


## Digitizing Professional Zakat Through Payroll Systems: A *Maqashid Shariah*-Based Approach to Achieving the SDGs

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| Article History:   | Abstract   |
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| <p><b>Submitted:</b><br/>February 17<sup>th</sup>, 2025</p> <p><b>Revised:</b><br/>May 2<sup>nd</sup>, 2025</p> <p><b>Accepted:</b><br/>May 7<sup>th</sup>, 2025</p> <p><b>Published:</b><br/>June 26<sup>th</sup>, 2025</p> <p><b>By:</b><br/>International Journal<br/>of Islamic Economics<br/>(IJIE)</p> <p><b>Copyright:</b><br/>©2025. Dede Al<br/>Mustaqim et al.,</p>  <p>This article is licensed<br/>under the Creative<br/>Commons Attribution-<br/>Share Alike 4.0<br/>International License.<br/><a href="http://creativecommons.org/licenses/by-sa/4.0/">http://creativecommons.org/licenses/by-sa/4.0/</a></p> | <p><b>Introduction:</b> Professional zakat is an Islamic financial instrument contributing to economic redistribution and poverty alleviation. In Indonesia, professional zakat has been accommodated in various regulations, including in PT PLN, which applies automatic deduction through the payroll system based on Board of Directors Regulation Number 120.P/DIR/2017.</p> <p><b>Objective:</b> This study aims to analyze the implementation of professional zakat through the payroll system at PT PLN, from a <i>maqashid sharia</i> perspective, and its impact on achieving the Sustainable Development Goals.</p> <p><b>Method:</b> This research used a qualitative approach with a case study method, involving interviews, observation, and document analysis.</p> <p><b>Result:</b> This study found that professional zakat in PT PLN is automatically deducted by the payroll system by the Human Capital Management Division from the salaries of Muslim employees according to the nishab and managed by the PLN Baitul Maal Foundation. This implementation facilitates the obligation of zakat and follows the principles of <i>maqashid sharia</i>, and contributes to poverty reduction, education, and economic empowerment in achieving Sustainable Development Goals.</p> <p><b>Implication:</b> This research shows that the payroll system in professional zakat ensures sharia compliance, contributes to social welfare, and accelerates the sustainable achievement of the Sustainable Development Goals.</p> <p><b>Keywords:</b> Professional Zakat; Payroll System; Sustainable Development Goals; <i>Maqashid Syariah</i>.</p> |

### A. Introduction

Professional zakat is one of the contemporary forms of zakat that plays an important role in managing Muslim wealth (Atikah et al., 2024; Maulana & Satibi, 2024). As a social financial instrument sourced from individual income, professional zakat is not only a religious obligation, but also an effort to redistribute wealth to achieve social justice (Jamal, 2022; D. Al Mustaqim & Yasin, 2023; D. A. M. Mustaqim, 2024; D. A. M. Mustaqim & Yasin, 2023). In Islamic teachings, zakat is one of the pillars that has both spiritual and social dimensions, with the primary purpose of helping those in need (*mustahik*) and reducing economic inequality (Baidhowi & Triwibowo, 2023; Fajrina et al., 2020)

In line with the global agenda of Sustainable Development Goals (SDGs), zakat has significant relevance, especially in achieving the goals of poverty alleviation (SDG 1), improving public health (SDG 3), providing quality education (SDG 4), and reducing inequality (SDG 10) (Alfiani & Akbar, 2020; Suprayitno, 2019). According to the study, professional zakat can be an effective tool to address socio-economic challenges, especially in Muslim-majority countries such as Indonesia (Amelia et al., 2023; Hamdiah, 2024; Nurhakim & Budimansyah, 2024). For example, targeted zakat management can fund education programs, health services, and micro-economic empowerment, which contribute directly to poverty reduction and improving the quality of life of people experiencing poverty. Therefore, optimizing professional zakat is a strategic step in supporting sustainable development.

In PT Perusahaan Listrik Negara (PLN), the implementation of professional zakat is regulated through the Board of Directors Regulation Number 120.P/DIR/2017 on Income Zakat Deduction and Centralized Collection of *Infaq*, *Shodaqoh*, and *Waqf* of Muslim Employees to be channelled through the PLN Baitul Maal Foundation (YBM PLN). This policy regulates the automatic deduction of zakat from the income of Muslim employees who meet the *nisab* requirements, making the zakat collection process more efficient. In addition, this policy is designed to balance the implementation of religious obligations and the fulfillment of employees' basic needs, by considering Sharia aspects such as the halalness of income and the calculation of *nishab* and *haul* based on the lunar calendar.

The zakat management system, implemented through payroll at PT PLN, reflects the company's commitment to carrying out religious responsibilities and contributing to community empowerment. The collected zakat funds are then managed by YBM PLN to be distributed to the entitled *mustahik*, focusing on social programs such as education assistance, health services, and micro-economic empowerment. This process not only improves accountability but also provides a tangible impact for the underprivileged, while supporting the achievement of *maqashid sharia* principles, such as the protection of life (*hifz al-nafs*), property (*hifz al-mal*), and offspring (*hifz al-nasl*).

Based on the Annual Report of the PLN Baitul Mal Foundation, it is explained that in 2023, the PLN Baitul Maal Foundation (YBM) managed to collect zakat, *infaq*, *sadaqah*, and *waqf* (ZISWAF) funds of Rp298.5 billion, which showed a significant increase compared to 2022, which was recorded at Rp279.3 billion. This increase reached Rp19.2 billion or around 6.9%, reflecting the high commitment and participation of Muzaki in supporting various programs run by YBM PLN. The most significant increase occurred in the collection of payroll zakat, which increased by Rp20.7 billion or around 7.6%, totalling Rp292.7 billion. On the other hand, non-payroll zakat also showed an increase of Rp102.1 million or around 7.3%, reaching a total of Rp1.5 billion. However, the collection of *infaq* and *waqf* funds decreased, with *infaq* decreasing by Rp1.5 billion or around 27.1%, and *waqf* decreasing by Rp52.5 million or around 28.5%. Going forward, YBM PLN will continue to socialize and educate the public about the importance of giving and *waqf* to increase participation in the future (Yayasan Baitul Mal PLN, 2023). Therefore, this research is important to analyze the implementation of professional zakat through the payroll system at PT PLN and assess its impact on supporting SDGs and *maqashid sharia* as a strategic step to realize the welfare of the people.

However, to date, a limited number of academic studies thoroughly examine the digitization of professional zakat through a payroll system, especially those that directly link it to the achievement of the Sustainable Development Goals (SDGs) and the principles of *maqashid syariah*. Most existing research tends to focus on the *fiqh* aspects of zakat or the effectiveness of fund collection. However, few have explored how zakat policies based on modern systems, such as payroll, can measurably and systematically strengthen social justice and economic empowerment. Therefore, there is a significant research gap that needs to be addressed—namely, the need for a study that evaluates the implementation of professional zakat through a payroll system from the perspective of *maqashid syariah* and its contribution to the SDGs in a formal institution such as PT PLN.

Thus, this study has three main objectives: first, to examine and analysed the implementation of professional zakat through a payroll system at PT Perusahaan Listrik Negara; second, to analysed the *maqashid syariah* perspective in the implementation of professional zakat through a payroll system at PT Perusahaan Listrik Negara; and third, to analysed the impact of professional zakat through a payroll system at PT Perusahaan Listrik Negara on the achievement of the Sustainable Development Goals (SDGs).

## B. Literature Review

This study has several previous studies, namely the first Sulaiha and M. Ilham Muchtar Rapung in his journal entitled “Analysis of Islamic Law Against Professional Zakat in Maslahat Review”. The study explained that Islamic Law thoroughly regulates all aspects of human life, including their relationship with God, self, nature, and fellow humans. Zakat on profession is one of the new issues in *fiqh* that is still being debated. This research aims to study, investigate, and understand the controversy and analyze it from the point of view of benefit. The primary purpose of this paper is to find out the position of professional zakat in Islamic *fiqh* and to analyze Islamic law on professional zakat based on the principle of *maslahah* (benefit). Professional zakat itself results from the *ijtihad* of contemporary scholars in responding to the times. This research uses a qualitative method with a library research approach, where the data studied comes from primary and secondary literature relevant to the research discussion. The results show that professional zakat in Islamic *fiqh* has a clear legal basis through arguments and tracing the *ijtihad* of the companions. In Islamic law, professional zakat is seen as a very effective instrument to empower the people's economy, if seen from the point of view of *maslahah*. The enactment of professional zakat is clear evidence of the flexibility and integrity of Islamic law in responding to the challenges of the times (Muchtar & Rapung, 2024).

The second is Wildan Rofikil Anwar and Santi Sarafika Wardani in their journal entitled “Professional Zakat Management According to Yusuf Al-Qardlawi and its Relevance to Law No. 23 of 2011 concerning Zakat Management”. The study explained that professional zakat is one of the new issues that is the subject of debate among scholars, especially contemporary scholars, because no explicit text in the Qur'an or hadith directly requires professional zakat. Yusuf al-Qaradawi, a leading Islamic scholar and thinker, is known as the initiator of the concept of professional zakat through his work entitled *Fiqih al-Zakah*. This work has been widely distributed to various parts of the world, including Indonesia, as an

Indonesian translation. Over time, the Indonesian government issued regulations related to zakat management in 1999 through Law No. 38 of 1999 on Zakat Management. This law was later amended into Law No. 23 of 2011 on Zakat Management, including professional zakat. This research shows harmony between several articles in Law No. 23 of 2011 and Yusuf al-Qaradawi's thoughts on managing professional zakat. Some relevant articles include Article 2 on the principles of zakat management, Articles 5, 6, and 7 on zakat managers, Article 4 on the recognition of professional zakat, and Article 25 on the distribution of zakat (Anwar & Wardani, 2023).

The third is Muhamad Hizbullah, Haidir, and Yeltriana in their journal entitled "Professional Zakat Law in *Maqashid Syariah* Review". The study explained that professional zakat is one of the new issues in fiqh (Islamic law). The Qur'an and Sunnah do not contain strict legal rules regarding zakat for this profession. Likewise, the mujtahid scholars such as Abu Hanifah, Malik, Shafi'i, and Ahmad ibn Hanbal did not discuss professional zakat in their books. This is due to the limited types of business or work of the people at the time of the Prophet and the mujtahid imams. Meanwhile, Islamic law reflects the legal events that occurred when the law was enacted. The absence of various types of work and services, or a profession, at the time of the Prophet and the previous mujtahids, made professional zakat unknown in the Sunnah and classical Fiqh books. Therefore, there is controversy and opinion among scholars regarding professional zakat. Some scholars make it obligatory, while others state that professional zakat is not. In this research, the author uses the *maqashid syar'iyah* approach to examine the legal determination of zakat on the profession itself. This is because *Maqashid Shar'iyah* is one of the benchmarks in determining Islamic legal products. This article finds a bright spot in determining the law of professional zakat based on the perspective of *maqashid shar'iyah* (Hizbullah et al., 2023).

Fourth, Imam Yahya, Sahidin, Ade Dedi Rohayana, Yayan Sopyan, and M. Aflahmuna Ananda, in their research titled "*The Effectiveness of The Payroll System in Increasing Potential and Zakat Collection in Indonesia (Evidence from BAZNAS Central Java Indonesia)*," aim to analyze the digitalization of zakat, which is expected to be a strategic opportunity to optimize the vast potential of Muslim zakat in Indonesia. Various online zakat platforms are currently available, but not all of them can be effectively implemented in the daily lives of Muslim communities. This study also outlines how salary deductions for civil servants (PNS) can serve as a form of digital zakat platform implemented by the National Amil Zakat Agency (BAZNAS) in Central Java. The research employed a qualitative method, using in-depth interviews with several community leaders and zakat and *muzakki* activists. The focus of this study is to assess the effectiveness of the payroll deduction system in increasing zakat collection at BAZNAS Central Java. The findings reveal several key points: First, civil servant salary deductions are based on regional regulations, namely the Governor's Instructions of Central Java from 2004 to 2019 concerning optimizing zakat management. Second, there is transparency and accountability in implementing zakat deductions and distribution by BAZNAS. Third, there is a high level of trust from *muzakki* within the civil servant community, which encourages them to channel their zakat through the institution. This research implies that using digital platforms can enhance the awareness and compliance of civil servants in paying zakat through BAZNAS Central Java (Yahya et al., 2024).

The review of the fourth literature above shows that no research specifically and comprehensively discusses the implementation of professional zakat through the payroll system for achieving Sustainable Development Goals (SDGs) from the *maqashid sharia* perspective. In addition, this literature has not examined the implementation of professional zakat in PT Perusahaan Listrik Negara (PLN) as one of the entities that has implemented the zakat deduction mechanism through the automatic salary system. Thus, this research is presented to fill the void by providing new contributions relevant to the latest developments.

### C. Research Methodology

This research uses a qualitative method with a case study approach to analyze the implementation of professional zakat through the payroll system in PT PLN. It explores the process of professional zakat management, its impact on SDGs and *maqashid sharia*, and the effectiveness of the policies implemented.

Primary data were obtained through interviews with Mr. Rusyanto, Head of YBM PLN Cirebon, and Mr. Agus, Assistant Manager of Planning at PT PLN UP3 Cirebon. These informants were selected using a purposive sampling method, based on their roles and relevance to the research topic, to ensure the validity and representativeness of the data. Secondary data were collected from official documents, such as the Board of Directors Regulation Number 120.P/DIR/2017, annual reports, and publications from the PLN Baitul Maal Foundation.

Data collection techniques include observation, interview, and document analysis. Observations examine the mechanism of salary deduction and zakat management, while interviews explore the perceptions and experiences of related parties. Document analysis examines regulations and the distribution of zakat funds.

Data analysis used the Miles and Huberman model (Hutahaen, 2018), which includes four stages: data collection, reduction, presentation, and verification. Data were categorized, filtered, presented systematically, and verified to ensure accuracy.

This study is classified as a descriptive case study, as it aims to describe and analyze the implementation of professional zakat through the payroll system at PT PLN and its impact on the SDGs and *maqashid sharia*.

### D. Results and Discussion

Implementing professional zakat in the payroll system at PT Perusahaan Listrik Negara (PLN) has paid attention to sharia provisions, especially related to the requirements of professional zakat that have been fully met. Based on an interview with Mr. Agus as Assistant Manager of Planning of PT PLN UP3 Cirebon conducted on October 14, 2024, it is explained that the company's management ensures that any deduction of professional zakat on employee salaries is carried out only after all conditions are met, including the main conditions that the scholars have explained. According to Mr. Agus, PLN not only acts as a facilitator but also ensures compliance with Sharia provisions so that the zakat paid is acceptable and valid according to Islamic law.

The first requirement that is met is perfect property rights. According to Mr. Agus, PLN will only deduct zakat from Muslim employees whose salaries are wholly owned without

any deductions or other special allocations that reduce employees' rights. Full ownership means that any income the employee has received can be used freely by the employee, and no other party controls the utilization of the income. This is important because zakat can only be issued from assets the owner legally and perfectly owns.

Furthermore, Mr. Agus also emphasized that the zakat issued by employees through the PLN payroll system must come from halal assets. According to him, PLN has high integrity standards related to human resource management, including in the employee payroll and reward system. In this case, halal assets are an absolute requirement because zakat is not only a matter of transferring assets but also a form of worship that must be carried out in accordance with religious provisions.

In addition, Mr. Agus explained that PLN deducts professional zakat by paying attention to the income's growth potential. This means that only income that has the potential to grow or produce greater benefits will be subject to zakat. This development potential includes conditions in which assets can be developed through good management, both by the employees and by parties trusted to manage the zakat, such as the PLN Baitul Maal Foundation.

Another important requirement is the *nishab* or minimum limit of income that must be subject to zakat. According to Mr. Rusyanto as the senior officer of the integrated management system of PT PLN UP3 Cirebon, PLN stipulates that the deduction of professional zakat only applies to employees whose income has reached the *nishab* based on the value of 85 grams of gold by Islamic law and the amount of professional zakat deduction is 2.5% of the total salary earned. With this provision, PLN ensures that only employees whose income has reached the *nishab* limit will have their zakat deducted. In contrast, employees with incomes below the *nishab* are not required to pay for professional zakat through the company. This provision is important so that the zakat issued meets the requirements and does not burden employees who have not reached the minimum income limit required for zakat.

In addition, PLN also considers employees' basic needs before deducting professional zakat. According to Mr. Agus, zakat deductions are only made if the employee's income exceeds basic needs, such as food, clothing, and shelter. This provision ensures that the zakat issued does not cause economic hardship for employees but instead becomes a means of sharing excess sustenance with those in need.

The last requirement explained by Mr. Agus is a haul, which is one year in the lunar calendar that must pass before zakat is required. PLN refers to the lunar calendar when calculating this haul, so that professional zakat deductions are made after employee income reaches *nishab* and lasts one year. Implementing professional zakat through a payroll system has fulfilled all the requirements of zakat stipulated in Sharia. It is expected to encourage the awareness of Muslim employees in PLN to fulfill zakat obligations more easily and effectively.

The implementation of professional zakat in PT Perusahaan Listrik Negara (PLN) UP3 Cirebon has been systematically organized through a direct deduction mechanism in the company's payroll system. Based on the interview with Mr. Agus, as Assistant Manager of Planning of PT PLN UP3 Cirebon, the company provides convenience for Muslim leaders and employees to fulfill their professional zakat obligations. PLN management ensures that the professional zakat of 2.5% of the total salary received by employees will be deducted

directly from the monthly payroll. This shows PLN's commitment to encouraging the practice of professional zakat by Islamic law, as well as supporting corporate social responsibility in contributing to the welfare of society through zakat.

According to Mr. Agus, income zakat deduction is done automatically by the Human Capital Management Division at PLN headquarters. This procedure is implemented centrally to ensure that zakat management can be carried out efficiently and on target. With the deduction applied directly from the employee's source of income, the zakat collection process becomes easier and more transparent. In addition, Mr. Agus emphasized that PLN has a special policy to make this zakat deduction without direct separation from employee salaries, but as an integral part of the company's payroll system. This policy is carried out to minimize errors in the zakat calculation and comply with applicable laws and regulations.

Mr. Agus continued that all professional zakat collected from the income of Muslim employees in PLN is channeled and managed by the PLN Baitul Maal Foundation. The zakat is collected at the PLN headquarters, and the foundation has full authority to distribute it to the *mustahik* or entitled zakat recipients. This centralized management is expected to speed up the zakat distribution process and ensure the collected zakat can be managed accountably.

However, Mr. Agus added that PLN provides flexibility for Muslim employees who object to the deduction of professional zakat. Employees who do not want their salary deducted for zakat can submit an objection to the President Director of PLN in writing. Management will follow up on this objection to further evaluate the reason for the objection. This shows PLN's inclusive attitude in accommodating various employee preferences for implementing professional zakat.

Based on observations in the YBM PLN Annual Report, payroll zakat amounted to Rp. 20.7 billion with 30,238 muzak (Yayasan Baitul Mal PLN, 2023). Based on the results of interviews with Mr. Agus, the number of deductions for professional zakat for PT PLN employees is different for each employee because the salaries they get are different, and these deductions are made centrally through the payroll system.

The explanation above shows that implementing professional zakat through the payroll system at PT PLN UP3 Cirebon is an innovative step combining corporate responsibility with religious provisions. This policy shows PLN's seriousness in facilitating Muslim employees' fulfilment of their religious obligations more easily and transparently. PLN management implements this policy as a formality and ensures that every stage of its implementation fulfills the Sharia provisions.

Based on the explanation above, implementing professional zakat through the payroll system at PT PLN is an innovative step in supporting Muslim employees' implementation of religious obligations. This policy not only makes it easier for employees to pay zakat, but also reflects the company's responsibility towards spiritual and social welfare, which is in line with the five main principles of *maqashid sharia*: protecting religion (*hifz ad-din*), soul (*hifz an-nafs*), intellect (*hifz al-aql*), property (*hifz al-mal*), and offspring (*hifz an-nasl*).

#### 1. *Hifz ad-Din* (Keeping Religion)

The payroll system implemented by PT PLN makes it easier for Muslim employees to pay professional zakat, which is a religious obligation and one of the pillars of Islam. With direct deduction from salaries, employees' zakat can be paid regularly without the risk of

negligence. Implementing professional zakat through the payroll system at PT PLN aligns with the word of Allah in QS. *At-Taubah* verse 103 emphasizes the importance of zakat in cleaning and purifying wealth and the soul. With direct deductions from salaries, this system ensures that the religious obligations of Muslim employees can be fulfilled regularly and without the risk of negligence, so that the spiritual aspects of employees are maintained.

2. *Hifz an-Nafs* (Guarding the Soul)

The distribution of professional zakat through the Baitul Maal PLN Foundation aims to help the *mustahik* meet their basic needs. This zakat is a tangible form of corporate social responsibility in helping underprivileged communities. Implementing professional zakat through the payroll system at PT PLN, which is channeled through the PLN Baitul Maal Foundation, reflects the company's social responsibility in helping underprivileged communities, as explained in QS. *Adz-Dzariyat* verse 19. This verse emphasizes that in one's wealth, there are rights of others, especially those less fortunate, that must be fulfilled. With zakat that is managed in a trustworthy manner and distributed right on target, the basic needs of the *mustahik*, such as food, clothing, and shelter, can be fulfilled, ultimately improving their quality of life.

3. *Hifz al-'Aql* (Keeping the Intellect)

The professional zakat policy implemented by PT Perusahaan Listrik Negara has considered the *nishab* and the basic needs of employees to support their financial balance. With this, employees can focus on working without being disturbed by financial-related psychological burdens. The professional zakat policy implemented through the payroll system at PT PLN, which considers the *nishab* and the basic needs of employees, ensures that Sharia implements zakat. It supports the financial balance and welfare of employees. This allows them to stay focused on their work without being burdened by psychological pressure due to financial problems. As stated in QS. *An-Nisa* verse 5. This verse teaches the importance of managing wealth wisely to support welfare and prevent misuse.

This payroll system also acts as a means of educating employees about the importance of managing wealth according to Sharia principles, while increasing their awareness of the impact of zakat in helping people in need and supporting the welfare of the wider community. The professional zakat policy implemented through the payroll system at PT PLN, which considers the *nishab* and the basic needs of employees, ensures that Sharia implements zakat. It supports the financial balance and welfare of employees. This allows them to stay focused on their work without being burdened by psychological pressure due to financial problems.

4. *Hifz al-Mal* (Guarding the Treasure)

Implementing professional zakat ensures that deductions are only made on income that meets the *nishab* and *haul* requirements. With this, the individual's right to property ownership is respected. Implementing professional zakat through the payroll system at PT PLN ensures that zakat deductions are only made on income that has met the *nishab* and *haul* requirements, so that individual rights to property ownership are still respected and maintained. This is by the teachings in the Qur'an, Surah *Al-Baqarah*, verse 188. This verse



emphasizes the importance of maintaining justice in property management, individual rights, and wealth distribution.

Professional zakat, as an instrument of wealth redistribution, plays an important role in creating social justice by ensuring that wealth owned by capable individuals is channeled to those in need. With transparency in the distribution of zakat, this policy also supports more inclusive and sustainable economic growth and minimizes the social gap between the rich and the poor.

#### 5. *Hifz an-Nasl* (Preserving offspring)

A payroll system that prioritizes employees' basic needs ensures that zakat obligations do not burden the family economy. Implementing professional zakat through the payroll system at PT PLN, which prioritizes the basic needs of employees, ensures that the zakat obligation does not burden the family's economy, thus providing economic stability for them. This is in line with the words of Allah in the Qur'an, Surah Al-Isra, verse 31. This verse reminds us that fear of poverty should not be a reason to neglect the rights of family members, especially children. With this zakat policy that does not impose a burden, PT PLN helps ensure the well-being of employees' families and that their basic needs, including their children's education, are met.

Thus, the implementation of professional zakat through the payroll system at PT PLN, when analysed based on the five principles of *maqashid syariah*, proves to be in harmony with the objectives of syariah in safeguarding religion, life, intellect, wealth, and offspring. This policy not only helps employees fulfil their religious obligations but also brings about a broad social impact through the empowerment of the *mustahik*. With a holistic and professional approach, this policy can serve as an example of modern practices that align with *maqashid syariah* in supporting the welfare of individuals and society. In the author's view, the professional zakat managed by Yayasan Baitul Maal (YBM) PLN through the payroll system at PT PLN significantly impacts achieving the Sustainable Development Goals (SDGs). The following are some of the impacts of professional zakat through the payroll system at PT Perusahaan Listrik Negara on the SDGs:

#### 1. SDG 1 (Poverty Reduction)

The professional zakat collected through the payroll system at PT PLN significantly contributes to poverty reduction by distributing zakat funds allocated to direct social programs impacting impoverished communities' lives. With Rp129.7 billion in 2023, these zakat funds provided underprivileged families with food, housing, and business capital assistance (Yayasan Baitul Mal PLN, 2023). In supporting poverty alleviation efforts, zakat also provides healthcare and education services for disadvantaged groups. This zakat assistance program focuses on ensuring the fulfillment of essential basic needs, allowing people experiencing poverty to improve their quality of life and fostering a more equitable environment.

This targeted approach to zakat distribution reduces social inequality, which often exacerbates the economic struggles of underprivileged families. Zakat programs implemented consistently and effectively provide immediate relief and offer long-term support to help beneficiaries escape poverty. Furthermore, empowerment through zakat aligns with the achievement of SDG 1 by creating greater access to economic opportunities,

enabling those previously on the poverty line to attain better financial independence.

## 2. SDG 3 (Good Health)

Based on field observations, the author believes that professional zakat managed by Yayasan Baitul Maal PLN significantly improves public health, particularly for those who cannot afford medical expenses. In the healthcare sector, zakat provides free medical services, including treatment, surgeries, routine health check-ups, and medicine distribution to more than 365,000 people. These healthcare services enable individuals who previously had limited access to medical care to receive the treatment they need, contributing to overall public health improvement. Additionally, the zakat program expands access to healthcare facilities in underserved areas, such as community health centres and clinics in remote regions (D. Al Mustaqim & Makarrim, 2024).

Beyond medical treatment, zakat supports disease prevention programs by organizing health campaigns and educational initiatives promoting healthy lifestyles. These include awareness programs on nutrition, hygiene, and methods to prevent infectious diseases. Such efforts not only enhance the physical well-being of the community but also improve mental health by alleviating concerns over medical expenses. Thus, the contribution of zakat through YBM PLN aligns with SDG 3, ensuring access to quality healthcare services for all, particularly the underprivileged.

## 3. SDG 4 (Quality Education)

Zakat provides scholarships for needy students and improves educational facilities, such as school construction, book procurement, and learning tools. This zakat program also supports vocational education and skills training, enhancing students' technical abilities and preparing them to enter the job market with the necessary skills. In the context of SDG 4, zakat serves as an instrument to ensure that quality education is accessible to all segments of society without financial barriers.

Furthermore, zakat allocated for improving education quality has a positive impact on reducing school dropout rates and creating greater opportunities for children from low-income families to pursue higher education. Skills training programs funded by zakat also provide young individuals from underprivileged backgrounds with expertise that can improve their employment prospects and income potential. Thus, the professional zakat managed by YBM PLN plays a crucial role in achieving SDG 4 by promoting quality education, reducing educational disparities, and enhancing the quality of human resources in Indonesia.

## 4. SDG 8 (Decent Work and Economic Growth)

Regarding economic empowerment, the zakat managed by Yayasan Baitul Maal PLN positively impacts the development of micro, small, and medium enterprises (MSMEs). With zakat funds allocated at Rp29.3 billion in 2023, these funds provide business capital, entrepreneurship training, and market access for MSME actors. This program strengthens the local economy by creating new job opportunities and increasing families' income, previously hindered by limited capital. Through zakat support, MSMEs managed by underprivileged communities can grow and become stable sources of income, ultimately enhancing the local economy.

This economic empowerment initiative also fosters inclusive economic growth by

providing fairer opportunities for all individuals to participate in the economy. Zakat offers direct financial assistance and supports human resource capacity building through entrepreneurship training that enhances business skills (D. Al Mustaqim & Makarrim, 2024). Thus, zakat contributes to achieving SDG 8, which aims to create decent work and support sustainable economic growth by empowering disadvantaged communities to access economic opportunities that were previously out of reach.

#### 5. SDG 10 (Reducing Inequality)

According to the author's perspective, the zakat managed by Yayasan Baitul Maal PLN plays a crucial role in reducing social and economic inequality by providing special attention to marginalized groups, such as people with disabilities, people experiencing poverty, and minority communities. Zakat funds provide direct assistance, skills training, and access to education and healthcare services for these groups. Thus, zakat serves as a tool to bridge social disparities and ensure that everyone, regardless of their social or economic background, has equal opportunities to grow and improve their quality of life.

Beyond direct assistance, zakat supports empowerment through skills training, enabling marginalized groups to enhance their abilities and gain access to the job market. These zakat programs foster social awareness about the importance of social inclusion and help reduce inequality in access to available resources. Therefore, the zakat managed by YBM PLN contributes to achieving SDG 10 by fostering a more inclusive, fair, and equitable society, where everyone has the same opportunity to succeed without being hindered by their background.

Professional zakat managed by Yayasan Baitul Maal PLN through the payroll system at PT PLN significantly contributes to achieving the SDGs in a structured and holistic manner. Each allocation of zakat funds addresses the urgent needs of impoverished and marginalized communities and catalyses broader socio-economic change. Its long-term impact supports sustainable development and helps reduce inequality in Indonesia.

### E. Conclusion

Based on the explanation above, this study concludes the following: First, the implementation of professional zakat through the payroll system at PT PLN has been carried out systematically and by sharia principles, considering requirements such as full ownership of income, asset legality, income growth potential, *nishab*, and employees' basic needs. The 2.5% zakat deduction from employees' salaries is conducted automatically and transparently, with efficient management through the Yayasan Baitul Maal PLN. Moreover, PLN provides flexibility for employees who choose not to participate in the zakat deduction. This policy reflects PLN's commitment to supporting zakat obligations per Islamic teachings while ensuring accountable and beneficial zakat distribution to society.

Second, implementing professional zakat through the PT PLN payroll system aligns with the *maqashid syariah* principles, which aim to protect religion, life, intellect, wealth, and lineage. This policy facilitates employees in fulfilling their zakat obligations, promotes social welfare by distributing zakat to the *mustahik*, and supports employees' financial and psychological well-being. By ensuring zakat deductions only from income that meets *nishab* and *haul*, PLN upholds fairness in wealth management while generating broader social

benefits, such as empowering *mustahik* families and ensuring generational stability. This practice successfully integrates religious and social aspects with Islamic principles.

Third, professional zakat managed by the Yayasan Baitul Maal PLN through the payroll system at PT PLN significantly contributes to achieving the Sustainable Development Goals (SDGs). Zakat funds reduce poverty, improve access to quality healthcare and education, create decent employment opportunities, and minimize social and economic inequalities. Zakat programs include food aid, housing assistance, business capital support, free healthcare services, educational scholarships, skills training, and increased access for MSMEs and marginalized groups. Through a structured and holistic approach, professional zakat at PT PLN supports sustainable development and reduces social inequality in Indonesia.

Future research could explore the use of technology in zakat management, evaluate its impact on employee welfare, and optimize zakat's role in reducing social inequality and supporting the SDGs. Additionally, zakat education should be enhanced to encourage greater public participation.

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