

Reconstructing Professional Zakat: A Payment Model for Gig Economy Workers in Surabaya

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Abstract— The development of the gig economy has transformed income streams into irregular, project-based arrangements, posing new challenges for the concept of calculating professional zakat. Meanwhile, discussions on fiqh and zakat legislation remain focused on fixed income structures. This creates a conceptual gap in the application of professional zakat in the gig economy ecosystem. This study aims to formulate a new concept in the professional zakat calculation model in the context of the gig economy, focusing on digital market platform workers such as influencers and TikTokers in Surabaya with a sample of three influencers and two TikTokers. This study uses a qualitative phenomenological approach, collecting data through in-depth interviews. The results show that zakat in the gig economy is calculated based on real-time income flows rather than annual accumulations. This model reflects contextual justice and spiritual accountability, in accordance with the principles of maqasid sharia. This research contributes a new zakat calculation model that is suitable for contemporary gig-based livelihoods, which is ultimately unique because it offers theoretical refinement and practical guidance for modern zakat governance.

Keyword: Gig Economy, Profesional Zakat, Zakat Payment

1. INTRODUCTION

The rapid development of the global economy has changed people's work patterns and sources of income. Conventional full-time and permanent work patterns are increasingly being replaced by flexible, short-term work systems mediated by digital platforms known as the gig economy. The gig economy requires a quick response in paying professional zakat obligations. Basic concepts such as nisab and haul assume regular income, making their application problematic for gig workers whose income is fluctuating and based on specific projects or tasks [1]. Therefore, the expansion of the gig economy challenges the basic assumptions in the traditional zakat framework and requires systematic conceptual reconstruction.

This study is based on the direct experiences of Muslim gig workers who work as influencers and digital content creators in Surabaya. The three influencers and two TikTokers who were the subjects of this study depend on platform algorithms, short-term contracts, and unpredictable content performance for their income. Their income is uncertain from month to month, sometimes above 1 million rupiah, sometimes up to 15 million rupiah. Under these conditions, professional zakat does not exist as a standard

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rule that is ready to be applied, but rather as a religious obligation that must be reinterpreted personally based on daily digital work experiences [2].

According to the informants, professional zakat is interpreted as a form of responsibility to God that is attached to every income, even though the source and amount are uncertain. Influencers and TikTokers understand zakat not merely as an administrative obligation, but as an effort to maintain the blessings of sustenance amid income instability. This interpretation is formed through reflection on their experiences as digital workers who do not have a fixed salary, social security, or clarity on their income period [3].

The practice of professional zakat carried out by the informants shows diverse and highly contextual patterns of adaptation. Some informants pay zakat when they receive large endorsement payments, while others collect income from several projects until they feel it is sufficient to be subject to zakat. The determination of nisab and haul is not calculated formally, but based on perceptions of economic capacity and personal sense of justice. This practice reflects a conscious effort to adapt the teachings of zakat to the reality of fluctuating digital income.

The life experiences of these influencers and TikTokers shape a reflective and situational religious awareness. Professional zakat is understood as an ongoing process, not as an obligation tied to a specific time frame and income [4]. This awareness arises from direct experience with the uncertainty of the digital economy, where today's income does not guarantee tomorrow's stability. The calculation of professional zakat emphasizes business continuity, actual capabilities, and social sensitivity, not merely the fulfillment of formal parameters. In this model, zakat functions as an ethical mechanism that balances personal needs and social responsibilities, in accordance with the realities of platform-based work [5].

This phenomenon confirms that professional zakat for Muslim gig workers can be understood through their life experiences. This study contributes on two levels. Empirically, it enriches the study of zakat in Indonesia by presenting qualitative data on the zakat experiences of urban gig workers, which have rarely been studied. Theoretically, this study offers a contextual conceptual framework that integrates *maqāsid al-sharī'ah*, flexible *fiqh* principles, and an income-based approach to respond to the unstable nature of digital income. This contribution is expected to serve as a reference for zakat institutions, policymakers, and academics in formulating more adaptive and equitable professional zakat management in the digital economy era.

2. THEORETICAL REVIEW

2.1 Gig Economy Framework

The gig economy reflects a transformation of labor relations characterized by platform mediation, task-based work, and income volatility. Unlike standard employment with predictable wages and institutional protection, gig workers depend on algorithm-driven systems in which earnings fluctuate according to performance metrics, platform demand, and market visibility [6]. This condition creates economic uncertainty that directly shapes how workers plan, allocate, and morally evaluate their income.

From an economic standpoint, the gig economy simultaneously expands access to income generation while intensifying precarity. The absence of stable wages, employment benefits, and social security mechanisms places gig workers in a vulnerable position [7]. For Muslim workers, this vulnerability extends beyond material concerns to religious obligations, particularly zakat, which traditionally assumes income regularity and temporal stability. As a result, gig workers must navigate religious duties within an economic structure that does not conform to classical zakat assumptions.

Sociologically, gig work reshapes the meaning of profession and responsibility. Workers operate between entrepreneurial autonomy and algorithmic control, producing hybrid identities that require continuous ethical negotiation [8]. In this context, religious obligations are not mechanically applied but are interpreted through lived experience, personal judgment, and moral reasoning shaped by uncertainty [9]. This condition explains why zakat among gig workers often appears fragmented, situational, and adaptive rather than standardized.

These dynamics indicate that religious financial obligations such as zakat cannot be analyzed using static legal models alone. Instead, they must be understood as practices embedded in fluctuating income flows, subjective perceptions of sufficiency, and ethical considerations shaped by everyday work experiences. Therefore, a theoretical framework is needed that accommodates economic instability while preserving the normative objectives of Islamic law.

Maqāṣid al-sharī'ah provides a normative–ethical framework capable of responding to changing socio-economic realities. Rather than focusing solely on formal legal requirements, maqāṣid emphasizes the objectives of Islamic law, particularly the protection of wealth (ḥifẓ al-māl), human dignity, and social justice [10]. In the context of gig work, this approach allows zakat to be understood not merely as a rigid obligation tied to fixed thresholds, but as a mechanism for ensuring fairness, sustainability, and social responsibility under conditions of uncertainty.

Applied to professional zakat, maqāṣid al-sharī'ah shifts the analytical focus from income stability to income capability, continuity of livelihood, and social impact. This perspective legitimizes adaptive practices such as flexible timing of zakat payment, cash-flow-based calculation, and contextual judgment regarding nisab and haul. Consequently, maqāṣid functions as a bridge between normative Islamic principles and the lived economic realities of gig workers.

2.2 Previous Studies

Existing studies on the gig economy generally emphasize income instability, algorithmic control, and the precarious socio-economic conditions faced by platform workers. Research in Indonesia and globally demonstrates that gig workers contend with high levels of financial uncertainty, which shapes their ability to manage long-term financial obligations. Scholars have also explored how digital platforms influence autonomy, motivation, and labor discipline, revealing a complex interplay between flexibility and vulnerability. These insights highlight the need to consider how religious obligations—such as zakat—intersect with the socio-economic structure of gig work [11].

Studies on professional zakat indicate that much of the existing literature focuses on employees with stable incomes, particularly civil servants, teachers, and corporate workers. Empirical research often examines institutional collection mechanisms, compliance behavior, and the effectiveness of zakat distribution. However, only a limited number of studies extend these discussions to freelance or digital workers. Such research gaps reveal that existing zakat models are heavily oriented toward formal-sector assumptions and do not adequately reflect the income irregularity experienced by gig workers [12].

Recent studies examining religion within the gig economy context indicate that Muslim workers reinterpret religious obligations through pragmatic and adaptive frameworks. For example, qualitative studies show that gig workers negotiate religious identity, ethical responsibility, and spiritual practices in response to algorithmic pressures and income volatility. Other research explores how digital zakat payment platforms

facilitate religious giving but are constrained by varying levels of trust in institutional management. These studies demonstrate that religious practices in digital labor ecosystems evolve through contextual adaptation.

Nevertheless, literature examining professional zakat specifically for gig workers remains scarce. Few studies propose a conceptual model that connects fiqh principles with the lived experiences of platform-based workers. Moreover, phenomenological approaches that capture workers' consciousness, intentionality, and religious reasoning are notably underdeveloped. This study therefore contributes to filling these gaps by offering an integrated analysis of digital labor dynamics, fiqh-based reasoning, and the experiential dimensions of zakat practices among Muslim gig workers.

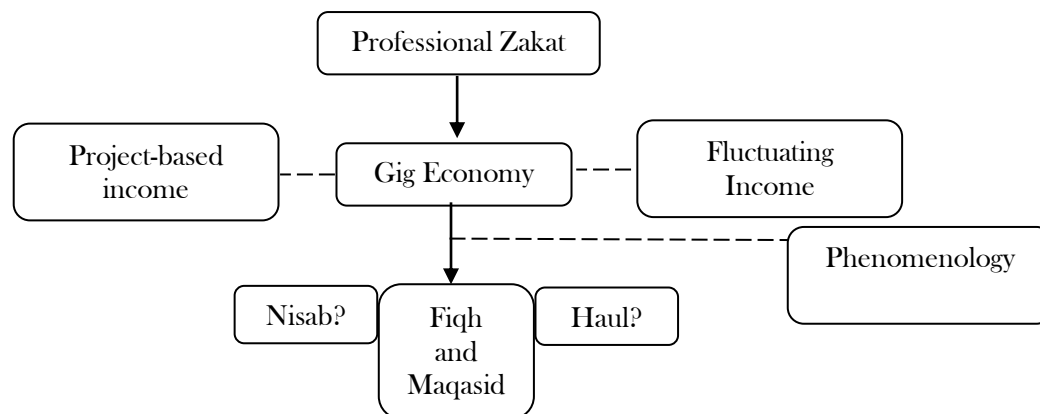


Figure 1. Conceptual Framework

3. RESEARCH METHODS

This study adopts a qualitative phenomenological design to examine the lived experiences and religious intentionality of Muslim gig workers in fulfilling their professional zakat obligations within the digital economy. Phenomenology was selected because the research focuses on uncovering subjective meanings, consciousness formation, and reflective interpretations embedded in workers' everyday economic and spiritual practices. In accordance with Husserlian principles, the researchers conducted epoche to bracket prior assumptions on zakat and platform labor, allowing the phenomenon to be explored from participants' authentic perspectives. Primary data were collected through in-depth semi-structured interviews with 5 Muslim gig workers in Surabaya who earn income through digital platforms such as Gojek, Grab, Fiverr, and Upwork. Secondary data included national zakat regulations, institutional fatwas, and annual reports from BAZNAS and major Amil Zakat Institutions. Purposive sampling was applied based on three criteria: Muslim identity, a minimum of one year of continuous income from platform-based work, and familiarity with zakat obligations. These criteria ensured the inclusion of participants capable of articulating complex reflections on the intersection between fluctuating income and religious duties.

Data were analyzed through a phenomenological thematic procedure consisting of horizontalization, identification of meaning units, clustering into thematic categories, and synthesis into structural descriptions that represent the essence of workers' experiences. The interview protocol was structured around three analytic domains—religious intentionality, economic adaptation, and institutional perception—and validated by experts in Islamic law and qualitative methodology. Trustworthiness was ensured through source triangulation, member checking, reflexive memoing, and an audit trail.

documenting analytic decisions. This methodological design provides a rigorous foundation for constructing an adaptive conceptual model of professional zakat that corresponds to the economic realities of digital labor.

4. RESULTS AND DISCUSSION

4.1 Religious Perceptions of Professional Zakat

This study found that Muslim gig workers in Surabaya have diverse religious understandings of professional zakat obligations, depending on their religious education background, economic experience, and access to digital information. Most informants consider professional zakat to be a form of social care, not merely a legal obligation under sharia law. For example, F1 (a 29-year-old graphic design freelancer) stated:

“I learned about professional zakat from YouTube videos by religious teachers. But because my income fluctuates, I pay zakat not based on the nisab calculation, but according to my ability each month.[13]”

This statement illustrates that awareness of zakat among digital workers tends to be moral and contextual, rather than formalistic. Furthermore, the data shows that some gig workers understand professional zakat as a continuation of the flexible Islamic teaching of social solidarity. They are not bound by traditional nisab and haul criteria because they consider digital income to be uncertain. Informant F4 (freelance writer, 34 years old) said:

“If I wait a year and have to be stable, I will never be subject to zakat. But I still set aside a portion every time a project is completed, with the intention of professional zakat. [14]”

This statement shows the transformation of the meaning of zakat as a practice of social awareness based on religious intention, not a mathematical obligation. The first stage of thematic analysis (open coding) produced several initial codes such as “fluctuating income,” “sincere intention,” “spontaneous zakat,” and “avoiding formalities.” After axial coding, these codes were grouped into two major themes: (1) religious flexibility in the implementation of professional zakat and (2) reinterpretation of intention in economic worship. These themes confirm that the practice of zakat in the gig sector is more influenced by personal morality than by formal fiqh structures. An interesting finding emerged when workers with a formal Islamic education background showed different tendencies. They were more cautious in determining their professional zakat obligations and often referred to fatwas from BAZNAS or MUI. F7 (freelance programmer, 31 years old) stated:

“I still calculate the nisab based on my average annual salary, as per the MUI fatwa. But sometimes I get confused because my income is uncertain, so I take the average of the last three months. [13]”

This shows a normative adaptation to traditional zakat provisions in the context of modern income realities. Triangulation with documentary data shows that professional zakat fatwas in Indonesia do not explicitly address gig workers or digital freelancers. As a result, many workers choose a personal *ijtihadi* approach. They adjust their obligations based on work ethics and financial stability, rather than strict fiqh formulas. This phenomenon reinforces Gaillard and Galière's (2024) findings on the “religious agency of digital workers” — that is, how Muslim workers negotiate spiritual values within an algorithmic economic system.

From the perspective of *maqāṣid al-syarī'ah*, this phenomenon can be understood as a form of *tahqīq al-maṣlaḥah* (realization of benefit). Informants view zakat not merely as a transfer of obligation, but as a means of blessing income and social solidarity in the virtual world. Several informants admitted to distributing zakat through online Muslim

worker communities, rather than formal institutions. For example, F2 (UI/UX designer, 27 years old) said:

“I transfer zakat directly to friends who need it, or through Muslim freelancer groups. For me, it's more targeted and faster. [13]”

Socially, this reinterpretation of professional zakat fosters a sense of horizontal solidarity among fellow digital workers. The Muslim freelancer community in Surabaya often holds online sharing activities ahead of Ramadan, which they call “community zakat.” This initiative demonstrates a form of *ijtihād jama‘i* praxis—the result of collective reflection on spiritual and social needs amid a new economic reality. From the perspective of Weberian religious action theory, this shows the existence of value rationality (*Wertrationalität*) that guides faith-based economic actions. However, not all informants are convinced by the practice of professional zakat. About one-third of participants expressed confusion over the differences in opinion among scholars. For example, F6 (freelance translator, 30 years old) said:

“Some religious teachers say it is obligatory, others say it is not. I take the middle ground, paying zakat if there is a surplus. [15]”

This confusion indicates a knowledge gap and a need for more contextual fiqh guidance. The absence of zakat calculation tools for gig workers reinforces this uncertainty. Nevertheless, all informants agreed that professional zakat has important spiritual value as a means of purifying digital income (*tathhīr al-māl*). They believe that the blessing of sustenance comes from the sincerity of sharing, not the nominal amount of zakat. This value becomes the moral foundation for the emergence of a new awareness: zakat as the ethics of digital solidarity. This awareness has the potential to become the theoretical basis for reconstructing the concept of professional zakat based on *maqāṣid*, which is relevant to the platform economy context.

Thus, this sub-theme shows that the religious perceptions of gig workers are at the intersection of fiqh normativity and digital reality. They negotiate zakat law in a new space that is fluid, algorithmic, and autonomous. For them, professional zakat is not merely a sharia obligation, but a spiritual reflection on the meaning of sustenance and blessings in an unstructured work world. These findings form the conceptual basis for building a more contextual, participatory, and humanistic paradigm of professional zakat in the gig economy era.

4.2 Adaptation Strategies in Unstable Income

Research findings show that Muslim gig workers in Surabaya have developed various spiritual and economic adaptation strategies to maintain a balance between their zakat obligations and income uncertainty. Most informants are aware that the digital platform work system is unpredictable—they only earn income when there are projects or orders. Under such conditions, zakat practices cannot rely on an annual pattern as is the case with zakat for permanent employees. Therefore, they adapt their income management and zakat intentions to be more flexible and sustainable. The first and most common strategy is micro-zakat allocation, which involves setting aside a small portion of each income without waiting for the *nisab* to accumulate. One informant, F9 (a freelance graphic designer, 28 years old), explained:

“If I wait until I reach the *nisab*, I don't think I'll ever be able to. So every time I get an order, I immediately set aside two and a half percent. It's not much, but it's regular. [16]”

This practice shows the emergence of a new awareness that combines the principles of *tathhīr al-māl* (purification of wealth) with the principle of *istiḳāmah* (consistency in goodness). The second strategy is the spiritual conversion of the concept of haul. Some

workers reinterpret haul (a period of one year) into shorter cycles, such as per month or per project. F12 (digital content worker, 25 years old) mentions:

“I don't calculate haul annually, but every time my account balance exceeds my monthly needs, I take out a portion for zakat. That's my way of not letting it pile up. [17]”

This interpretation shows a transformation in the temporal understanding of zakat that is more in line with the fast and dynamic rhythm of the digital economy. Initial thematic analysis found several codes such as “zakat per project,” “spiritual financial planning,” and “preventive intention.” After categorization, two dominant themes emerged: (1) zakat as personal financial moral control, and (2) zakat as a form of spiritual resilience. In the context of the gig economy, zakat functions not only as a social obligation but also as a mechanism of self-discipline that helps workers maintain a balance between spending and the sincerity of sharing. The third strategy that was widely applied was religious-based financial record-keeping. Several informants used financial applications to calculate their total income and included a special column for “charity/zakat.” F10 (IT freelancer, 33 years old) said:

“I use a budgeting application. There is a zakat category, so every time I get a job, I immediately input it. Sometimes I pay through an e-wallet for zakat as well.[16]”

These findings confirm the digitalization of spiritual awareness among gig workers, where technology is not only a means of earning a living, but also a means of worship. In addition, there is also a community solidarity strategy, which is a form of informal collective zakat carried out through online forums for Muslim workers. Several groups of freelancers have formed “digital boxes” — joint accounts used to help members in need. F11 (content writer, 27 years old) stated:

“We have a WhatsApp group, and every month we transfer whatever we can afford. If a member is sick or has no work, the funds are used to help them. [15]”

This practice demonstrates the transition of zakat from a vertical orientation (muzakki–amil) to a horizontal orientation (between workers), confirming the relevance of Islamic social solidarity theory in the digital space. Interestingly, some workers have developed a strategy of spiritual rationalization, linking income fluctuations to tests of faith. This quote shows the relationship between religious beliefs and economic perceptions, where zakat is seen as a factor that opens up income (mafātīḥ al-rizq), not a financial burden. The data also shows a shift in the spiritual meaning of zakat: from a ritual obligation to an economic risk management strategy. Gig workers consider zakat to be “blessed savings” that provide psychological comfort amid income uncertainty. In phenomenological terminology, this is a form of meaning-making process—the way individuals construct religious meaning from vulnerable and fluctuating life experiences.

This phenomenon confirms the findings of Fiers (2024) and Pilatti et al. (2024) that gig workers build value-based resilience, where religious beliefs become the main psychological resource for coping with economic pressures. In other words, zakat not only functions as material redistribution, but also as spiritual capital to maintain emotional and moral balance in the digital work ecosystem.

Methodologically, the results of the final thematic analysis show a consistent pattern between faith, flexibility, and community as the three main pillars of Muslim gig workers' adaptation strategies. Zakat acts as a moral bond that allows them to survive in an unstable economic structure. In other words, zakat in the platform era is not only a financial act of worship, but also a spiritual survival tool that connects the religious dimension with contemporary economic realities. Thus, this sub-theme shows that spiritual and economic adaptation strategies are not an attempt to compromise Islamic law, but rather a form of religious creativity in responding to new economic structures.

This phenomenon opens up space for the reconstruction of a more flexible, humanistic concept of professional zakat that is relevant to the principles of *maqāṣid al-syarī‘ah*—particularly the dimensions of *ḥifẓ al-māl* (protection of wealth) and *ḥifẓ al-dīn* (preservation of faith).

4.3 Paradigma Shift in Zakat Understanding

The transformation of work in the digital age has created a new economic structure that challenges the conventional *fiqh* zakat system. In the context of the gig economy, Muslim workers no longer have a fixed income as in the traditional professional model, which is the basis for determining professional zakat. This study finds that gig workers in Surabaya have developed an income-flow model of zakat, whereby zakat is paid flexibly—monthly, per project, or according to income fluctuations. This marks a major paradigm shift in the concept of professional zakat from a static model based on asset ownership to a dynamic model based on actual capacity and income continuity [18]. This shift indicates a reflective awareness of the values of *maqāṣid al-syarī‘ah*, particularly in preserving wealth (*ḥifẓ al-māl*) and distributive justice (*‘adl al-iqtisādī*).

This study reinforces Ghozali's (2020) findings that professional zakat has been too dependent on the logic of formal employees. However, this study goes further by revealing the existence of contextualized zakat practices that have emerged organically among gig workers. While Ghozali only emphasizes the need for legal adaptation, this study shows how this adaptation is actually alive at the level of social praxis. Gig workers do not wait for formal fatwas, but rather engage in practical *ijtihād* by adjusting the timing and amount of zakat to remain relevant to their economic conditions [19]. This reveals a bottom-up dimension of *ijtihād* that is rarely discussed in modern zakat *fiqh* literature.

Furthermore, these findings confirm the views of Pilatti et al. (2024) and Fiers (2024), who highlight income uncertainty as a key feature of the platform economy [20]. However, the contribution of this study is to expand the discussion from the economic realm to spiritual resilience, where zakat is understood not only as a financial obligation but also as a mechanism for maintaining psychological and moral balance amid digital economic instability. In this context, zakat becomes a form of spiritual coping strategy—a tool for affirming the meaning of religious life amid an algorithmic and impersonal work system [21].

Unlike the research by Gaillard and Galière (2024), which emphasizes Muslim workers' resistance to digital exploitation through religious symbols, this study shows a deeper form of epistemological resistance. Muslim gig workers not only reject exploitation, but also redefine the epistemology of zakat—shifting the emphasis from fixed ownership to the continuity of intention and economic capacity [22]. Here, zakat is no longer merely a legal mechanism, but a spiritual expression that connects digital work with the value of divine justice (*al-‘adl al-rabbānī*).

In classical zakat literature, the concepts of *haul* (one year of ownership) and *nisab* (minimum threshold of wealth) are considered universal principles. However, this study shows that both concepts now face epistemological challenges in the digital economy era. Gig workers cannot wait a year to determine their zakat obligations due to the fluctuating nature of their income. Therefore, they reinterpret the concept by paying zakat whenever they feel “able” — a practice that implicitly shifts the emphasis from formalistic aspects to ethical and *maqasid* aspects. This reinforces the thesis that zakat, as emphasized by al-Qaradawi (1999), is *ta‘abbudiyyah* that can evolve according to the socio-economic context as long as it does not violate sharia principles [23].

Furthermore, this study also shows that the digitization of zakat through fintech applications has not been able to address this epistemological complexity. A study by Ibrahim and Musa (2020) found that digital platforms are effective in increasing the efficiency of zakat payments, but are still transactional in nature. Meanwhile, this study reveals that gig workers need a relational and educational approach, not just an automated payment system [24]. This indicates a gap between technological innovation and users' religious understanding. Thus, the epistemological challenges of professional zakat in the digital era lie not only in financial calculations but also in the transformation of the meaning of zakat in digital religious consciousness.

In practical terms, the income-flow zakat model can be integrated into app-based payment systems, where algorithms can adjust zakat obligations based on average monthly income. Thus, digital technology is not merely a tool, but also an instrument of contemporary *ijtihad* [25]. This opens up new opportunities for collaboration between zakat institutions, sharia fintech, and international fiqh authorities in formulating an inclusive, real-time, and *maqasid*-compliant "Smart Zakat System."

Finally, this research confirms that professional zakat in the gig economy era is not only a matter of religious law, but also an epistemological arena where values, intentions, and religious reasoning are renegotiated. These findings offer a new perspective: zakat does not need to be confined to the traditional logic of ownership, but should be seen as a dynamic act of faith—a spiritual act that is adaptive to global economic changes. With this framework, the digital economy is not a threat to sharia, but rather a new space for the reconstruction of Islamic justice in the modern world of work.

4.4 Income-Flow Zakat Model

The results of the study show that gig economy workers face unique challenges in calculating professional zakat, due to their irregular, project-based income patterns, which often involve international platforms. Most respondents in this phenomenological study reported difficulties in determining *nisab* and haul, as their income comes in the form of digital wallets, foreign transfers, or payments for small tasks. This condition differs from the classical context of professional zakat as described by Qaradawi (2011), where income is periodic and can be calculated stably [26]. Therefore, there is a need to reconstruct a model for calculating professional zakat based on the flexibility of the digital economy, taking into account the principles of *maslahah*, *qiyas*, and *maqasid shariah* as the basis for legal justification.

From the perspective of *maslahah mursalah*, the model for calculating professional zakat for gig economy workers aims to bring about benefits in line with the current conditions. According to Al-Ghazali (*Ihya' Ulumuddin*, volume II), *maslahah* is anything that brings benefits and prevents harm to the people [27]. In this context, *maslahah* manifests in the form of protection for digital economic justice, where workers with fluctuating incomes still have the opportunity to pay zakat according to their actual abilities. Researchers found that several freelancer communities in Surabaya have adopted a micro-zakat mechanism, which is the calculation of zakat on a daily or per-project basis, so that the total annual income can still be adjusted to the *nisab* [28]. This brings *maslahah* because it reduces the psychological burden on freelance workers and maintains the continuity of zakat worship without being burdensome.

Furthermore, the *qiyas* (legal analogy) approach is used to link the phenomenon of digital income with sources of zakat that are known in classical fiqh. If in classical literature, professional zakat is *qiyas* with agricultural zakat (*al-zuru'*) because both have a specific time cycle (see: Ibn Qudamah, *al-Mughni*, Volume 2), then in the gig economy

era, digital income is more appropriately qiyas with *tijarah* (trade) zakat. This is because platform workers sell digital services or products to the global market with a certain profit margin. Based on this analogy, zakat is calculated at 2.5% of the net profit received, without having to wait for a full year, as long as it has reached the *nisab* of gold (85 grams) [29]. This analogy provides legal flexibility in line with the fast-paced and dynamic nature of the digital economy.

In practice, gig economy workers find it easier to manage professional zakat if the calculation is based on actual cash flow principles. Based on interview results, many freelancers calculate zakat each time they receive a large payment, rather than based on a specific time period. This approach demonstrates *ijtihad tatbiqui* (applied *ijtihad*), which is legal innovation in applying sharia principles to new situations [30]. According to Yusuf al-Qaradawi (2011), this kind of *ijtihad* is justified as long as it does not violate the *maqasid shariah*, which is to maintain a balance between religious obligations and individual capabilities. Thus, professional zakat in the gig economy era should be seen as an adaptive form of worship, not a rigid one.

An analysis of *maqasid shariah* reinforces the validity of this model. There are five main *maqasid* that are relevant: *hifz al-din* (preserving religion), *hifz al-nafs* (preserving life), *hifz al-mal* (preserving wealth), *hifz al-'aql* (preserving reason), and *hifz al-ummah* (preserving the welfare of the community). In the context of the gig economy, flexible professional zakat calculations fulfill the *maqasid* of *hifz al-mal* because they maintain the financial balance of freelance workers [31]. At the same time, they fulfill the *maqasid* of *hifz al-ummah* because the proceeds of zakat are used to strengthen social solidarity among fellow freelancers. Thus, professional zakat in the digital age becomes an instrument of social development that is in line with the universal *maqasid* of Islam.

This study also reveals that flexible practices in calculating professional zakat provide space for the emergence of digital innovations based on *maslahah*. For example, some communities use Islamic finance applications that can automatically calculate 2.5% of every transaction received by platform workers. This finding resonates with the results of a study by Hassan et al. (2023), which states that the integration of zakat with financial technology can expand the participation of new *muzaki* and strengthen public trust in zakat institutions [32]. In this context, *maslahah* does not only appear in the form of convenience, but also in the form of efficiency, transparency, and sustainability in zakat management.

From the perspective of *fiqh mu'amalat*, this model also provides a new theoretical dimension to the relationship between Islamic law and global economic change. If professional zakat in classical times was considered the result of bureaucratic professions such as doctors, judges, or civil servants, then in the context of the gig economy it is expanded to digital professions such as graphic designers, content writers, and application developers. This is an expansion of the legal domain based on valid *qiyas*, because the essence remains the same: income from expertise (*kasb*). As emphasized by Ibn Rushd in *Bidayat al-Mujtahid*, the basic principle of zakat is on *mal mustafad* (wealth obtained from human endeavor), not on the form of the profession [33].

From a comparative analysis of the literature, this study proposes a paradigm shift in the calculation of professional zakat. While the classical model assumes economic stability and regular income, the gig economy model assumes fluctuations, uncertainty, and diversification of income sources. Within the *maqasid* framework, this change does not alter the substance of zakat worship, but expands the scope of *maslahah muta'addiyah* (public interest) to remain relevant to modern Muslims. This also responds to the criticism raised by Al-Mubarak (2022), who argues that modern professional zakat often fails to accommodate the complexity of the digital economy [34].

The novelty of the professional zakat calculation model in this study is the integration of three principles of Islamic law—*maslahah*, *qiyas*, and *maqasid*—within the framework of the digital economy. This model emphasizes that *fiqh zakat* is not static, but has the capacity to evolve in response to changes in global production and distribution systems. By adapting the principle of *maslahah mursalah*, zakat law becomes an instrument of economic empowerment, not merely an administrative obligation. This confirms the relevance of zakat as a dynamic and solution-oriented instrument of Islamic economics.

The theoretical contribution of this research is the formation of the Adaptive Zakat Calculation Framework—a conceptual framework that enables the calculation of professional zakat based on the principle of situational equity. This means that the amount of zakat is adjusted to cash flow, actual capacity, and the context of digital work, without departing from the legal basis of *sharia*. This concept opens up opportunities for the development of *fiqh al-zakah al-raqmi* (digital zakat jurisprudence), a new discipline in Islamic economic studies that places zakat within the global digital ecosystem [35].

In terms of global relevance, this model can be applied to Muslim gig worker communities in various countries, especially in Southeast Asia and the Middle East, where digital platforms have become a major source of income. Countries such as Malaysia, the UAE, and Saudi Arabia have initiated similar discourses on digital zakat (Rahman et al., 2023), but have not explicitly linked it to *maqasid shariah*. Thus, the results of this study enrich the global discourse on the reformulation of professional zakat in the context of digital economic disruption and constitute a tangible contribution by Indonesia to contemporary Islamic economic theory.

5. CONCLUSION

This study concludes that Muslim gig workers experience distinctive challenges in fulfilling professional zakat obligations due to income volatility, the absence of stable contracts, and the project-based nature of digital work. Using a phenomenological approach, the research identifies the emergence of an income-flow zakat model, in which zakat is calculated based on real-time income rather than annual haul accumulation. This model reflects an adaptive transformation of religious understanding, showing how gig workers reinterpret zakat as a flexible, contextual, and *maslahah*-oriented practice aligning with the realities of digital labor.

Despite its contributions, this study has several limitations. The sample is limited to Muslim gig workers in Surabaya, which may restrict the generalizability of findings to other regions or sectors of platform-based work. The research also relies primarily on self-reported experiences, which may contain subjective biases inherent in phenomenological inquiry. Future studies may expand the geographical scope, include comparative analyses across different digital platforms, or integrate mixed-method approaches to deepen empirical validation of the income-flow zakat model.

Practically, the findings recommend that zakat institutions develop adaptive guidelines for irregular income patterns, integrate flexible zakat calculators into digital apps, and strengthen outreach programs targeting gig workers. Collaboration between zakat authorities, platform companies, and *sharia* fintech providers would further enhance accessibility and compliance. Future research should also explore the legal, technological, and behavioral dimensions of zakat in digital labor ecosystems to refine a comprehensive framework for professional zakat in the gig economy era.

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