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Zakat on digital income: A shariah analysis on content creators and affiliate marketers in Malaysia

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ABSTRACT

The rapid growth of the digital economy has introduced new forms of income generation, particularly through content creation and affiliate marketing. These emerging professions present challenges to the existing framework of zakat, particularly in determining their appropriate classification, zakatability, and compliance with Shariah principles. This study examines the obligation of zakat on digital income earned by content creators and affiliate marketers in Malaysia from a Shariah perspective. Using a qualitative, library-based research approach, it analyses classical *fiqh* sources, Qur'anic verses, Prophetic traditions, contemporary Malaysian fatwas, and relevant scholarly opinions to determine the appropriate zakat classification of digital income and assess its applicability under Shariah law. The findings suggest that income derived from halal digital activities may generally be classified under income zakat when it fulfils the conditions of *niṣāb* and *ḥawl*, in accordance with the concept of *al-māl al-mustafād* (acquired wealth). However, digital income arising from structured commercial activities may also warrant consideration under business zakat, depending on the substantive nature of the activity. The study also highlights the relevance of *maṣlaḥah* (public interest) and *qiyās* (analogical reasoning) in adapting zakat rulings to contemporary economic realities. This research contributes to a better understanding of zakat in the digital economy and provides guidance for Muslim digital entrepreneurs in fulfilling their zakat obligations in accordance with Shariah principles and Malaysian zakat governance.

Keywords: Zakat, Digital Income, Content Creators, Affiliate Marketers, Shariah Analysis.

INTRODUCTION

In the era of digitalisation and globalisation, the way people earn income has shifted from traditional forms of employment towards income-generating activities facilitated by digital and online platforms. The COVID-19 pandemic accelerated this transition, compelling individuals to work, study, and conduct business online. Social media platforms such as YouTube, TikTok, Instagram, and Shopee Affiliate have become key ecosystems through which content creators and affiliate marketers generate income from advertising revenue, sponsorships, brand collaborations, product sales, and commission-based marketing. More broadly, the expanding role of social media has created new opportunities for content creation and career development, reflecting the growing economic significance of digital platforms in contemporary society (Lokman et al., 2026).

Content creators are individuals who produce and publish original digital content such as videos, photos, blogs, or podcasts on online platforms like YouTube, TikTok, Instagram, or Facebook. They earn income from various sources, such as advertising revenue, sponsorships or brand deals, product sales or merchandise, and donations or fan support, including TikTok gifts. Their content typically involves creative production and audience engagement tailored to their niche and personal branding. They are usually self-employed or operate as small digital businesses. For instance, a YouTuber may create cooking videos and earn income from advertising and brand partnerships with food companies.

A content creator's income may be generated through various channels, including endorsements, affiliate marketing, sales of products or services, and advertising revenue from published content. Sa'adah et al. (2024) found that the first informant primarily earned income from product photo advertisements, affiliate programmes, and brand partnerships or endorsements. In contrast, the second informant did not rely solely on endorsements but also worked as an instructor and team leader within a company (CV), contributing to its development and creative growth (Sa'adah et al., 2024).

In terms of endorsement practices, the first informant frequently received compensation in the form of cosmetic products, whereas the second informant imposed no specific conditions on the products advertised, provided that the endorsement did not alter their personal identity or brand. Both informants stated that the products promoted in their content were lawful (*ḥalāl*) and did not violate Islamic principles. However, they acknowledged that certain forms of content presentation, such as dancing, may at times be inconsistent with Islamic ethical guidelines (Sa'adah et al., 2024).

Affiliate marketers promote other companies' products or services through unique tracking links. When consumers make purchases through these links, affiliate marketers earn commissions. Their income is generally commission- and performance-based, depending on traffic, clicks, or conversions. Unlike content creation, affiliate marketing is primarily oriented towards sales and marketing activities. For instance, a Shopee affiliate may post product links on Instagram and earn a commission for each purchase completed through the affiliate link.

Both professions often operate independently or as small digital businesses, with monthly earnings potentially ranging from thousands to tens of thousands of Malaysian ringgit. In Malaysia, these digital income earners may represent a potentially significant group of zakat payers, given their high earning potential.

The emergence of these new forms of income raises important questions in Islamic jurisprudence regarding zakat classification. Specifically, it is unclear whether digital earnings should be categorised under *zakat al-māl al-mustafād* (income zakat) or *zakat al-tijārah* (business zakat), and how classical and contemporary *fiqh* principles, as well as local fatwas, apply to such modern income sources. The issue becomes more complex when the income of content creators and affiliate marketers is irregular and fluctuating, as it depends on factors such as view counts, audience engagement, advertising placements, and third-party collaborations (Malik & Purnamasari, 2025).

Therefore, this study aims to analyse the Shariah classification of income earned by content creators and affiliate marketers in Malaysia, examine both classical and contemporary scholarly views, and identify appropriate guidelines for Shariah-compliant zakat implementation in the context of the digital economy.

LITERATURE REVIEW

The literature on zakat and emerging forms of digital income may be examined through three interrelated areas of discussion. First, the conceptual and Shariah foundations of zakat provide the basis for understanding the treatment of income and business wealth. Second, classical jurisprudential perspectives offer relevant principles concerning lawful earnings, acquired wealth, accumulation, and commercial assets, despite the absence of digitally mediated income in classical legal discourse. Third, contemporary scholarship extends these principles to professional and digital forms of income, including earnings generated through social media and online commercial activities. Accordingly, this literature review examines the legal basis of zakat, classical jurisprudential perspectives on earned income, and contemporary scholarship on professional and digital income.

Legal Basis of Zakat

Zakat is one of the five pillars of Islam and serves as an important instrument for the purification of wealth and the promotion of social justice. As a core component of Islamic social finance, zakat also contributes to financial empowerment and the well-being of vulnerable and lower-income groups (Ab Rahman et al., 2026). In verse 43 of Surah al-Baqarah, Allah SWT states:

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَارْكَعُوا مَعَ الرَّاكِعِينَ

"And establish prayer and give zakat and bow with those who bow [in worship]."

The role of zakat in purification is further emphasised in verse 103 of Surah al-Tawbah, in which Allah SWT states:

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ

"Take, [O, Muhammad], from their wealth a charity by which you purify them and cause them increase and invoke [Allah 's blessings] upon them. Indeed, your invocations are reassurance for them. And Allah is Hearing and Knowing."

Beyond its redistributive function, zakat may also contribute to broader social and emotional well-being by alleviating financial stress, preserving recipients' dignity, and strengthening social support within the community (Mohamad Zani et al., 2025). The implementation of zakat also extends to addressing the welfare and multidimensional needs of eligible recipients, with zakat mechanisms requiring attention to the broader objectives of Shariah (Al-Bohari et al., 2025). The use of the term *al-amwāl* (wealth) in Surah al-Tawbah indicates the broad relevance of wealth within the framework of zakat. Nevertheless, the application of zakat to particular forms of wealth remains subject to the specific principles and conditions established in Islamic jurisprudence. This broader conceptual foundation is particularly relevant to contemporary discussions on new forms of income that were not explicitly known in earlier economic contexts.

Within contemporary zakat discourse, income zakat generally concerns lawful earnings derived from work and services, including salaries, wages, allowances, professional fees, and bonuses, whereas business zakat relates to wealth generated through commercial activities, including business profits, trade goods, cash, receivables, and inventory. Income zakat is commonly discussed in relation to the concept of *al-māl al-mustafād* (acquired wealth) and remuneration for services (*ujrah*), while business zakat is rooted in classical jurisprudential discussions of *zakāt ʿurūḍ al-tijārah* (zakat on trade goods). Contemporary juristic reasoning has also employed *qiyās* in discussing the zakatability of modern income, particularly through analogy with established categories of zakatable wealth such as gold and silver.

Classical Jurisprudential Basis for Zakat on Income

Classical discussions of zakat within the four Sunni schools of law primarily focused on established categories of zakatable wealth, including gold and silver, trade goods, agricultural produce, and livestock, rather than income in the modern sense. Nevertheless, the concept of lawful earning through labour or effort (*kasb*) was recognised within Islamic jurisprudence in relation to wealth acquisition and ownership. Although *kasb* was not treated as a distinct category of zakatable wealth equivalent to contemporary income zakat, classical discussions concerning acquired wealth, monetary assets, trade goods, *niṣāb*, and *ḥawl* provide important jurisprudential foundations for subsequent debates on the zakatability of modern earnings (Abdullah et al., 2014; Rahmadani et al., 2024).

Within the Hanafi school, discussions of zakat encompass monetary wealth and trade goods (*ʿurūḍ al-tijārah*), with the valuation of commercial assets forming an important aspect of determining zakat liability (al-Marghīnānī, 1974). Under this framework, earnings acquired through lawful means may become subject to zakat when they are retained in the form of zakatable assets and fulfil the relevant conditions, including *niṣāb* and *ḥawl*. Thus, income derived from *kasb* is not necessarily treated as an independent zakatable category at the point of receipt; rather, its zakatability may arise when the acquired wealth assumes the characteristics of accumulated monetary or commercial wealth. This reasoning remains relevant to contemporary discussions on salaries and professional earnings, particularly where such earnings are retained and accumulated as liquid assets (Abdullah et al., 2014).

The Maliki school similarly addresses zakat within a framework that considers ownership and the growth or potential growth of wealth (*al-namāʾ*). Earnings derived from labour were not independently classified as income zakat in the modern sense. Nevertheless, when such earnings were retained and assumed the form of zakatable wealth, their liability could be assessed according to the applicable conditions of zakat. This distinction between the acquisition of income and its subsequent accumulation is relevant to contemporary debates concerning whether modern earnings should be subject to zakat upon receipt or only after satisfying the established conditions of *niṣāb* and *ḥawl* (Abu Bakar & Rashid, 2010; Abdullah et al., 2014).

Within the Shafiʿi school, zakat liability is closely connected to recognised categories of zakatable wealth and their prescribed conditions. Al-Shāfiʿī discusses zakat on monetary wealth and its relevant legal conditions in *Al-Umm* (al-Shāfiʿī, 2000), while al-Nawawī further elaborates the jurisprudential rules governing zakatable wealth in *Al-Majmūʿ* (al-Nawawī, 1995). Under this framework, earnings from labour or services are not automatically treated as a separate zakatable category merely upon receipt. However, when such earnings are retained as zakatable monetary wealth and satisfy the relevant conditions, zakat may become obligatory. The Shafiʿi emphasis on *ḥawl* therefore remains relevant to contemporary debates concerning the treatment of recurring salaries and other forms of modern income (Abdullah et al., 2014).

The Hanbali school similarly approaches zakat through established categories of wealth and prescribed legal conditions. Ibn Qudāmah discusses zakat liability in relation to monetary and commercial wealth in *Al-Mughnī* (Ibn Qudāmah, 1978). Within this jurisprudential framework, lawful earnings acquired through *kasb* may constitute valid property (*māl*), but their receipt does not in itself establish a separate category of income zakat in the modern sense. Rather, zakat liability depends on the legal characteristics subsequently assumed by the wealth and the fulfilment of the applicable conditions. This reasoning remains relevant to contemporary discussions concerning whether earned income should be treated as accumulated zakatable wealth or as commercial wealth associated with organised business activities (Rahmadani et al., 2024; Abdullah et al., 2014).

Classical jurisprudence also provides a relevant distinction between gratuitous transfers and income received in exchange for services or benefits. A genuine gift (*hibah*) is conceptually distinct from remuneration or compensation arising from an exchange. This distinction is particularly significant in the context of contemporary digital earnings because content creators and affiliate marketers may receive sponsorship payments, commissions, promotional benefits, platform rewards, or gifts. Accordingly, the legal character of such receipts requires consideration of the substantive nature of the transaction, particularly whether the transfer is genuinely gratuitous or connected to a contractual, promotional, or service-based obligation.

Overall, the four Sunni schools did not explicitly recognise income zakat as an independent category in the contemporary form applied to salaries, professional earnings, or digital income. Nevertheless, classical jurisprudential discussions concerning *kasb*, ownership, monetary wealth, trade goods, accumulation, *niṣāb*, and *ḥawl* provide important principles for contemporary juristic analysis. Modern scholarship has subsequently extended these principles through *ijtihād* to address new forms of income, including professional and digitally mediated earnings (Rahmadani et al., 2024; Abdullah et al., 2014). This development provides the basis for examining how contemporary scholars and institutions classify emerging digital income, particularly where the boundary between professional earnings and organised commercial activities remains unclear.

Contemporary Scholarship and Institutional Perspectives on Zakat on Income

Contemporary scholarship increasingly addresses the zakatability of professional and digitally mediated income, particularly as new forms of work generate earnings through content creation, affiliate marketing, sponsorships, commissions, and online platforms. Existing studies generally approach such earnings through the broader frameworks of professional income, *al-māl al-mustafād*, or commercial activity, although their precise classification may vary according to the nature and structure of the income-generating activity (Mubarok & Abadi, 2020; Rahmadani et al., 2024; Malik & Purnamasari, 2025). In cases where the nature of such activities more closely resembles a structured business model—such as when the individual operates with business assets, systematic transactions, or organised commercial activities—the income may alternatively be assessed under zakat on business. This distinction indicates that the classification of digital income may depend on the substantive characteristics of the activity rather than solely on its modern occupational label.

The treatment of income earned by content creators and affiliate marketers also differs from classical juristic discussions due to the absence of modern professional occupations in earlier periods of Islamic jurisprudence. Classical scholars did not address professions of this nature directly. Therefore, contemporary scholarship relies on modern *ijtihād* to examine zakat obligations on income generated through labour, services, and professional expertise. Studies on YouTubers, social media activists, content creators, and influencers demonstrate increasing scholarly efforts to extend established zakat principles to emerging forms of digital income

(Mubarok & Abadi, 2020; Sa'adah et al., 2024; Rahmadani et al., 2024; Malik & Purnamasari, 2025).

Mubarok and Abadi (2020), for example, examine YouTubers and Googlepreneurs through the perspective of contemporary fiqh of zakat, reflecting an early attempt to address income generated through digital platforms. More recent studies have expanded this discussion to specific forms of social media-based earnings. Sa'adah et al. (2024) analyse professional zakat derived from content creator income through the framework of *maṣlaḥah mursalah*, while Rahmadani et al. (2024) examine the income of social media activists through the theory of *al-māl al-mustafād*. Malik and Purnamasari (2025) further discuss influencer income within the broader context of the digital economy and Islamic law. Collectively, these studies indicate growing recognition that digitally generated earnings may fall within the scope of zakatable wealth, although the jurisprudential basis and classification adopted are not entirely uniform.

Professional zakat has also been discussed in relation to income derived from particular occupations, skills, or expertise, regardless of whether the individual is self-employed or salaried. Within this perspective, the lawful nature of the economic activity remains a fundamental consideration in determining the zakatability of income. Rahmadani et al. (2024) identify professional activities in relation to different forms of economic endeavour, including physical labour, intellectual or mental activities, income associated with positions or authority, and capital-based activities. This broader classification is relevant to digital professions because content creators and affiliate marketers may combine specialised skills, promotional services, commissions, and commercial activities within a single income structure.

Contemporary discussions also highlight practical differences in the treatment of regular and irregular income. Where earnings are unstable or fluctuate over time, some approaches emphasise the accumulation of wealth and the fulfilment of *niṣāb* and *ḥawl*, whereas institutionalised approaches to income zakat may permit periodic assessment and payment. These unresolved juristic issues concerning salary and wage income remain relevant to digital earners whose revenue may vary according to audience engagement, advertising arrangements, commissions, and platform performance (Abdullah et al., 2014; Mukhlis & Hamdan, 2023).

In Malaysia, the broader institutional recognition of income zakat demonstrates the adaptation of zakat administration to contemporary forms of earnings. Existing discussions of income zakat and contemporary fatwas indicate continuing efforts to respond to changing employment structures and modern economic activities (Abu Bakar & Rashid, 2010; Ibrahim, 2021; Amir et al., 2024). Nevertheless, the specific treatment of content creators and affiliate marketers remains less clearly differentiated, particularly where their income combines professional services, commissions, sponsorships, advertising revenue, and organised commercial activities.

Overall, existing scholarship demonstrates increasing attention to the zakatability of professional and digital income. However, the literature remains fragmented in its classification of such earnings. Some studies approach digital income through professional zakat or *al-māl al-mustafād*, while others emphasise the commercial characteristics of online economic activities (Mubarok & Abadi, 2020; Rahmadani et al., 2024; Malik & Purnamasari, 2025). Moreover, limited attention has been given to the distinction between content creators and affiliate marketers despite differences in their revenue mechanisms and forms of economic activity. This gap is particularly relevant in Malaysia, where digital earnings may intersect with established frameworks of income zakat and business zakat. Accordingly, further Shariah analysis is required to determine the appropriate zakat classification of these emerging forms of income by integrating classical jurisprudential principles, contemporary scholarship, and the Malaysian zakat context.

METHODOLOGY

This study adopts a qualitative, library-based research design using document analysis as the primary method of data collection. Relevant documents were purposively selected from both physical and digital sources, including classical *fiqh* literature, contemporary juristic writings, published fatwas, zakat guidelines, relevant legal and institutional documents, books, theses, conference papers, and peer-reviewed scholarly articles related to zakat on income, business zakat, and digital income. Particular attention was given to sources addressing classical and contemporary juristic perspectives, Malaysian zakat practices, and emerging forms of income generated by content creators and affiliate marketers.

The collected data were organised and systematically analysed using content analysis and comparative analysis. Content analysis was employed to identify key themes and juristic principles relating to the classification of digital income, particularly *al-māl al-mustafād* and *zakāt al-tijārah*, as well as the conditions of *niṣāb* and *ḥawl* and the treatment of income derived from commissions, advertising revenue, sponsorships, and other digital activities. Comparative analysis was subsequently used to examine similarities and differences between classical juristic perspectives, contemporary scholarly views, and relevant Malaysian fatwas and zakat guidelines. The findings were then synthesised to determine the appropriate Shariah treatment of income earned by content creators and affiliate marketers within the Malaysian context.

RESULT AND DISCUSSION

Proposed Zakat Classification for Content Creators and Affiliate Marketers in Malaysia

The findings indicate that the zakat classification of income earned by content creators and affiliate marketers should be determined according to the substantive nature and structure of the income-generating activity rather than the occupational label itself. Although Malaysian zakat rulings and guidelines may not explicitly employ these contemporary occupational terms, such earnings can be analysed through the established frameworks of income zakat and business zakat. This approach is consistent with the earlier jurisprudential analysis, which demonstrates that classical jurists did not recognise digital income as an independent zakatable category but provided relevant principles concerning acquired wealth, lawful earnings, monetary accumulation, and commercial activities. Accordingly, the proposed classification is based on the substantive legal character of the income-generating activity rather than the digital platform or occupational label through which the income is earned.

Income generated through personal effort, skills, services, or individually performed promotional activities may generally be classified under income zakat. Such earnings may be analysed through the concept of *al-māl al-mustafād*, which refers to independently acquired wealth, including earnings derived from work and professional services (Abdullah et al., 2014). By way of *qiyās*, contemporary jurists have extended the classical treatment of *al-māl al-mustafād* to modern forms of professional income, including digitally mediated earnings (Malik & Purnamasari, 2025). This may include YouTube advertising revenue, affiliate commissions, paid reviews, sponsorships, and other platform-based earnings, provided that the underlying activity and source of income are Shariah-compliant. Accordingly, the determining factor is not the digital platform itself but the substantive legal character of the income-generating activity. This classification reflects the application of established Shariah principles to contemporary digital income and is consistent with contemporary discussions that extend zakat obligations to professional and digitally mediated earnings (Mubarok & Abadi, 2020; Rahmadani et al., 2024; Malik & Purnamasari, 2025).

However, digital earnings should not be classified exclusively as income zakat, as the appropriate zakat classification depends on the substantive legal character of the underlying economic activity. Where a content creator or affiliate marketer operates through a structured commercial model involving organised business activities, systematic transactions, business assets, employees, inventory, or other identifiable commercial arrangements, reflecting the characteristics of *zakat al-tijārah*, the activity may more appropriately fall within the framework of business zakat. The decisive consideration is therefore whether the income predominantly arises from personal effort and professional services or from an organised commercial enterprise. Accordingly, the same digital platform may give rise to different zakat classifications depending on the legal and commercial characteristics of the income-generating activity.

Accordingly, the study proposes a classification of digital income based on the substantive legal character of the income-generating activity. Content creators who primarily earn through personal effort, advertising revenue, paid reviews, sponsorships, or professional services may generally fall within the framework of income zakat. Similarly, affiliate marketers who personally generate commissions through promotional activities may also be assessed under income zakat. Conversely, where either activity develops into an organised commercial enterprise with structured business operations and identifiable business assets, classification under business zakat may be more appropriate. This approach avoids treating all digital earners as a homogeneous category and recognises the diversity of contemporary digital economic activities, while ensuring that zakat classification remains consistent with established Shariah principles governing different forms of wealth acquisition and commercial activity.

Malaysian Fatwas and Institutional Recognition of Income Zakat

In Malaysia, the obligation of zakat on income is formally established through fatwas issued by authoritative religious bodies at both national and state levels. The findings indicate that this institutional framework provides a broader basis for recognising contemporary forms of lawful earnings as potentially subject to income zakat, even where specific digital occupations are not expressly identified. At the national and state levels, income zakat has been recognised as encompassing salaries, wages, remuneration, allowances, bonuses, professional earnings, and other forms of lawful income derived from work or personal endeavour. This institutional development reflects the application of contemporary *ijtihād* in extending established zakat principles to new forms of lawful earnings that were not explicitly addressed in classical jurisprudence (Abu Bakar & Rashid, 2010; Ibrahim, 2021; Amir et al., 2024).

Within this framework, the absence of explicit references to content creators or affiliate marketers does not necessarily exclude their earnings from zakat liability. Rather, the relevant legal consideration is whether the digital income shares substantive characteristics with recognised forms of employment income, professional earnings, or commercial activities already recognised within the Malaysian zakat framework. For example, affiliate commissions may resemble remuneration derived from personal promotional effort, whereas advertising revenue, paid collaborations, and sponsorship arrangements may constitute earnings arising from creative or professional services. Where such income is derived from lawful activities and fulfils the applicable zakat conditions, it may therefore be assessed within the existing Malaysian zakat framework without requiring the creation of a separate zakat category for digital occupations.

The analysis further suggests that the Malaysian approach should not be interpreted as requiring a single zakat classification for every form of digital income. A content creator may simultaneously receive advertising revenue, sponsorship payments, affiliate commissions, product sales, and other forms of remuneration. Similarly, an affiliate marketer may operate individually or through a structured commercial enterprise. Consequently, zakat classification should take into account the underlying source of income, contractual nature, operational structure, and the substantive legal character of each income stream. This finding reinforces the need for a differentiated approach that assesses each source of digital income according to its own legal and commercial characteristics rather than automatically classifying all online earnings under a single zakat category.

Overall, Malaysia's institutional recognition of income zakat provides an important basis for addressing emerging digital earnings. Nevertheless, the findings reveal a practical classification gap concerning digital income-generating activities that combine professional effort, platform-based revenue, commissions, sponsorships, and organised commercial activities. The existing framework can accommodate such income in principle, provided that each source of income is assessed according to its substantive legal and commercial characteristics rather than being classified solely on the basis of the digital platform or occupational label.

Shariah Guidelines for Determining Zakat Obligation

The obligation to pay income zakat or business zakat arises only after the relevant Shariah conditions and legal considerations have been fulfilled. These include the fulfilment of niṣāb, the observance of ḥawl where applicable, lawful ownership of the income, and the treatment of allowable or essential expenses according to the relevant zakat category. These considerations are particularly important for content creators and affiliate marketers because digital income may fluctuate significantly, arise from multiple revenue streams, and be generated through different operational models.

Niṣāb serves as the primary benchmark in determining zakat obligation in Malaysia. In contemporary Malaysian zakat practice, the applicable niṣāb is commonly benchmarked against the value of 85 grams of gold. Accordingly, the total zakatable income or wealth must first be assessed against the applicable niṣāb threshold before zakat liability is determined. For digital earners, this assessment may require the aggregation of different forms of income, including advertising revenue, affiliate commissions, paid reviews, sponsorships, and other platform-based earnings, where appropriate, depending on their legal classification and the applicable institutional method of calculation.

Regarding ḥawl, the findings indicate that the treatment of income zakat differs from a strict accumulation-based approach to monetary wealth. While classical jurisprudence requires the completion of one lunar year before zakat becomes obligatory, contemporary Malaysian practice permits periodic or monthly zakat payments as an administrative mechanism (*taʿjīl al-zakāh*) for income zakat, without necessarily negating the classical juristic discussion concerning ḥawl. This reflects the institutional administration of income zakat within modern salary and earnings structures rather than the abolition of the ḥawl requirement itself.

This issue remains particularly relevant to content creators and affiliate marketers because their earnings may be irregular, seasonal, or dependent on audience engagement, platform algorithms, advertising arrangements, and sales conversions. Where income is assessed under an income zakat framework, periodic calculation may provide a practical mechanism; however, where such earnings are retained as accumulated savings and assessed as monetary wealth, the classical consideration of ḥawl may remain relevant (Abdullah et al., 2014; Mukhlis & Hamdan, 2023).

The treatment of expenses is also significant in determining the zakatable amount. Digital earners may incur costs associated with content production, platform charges, equipment, advertising, internet services, and other operational activities. However, the deductibility of such expenses should not be assumed uniformly, as the applicable treatment may vary according to the zakat category, the nature of the expenditure, and the calculation method adopted by the relevant Malaysian zakat authority. Accordingly, a distinction should be maintained between personal essential expenses, legitimate income-generating expenses, and business expenses when determining the appropriate zakat base.

Within this framework, Malaysian zakat institutions play a crucial role in translating Shariah principles into practical implementation. Institutions such as state zakat authorities and State Islamic Religious Councils provide practical guidance concerning niṣāb, calculation methods, allowable deductions, and payment mechanisms. For content creators and affiliate marketers, however, the diversity of digital income streams highlights the need for more specific institutional guidance to distinguish between personal professional earnings and structured commercial activities, thereby promoting greater consistency in zakat assessment and administration.

Overall, the findings indicate that the zakatability of digital income cannot be determined solely by the fact that income is earned online. The appropriate treatment depends on the lawful nature of the activity, ownership of the income, fulfilment of the applicable zakat conditions, and, most importantly, the substantive legal character of the income-generating model. The study therefore proposes that individually generated digital earnings arising predominantly from personal effort, skills, or services should generally be assessed within the framework of income zakat, whereas digitally mediated activities operating as structured commercial enterprises may warrant classification under business zakat. This differentiated approach provides a more coherent Shariah basis for addressing the diverse economic realities of content creators and affiliate marketers in Malaysia, while remaining consistent with established Malaysian zakat practice and classical Shariah principles.

CONCLUSION

The growth of the digital economy has reshaped the way people earn a living, introducing professions such as content creators and affiliate marketers that rely heavily on online platforms and audience engagement. These professions generate income through advertising revenue, sponsorships, commissions, and digital collaborations—forms of earnings that were not envisaged in classical Islamic jurisprudence. As a result, many Muslim digital earners face uncertainty in determining how their income should be treated for zakat purposes.

This study shows that although classical fiqh does not explicitly categorise digital income, the foundational principles established by the classical jurists provide a sound jurisprudential basis for contemporary application. The four Sunni schools did not recognise modern income zakat as an independent category; nevertheless, their discussions of lawful earnings (*kasb*), ownership, monetary wealth, trade goods, accumulation, niṣāb, and ḥawl provide the jurisprudential foundations for analysing contemporary forms of income. These principles enable contemporary jurists and zakat institutions to examine the zakatability of digital income through *ijtihād*, ensuring that the objectives of zakat—purification of wealth and social justice—are preserved in changing economic contexts.

In Malaysia, the existing framework of income zakat provides an important basis for assessing earnings generated by content creators and affiliate marketers, although such digital occupations are not always explicitly identified in existing rulings and guidelines. The findings indicate that digital income arising predominantly from personal effort, skills, services, advertising revenue, sponsorships, or individually performed promotional activities may generally be assessed within the framework of income zakat. However, where the activity operates through a structured commercial model involving organised business activities and identifiable business assets, classification under business zakat may be more appropriate. Accordingly, the appropriate classification should be determined by the substantive legal character and operational structure of the income-generating activity rather than solely by its occupational label.

The study also highlights that the fluctuating nature of digital income presents practical challenges, particularly in applying the conditions of niṣāb and ḥawl across different forms of digital earnings. Contemporary Malaysian practice permits periodic or monthly payment mechanisms for income zakat as an administrative mechanism, while the classical consideration of ḥawl remains relevant where accumulated savings are assessed as monetary wealth. The treatment of expenses must likewise be considered according to the applicable zakat category and calculation method, rather than assuming a uniform deduction approach for all digital earners. This approach reflects a balance between adherence to Shariah principles and the practical realities of the contemporary digital economy.

In conclusion, while digital professions were unknown to classical jurists, the adaptability of Islamic law allows zakat rulings to remain relevant and effective. By applying established Shariah principles through contemporary *ijtihād* and **institutional application**, zakat can be administered in a manner that is both Shariah-compliant and practical for modern digital earners. Clearer institutional guidance is particularly needed to distinguish between individually generated professional income subject to income zakat and structured commercial activities that may fall within the framework of business zakat, as content creators and affiliate marketers may receive multiple forms of revenue through different operational models. Such an approach will strengthen consistency in zakat assessment, enhance compliance among Muslim digital earners, and ensure that the objectives of zakat continue to be realised within the evolving digital economy.

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