal system. It is evident in Zakat Management Law No. 23 of 2011, which aims to optimize zakat distribution to enhance public welfare.⁸¹ However, the centralization of zakat management by the state has sparked debates among civil society groups. Some argue that state intervention in zakat administration may weaken the traditional role of Muslim communities in zakat distribution.⁸² Moreover, in certain regions, such as the Kapuas Regency, overlapping legal

⁷⁴ Al-Zuhailī, *Al-Fiqh al-Islāmī wa Adillatuhu*, 2:799.

⁷⁵ Abū ‘Ubayd al-Qāsim ibn Sallām, *Kitāb al-Awwāl*, vol. 2 (Riyāq: Dār al-Faḍīlah li an-Nashr wa al-Tawzī‘, 2007), 85.

⁷⁶ ZA, Interview with the Head of the Zakat Division at BMI.

⁷⁷ ZA, Interview with the Head of the Zakat Division at BMI; AP, Interview with the Director of Operations at LAZNAS BMI; IM, Interview with the Former President Director of BMI.

⁷⁸ Muhammad Choirus Sholeh and Ahmad Afif, “Islamic Law Review of Zakat on Prize Draw Assets,” *Indonesian Journal of Islamic Law* 5, no. 1 (June 30, 2022): 12–19.

⁷⁹ Moh. Mufid and Adamu Abubakar Muhammad, “Islamic Philanthropy and Public Policy: A Study of Zakat Fatwas from the New Order Era to the Post-Reform Era,” *Jurnal Hukum Islam* 21, no. 2 (December 11, 2023): 201–30.

⁸⁰ AP, Interview with the Director of Operations at LAZNAS BMI.

⁸¹ Sri Kusriyah, “Government Policy in Achieving Community Welfare through the Effectiveness of Management of Zakat in Indonesia,” *Journal of Critical Reviews* 7, no. 5 (2020): 157–65.

⁸² See: Ali Murtadho Emzaed, Ibnu Elmi AS Pelu, and Shakhzod Tokhirov, “Islamic Law Legislation in Indonesia: Anomalies of the Relationship between Political Configuration and Zakat Legal Product during the Reform Era,” *Al-Manabij: Jurnal Kajian Hukum Islam* 17, no. 1 (May 29, 2023): 97–112; Emzaed et al., “Restriction of Islamic Civil Society Participation,” 148–71.

frameworks—including Islamic law, state law, and customary law—have created challenges in zakat governance, necessitating further legal harmonization.⁸³ From a political and constitutional perspective, state involvement in zakat aligns with the mandate of the 1945 Constitution, which emphasizes public welfare without granting preferential treatment to any religion.⁸⁴ However, in practice, the bureaucratization of Islamic teachings remains a complex issue that must be managed effectively.⁸⁵ Given these challenges, zakat governance reforms prioritizing transparency, efficiency, and alignment with the SDGs are imperative. Such reforms are necessary to enhance the effectiveness of zakat in poverty alleviation, empower the Muslim economy, and strengthen public trust in zakat institutions in Indonesia. With a well-regulated and inclusive zakat governance system, corporate zakat can significantly contribute to economic sustainability and social justice in Indonesia.⁸⁶

Analogizing Corporate Zakat as Trade Zakat

The *‘amils* at BMI argue that corporate zakat is permissible in Islam as it falls under the category of *zakāt al-māl*. They define corporate zakat as a form of zakat imposed on corporate assets, calculated at 2.5% of total assets, profits, and receivables, after deducting short-term liabilities for one year (see Figure 2).⁸⁷ This permissibility is based on their interpretation of the concept of *muṣṣakki* in Islam. According to them, zakat is not only an individual obligation but can also be applied to collective entities such as companies, institutions, or other business entities. This approach seeks to accommodate modern economic developments, which have introduced collective ownership structures not explicitly mentioned in classical *fiqh*, such as corporate zakat and professional zakat. These two forms of zakat result from *ijtihād* by contemporary Islamic scholars and have been adopted in zakat regulations across various Muslim-majority countries.⁸⁸

The corporate zakat provisions adopted by the *‘amils* at BMI and incorporated into the Zakat BMI application follow the same principles as trade zakat in classical *fiqh*. Trade zakat, also known as *‘urūd al-tijārah*, is imposed on commercial inventory and is calculated based on net working capital or adjusted growth capital in a business.⁸⁹ The majority of classical Islamic

⁸³ Masrawan Masrawan et al., “Legal Conflict in Zakat Management in the Prismatic Communities of Kapuas Regency, Central of Kalimantan,” *Al-Adalah* 19, no. 1 (June 20, 2022): 179–94.

⁸⁴ See: Muhammad Bahrul Ilmie and Abdul Ghafur Anshori, “The Political Law of Zakat Management in Indonesia,” *Syariah: Jurnal Hukum dan Pemikiran* 20, no. 2 (December 21, 2020): 175–86; Alfitri, “Religion and Constitutional Practices in Indonesia: How Far Should the State Intervene in the Administration of Islam?,” *Asian Journal of Comparative Law* 13, no. 2 (December 2018): 389–413.

⁸⁵ See: Asep Saepudin Jahar, “Bureaucratizing Sharia in Modern Indonesia: The Case of Zakat, Waqf and Family Law,” *Studia Islamika* 26, no. 2 (August 13, 2019): 207–45; Suparto Suparto, Admiral Admiral, and Deni Jaya Saputra, “Local Government Authority in the Field of Religion; A Study of Regional Regulation (Perda) on Zakat in Riau Province,” *De Jure: Jurnal Hukum dan Syar’iah* 14, no. 2 (December 30, 2022): 244–61.

⁸⁶ See: Fakhruddin Fakhruddin et al., “From Fiqh Al-Ibadat to Muamalat: Repositioning Zakat Management in Indonesia in the Perspective of Maqāṣid al-Sharī’ah,” *Samarah: Jurnal Hukum Keluarga dan Hukum Islam* 8, no. 1 (April 27, 2024): 495–517; Hukmiah Husain et al., “Zakat and Empowerment of the Bajo Tribe Fishing Community in Bone, South Sulawesi: Collaboration between BAZNAS and the Ministry of Religion,” *El-Usrah: Jurnal Hukum Keluarga* 7, no. 2 (October 10, 2024): 462–79.

⁸⁷ “Observation of the BMI Zakat Application,” December 2024.

⁸⁸ AP, Interview with the Director of Operations at LAZNAS BMI.

⁸⁹ Mohammed Obaidullah, “Revisiting Estimation Methods of Business Zakat and Related Tax Incentives,” *Journal of Islamic Accounting and Business Research* 7, no. 4 (September 5, 2016): 349–64.

jurists agree that trade zakat is subject to three main conditions: (1) the traded assets must reach the *niṣāb*, (2) the assets must be owned for one complete lunar year (*ḥaul*), and (3) the owner must have the intention of trading from the initial acquisition. Islamic scholars also concur that trade profits must be combined with capital when the *ḥaul* period is completed to determine the total zakat liability.⁹⁰ This principle aligns with the corporate zakat provisions in the Zakat BMI application, which mandates corporations to pay 2.5% zakat on total assets, profits, and receivables, after deducting short-term liabilities for one year.⁹¹ The *‘āmil*s at BMI affirm this analogy.⁹² As outlined in classical *fiqh* literature, one of the informants, AP, stated that companies fundamentally engage in large-scale trade, making corporate zakat analogous to trade zakat.⁹³

This study finds that corporate zakat and trade zakat share key similarities. Regarding objectives, both zakat types aim to redistribute wealth and support underprivileged groups, aligning with broader Islamic financial principles.⁹⁴ In terms of economic impact, both contribute to economic justice, reduce social inequality, and ensure the circulation of wealth within society.⁹⁵ Regarding calculation methodology, both are assessed based on net assets or working capital, though there are some differences in technical specifications.⁹⁶ The *‘āmil*s at BMI recognize that zakat is not merely a spiritual obligation but also carries significant economic implications. It aligns with the findings of Kusriyah and Fakhruddin et al., who argue that trade and corporate zakat enhance economic stability by stimulating productive asset circulation within Muslim communities.⁹⁷

Despite these similarities, corporate zakat presents distinct legal and Shariah challenges compared to trade zakat. Based on its zakatable subject, trade zakat applies to individual merchants engaged in buying and selling activities in classical *fiqh*. Corporate zakat, however, is imposed on legal entities, which in modern contexts include both Muslim and non-Muslim shareholders.⁹⁸ Based on its legal implications, trade zakat is explicitly regulated in classical *fiqh* literature. Corporate zakat presents new legal challenges, as the concept of corporations as legal entities is not explicitly addressed in classical *fiqh* texts.⁹⁹ A key area of Islamic scholarly debate concerns the Islamic legal concept of *shakhsīyyah i’tibārīyyah*. The central

⁹⁰ Al-Zuhāilī, *Al-Fiqh al-Islāmī wa Adillatuhu*, 2: 787–95.

⁹¹ “Observation of the BMI Zakat Application,” December 2024.

⁹² AP, Interview with the Director of Operations at LAZNAS BMI; IM, Interview with the Former President Director of BMI, December 2, 2024; ML, Interview with the Director of Empowerment and PASKAS Indonesia.

⁹³ AP, Interview with the Director of Operations at LAZNAS BMI.

⁹⁴ Haddad Abderrahim and El Mosaid Fadma, “The Effect of Applied Zakat on Wealth Distribution Using Agent Based Modeling,” *Journal of Theoretical and Applied Information Technology* 102, no. 22 (2024): 7978–88.

⁹⁵ Erie Hariyanto et al., “Effectiveness of the Economic System to Zakat and Waqf for Empowerment of the Ummah in Indonesia,” *International Journal of Advanced Science and Technology* 29, no. 6 (2020): 1910–16.

⁹⁶ Dodik Siswanto et al., “Company Zakat Assessment Methods in Selected Jurisdictions,” *Journal of Governance and Regulation* 11, no. 2 (2022): 286–92.

⁹⁷ See: Kusriyah, “Government Policy in Achieving Community Welfare through the Effectiveness of Management of Zakat in Indonesia,” 157–65; Fakhruddin et al., “From Fiqh al-Ibadat to Muamalat,” 495–517.

⁹⁸ See: Hasan, “Zakat on Legal Entities (Shakhsīyyah I’tibārīyyah),” 264–5; Noor and Haron, “Imposing Zakat on Legal Entities and Its Applications in Islamic Financial Institutions,” 71–86.

⁹⁹ Ramli, Ghadas, and Aziz, “The Obligation of Corporate Group to Pay Business Zakat in Malaysia,” 485–96.

issue is whether a company can be considered an independent zakat-liable entity or merely an extension of its shareholders.¹⁰⁰ The findings of this study indicate that despite these differences, implementing corporate zakat within modern economies can still be justified within *fiqh*, particularly through analogical reasoning (*qiyās*) with trade zakat. This approach is consistent with the views of contemporary Islamic scholars who support corporate zakat implementation, provided it does not contradict broader Shariah principles.¹⁰¹

BMI's corporate zakat collection practices reflect a shift in Muslim community perceptions regarding zakat obligations. Traditionally, zakat was regarded solely as an individual duty. However, it is now increasingly recognized as an economic redistribution mechanism that can involve business entities.¹⁰² This transformation aligns with the theory of social construction, where corporate zakat undergoes three key stages. In the externalization stage, contemporary Islamic scholars and zakat institutions introduce corporate zakat concepts through fatwas, academic discourse, and national regulations. In the objectification stage, corporate zakat is institutionalized through legal frameworks, financial reports, and zakat collection practices by institutions like BMI. In the internalization stage, businesses begin to accept corporate zakat as part of CSR,¹⁰³ reinforcing collective awareness of zakat obligations at an institutional level. Through this process, corporate zakat not only expands the application of Islamic law but also demonstrates that *fiqh* remains relevant in addressing modern socio-economic challenges.¹⁰⁴ This concept bridges religious values and business principles, creating a synergy between Islamic spirituality and corporate responsibility in promoting societal welfare.¹⁰⁵

Conclusion

This study demonstrates that corporate zakat, although not explicitly mentioned in classical *fiqh* (Islamic jurisprudence) literature, has been recognized as part of *zakāt al-māl* (wealth zakat) through *ijtihad* (independent legal reasoning) by contemporary Islamic scholars and has been incorporated into various national regulations. By drawing an analogy to trade zakat, the *'amils* (zakat administrators) of Baitulmaal Munzalan Indonesia (BMI) interpret that corporations have zakat obligations similar to individuals, given that their business activities involve capital circulation and profit generation. This perspective is reinforced by Qur'anic

¹⁰⁰ See: Bafadhal, "Zakat on Legal Entities," 13–32; Abdullah, Rosele, and Ahmad, "The Concept of Legal Entity from the Islamic Law Perspectives," 3207–21.

¹⁰¹ Hasan, "Zakat on Legal Entities (Shakhsyiyah I'tibariyyah)," 264–5.

¹⁰² Ramli, Ghadas, and Aziz, "The Obligation of Corporate Group to Pay Business Zakat in Malaysia," 485–96.

¹⁰³ See: Panca Setyo Prihatin, Rizky Setiawan, and Made Devi Wedayanti, "Evaluation of the Implementation of Corporate Social Responsibility (CSR) Policies in Dumai City, Riau Province, Indonesia," *Jurnal Ilmiah Peuradeun* 12, no. 1 (January 30, 2024): 273–92; Zainal Zainal and Deby Zerian, "Good Governance in Corporate Social Responsibility (C.S.R.) Program at Siak Regency," *Jurnal Ilmiah Peuradeun* 10, no. 3 (September 30, 2022): 763–82.

¹⁰⁴ Ramli, Ghadas, and Aziz, "The Obligation of Corporate Group to Pay Business Zakat in Malaysia," 485–96.

¹⁰⁵ See: Hadi, Sochimim, and Basit, "Sharia Strategic Economic Model on Digital Zakat Technology in Indonesia," 82–9; Abdussalam, Gunawan, and Hasanah, "The Influence of Zakat on Quality Economic Growth," e02845; Budi Rahmat Hakim et al., "Reactualization of Maslahat and Social Justice Principles in the Contextualization of Fiqh Zakat," *Syariah: Jurnal Hukum dan Pemikiran* 24, no. 1 (June 26, 2024): 102–18.

evidence, hadiths, and fatwas from Islamic scholars such as Yūsuf al-Qaradāwī, Wahbah al-Zuhāilī, Sayyid Sābiq, and Abū ‘Ubayd al-Qāsim ibn Sallām, who affirm that collective ownership in the form of legal entities is subject to zakat. From a regulatory standpoint, corporate zakat has been legally recognized through Zakat Management Law No. 23 of 2011 and the Ijtima‘ Ulama of Komisi Fatwa MUI VII B2, which explicitly states that companies meeting the zakat conditions and pillars must fulfill their zakat obligations. BMI’s practice of corporate zakat collection, including its digital zakat payment platform and Zakat BMI application, further reflects the internalization, externalization, and objectification of zakat concepts within the framework of modern Islamic economics.

The findings of this study suggest that corporate zakat can serve as an economic redistribution mechanism that supports social welfare while fostering synergy between religious values and corporate responsibility. However, this study has empirical limitations, focusing solely on BMI as a case study. Further research is needed to explore corporate zakat implementation across different zakat institutions and to analyze its broader economic impact. Additionally, challenges remain in harmonizing Islamic law, state law, and modern business practices, requiring further examination of the effectiveness of corporate zakat regulations across various industrial sectors. With growing corporate awareness of zakat, governance reforms are essential to ensure a more transparent and standardized zakat management system, maximizing zakat’s potential in supporting the Sustainable Development Goals (SDGs) and strengthening the role of zakat in the contemporary Islamic economic system.

Acknowledgments

This article is based on applied research funded by Politeknik Negeri Pontianak for the 2024 fiscal year and supported by the Lembaga Pengelola Dana Pendidikan (LPDP) under the Ministry of Finance of the Republic of Indonesia.

Bibliography

- Abderrahim, Haddad, and El Mosaid Fadma. “The Effect of Applied Zakat on Wealth Distribution Using Agent Based Modeling.” *Journal of Theoretical and Applied Information Technology* 102, no. 22 (2024): 7978–88.
- Abdullah, Luqman, Muhammad Ikhlas Rosele, and Wan Marhaini Wan Ahmad. “The Concept of Legal Entity from the Islamic Law Perspectives.” *Pertanika Journal of Social Sciences and Humanities* 28, no. 4 (December 24, 2020): 3207–21. <https://doi.org/10.47836/pjssh.28.4.39>.
- Abdussalam, Aditya Rahmat Gunawan, and Siti Mulyani Hasanah. “The Influence of Zakat on Quality Economic Growth.” *Journal of Lifestyle and SDGs Review* 5, no. 2 (November 21, 2024): e02845. <https://doi.org/10.47172/2965-730X.SDGsReview.v5.n02.pe02845>.
- Ahmad, Suhail, and S. Ghiasul Haq. “How Far Corporate Zakat May Contribute to Sustainable Development Goals?” In *Islamic Wealth and the SDGs*, 421–37. Palgrave Macmillan, Cham, 2021. https://doi.org/10.1007/978-3-030-65313-2_21.

- Ahmed, Mezbah Uddin, and Noor Suhaida binti Kasri. "Zakat Calculation Software for Corporate Entities." In *Islamic FinTech*, 319–33. Palgrave Macmillan, Cham, 2021. https://doi.org/10.1007/978-3-030-45827-0_18.
- Al-Aṣḥānī, al-Rāghib. *Mufradāt Alfāẓ al-Qur'ān*. Damascus: Dār al-Qalam, 2009.
- Alfitri. *Islamic Law and Society in Indonesia: Corporate Zakat Norms and Practices in Islamic Banks*. New York: Routledge, 2022.
- . "Religion and Constitutional Practices in Indonesia: How Far Should the State Intervene in the Administration of Islam?" *Asian Journal of Comparative Law* 13, no. 2 (December 2018): 389–413. <https://doi.org/10.1017/asjcl.2018.20>.
- . "Why Do Companies Pay Their Alms Tax (Zakat)? Case Studies of Compliance with Corporate Zakat Obligation in Islamic Commercial Banks in Indonesia." In *Proceedings of 1st International Conference of Law and Justice - Good Governance and Human Rights in Muslim Countries: Experiences and Challenges (ICLJ 2017)*. Serpong, Indonesia: Atlantis Press, 2018. <https://doi.org/10.2991/iclj-17.2018.6>.
- Al-Jazīrī, 'Abd al-Rahman. *Kitāb al-Fiqh 'alā al-Maẓāhib al-'Arba'ah*. Vol. 1. 5 vols. Beirut: Dār al-Kutub al-'Ilmiyyah, 2003.
- Al-Malkawi, Husam-Aldin Nizar, and Saima Javaid. "Corporate Social Responsibility and Financial Performance in Saudi Arabia: Evidence from Zakat Contribution." *Managerial Finance* 44, no. 6 (June 22, 2018): 648–64. <https://doi.org/10.1108/MF-12-2016-0366>.
- Al-Qaradaghi, Ali Mohi el-Din. "Al-Shakhṣiyyah al-I'tibāriyyah (Legal Entities)," July 6, 2009. <https://alqaradaghi.com/الشخصية-الاعتبارية/>.
- Al-Samarqandī. *Tuhfat al-Fuqahā'*. Vol. 1. Dār al-Kutub al-'Ilmiyyah, 1984.
- Al-Zuhailī, Wahbah. *Al-Fiqh al-Islāmī wa Adillatuhu*. Vol. 2. 8 vols. Beirut: Dār al-Fiqr, 1985.
- Anggareni, Erike, Gustika Nurmalia, and A. Kumedi Ja'far. "Utilizing the Banking System for Digital Waqf Behavioral Approach of Millennial Muslims." *El-Usrah: Jurnal Hukum Keluarga* 7, no. 1 (June 30, 2024): 390–405. <https://doi.org/10.22373/ujhk.v7i1.22562>.
- AP. Interview with the Director of Operations at LAZNAS BMI, July 20, 2024.
- Bafadhal, Husin. "Zakat on Legal Entities: Towards Concept Perfection and Its Regulations in Indonesia." *Al-Risalah: Forum Kajian Hukum dan Sosial Kemasyarakatan* 21, no. 1 (June 30, 2021): 13–32. <https://doi.org/10.30631/alrisalah.v21i1.734>.
- Baitulmaal Munzalan Indonesia. "Tentang BMI," December 16, 2024. <https://munzalan.id/tentang-bmi/>, <https://munzalan.id/tentang-bmi/>.
- Berger, Peter L., and Thomas Luckmann. *The Social Construction of Reality: A Treatise in the Sociology of Knowledge*. Repr. in Penguin Books. Penguin Social Sciences. London: Penguin Books, 1991.
- Bintania, Aris, Ramandha Rudwi Hantoro, and Muslena Layla. "The Relationship of Muzakki to Increasing Individual Welfare: Analysis at Baznas Tanjungpinang City." *Jurnal Ilmiah Peuradeun* 12, no. 1 (January 30, 2024): 355–76. <https://doi.org/10.26811/peuradeun.v12i1.1037>.

- Bustami, Bustami, and Muhammad Lutfi Hakim. "Strategy of Cash Waqf Development on Gerakan Wakaf Produktif at Baitulmaal Munzalan Indonesia Foundations in Digital Era." *Al-Tabrir: Jurnal Pemikiran Islam* 20, no. 1 (May 13, 2020): 97–119. <https://doi.org/10.21154/altahrir.v20i1.1934>.
- Bustami, Bustami, Rio Laksamana, and Zuliana Rofiqoh. "Waqf Fundraising through Money in the Industrial Revolution 4.0 Era: A Case Study on Baitulmaal Munzalan Indonesia." *Ijtihad: Jurnal Wacana Hukum Islam dan Kemanusiaan* 20, no. 1 (June 10, 2020): 23–40. <https://doi.org/10.18326/ijtihad.v20i1.23-40>.
- Choiri, Muttaqin, and Farid Ardyansyah. "The Politics of Waqf Practice in Pesantren Kyai Families in Bangkalan Madura, Indonesia." *El-Usrah: Jurnal Hukum Keluarga* 7, no. 1 (June 30, 2024): 272–93. <https://doi.org/10.22373/ujhk.v7i1.22186>.
- Emzaed, Ali Murtadho, Sidiq Aulia, Valencia Kirana Rosadhillah, and Surya Sukti. "Restriction of Islamic Civil Society Participation: Genealogy of Zakat Legal Politics and Its Centralized Management in Indonesia." *Journal of Islamic Law* 4, no. 2 (August 9, 2023): 148–71. <https://doi.org/10.24260/jil.v4i2.1444>.
- Emzaed, Ali Murtadho, Kamsi Kamsi, and Ali Akhbar Abaib Mas Rabbani Lubis. "A Politics of Recognition: The Legislation of Zakat Law in a Transition of New Order and Reform Era." *Ulumuna* 24, no. 2 (December 31, 2020): 320–47. <https://doi.org/10.20414/ujs.v24i2.404>.
- Emzaed, Ali Murtadho, Ibnu Elmi AS Pelu, and Shakhzod Tokhirov. "Islamic Law Legislation in Indonesia: Anomalies of the Relationship between Political Configuration and Zakat Legal Product during the Reform Era." *Al-Manahij: Jurnal Kajian Hukum Islam* 17, no. 1 (May 29, 2023): 97–112. <https://doi.org/10.24090/mnh.v17i1.7815>.
- Emzaed, Ali Murtadho, Sadiani Syarifuddin, Muhammad Lutfi Hakim, and Bukhari Ibrahim. "Shifting Fiqh Tradition in Zakat Management: Nahdlatul Ulama's Strategies to Enhance the Social Welfare of Nahdliyin." *Al-Risalah: Forum Kajian Hukum dan Sosial Kemasyarakatan* 24, no. 2 (December 30, 2024): 124–41. <https://doi.org/10.30631/alrisalah.v24i2.1677>.
- Fakhrudin, Fakhrudin, Sudirman Hasan, Dwi Hidayatul Firdaus, and Hakmi Hidayat. "From Fiqh al-`Ibadat to Muamalat: Repositioning Zakat Management in Indonesia in the Perspective of Maqāṣid al-Sharī'ah." *Samarah: Jurnal Hukum Keluarga dan Hukum Islam* 8, no. 1 (April 27, 2024): 495–517. <https://doi.org/10.22373/sjkh.v8i1.19637>.
- Fatchurrohman, M., Nor Hadi, Muhamad Takhim, and Saiful Bahri. "Shari'a Stock Zakat: Alternative Financial Inclusion for Empowering Mustahiq MSMEs with Qard al-Ḥasan Products." *Al-Ahkam* 34, no. 2 (October 31, 2024): 257–88. <https://doi.org/10.21580/ahkam.2024.34.2.21936>.
- FF. Interview with a Zakat Program Staff Member at BMI, July 19, 2024.
- Google Play. "Zakat BMI." Accessed January 15, 2025. <https://play.google.com/store/apps/details?id=id.munzalan.bmi&hl=id>.
- Habbash, Murya, and Lara Haddad. "The Impact of Corporate Social Responsibility on Earnings Management Practices: Evidence from Saudi Arabia." *Social Responsibility Journal* 16, no. 8 (August 12, 2019): 1073–85. <https://doi.org/10.1108/SRJ-09-2018-0232>.

- Hadi, A. Chairul. "Corporate Social Responsibility dan Zakat Perusahaan dalam Perspektif Hukum Ekonomi Islam." *AHKAM: Jurnal Ilmu Syariah* 16, no. 2 (December 11, 2016): 229–40. <https://doi.org/10.15408/ajis.v16i2.4453>.
- Hadi, Rahmini, Sochimim, and Abdul Basit. "Sharia Strategic Economic Model on Digital Zakat Technology in Indonesia." *Economic Annals-XXI* 187, no. 1–2 (February 28, 2021): 82–89. <https://doi.org/10.21003/ea.V187-08>.
- Hakim, Budi Rahmat, Muhammad Nafi, Hidayatullah Hidayatullah, and Herlinawati Herlinawati. "Reactualization of Maslahat and Social Justice Principles in the Contextualization of Fiqh Zakat." *Syariah: Jurnal Hukum dan Pemikiran* 24, no. 1 (June 26, 2024): 102–18. <https://doi.org/10.18592/sjhp.v24i1.12909>.
- Hakim, Muhammad Lutfi. "Islamic Law and Society in Indonesia: Corporate Zakat Norms and Practices in Islamic Banks, by Alfitri." *Bijdragen Tot de Taal-, Land- En Volkenkunde / Journal of the Humanities and Social Sciences of Southeast Asia* 179, no. 1 (March 21, 2023): 115–18. <https://doi.org/10.1163/22134379-17901001>.
- Hariyanto, Erie, Muhammad Taufiq, Zainal Abidin, Miftahul Ulum, and Maimun. "Effectiveness of the Economic System to Zakat and Waqf for Empowerment of the Ummah in Indonesia." *International Journal of Advanced Science and Technology* 29, no. 6 (2020): 1910–16.
- Hasan, Aznan. "Zakat on Legal Entities (Shakhsyiyah P'tibariyyah): A Shari'ah Analysis." *Al-Shajarah: Journal of the International Institute of Islamic Thought and Civilisation (ISTAC) Islamic Banking and Finance* 2018 (December 1, 2018): 255–82. <https://doi.org/10.31436/shajarah.v0i0.724>.
- Husain, Hukmiah, Wardana Said, Muh Darwis, Muh Arafah, and Hamsah Hasan. "Zakat and Empowerment of the Bajo Tribe Fishing Community in Bone, South Sulawesi: Collaboration between BAZNAS and the Ministry of Religion." *El-Ushrah: Jurnal Hukum Keluarga* 7, no. 2 (October 10, 2024): 462–79. <https://doi.org/10.22373/ujhk.v7i2.24961>.
- Ibn Ḥazm. *Al-Muḥallā bi al-Āthār*. Vol. 6. Dār al-Kutub al-'Ilmiyyah, n.d.
- Ibn Manzūr. *Lisān al-'Arab*. Vol. 7. Dār al-Ṣādir, n.d.
- Ilmie, Muhammad Bahrul, and Abdul Ghafur Anshori. "The Political Law of Zakat Management in Indonesia." *Syariah: Jurnal Hukum dan Pemikiran* 20, no. 2 (December 21, 2020): 175–86. <https://doi.org/10.18592/sjhp.v20i2.4063>.
- IM. Interview with the Former President Director of BMI, December 2, 2024.
- Jahar, Asep Saepudin. "Bureaucratizing Sharia in Modern Indonesia: The Case of Zakat, Waqf and Family Law." *Studia Islamika* 26, no. 2 (August 13, 2019): 207–45. <https://doi.org/10.15408/sdi.v26i2.7797>.
- Kesturi, Ganis, and Muhammad Irfan Helmy. "The Understanding of Hadith Sadaqah and Its Implementation on Social Empowerment: A Research on Jum'ah Berkah Tradition in Wonogiri Society." *Jurnal Studi Ilmu-Ilmu Al-Qur'an dan Hadis* 23, no. 1 (January 31, 2022): 69–88. <https://doi.org/10.14421/qh.2022.2301-04>.
- Kusriyah, Sri. "Government Policy in Achieving Community Welfare through the Effectiveness of Management of Zakat in Indonesia." *Journal of Critical Reviews* 7, no. 5 (2020): 157–65. <https://doi.org/10.31838/jcr.07.05.26>.

- Latief, Hilman. "Islamic Philanthropy and the Private Sector in Indonesia." *Indonesian Journal of Islam and Muslim Societies* 3, no. 2 (December 1, 2013): 175–201. <https://doi.org/10.18326/ijims.v3i2.175-201>.
- Marza, Awwaluddin, Ilyas Ilyas, Muhammad Adli, and Fatimah Zuhra. "The Role of the Indonesian Waqf Agency in the Implementation of Nazir Supervision of Land Waqf (Study at Badan Wakaf Indonesia of Lhokseumawe City)." *Syariah: Jurnal Hukum dan Pemikiran* 22, no. 2 (2022): 183–93. <https://doi.org/10.18592/sjhp.v22i2.5841>.
- Masadah, Masadah. "Studi Analisis Komparasi Zakat Perusahaan (Corporate Zakat) dalam Perspektif Fikih dan Peraturan Perundangan." *Management of Zakat and Waqf Journal (MAZAWA)* 3, no. 2 (February 23, 2022): 1–14. <https://doi.org/10.15642/mzw.2022.3.2.1-14>.
- Masjid Kapal Munzalan. "Legalitas." Accessed January 15, 2025. <https://masjidkapalmunzalan.id/legalitas/>.
- . "Masjid Kapal Munzalan Indonesia." Accessed January 15, 2025. <https://masjidkapalmunzalan.id/>.
- . "Susunan Pengurus." Accessed January 15, 2025. <https://masjidkapalmunzalan.id/susunan-pengurus/>.
- Masjid Kapal Munzalan Mubarak Indonesia. "Zakat BMI," 2022. <https://play.google.com/store/apps/details?id=id.munzalan.bmi&hl=en>.
- Masrawan, Masrawan, A. Hafiz Anshari, Budi Rahmat Hakim, and Syaikhu Syaikhu. "Legal Conflict in Zakat Management in the Prismatic Communities of Kapuas Regency, Central of Kalimantan." *Al-'Adalah* 19, no. 1 (June 20, 2022): 179–94. <https://doi.org/10.24042/adalah.v19i1.12466>.
- Maulida, Sri, Fahmi Al Amruzi, Budi Rahmat Hakim, and Irfan Syauqi Beik. "Post-Pandemic Digital Transformation in Zakat Management: Insights from Maqasyid Syari'ah in South Kalimantan." *El-Masblabah* 14, no. 2 (December 26, 2024): 281–302. <https://doi.org/10.23971/el-mashlahah.v14i2.7772>
- ML. Interview with the Director of Empowerment and PASKAS Indonesia, September 5, 2024.
- Mufid, Moh., and Adamu Abubakar Muhammad. "Islamic Philanthropy and Public Policy: A Study of Zakat Fatwas from the New Order Era to the Post-Reform Era." *Jurnal Hukum Islam* 21, no. 2 (December 11, 2023): 201–30. https://doi.org/10.28918/jhi_v21i2_01.
- Musa, Armiadi, Teuku Zulfikar, and Bismi Khalidin. "Digital-Based Information System of Zakat Management in Indonesia: Strategies for Increasing Revenue in Fiqh Muamalah Perspectives." *Samarah: Jurnal Hukum Keluarga dan Hukum Islam* 6, no. 2 (October 15, 2022): 614–33. <https://doi.org/10.22373/sjhc.v6i2.11960>.
- Noor, Azman Mohd, and Muhamad Nasir Haron. "Imposing Zakāt on Legal Entities and Its Applications in Islamic Financial Institutions." *Arab Law Quarterly* 27, no. 1 (2013): 71–86. <https://doi.org/10.1163/15730255-12341249>.
- Obaidullah, Mohammed. "Revisiting Estimation Methods of Business Zakat and Related Tax Incentives." *Journal of Islamic Accounting and Business Research* 7, no. 4 (September 5, 2016): 349–64. <https://doi.org/10.1108/JIABR-10-2014-0035>.

“Observation of the BMI Zakat Application,” December 2024.

Prihatin, Panca Setyo, Rizky Setiawan, and Made Devi Wedayanti. “Evaluation of the Implementation of Corporate Social Responsibility (CSR) Policies in Dumai City, Riau Province, Indonesia.” *Jurnal Ilmiah Peuradeun* 12, no. 1 (January 30, 2024): 273–92. <https://doi.org/10.26811/peuradeun.v12i1.972>.

Ramli, Nazri, Zuhairah Ariff Abd Ghadas, and Hartinie Abd Aziz. “The Obligation of Corporate Group to Pay Business Zakat in Malaysia: A Legal and Shariah Analysis.” In *From Industry 4.0 to Industry 5.0: Mapping the Transitions*, edited by Allam Hamdan, Arezou Harraf, Amina Buallay, Pallvi Arora, and Hala Alsabatin, 485–96. Cham: Springer Nature Switzerland, 2023. https://doi.org/10.1007/978-3-031-28314-7_42.

Rasiam, Rasiam, Umiyati Umiyati, Habibullah Habibullah, Dimas Kenn Syahrir, and Muhammad Said. “Integration of New Media and Prophetic Communication Enhanced for Zakah, Infāq, Ṣadaqah, and Waqf Fundraising: A Case Study of Baitulmaal Munzalan Indonesia.” *Journal of Islamic Law* 4, no. 1 (February 15, 2023): 28–46. <https://doi.org/10.24260/jil.v4i1.1167>.

Refnita, Desi. “The Mustahik Zakat in Various Dimensions of Fiqh in Era Society 5.0.” *EL-Mashlahab* 11, no. 1 (June 28, 2021): 13–28. <https://doi.org/10.23971/elma.v11i1.2285>.

Riduwan, Riduwan, Hamim Ilyas, and Mufti Alam Adha. “Corporate Zakat in Perspective of Stakeholder Theory: A Case Study of Islamic Rural Banks.” *Afkaruna: Indonesian Interdisciplinary Journal of Islamic Studies* 19, no. 1 (July 1, 2023): 85–98. <https://doi.org/10.18196/afkaruna.v19i1.16329>.

Rizal, Rizal, Ruslan Abdul Ghofur, and Pertiwi Utami. “The Role of Muslim Generation Community at Zakat Collection on Realizing Sustainable Development Goals (SDGs) in the Era of Digital Society 5.0.” *JURIS (Jurnal Ilmiah Syariah)* 22, no. 1 (June 14, 2023): 105. <https://doi.org/10.31958/juris.v22i1.6562>.

Sallām, Abū ‘Ubayd al-Qāsim ibn. *Kitāb al-Ammāl*. Vol. 2. 2 vols. Riyāḍ: Dār al-Faḍīlah li an-Nashr wa al-Tawzī‘, 2007.

Sarea, Adel, ed. *Impact of Zakat on Sustainable Economic Development: Advances in Electronic Government, Digital Divide, and Regional Development*. IGI Global, 2021. <https://doi.org/10.4018/978-1-7998-3452-6>.

Shahātah, Shaūqī Ismail. *Muhāsabāt Zakāt al-Māl, ‘Imān wa Amalan*. 1st ed., 1970.

Sholeh, Muhammad Choirus, and Ahmad Afif. “Islamic Law Review of Zakat on Prize Draw Assets.” *Indonesian Journal of Islamic Law* 5, no. 1 (June 30, 2022): 12–19. <https://doi.org/10.35719/ijil.v5i1.414>.

Siswanto, Dodik, Mohamad Soleh Nurzaman, Sri Nurhayati, Agus Munandar, Abdul Ghafar Ismail, and Syed Musa bin Syed Jaafar Alhabshi. “Company Zakat Assessment Methods in Selected Jurisdictions.” *Journal of Governance and Regulation* 11, no. 2 (2022): 286–92. <https://doi.org/10.22495/jgrv11i2siart7>.

“Sudanese Zakat Law No. 1410 of 1990.”

Suparto, Suparto, Admiral Admiral, and Deni Jaya Saputra. "Local Government Authority in the Field of Religion; A Study of Regional Regulation (Perda) on Zakat in Riau Province." *De Jure: Jurnal Hukum dan Syar'iah* 14, no. 2 (December 30, 2022): 244–61. <https://doi.org/10.18860/j-fsh.v14i2.15322>.

Uthmanī, Taqī. *An Introduction to Islamic Finance*. Karachi: Maktaba Ma'rif al-Qur'ān, n.d.

ZA. Interview with the Head of the Zakat Division at BMI, July 11, 2024.

Zaidi, Abbas, and Kim Cheng Patrick Low. "The Koranic Discourse on Corporate Social Responsibility." In *Corporate Social Responsibility in Asia*, 109–24. Springer, Cham, 2014. https://doi.org/10.1007/978-3-319-01532-3_6.

Zainal, Zainal, and Deby Zeriand. "Good Governance in Corporate Social Responsibility (C.S.R.) Program at Siak Regency." *Jurnal Ilmiah Peuradeun* 10, no. 3 (September 30, 2022): 763–82. <https://doi.org/10.26811/peuradeun.v10i3.706>.

Zakat House in the Ministry of Awkaf, Kuwait. "The First Conference on Zakat." *Journal of Research in Islamic Economics* 2, no. 1 (1984): 75.