

## From Content Creators to Zakat Payers: The Fatwa of Indonesian Ulema Council and the Rise of Digital Fiqh

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**Abstract:** This article examines the juridical transformation of digital content creators into zakat payers within the framework of contemporary Islamic law. The rapid expansion of Indonesia's digital creative economy, with professions such as YouTubers and Instagram celebrities earning substantial yet fluctuating incomes, raises urgent questions regarding the applicability of classical zakat provisions to modern revenue models. Therefore, this article critically analyzes the Indonesian Ulema Council (MUI) Fatwa No. 1 of 2024 on Zakat for Digital Content Creators, issued during the 8th National Fatwa Commission Conference. Using a juridical-normative method combined with content analysis, this article examines fatwa texts, Qur'anic and hadith foundations, and both classical and contemporary fiqh perspectives, triangulated with recent literature on Islamic law in the digital economy. The findings demonstrate that the fatwa categorizes creators' income as *māl mustafād* (acquired wealth) subject to zakat once it reaches the *niṣāb* equivalent of 85 grams of gold, with rates of 2.5% (lunar year) or 2.57% (solar year). Its flexibility in permitting zakat payment upon receipt of income, without waiting for a full *ḥawl*, reflects Islamic law's responsiveness to irregular digital earnings. This article concludes that the fatwa not only regulates wealth redistribution (*hiḍḍ al-māl*) and reinforces ethical content production (*hiḍḍ al-dīn*), but also marks a significant step in the rise of digital fiqh. Its key contribution lies in proposing a practical zakat calculation model for multi-source digital income while highlighting *taysīr* (facilitation) and *raf' al-ḥaraj* (removal of hardship) as normative foundations for Shariah adaptation in the digital economy.

**Keywords:** Content Creators, Zakat, MUI Fatwa, Digital Fiqh, Islamic Financial Jurisprudence.



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## Introduction

The digital revolution has significantly transformed Indonesia's economic ecosystem with the emergence of a digital platform-based creative economy that has experienced exponential growth over the past decade (Suhendra et al., 2025). Within this ecosystem, digital creative economy actors such as YouTubers, Instagram celebrities, and others have undergone a metamorphosis from mere hobbyists to prestigious professionals with lucrative incomes through monetization mechanisms such as Google AdSense, brand partnerships, and merchandise (Han, 2020; Rieder et al., 2023; Nasir et al., 2022). This phenomenon raises important discourse in the context of Islamic law, particularly regarding zakat obligations for content creators who earn significant income. Consequently, intensive studies on determining legal status, calculating *niṣāb* (minimum amount of wealth making one liable to pay zakat), and zakat distribution mechanisms for digital professions become urgent to bridge the gap between technological developments and Shariah implementation. Therefore, this article analyzes the MUI Fatwa Number 1 of 2024 on Zakat for YouTubers, Instagram Celebrities, and Other Digital Creative Economy Actors not only as a response to the financial dynamics of digital professions, but also as a formative step in the broader trajectory of digital fiqh—demonstrating how Islamic law expands its scope to regulate emerging socio-economic actors in the digital age.

Building on this context, scholarly attention to zakat obligations for digital content creators has gradually emerged, though substantial gaps remain. While existing works have shed light on particular aspects of the issue, a comprehensive understanding of content creators' multi-revenue stream characteristics is still underdeveloped. For instance, Alfiaender et al. (2024) examined the adaptation of zakat law for digital creators and proposed a conceptual framework for categorizing digital income from a jurisprudential perspective. Their study provides an important foundation for clarifying the Shariah status of digital income, but it does not directly address the complexities posed by the MUI fatwa in relation to YouTubers' diverse income streams. Similarly, Farid and Manda (2024) analyzed the communication and implementation of MUI policies for YouTubers and Instagram influencers, highlighting a gap in understanding between regulators and content creators, which underscores the need for further investigation.

In a related effort, Mubarak and Abadi (2020) conducted a contemporary jurisprudential review of YouTuber and Googlepreneur professions, providing a rationale for digital income characteristics in the context of zakat obligations. Meanwhile, Syarif et al. (2022) examined contemporary scholars' perspectives on zakat payments from YouTube Google AdSense income, providing an important foundation for jurisprudential studies of digital monetization systems. Al-Qaradawi (2000) established the conceptual foundation of *māl mustafād* (acquired wealth) as a zakat object in his monumental work. However, the application of this concept in the context of the modern digital platform economy still requires further elaboration to accommodate the unique characteristics of digital content creators' income. Alongside

these jurisprudential discussions, the socio-religious context of zakat in the digital era has also been noted. Kailani and Slama (2019) show how social media has transformed zakat and *sedekah* in Indonesia, emphasizing speed, efficiency, and transparency. This shift reframes Islamic philanthropy from welfare-oriented goals toward immediacy and quick returns for donors. Such dynamics are relevant to YouTubers' zakat obligations, as both operate within digital ecosystems shaped by visibility, acceleration, and monetization. Although all of these studies have made important contributions, significant gaps remain in the literature regarding the interpretation of the MUI fatwa on zakat obligations and technical mechanisms for YouTubers with complex and diverse financial characteristics.

This article aims to comprehensively analyze the juridical transformation of digital content creators into zakat payers through a critical examination of MUI fatwas on income zakat and *māl mustafād*. Specifically, it seeks to identify the characteristics of digital creative economy income from a contemporary *fiqh mu'āmalāt* perspective, evaluate the compatibility of the fatwa with the irregular and multi-source nature of creators' revenue, and examine the normative implications of the 8th Indonesian Fatwa Commission Conference of 2024, which established zakat obligations for YouTubers and Instagram celebrities with a *niṣāb* of 85 grams of gold and rates of 2.5% (lunar year) or 2.57% (solar year). Beyond its normative and practical scope, the study also aims to situate this fatwa within the broader discourse on the rise of digital *fiqh*, offering a contextual interpretation of *niṣāb* and *ḥawl* while highlighting how Islamic law adapts to the evolving digital economic ecosystem.

This article argues that the income of digital creative economy actors represents a contemporary form of *māl mustafād* that meets the criteria for zakat obligation as regulated in the 8th Indonesian Fatwa Commission of 2024. Although the fatwa has established basic parameters of a *niṣāb* of 85 grams of gold and a zakat rate of 2.5% (Sholeh, 2024, p. 81), this article highlights the need for further elaboration on applying the concept of *ḥawl* and calculating *niṣāb* for fluctuating and multi-source income. The provision allowing zakat payment upon income receipt illustrates Islamic jurisprudence's responsiveness to irregular digital earnings, while the prerequisite of content permissibility affirms the ethical dimension of zakat obligations. Beyond its technical scope, this article positions the fatwa as a milestone in the rise of digital *fiqh*, offering a significant contribution to the development of Islamic legal thought that is adaptive to contemporary economic transformations while upholding Shariah principles.

## Method

This research adopts a juridical-normative approach with empirical dimensions, as the primary object of analysis is the MUI Fatwa Number 1 of 2024 on Zakat for Digital Content Creators, which is inherently a normative legal product. The juridical-normative approach is chosen because it enables a systematic examination of the

fatwa's legal basis, textual formulation, and orientation toward *maqāṣid al-sharī'ah* within the framework of Islamic law, while its empirical dimension provides analytical space to relate the fatwa to the socio-economic realities of digital content creators.

The research method employed is qualitative-descriptive with a literature study approach. The primary data sources consist of official MUI fatwa documents on zakat obligations for digital content creators, complemented by relevant scientific literature from reputable journals. Secondary data includes classical and contemporary *fiqh* texts, and academic works discussing the application of Islamic law in the digital economy context.

Data collection is conducted through documentary studies by comprehensively examining MUI fatwas and related literature. Data analysis applies content analysis on the fatwas to identify normative foundations, essential concepts, and practical implications. The *maqāṣid al-sharī'ah* framework is employed to evaluate the fatwa's relevance to the five protection aspects in Islamic law (*ḥifẓ al-dīn, al-naḥs, al-nasl, al-'aql, and al-māl*) (Al-Shātibī, 2005, II: 8; Al Idrusiah et al., 2024; Kurniawan et al., 2020; Kurniawan & Zaiful, 2022; Kurniawan, 2018; Kurniawan et al., 2025). To ensure research validity, source triangulation is performed by comparing perspectives from classical and contemporary Islamic law authorities. A comparative analysis is also applied to identify similarities and differences between zakat provisions for digital content creators and other modern professions in Islamic jurisprudence.

This research is limited to the analysis of fatwa documents and related literature without involving primary data collection through interviews with digital content creators. Nevertheless, it provides practical recommendations for implementing zakat provisions in the digital economy era based on the normative analysis conducted.

## **The MUI Fatwa and the Juridical Transformation of Content Creators into Zakat Payers**

The Indonesian Ulema Council (MUI) issued this fatwa in response to the rapid development of the digital economy that has given rise to new professions such as YouTubers and Instagram celebrities. These professions generate significant income, raising questions among the community regarding zakat obligations on such income. This fatwa was formulated during the 8th Indonesian Fatwa Commission Ulema Conference held in May 2024. The main purpose of this fatwa is to provide clear and reliable guidance for Muslims earning income from digital platforms, so they can manage their finances in accordance with Shariah principles (Sholeh, 2024, pp. 77-87).

This fatwa has a strong legal foundation in the Qur'an. One of the main reference verses is Sūrat al-Tawbah verse 103, which commands Muslims to take zakat from a portion of their wealth as a means of purifying themselves. Additionally, Sūrat al-Baqarah verse 267 also serves as an important foundation, calling on Muslims to

donate their good and lawful earnings. These verses implicitly indicate that all forms of income obtained lawfully, including from activities in the digital world, can become objects of zakat (Sholeh, 2024, pp. 82-83).

Besides the Qur'an, this fatwa is also based on several hadiths of Prophet Muhammad that affirm the obligation of zakat. One relevant hadith reported by Imam al-Bukhārī and Imam Muslim explains that Islam is built upon five pillars, one of which is paying zakat. This hadith underscores the importance of zakat as an integral part of Islamic teachings. Another hadith narrated by Ibn 'Abbās relates that when Prophet Muhammad sent Mu'ādh ibn Jabal to Yemen, he ordered him to inform the people of Yemen that Allah had obligated zakat on their wealth to be given to the poor (Sholeh, 2024, pp. 83-85).

In establishing this fatwa, MUI used several principles of Islamic jurisprudence (*fiqh*) and legal theory (*uṣūl al-fiqh*) as foundations. First, the principle of *sadd al-dharī'ah*, which states that anything that can lead to prohibited acts is also prohibited. This principle is used to prevent potential negative impacts from digital content that does not align with Islamic values. Second, the jurisprudential principle *li-l-wasā'il ḥukm al-maqāṣid*, meaning that the means have the same legal status as the ends. This means that if the purpose of a digital activity is good, then the means used must also be good, and vice versa. Next, the principle *al-aṣlu fī al-mu'āmalāt al-ibāḥah illā an yadulla dalīl 'alā al-taḥrīm*, which states that all forms of transactions are fundamentally permissible unless there is evidence prohibiting them. This principle provides space for innovation in the digital economy as long as it does not contradict Shariah principles. Lastly, the principle *al-ḍarar yuzāl*, meaning that harm must be eliminated, is used to minimize negative impacts from digital economic activities that could harm society (Sholeh, 2024, p. 85).

In formulating the fatwa on zakat income from digital creative economic activities, MUI considered various views developed among scholars. One important point discussed was the *ḥawl* requirement (one year of ownership) in *zakāt al-māl* (wealth zakat). Wahbah al-Zuhaylī in *al-Fiqh al-Islāmī wa Adillatuhu* explains that in the four recognized schools of thought, there is no zakat obligation on newly acquired wealth unless it reaches the *niṣāb* (minimum threshold for zakat) and has been owned for one full year (*ḥawl*) (al-Zuhaylī, II: 1949). This shows the view of the *ḥawl* requirement as one important aspect in determining zakat obligations.

Additionally, scholars also differed on the type of calendar used in calculating the *ḥawl*. Ibn 'Ābidīn in *Ḥāshiyat Ibn 'Ābidīn* affirms that the *ḥawl* in *zakāt al-māl* is calculated based on the lunar (*qamarīyah*) calendar, not the solar (*shamsīyah*) calendar ('Ābidīn, 1966, II: 294). This aligns with *al-Fiqh al-Manhajī 'alā Madhhab al-Imām al-Shāfi'ī*, which states that a requirement for zakat obligation on ownership of gold, silver, and other wealth is having completed one full lunar year (al-Khin, 1996, II: 31). Thus, the MUI fatwa considers differences of opinion among scholars regarding important aspects in determining zakat obligations.



The MUI fatwa establishes that YouTubers, Instagram celebrities, and other digital creative economy actors are obligated to pay zakat if their income reaches the *niṣāb*, which is equivalent to 85 grams of gold. Zakat can be paid upon receiving income if it already reaches the *niṣāb*, even if the *ḥawl* has not been completed. If the income has not reached the *niṣāb*, it can be accumulated over one year, then zakat is paid after reaching the *niṣāb*. The established zakat rate is 2.5% if using the lunar (*qamarīyah*) year calculation, or 2.57% if using the solar (*shamsīyah*) year calculation, especially if there are difficulties in using the lunar year as the business fiscal year (Sholeh, 2024, p. 81-82).

MUI concludes that income from digital creative economic activities such as those conducted by YouTubers and Instagram celebrities is subject to zakat if it meets the established requirements. This fatwa also emphasizes the importance of ensuring that the content produced does not contradict Shariah principles. Income derived from content containing elements of pornography, gambling, spreading slander, or other immoral acts is prohibited and not subject to zakat. Funds from such prohibited income must be channelled to beneficial social activities. With this fatwa, MUI hopes that digital creative economy actors can play an active role in building the Islamic economy and improving the welfare of the Muslim community as a whole.

With this fatwa, the Indonesian Ulema Council (MUI) not only offers normative guidance but also affirms the juridical transformation of digital content creators into zakat payers (*muzakkī*), thereby recognizing them as legitimate subjects of Islamic economic law. This recognition signals a significant shift in the landscape of zakat jurisprudence, as it extends the classical scope of *māl mustafād* to encompass new forms of digital income that were previously outside the purview of traditional fiqh. More than a technical regulation, the fatwa reflects the adaptive capacity of Islamic law to respond to rapid socio-economic changes driven by digital platforms and creative industries. Comparable dynamics of religious authority shaping social life can also be observed elsewhere in Indonesia, such as in Aceh, where a heretical fatwa issued by the Ulema Consultative Council of Aceh (*Majelis Permusyawaratan Ulama Aceh*/MPU) against Salafi teachings triggered communal conflict and legal contestation (Mustajab & Kurniawan, 2024).

This comparison underscores that fatwas in contemporary Indonesia function not merely as religious opinions but as instruments of social governance, capable of mediating and regulating emerging realities within both economic and doctrinal spheres. In this sense, the MUI fatwa on digital zakat illustrates how such religious-legal instruments extend beyond doctrinal clarification to embody an adaptive jurisprudential response to societal transformation. Thus, this fatwa demonstrates that Shariah principles are not static, but rather dynamic frameworks capable of engaging with emerging professions and unconventional revenue streams. By doing so, the fatwa not only ensures that wealth redistribution remains effective in the digital era but also safeguards ethical boundaries by stipulating that only halal income qualifies

as zakatable wealth. Ultimately, this development represents a crucial milestone in the rise of digital fiqh, laying the groundwork for an integrated jurisprudence that bridges classical legal norms with the realities of twenty-first-century economic life.

### **Characteristics of Digital Creative Economy Actors' Income and Their Position in Emerging Digital Fiqh**

Digital creative economy actors such as YouTubers, Instagram celebrities, and other content creators have diverse and unique income sources. One of the most common income sources is Google AdSense, an advertising program that provides compensation based on the number of impressions or clicks on ads displayed in their content. This system allows creators to earn passive income each time their content is viewed, without needing to transact directly with viewers (Kolo, 2024; Rieder et al., 2023). The amount of income from AdSense varies greatly depending on the number of viewers, viewing duration, and content category, with some creators able to earn tens to hundreds of millions of rupiah per month.

Besides AdSense, endorsements and brand deals also become significant income sources for digital creators. Endorsements involve promoting products or services from certain brands through content created by the creator, usually with financial compensation or free products, while brand deals are more comprehensive collaborations where creators produce specific content for the brand with an agreed contract value (Dolbec & Smith, 2025; Lanz et al., 2024). This income model positions creators as influencers who leverage the credibility and trust of their followers to promote products or services, with transaction values that can reach tens to hundreds of millions of rupiah for a single collaboration, depending on the number of followers and audience engagement level.

In the context of zakat obligations, income from AdSense, endorsements, and brand deals obtained by digital creators must be analyzed based on the *niṣāb*, which is the minimum threshold of wealth subject to zakat, equivalent to 85 grams of pure gold. Given the fluctuating gold price, this *niṣāb* value is calculated based on the gold price at the time zakat payment is due (Kassim, 2024). Although digital creators' income is uncertain and fluctuates monthly due to content trends, platform algorithms, and other external factors, the *niṣāb* principle still applies as with other types of wealth. If the accumulated income from various sources in one year has reached or exceeded the *niṣāb*, then digital creators are obligated to pay zakat, making income from the digital creative economy part of the contemporary zakat landscape that needs further attention.

Meanwhile, the *ḥawl* (one-year ownership) requirement in digital income zakat becomes an interesting topic to discuss. Some scholars argue that digital creators' income can be analogized to agricultural produce whose zakat must be paid at harvest, without waiting for the *ḥawl*. However, other opinions state that such income must

still reach the *ḥawl* before zakat is obligatory. MUI itself, in its fatwa, provides flexibility where zakat can be paid upon receiving income if it already reaches the *niṣāb*, or accumulated over one year and then paid after reaching the *niṣāb* (Sholeh, 2024, p. 81). This provides convenience for creators to fulfil their zakat obligations according to their unique income characteristics.

From the jurisprudential perspective, income from the digital creative economy can be categorized into two zakat categories: trade zakat (*zakāt al-tijārah*) and professional zakat (*zakāt al-mihnah*) (Belabes, 2022). Trade zakat applies when creators directly sell products or services, such as selling merchandise or paid content. In this case, all business assets and profits obtained are calculated as trade wealth subject to 2.5% zakat. Meanwhile, professional zakat is more relevant for endorsements and brand deals, where creators use their expertise and influence to generate income. Professional zakat is also subject to a 2.5% rate and can be paid directly upon receiving income or accumulated over one year.

Some contemporary scholars also propose new, more specific zakat categories for digital income, given its unique characteristics that do not fully fit conventional zakat categories (Rosele et al., 2025). This proposal considers the fact that digital income often involves combinations of various business models and complex creative aspects. In practice, MUI establishes that digital income zakat still refers to the basic principles of *zakāt al-māl* with a rate of 2.5% for lunar year calculations or 2.57% for solar year calculations (Sholeh, 2024, p. 81). Thus, although the form of income and business model is new, the fundamental principles of zakat are maintained as an instrument to purify wealth and distribute it fairly in Muslim society. This articulation of digital income within classical zakat frameworks illustrates not only the adaptability of Shariah but also the consolidation of a new layer of digital fiqh, where normative principles are extended to regulate professions and income structures that previously had no precedent in traditional jurisprudence.

## Implementation of the Fatwa

The zakat calculation mechanism for digital creative economy actors based on the MUI fatwa applies clear and practical principles. The first step that a YouTuber, Instagram celebrity or other content creator must take is to identify and calculate all income obtained from various digital sources, such as AdSense, endorsements, brand deals, and fan donations. This income is then reduced by operational costs required to produce content, including equipment costs, software, supporting workforce, and various other expenses directly related to content production. This deduction result is the net income that will become the basis for zakat calculation.

Next, creators need to verify whether this net income has reached the *niṣāb*, which is equivalent to 85 grams of gold. If income from a single receipt already reaches the *niṣāb*, creators can immediately pay 2.5% zakat from that income without waiting



for a full year. However, if income from a single receipt has not reached the *niṣāb*, creators can accumulate their income over one year. If the accumulated income over a year has reached the *niṣāb*, then creators are obligated to pay 2.5% zakat if using the lunar (*qamarīyah*/Hijri) year calculation or 2.57% if using the solar (*shamsīyah*/Gregorian) year calculation (Sholeh, 2024, p. 81).

In practice, the MUI fatwa also provides flexibility in the zakat payment method. Digital creators can choose to pay zakat each time they receive income that has reached the *niṣāb*, or they can also accumulate all income over one year and pay the zakat all at once at the end of the year (Sholeh, 2024, p. 81). This method facilitates creators who have uncertain and varying income patterns from month to month. Additionally, MUI also affirms that zakat is only obligatory on income obtained from halal content that does not contradict Shariah. Income from content containing elements of pornography, gambling, or things prohibited in Islam is not subject to zakat; instead, all such income must be channelled for social interests (Sholeh, 2024, p. 81). The mechanisms outlined in the fatwa illustrate not only the technical regulation of zakat for digital actors but also the emergence of digital fiqh, whereby classical jurisprudential concepts are reinterpreted to govern new economic realities and professions shaped by the online ecosystem.

When compared to zakat practices in other contemporary professions, digital creator zakat has several significant similarities and differences. Doctors, lawyers, and professional consultants are also subject to professional zakat at the same rate, which is 2.5% (Imamah & Priyono, 2023). However, the main difference lies in the income pattern, where these professions generally have more stable and predictable incomes, while digital creators have very fluctuating incomes. Digital creators' income is highly dependent on platform algorithms, content trends, and interactions with followers that can change significantly in a short time. Therefore, the MUI fatwa provides greater flexibility in terms of *ḥawl* calculation for digital creators compared to conventional professions whose *ḥawl* provisions more closely follow a full Hijri calendar year.

Other professions that have similar characteristics to digital creators are artists, musicians, and athletes, who also have uncertain income patterns and are often seasonal or project-based. For these professions, some zakat institutions apply methods similar to those recommended by MUI for digital creators, namely, flexibility in zakat payments based on income receipt. This flexibility allows them to fulfil their zakat obligations according to their income rhythm. Another significant difference lies in the operational cost structure, where digital creators generally have quite high technology equipment investments and continuously need updates as technology develops, such as cameras, editing computers, special software, and various other supporting devices.

Another interesting aspect of this comparison is how to define "productive assets" in the zakat context. For conventional professions, productive assets might be

property, medical instruments, or office equipment with relatively stable values. Meanwhile, for digital creators, besides physical equipment, productive assets also include intangible assets such as content copyright, follower base, and online reputation, whose values are difficult to measure but greatly determine income. In this case, the MUI fatwa has not explicitly regulated the zakat treatment of these intangible digital assets. This shows that although basic zakat principles are maintained, their implementation needs to be continuously developed to accommodate the unique characteristics of the rapidly evolving digital economy. This limitation underscores the need for further *ijtihād* and scholarly debate, so that the scope of digital fiqh can evolve to address intangible assets and other unprecedented features of the creative economy.

### Implications of the Fatwa

The Indonesian Ulema Council (MUI) fatwa on zakat obligations for digital creative economy actors provides a significant contribution to the development of digital economic jurisprudence as a new branch in the treasury of Islamic jurisprudence. Through this fatwa, MUI not only establishes normative obligations but also lays a conceptual foundation capable of accommodating the uniqueness of platform-based economics with an approach that combines classical principles and contemporary realities. One prominent aspect of novelty is the reinterpretation of the concept of *māl mustafād* (income wealth) in the digital context, encompassing income sources such as content monetization, brand partnerships (endorsements), and virtual donations. This approach expands the scope of *fiqh mu'āmalāt* by recognizing digital platforms as legitimate economic spaces within the corridor of Shariah, while affirming the position of professions such as YouTubers and content creators as part of economically recognized entities under Islamic law.

More than just a technical regulation, the Indonesian Ulema Council (MUI) fatwa on zakat obligations for digital creative economy actors reflects the integration between *fiqh* and *maqāṣid al-sharī'ah* (objectives of Islamic law) in responding to digital era dynamics. This fatwa is not only normative but also philosophically rich, demonstrating the capacity of Islamic jurisprudence to transform with changing times. In this case, MUI's approach aligns with the thinking of *uṣūl al-fiqh* scholars who formulated that *maqāṣid al-sharī'ah* are the purposes and secrets of Shariah established by God (*al-shāri'*) in each of His laws, all of which led to human welfare in this world and the hereafter (Ibn 'Āshūr, 2004, p. 165; al-Fāṣī, 1993, p. 7; al-Zuḥaylī, 2011, II: 308). This approach aligns with MUI's broader fatwa methodology, such as its 2024 resolution on interreligious tolerance, which also applied *maqāṣid* reasoning to balance doctrinal boundaries with socio-religious engagement (Kurniawan, Ahmad, & Samae, 2025).

Within this framework, the intended welfare manifests in five fundamental principles known as *al-darūriyyāt al-khams*, namely protection of religion (*dīn*), life

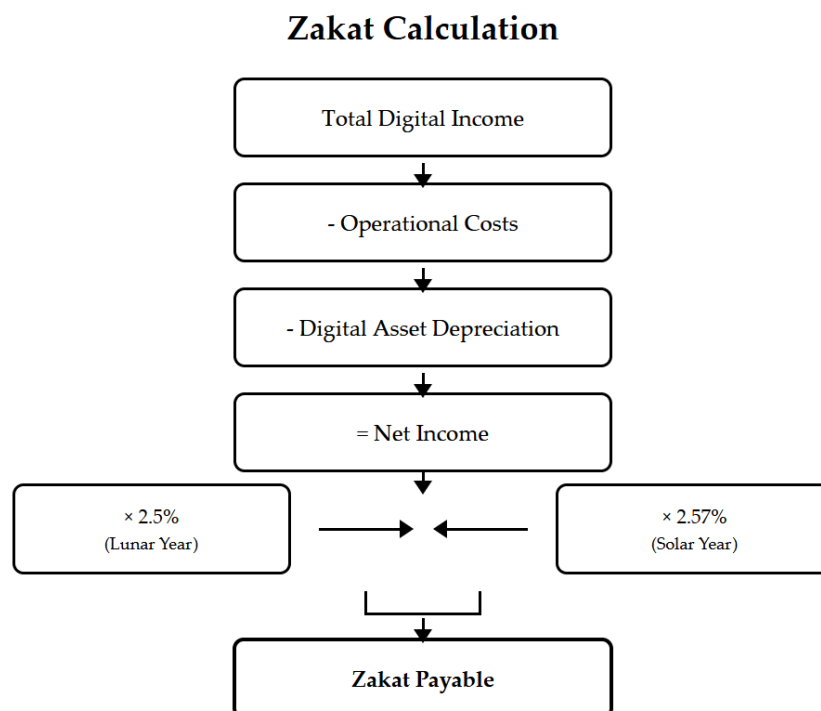
(*nafs*), lineage (*nasl*), wealth (*māl*), and intellect (*‘aql*)—as also affirmed in *al-Muwāfaqāt* (al-Shāṭibī, 2005, II: 8). This digital zakat fatwa, when examined more deeply, represents the realization of these five principles. For example, the aspect of *ḥifẓ al-māl* (wealth protection) is implemented through the zakat mechanism that encourages fair wealth distribution from digital content creators to *mustahiq* groups. Then, *ḥifẓ al-dīn* (religion protection) is affirmed by the provision that only income from halal content can be subject to zakat, which indirectly encourages the creation of an ethical and Shariah-valued digital ecosystem. Meanwhile, the aspects of *ḥifẓ al-‘aql*, *ḥifẓ al-nasl*, and *ḥifẓ al-nafs* also receive important portions, respectively, through encouragement of educational content, prohibition of content that damages family morals and culture, and commitment to social welfare through digital economic redistribution. Thus, this fatwa is not merely a normative response to a new phenomenon but also reflects the adaptive power of Islamic jurisprudence in maintaining the relevance and vitality of its values amid modern economic complexity.

The urgency of implementing this fatwa becomes even more apparent when linked to the reality of digital economic growth and content production democratization in Indonesia, which continues to experience significant surges. This phenomenon not only changes the national economic structure but also poses new challenges in enforcing the principle of fair wealth distribution from a Shariah perspective. In this regard, the adaptability of Islamic jurisprudence in responding to such structural and technological transformations mirrors the hybridization of Muslim identity that accompanies Indonesia’s urban modernity (Luhuringbudi et al., 2025). In a broader comparative context, research has demonstrated that global economic disruptions—such as the US-China trade war—have had tangible implications for the application of Islamic law in Indonesia, especially in areas of *jināyah*, *aḥwāl al-shakhṣiyyah*, and Islamic economic law (Luhuringbudi et al., 2025).

This shows that both global and domestic structural economic shifts directly shape the urgency of adaptive Shariah responses. In this context, the digital zakat fatwa functions not only as a normative legal guide but also as a strategic instrument bridging the gap between technological development and religious obligations. MUI’s decision to expand the scope of *muzakkī* (zakat payers) to the content creator sector affirms the capacity of Islamic law to adapt contextually to new dynamics of work and income sources. The fatwa’s approach that emphasizes flexibility, both in the aspect of *ḥawl* (zakat time cycle) calculation and in payment schemes, concretely reflects the principles of *taysīr* (facilitation) and *raf‘ al-ḥaraj* (removal of hardship), two main principles in *maqāṣid al-sharī‘ah* that are highly relevant in the context of contemporary digital *mu‘āmalah*.

As an implementation of these principles, this fatwa can serve as a zakat calculation model adapted to the complexity of content creators’ income in the digital era. Its calculation scheme is designed practically and responsively to the characteristics of digital income, which tends to fluctuate and is derived from various

forms of monetization. For income that has already reached the *niṣāb* in a single receipt, the MUI fatwa recommends using a simple formula: Zakat = (Gross Income – Operational Costs) × 2.5%. These operational costs include all production components used directly to produce content, such as production equipment, software, internet services, device insurance, and supporting workforce costs. As for income that does not reach the *niṣāb* in a single receipt but is cumulatively collected over one year, an accumulative calculation model is applied with the formula: Zakat =  $[(\sum \text{Current Year Income}) - (\sum \text{Operational Costs} + \text{Digital Asset Depreciation})] \times 2.5\%$  (for the lunar year) or 2.57% (for the solar year). This scheme not only represents the principles of justice and legal certainty in zakat jurisprudence but also demonstrates MUI's sensitivity in integratively applying digital economic reality and Shariah normative principles. This example highlights the transformation of digital content creators into formal zakat payers (*muzakkī*), demonstrating how Islamic law concretely redefines new economic actors as juridical subjects within the framework of digital fiqh.



**Figure 1. Zakat Calculation Formula**

As an illustrative example of the digital zakat scheme, consider a content creator earning a total income of Rp. 500.000.000 over one lunar year. This income is generated through various monetisation channels, including YouTube advertisements, brand collaborations (also known as endorsements), affiliate marketing, and digital product sales. In the same period, the creator incurs operational costs of Rp. 120.000.000, including video editing software subscriptions, premium internet connection, production team salaries, and work device insurance. Additionally, there is digital asset depreciation, such as cameras, computers, studio lights, and audio devices, estimated at Rp. 30.000.000. Referring to the accumulative model in the MUI fatwa,

the obligatory zakat is calculated using the formula:  $\text{Zakat} = [(\text{Rp. } 500.000.000 - (\text{Rp. } 120.000.000 + \text{Rp. } 30.000.000))] \times 2.5\% = \text{Rp. } 350.000.000 \times 2.5\% = \text{Rp. } 8.750.000$ . This amount reflects the zakat obligation as a form of implementing the principle of *ḥaqq māli* in Islam and proves that zakat in the digital economy era can be calculated systematically with a high accountability and justice-based approach.

This calculation does not merely stop at the technical dimension of zakat but extends to its deeper normative implications in Islamic law. The obligation of Rp8,750,000 illustrates the embodiment of the principle of *ḥaqq māli* (property rights entailing social obligations), confirming that all forms of wealth—including fluctuating and multi-sourced income from digital platforms—carry inherent social responsibilities to be redistributed. In this regard, the MUI fatwa demonstrates that zakat in the digital economy era can be implemented through systematic methods that uphold both accountability and justice. At the same time, this example underscores the transformation of content creators into formal zakat payers (*muzakkī*), signaling their recognition as juridical subjects with clear religious and legal responsibilities. Ultimately, this case reflects an important milestone in the consolidation of digital fiqh, where classical jurisprudential principles are reinterpreted to address new professions and economic realities shaped by technological change.

From this illustration, it becomes clear that the MUI fatwa does not only redefine digital content creators as formal zakat payers but also situates them within a broader framework of digital fiqh, where new professions are integrated into Islamic legal responsibilities. However, the realization of this normative transformation requires strong institutional mechanisms to ensure its effective implementation. In this regard, national zakat institutions hold a pivotal role in translating the fatwa's conceptual foundations into accessible practices for content creators. Developing an integrated digital platform that connects directly with income data from channels such as YouTube, Instagram, and TikTok would not only simplify zakat calculation but also enhance transparency and compliance. Additionally, clear technical guidelines on deductible operational costs—ranging from software subscriptions to equipment depreciation—should be periodically updated to keep pace with technological advances and the evolving nature of digital professions. Only with such institutional support can the fatwa's vision of accountable and justice-oriented zakat in the digital economy truly be realized.

Building upon this framework, the institutional dimension of implementing the MUI fatwa becomes increasingly urgent. One practical step is the establishment of a specialized unit within zakat institutions dedicated to education and assistance for content creators, ensuring that they not only understand but are also guided in fulfilling their obligations. This unit could provide online seminars, consultation services, and tailored educational materials aligned with the digital generation's language and habits. Furthermore, developing incentive schemes for creators who actively promote zakat literacy among their followers would create a multiplier effect



in strengthening public awareness. In the long term, structured collaboration between zakat institutions, digital platforms, and professional associations of content creators is essential to embed zakat elements systematically into the digital economy. Through these integrated measures, the fatwa's normative vision—recognizing digital creators as zakat payers and embedding digital fiqh in practice—can be transformed into a sustainable ecosystem that not only optimizes zakat potential but also reinforces the credibility of the Shariah financial system in Indonesia's evolving economy.

## Conclusion

This article finds that the MUI fatwa on zakat for digital creative economy actors provides a comprehensive juridical-normative framework within contemporary *fiqh mu'āmalah*. The income of digital content creators such as YouTubers and Instagram celebrities is classified as *māl mustafād* subject to zakat when it reaches the *niṣāb* equivalent to 85 grams of gold, with rates of 2.5% for the lunar year or 2.57% for the solar year. The flexibility in calculating *ḥawl* (one lunar year of ownership required for zakat) offered by the MUI fatwa—allowing zakat payment upon receipt of income—reflects Islamic law's responsiveness to the fluctuating and multi-source nature of digital income. The contribution of this study lies in identifying a zakat calculation model suited to the complexity of multi-stream digital income, such as AdSense, endorsements, and brand deals. At the same time, the fatwa demonstrates its alignment with *maqāṣid al-sharī'ah* in the five protection dimensions, ensuring that digital income fulfils both legal and ethical obligations. Its implications include expanding the *muzakkī* (the one obliged to pay zakat) base, strengthening the Shariah financial system, and encouraging ethical content creation, with the moral provision that impermissible income must be redirected entirely for social benefit.

In addition, this research enriches the theoretical development of digital economic jurisprudence by integrating the principles of *taysīr* (facilitation) and *raf' al-ḥaraj* (removing hardship) into the context of modern digital *mu'āmalāt*. Institutional recommendations formulated in this study include the establishment of integrated digital platforms, the preparation of detailed technical guidelines, and the creation of specialized educational units within zakat institutions. Further strategies include designing incentive schemes for content creators who promote zakat awareness and fostering collaboration with digital ecosystems. These recommendations aim to optimize zakat collection from the creative economy sector and reinforce the credibility of the Shariah financial system in Indonesia's digital economy. Future research should focus on zakat treatment for intangible digital assets such as content copyright and follower base, which are not yet explicitly regulated in the current fatwa. Ultimately, this study underscores the emergence of digital fiqh as both a theoretical innovation and a practical mechanism to safeguard justice, accountability, and ethical wealth distribution in the digital economy.

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