

## The Revival of the Sunnah: A Case Study of the Interpretation of Zakat Practices by the Muamalah Amirat Nusantara Community in Indonesia

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**ABSTRACT:** This article aims to examine the approach used by the Muamalah Amirat Nusantara Community in interpreting and revitalizing zakat practices derived from traditional Islamic sources in the context of modern economic realities. This study employs a qualitative approach using a case study method, with data collected through in-depth interviews, documentation of Zaim Saidi's works, and observations of zakat practices within the community. The results of the study indicate that this community has established an alternative economic system based on the use of dinars and dirhams as the primary instruments in zakat transactions. They refer to classical fiqh literature and Nusantara scholars, such as Syekh Muhammad Arsyad Al-Banjari, to justify their rejection of fiat currency. Zakat management is carried out by internal authoritative structures such as amirs and viziers, and distributed through the Muamalah Market scheme. This movement is not only a form of worship, but also an expression of Islamic revivalism aimed at creating a social and economic order that is considered more Islamic and just. These findings confirm the negotiation between tradition and modernity in contemporary religious practice and highlight the dynamics of reinterpreting the Sunnah in the global era.

**KEYWORDS:** *community, dinar, dirham, sunnah, zakat*

### I. INTRODUCTION

The phenomenon of the revival of Sunnah in contemporary Muslim societies, accompanied by the development of digital technology and democratization of access to authoritative religious sources, has given rise to complex religious dynamics. The majority of these groups hold a literalist-scripturalist perspective, tending to reject “free” interpretations that take into account social situations and changes. They believe that all problems can be solved by returning to the early days of Islam, which is considered the most ideal period (Dahlan, 2012). The emergence of this view is partly due to a reaction against the strong currents of modernity and materialistic capitalism, which tend to be devoid of spiritual values (Naim, 2017).

This phenomenon has given rise to a plurality of interpretations, particularly with regard to the corpus of hadith, which has had a significant impact on the formation of communities with distinctive religious identities. Such conditions reflect the dialectic between tradition and modernity in the context of globalization; the process of reconstructing and recontextualizing the Sunnah is subject to ongoing negotiation. Empirical studies indicate that the increased intensity in the adoption and re-actualization of practices associated with prophetic tradition is not limited to the realm of ritual worship but also substantively extends into broader socio-cultural dimensions, including aesthetics (Pott, 2024; Shāh Kāzmī, 2022), consumption patterns (Aytaç, 2021), and muamalah systems (Sapitri, 2023), including the realm of zakat philanthropy.

There are several studies describing how this interpretation of Islamic philanthropy has developed in terms of the practice and management of zakat in various regions. Febriandika & Rohmah (2024) mention that there are variations in the models of zakat payment practices in Sudan, Indonesia, and Algeria. Sudan imposes sanctions for non-compliance with state institutions in the payment of zakat. In Indonesia, payments are voluntary but integrated with taxes. In Algeria, payments are voluntary for individuals but mandatory for companies. Furthermore, an article by Rahman (2024) reveals that zakat payment practices in Bangladesh often involve the participation of private organizations to help muzakki calculate the amount of zakat they must pay. The largest distribution occurs every Ramadan through banking channels.

An article by Wati (2025) states that zakat payment practices have evolved in line with technological innovations such as Go-Pay, facilitating digital donations to be easier, more efficient, and more convenient. According to her, this payment model aligns with Islamic commercial agreements and has led to increased public involvement in zakat distribution. A similar view is shared by Wahyudi et al. (2024), who note that the emergence of various new technologies, including blockchain, artificial intelligence (AI), and mobile platforms, has played a positive role in strengthening zakat management in Indonesia.

The article by Mukhlishin et al. (2024) mentions that there are differences in the paradigms of zakat mal management in Malaysia, Turkey, and Indonesia. Malaysia implements a centralized and technologically integrated approach, thereby ensuring transparency and efficiency. In contrast, Turkey adopts a decentralized model driven by non-governmental organizations and community participation, which provides flexibility but poses challenges in standardization and oversight. Meanwhile, Indonesia employs a hybrid model—combining government oversight with private sector involvement (aimed at balancing regulatory control with local adaptation)—but faces challenges in coordination and public trust. A number of empirical studies and reviews consistently show that there are no substantive or formal issues related to the use of paper money or electronic money in the context of zakat payments. Both are widely accepted as valid representations of value and recognized as valid in fulfilling the pillars and requirements of zakat, in line with Islamic economic principles that emphasize the value of benefit and convenience in transactions.

Post-Reformation in Indonesia, freedom of expression has sparked the emergence of communities with fragmented identities. One such entity is the Muamalah Amirat Nusantara Community, led by Amir Zaim Saidi. Despite the advancements in modern digital technology, the Muamalah Amirat Nusantara Community remains active in promoting and using dinars, dirhams, and fulus in its economic activities, particularly in the fulfillment of zakat obligations. As written in the book *Euforia Emas*, the primary objective of the Muamalah Amirat Nusantara Community is to re-establish the principles of muamalah and the pillars of zakat (Saidi, 2020, p. 126). Based on this, this article seeks to examine the approach used, particularly in the reinterpretation of zakat practices in efforts to integrate traditional values with contemporary needs, the basis of their understanding, the methodology for calculating, collecting, and distributing zakat funds. Furthermore, this article can provide significant contributions to understanding the dynamics of Islamic revivalism in contemporary society.

## II. RESEARCH METHODOLOGY

This study employs a qualitative approach using the case study method to gain a detailed understanding of how the Muamalah Amirat Nusantara community in Indonesia, led by Amir Zaim Saidi, interprets and applies the concepts of zakat mal and zakat fitrah in a modern context. Data collection was conducted using the following techniques: *first*, interviews with one of the wazirs (representatives appointed by the amir) of the Muamalah Amirat Nusantara community residing in South Kalimantan, Indonesia, active and former members of the community, and recipients of zakat from the community's programs. *Second*, a documentary study that includes books related to the community, especially those written directly by Zaim Saidi, who is the community's reference source. In the next stage, the collected data was analyzed using an interactive model that includes data reduction, data presentation, and drawing conclusions by interpreting the findings and verifying the conclusions with data found in the field.

## III. RESULTS AND DISCUSSION

### 3.1. The Emergence of Discussions on the Dinar and Dirham in Indonesia

The presence of the Muamalah Amirat Nusantara community in Indonesia seems inseparable from the monetary crisis that hit Indonesia in mid-1997, which was marked by a significant depreciation of the rupiah against the US dollar. As a result, many investors withdrew their funds from Indonesia. Meanwhile, many companies in Indonesia took out loans in foreign currency, resulting in huge corporate debts. On the other hand, many corporations then sought US dollars to anticipate their maturing debts, which resulted in higher demand for US dollars, while supplies were dwindling. Predictably, the value of the US dollar eventually rose.

In the midst of such global financial conditions, some parties sought alternative payment instruments with relatively stable values. Adi Sasono, who at that time served as Chairman of the Indonesian Muslim Intellectuals Association (ICMI), visited Cape Town, South Africa, and met Sheikh Abdul Qadir as-Sufi in 2002. Upon returning from this visit, he organized the ICMI National Working Meeting (Silaknas) from January 24-26, 2003, which recommended a program to promote the use of the dinar (a coin made of gold) and the dirham (a coin made of silver) among the Indonesian public. Sugiharto, who at the time served as Minister of State for State-Owned Enterprises, proposed that the dinar and dirham be used as the currency of ASEAN. This proposal was presented at the opening of the ASEAN Coin Conference in Jakarta on September 19, 2005.

In 2007, Jusuf Kalla, then Vice President of the Republic of Indonesia, proposed that the gold dinar be used as the standard for determining international oil prices. Even when he met with Iranian President Mahmoud Ahmadinejad, the proposal was reiterated. When asked by journalists, Jusuf Kalla said that at that time Iran actually wanted to replace the US dollar with the euro because it was considered more stable, but Jusuf Kalla

said, “Why not use the dinar, which has more value?” (Nabila & Arini, 2018, p. 145; Republika, Dzikir. National, Dinar, and Dirham, n.d.). The proposal did not proceed smoothly because the political and economic conditions in Indonesia at the time were not supportive.

On the other hand, there is an interesting socio-economic phenomenon in Indonesia, namely the existence and activities of the Muamalah Amirat Nusantara Community led by Zaim Saidi. Based on the book he wrote, it is known that he first became acquainted with dinar and dirham coins during the Dinar Seminar on Monetary Crisis Solutions in 1999. During that meeting, Saidi saw and held dirham coins minted in Dubai, which were brought by Malik Abdalhaq Hermanadi, a student of Sheikh Abdul Qadir As-Sufi. Subsequently, through Amirat Nusantara, in 2000, an experiment began to mint 1 dinar, 1 dirham, and 5 dirham coins with designs from WITO (World Islamic Trading Organization) through PP Logam Mulia, PT Aneka Tambang.

In 2002, Zaim Saidi founded Wakala Adina, which subsequently served as a platform for distributing these coins to the wider community. In early 2008, Wakala Adina transformed into Wakala Induk Nusantara, which gave the coins a new identity by featuring the Baitulmal Nusantara logo on one side of the coin. The weight of each coin follows the standards set by Caliph Umar bin Khattab, which have also become the standard for WITO, an organization founded by Sheikh Umar Ibrahim Vadillo. The dinar coin weighs 4.25 grams with 22-karat gold (91.65 percent), and the dirham coin weighs 2.975 grams with pure silver (99.95 percent) (Saidi, 2020, pp. 133–134).

Furthermore, the spirit and conviction of the Muamalah Amirat Nusantara Community is also strengthened by narratives that are widely circulated among them, most of which are influenced by interpretations of works that they believe reveal the conspiracies of certain groups, particularly those associated with international Jewish interests, in creating and maintaining a paper currency system that is considered to be rife with usury and global economic exploitation. These books are the writings of the students of Sheikh Abdul Qadir al-Murabi as-Sufi. The first book, titled “Dajjal the AntiChrist,” was written by Ahmad Thomson and translated by Ahmad Iwan Ajie. In general, this book aims to present the source of the global crisis currently affecting various aspects of modern society and seeks to offer solutions to address these issues.

This book states that the source of this crisis is Dajjal, who has transformed into a system run by certain individuals: Dajjal as a global socio-cultural phenomenon and Dajjal as a supernatural force. The author believes that these individuals are behind the establishment of the United Nations, the creation of the state of Israel, and a country's dependence on funding from the IMF and World Bank, which ultimately leads to the devaluation of that country's currency, inflation, and consistently high prices for basic necessities. To address this, the system they subsequently established is to create the belief that paper money (fiat money), plastic money, and microchip money have value and are entirely controlled by the banking system (Thomson, 1998).

The second book is titled *Jerat Utang IMF?* by Malaysian author Abdur-Razzaq Lubis, a student of Sheikh Abdul Qadir as-Sufi, along with several other authors. This book is introduced by Zaim Saidi. In general, this book describes a pattern deliberately created by a small group of people who act as donor groups that “appear to be saviors” by providing interest-bearing loans to a country. As stated by Richard J. Barnett and Ronald E. Muller, as quoted by the author, poor countries as borrowers serve as a source of financial capital—due to the interest paid on the debt—for the development of global companies worldwide. Furthermore, the author of this book explains that once the world is trapped in the cycle of interest-bearing debt, monetarist groups can easily control the financial system, transforming debt repayment instruments into non-cash forms. Ultimately, the author concludes that the root of today's global economic problems stems from the implementation of an economy heavily reliant on interest-bearing debt or usury. Therefore, the author of this book emphasizes the importance for Third World countries to remain vigilant regarding foreign aid that carries interest. Both books are often cited as key sources for constructing this understanding, although their historical validity and economic analysis are subjects of debate among academics and mainstream economists.

### 3.2. The Sharia of Zakat in the Muamalah Amirat Nusantara Community

The main motivation behind the establishment of the Muamalah Amirat Nusantara Community, led by Zaim Saidi, is not solely driven by conventional economic considerations—as suggested by government officials—but rather rooted in a normative interpretation of the principles of muamalah in classical Islamic tradition. As mentioned above, the main objective of the Amirat Nusantara Muamalah Community is to re-establish the sharia of muamalah and the pillars of zakat (Saidi, 2020, p. 126).

The Muamalah Amirat Nusantara community believes that zakat is the primary means of wealth redistribution based on the commandment stated in Q.S. Al-Hashr/59: 7, and a social safety net. Unlike salat, which is considered a private act of worship, zakat is a public act of worship and a political pillar in Islam (Saidi, 2020, p. 292). Therefore, the management of zakat requires special handling by those in authority, namely an amir or sultan. In the Muamalah Amirat Nusantara community, based on the guidance found in Q.S. At-Taubah/9: 103, the collection of zakat must be carried out by zakat collectors or amil who are directly appointed by the amir or sultan. It is considered incorrect for a muzakki to hand over or deliver zakat to a zakat collector (amil)—as is commonly done by the community today (Saidi, 2020, p. 292).

The types of wealth (*mal*) that are subject to zakat are agricultural produce, livestock, trade goods, found items, and monetary wealth. The latter refers to gold and silver—excluding jewelry that is worn. According to Islamic law, the *nisab* (threshold) for zakat on money is set at 2.5 percent if one possesses 20 dinars and 200 dirhams. For this purpose, one of the steps that must be taken is to issue and circulate “*sunnah coins*” to the entire community. These coins must be issued by an amir or sultan based on the interpretation of Q.S. An-Nisa/4: 59, which refers to the opinion of Imam Qurtubi based on Sahl ibn Abdullah al-Tustari, who stated that the meaning of “obeying those in authority” can be carried out in seven matters, one of which is the minting of dinars and dirhams (Saidi, 2020, p. 126).

Through Zaim Saidi, as amir of Amirat Nusantara, dinar and dirham coins were issued. The fundamental argument underlying this movement stems from historical precedents in Islamic tradition, namely the practice of *muamalah* during the time of the Prophet Muhammad SAW and the early generations of Muslims, who explicitly used gold and silver as a standard of value and means of payment in various *muamalah* activities, such as buying and selling, giving alms, *waqf*, gifts, and dowries, and most importantly in the context of zakat (charity) obligations, particularly zakat on wealth (*zakat al-mal*), which must be fulfilled using dinar and dirham coins (*nuqud*). The basis for these provisions is derived from the opinions of the Shafi’i and Maliki schools of thought, particularly the opinion of Sheikh Muhammad Illysh (the mufti of Al-Azhar), and the Hanafi school of thought, which is based on the opinion of Abu Yusuf, who wrote a letter to the Abbasid Caliph, Harun al-Rashid. The letter states:

*“It is unlawful for a caliph to take money other than gold and silver, namely coins called Sutuqa, from landowners as payment for their kharaj and ushr. This is because even though these coins are official coins and everyone accepts them, they are not made of gold but copper. It is unlawful to accept money that is not gold or silver as zakat or kharaj.”*

Another source used by the Muamalah Amirat Nusantara Community comes from the opinion of Nusantara scholars, namely Sheikh Muhammad Arshad Al-Banjari in his book *Sabil al-Muhtadin*. This scholar lived a long life, spanning the 18th to 19th centuries AD (1710 AD-1812 AD). During this period, significant changes occurred related to the introduction of paper money among Muslims. However, according to Zaim Saidi, in the book *Sabil al-Muhtadin*, there is no mention of the payment of zakat on wealth (*mal*) being permissible using paper money (fiat currency). Instead, the book states that the payment of zakat on wealth (*mal*), particularly for assets such as gold and silver, must be made in *‘ayn* rather than *dayn*. Thus, the term *‘ayn* in monetary terms refers to *nuqud*, namely gold dinars and silver dirhams. This argument was later presented by Zaim Saidi in his book *Euforia Emas* (2020, pp. 299-300). The following is a quote taken from the book *Sabil al-Muhtadin* volume II (n.d. : 88):

(كتهوى) أولهم بهوسن زكاة ايت دوا بهاكى (فرتام) زكاة بدن يانت زكاة فطره (كدوا) زكاة المال يعنى زكاة أرتا مك زكاة أرتا ايت ادا كلان تعلق اى فدا عينن يعنى فد ديرى ارتا مك يانت ليم فركارا (فرتام) زكاة حيوان (كدوا) زكاة نبات يعنى تمبوه- تمبوهن (كتيك) زكاة نقد يعنى امس دان فيرق (كامفت) زكاة ركاز يعنى امس اتو فيرق فناروهن كافر فد ماس جاهلية فد بومى يغ مائى اتو يغ دهيدفكنن اكندى (كليم) زكاة معدن يانت امس اتو فيرق اولهن مندولغ فد تمفت فندولاغن ...

*Know that zakat has two parts: first, zakat on the body, which is zakat al-fitr and second, zakat on wealth, which is zakat al-mal. Sometimes zakat on wealth is tied to its essence, that is, to the wealth itself, and there are five categories: first, zakat on animals; second, zakat on plants, that is, crops; third, zakat on currency, that is, gold and silver; fourth, zakat on treasures, which are gold and silver stored by non-Muslims during the pre-Islamic era in dead or living land; fifth, zakat on mines, which is zakat on gold and silver obtained through mining at the mining site...*

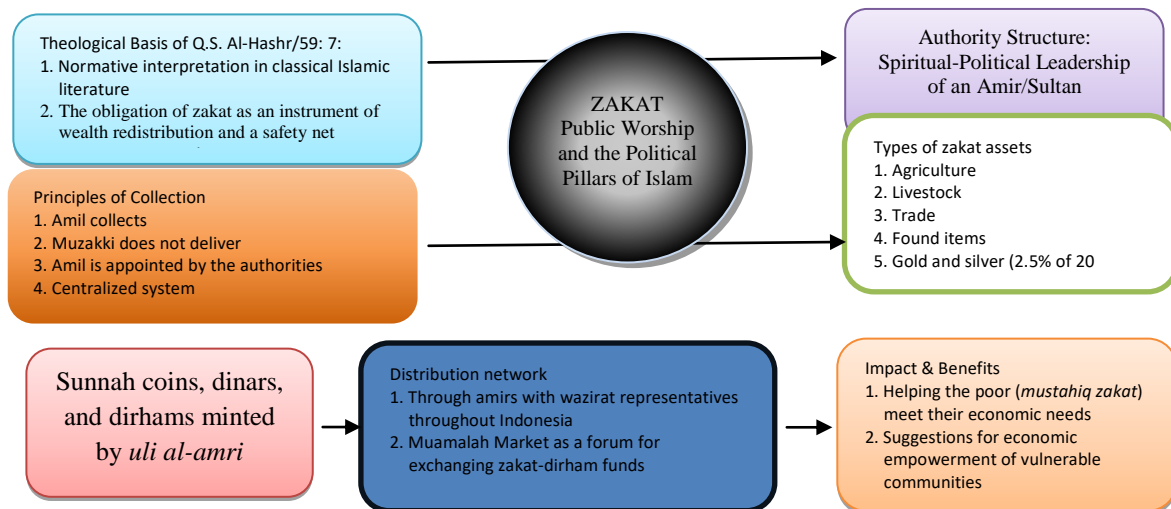
The same applies to goods that are not subject to zakat on their *‘ayn*, which is determined based on their value, as in the case of zakat on trade assets. The method of determining their *‘ayn* is based on the *nuqud* standard, namely gold and silver. Meanwhile, regarding the provisions for *zakat al-fitr*, Sheikh Muhammad Arshad Al-Banjari stipulates that the obligation is fulfilled with *qut* or staple food (Al-Banjari, 2018, p. 747, 784; Saidi, 2020, p. 292).

The collection and payment of *zakat mal* in *nuqud* by the Muamalah Amirat Nusantara Community continues to be carried out by amirats and wazirats spread throughout Indonesia. In September 2020, it was reported that 40,000 dirhams of zakat had been distributed to *mustahiq zakat*. The distribution of zakat in the form of dirham coins often centers around the organization of Muamalah Markets in various locations across Indonesia. Information from a merchant at the Muamalah Market in Banjarmasin, South Kalimantan, indicates that the wazir collects funds from merchants before the market operates, which are then exchanged for dirham coins. These coins are subsequently distributed to the poor and needy communities around the market area. Beneficiaries then use the dirhams to purchase basic necessities available at the Muamalah Market. Such conditions illustrate the occurrence of a microeconomic cycle based on the zakat instrument.



### Conceptual Chart

#### Zakat Mal Management System in the Muamalah Amirat Nusantara Community



Furthermore, the wazir at the Al-Banjari wakala explained that 20 dinars of metal coins issued by the Amirat Nusantara were equivalent in weight to 85 grams of gold. This statement of 85 grams can be found in the Minister of Religion Regulation (PMA) No. 52 of 2014 Regarding the Conditions and Procedures for Calculating *Zakat Mal* and *Zakat Fitrah*, as well as the Utilization of Zakat for Productive Enterprises. In Chapter III, Paragraph 1, it is stated regarding Zakat on Gold, Silver, and Other Precious Metals, particularly in Article 4, Paragraph (1), that Zakat on gold is mandatory for the ownership of gold that has reached the nisab of 85 grams of gold. Furthermore, for 200 dirham coins, which have a weight equivalent to 593 grams of pure silver, this provision can be found in Article 5(1), which states that zakat on silver is mandatory for silver holdings that have reached the nisab of 595 grams of silver. In other words, the terminology is different, but the essence or value remains the same.

The statement by Wazir Al-Banjari reveals that the 20 dinar metal coins issued by Amirat Nusantara have a weight equivalent to 85 grams of gold. This weight is reinforced within the framework of regulations applicable in Indonesia, particularly in Minister of Religious Affairs Regulation No. 52 of 2014 concerning the Requirements and Procedures for Calculating *Zakat Mal* and *Zakat Fitrah*. Chapter III, Paragraph 1, Article 4 explicitly states that the nisab for gold, the minimum threshold of ownership that triggers the obligation to pay zakat, is 85 grams of gold. Similarly, a 200-dirham coin is reported to be equivalent to 595 grams of pure silver, a figure consistent with Article 5, Paragraph 1 of the same regulation, which sets the nisab for silver at 595 grams. Thus, despite the differing terminology, the essence or value represented by these historical and contemporary measurements demonstrates a degree of consistency.

### 3.3. Reinforcing Sharia Law on Zakat: Negotiating Traditional Values and Modernity

The re-emergence, or revival, is often referred to as resurgence, re-awakening, revitalization, or revivalism. This term can be interpreted as a desire to return to the fundamentals of Islamic understanding and teaching due to mistakes that have caused Muslims to experience decline (Rasfiudin & Rionaldi, 2022). There are many factors contributing to the emergence of movements returning to Islamic law or Islamic revivalism, including the multidimensional crises affecting Muslim countries due to injustice, corruption, nepotism, authoritarian attitudes that undermine democracy and human values.

Many mainstream religious groups no longer have a critical and evaluative attitude toward corrupt governments (Dzuhayatin, 2010). In this regard, society is trying to find alternative solutions that can restore a just and peaceful social order. It is therefore not surprising that within the Muslim community, the prevailing discourse is the belief that Islam is the solution to every problem (Zuhdi, 2011). Moreover, drawing lessons from history, they understand that the development of Islam as an ideology remains relevant across various historical eras. Consequently, there is a renewed enthusiasm to revive culture and identity to legitimize who the true Muslims are.

The spectrum of revivalist movements in Islam, as analyzed by Azra (1996: 114), shows significant diversity, not merely reduced to fundamentalist enthusiasm that leads to militant and radical actions. More comprehensively, revivalism encompasses the intensification of individual religious practices, the formation of coordinated groups to revitalize Islam through peaceful means, and fundamentalist movements that aspire to establish social, political, and economic systems they believe to be more Islamic.

The emergence of the Muamalah Amirat Nusantara Community, with a focus on revitalizing muamalah practices, particularly zakat practices in accordance with Islamic law—as cited in Azra's opinion above—indicates that the Muamalah Amirat Nusantara Community does not explicitly exhibit the characteristics of a militant or radical movement that leads to the imposition of opinions. The zakat practices they demonstrate focus on efforts to enforce Islamic muamalah law, particularly the pillars of zakat, through normative interpretation and alternative economic practices. The formation of coordinated groups through an amir, wazir, the establishment of wakalah, and the Muamalah Market indicates an effort to create an alternative microeconomic system believed to be more in line with Islamic law. The issuance of Sunnah coins, the establishment of the Muamalah Market, and the distribution of zakat using dirhams are concrete examples of these efforts.

Ultimately, it is acknowledged that the movement carried out by this community demonstrates an aspiration to build a more Islamic social, political, and economic order. The motivation of the Muamalah Amirat Nusantara community to uphold muamalah sharia and zakat principles, as well as their belief that zakat is a pillar of Islamic politics that requires handling by the amir, shows their aspiration to build an economic and social order that they consider to be more Islamic. The management of zakat by the amir/sultan and the use of dinars and dirhams as currency reflect their vision of how the economic and social system should function according to their interpretation of Islamic law.

The emergence of the Muamalah Amirat Nusantara community was also an active response to the 1997 monetary crisis in Indonesia, which triggered distrust in the value of paper money commonly used by the public. In other words, this community did not simply accept modern economic conditions passively, but negotiated and adapted their traditional practices. This movement exhibits several important characteristics, such as, *first*, the response to the monetary crisis, which caused a significant depreciation in the value of the rupiah, prompted some Muslim communities to seek alternative, more stable means of exchange. These alternatives were found in the Islamic heritage, which had taught the stability of value possessed by gold dinars and silver dirhams.

*Second*, this condition shows the negotiation between modernity and tradition. The Muamalah Amirat Nusantara community does not simply reject the modern financial system, but seeks to revitalize traditional Islamic economic practices in a modern context. They have adapted by producing dinar and dirham coins that meet modern weight standards (85 grams of gold equivalent to 20 dinars, 595 grams of silver equivalent to 200 dirhams).

*Third*, there is a reconfiguration of religious authority, where this community uses the opinions of classical scholars from the Shafi'i, Maliki, and Hanafi schools of thought, as well as the Nusantara scholar Sheikh Muhammad Arshad Al-Banjari, to legitimize the reuse of dinars and dirhams. This process is an active negotiation with classical Islamic intellectual tradition.

*Fourth*, there are efforts to achieve economic justice. This is reflected in the use of dinars and dirhams, which are associated with the principles of Islamic economic justice, particularly in the distribution of wealth through the mechanism of zakat, which is often carried out before transactions are conducted in the Muamalah Market.

Ultimately, rather than simply being a passive victim of economic globalization or completely rejecting the modern system, the Amirat Nusantara Muamalah Community has demonstrated how Muslim groups in Indonesia are creatively adapting. They are creating space for traditional practices to thrive in a modern context through reinterpreting traditions and adapting to the regulatory framework of the modern state.

#### IV. CONCLUSION

This study seeks to examine the reinterpreted approach used by the Muamalah Amirat Nusantara Community in understanding and practicing zakat sharia in a contextual manner, by integrating traditional Islamic values and contemporary economic challenges. The findings indicate that the emergence of this community is closely tied to concerns about the global economic system following the 1997 monetary crisis, which spurred the search for alternative financial systems rooted in classical Islamic values, including the revival of the dinar and dirham. In this process of reinterpretation, the community built a foundation of understanding deeply rooted in classical literature (turats) and modern conspiratorial narratives originating from the students of Sheikh Abdul Qadir as-Sufi. This forms a unique epistemological framework; zakat is not only seen as a social act of worship, but also as a political and economic instrument that must be managed by a legitimate Islamic authority, namely an amir. The method of calculating zakat they use is based on classical fiqh guidelines, particularly the Shafi'i, Maliki, and Hanafi schools of thought, as well as local references from Sheikh Muhammad Arshad Al-Banjari.

The collection and distribution of zakat funds is carried out in the form of nuqud, namely dinar and dirham coins, which are minted and circulated by their internal authoritative structure. The distribution of zakat is also modeled in a microeconomic scheme through the Muamalah Market, which serves as a forum for transactions between mustahik and traders. This practice demonstrates how the community is striving to revive a zakat-based economic system that is participatory, communal, and sharia-oriented.

Thus, this community does not merely offer an alternative zakat system, but also represents a contemporary Islamic revivalist movement focused on upholding classical muamalah values in a modern context. They position zakat not merely as an individual obligation, but as a pillar of a structured Islamic socio-political system. This demonstrates that reinterpreting tradition does not necessarily lead to radicalization, but can serve as a foundation for building an ethical and just economic model in response to a global system perceived as unequal and exploitative.

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