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From Digital Collectibles to Zakatable Income: A Sharia and Regulatory Analysis of NFT Creator Earnings in Indonesia

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Abstract

This study aims to analyze the zakat status of non-fungible token (NFT) creator earnings in Indonesia and to formulate an appropriate payment mechanism from the perspective of Islamic finance and national regulation. The study employs a qualitative descriptive approach based on library research and semi-structured interviews, involving key informants from the National Zakat Agency (BAZNAS) and the Ministry of Religious Affairs of the Republic of Indonesia, supported by zakat jurisprudence, regulatory documents, and relevant NFT literature. The findings show that the object of zakat does not lie in the NFT as a digital token itself, but in the income realized from sales and royalties. Such income is more appropriately classified as income or professional zakat, with a nisab equivalent to 85 grams of gold and a 2.5% rate after fulfilling the requirements of haul and lawful ownership. The study also finds that, in the Indonesian context, zakat on NFT creator earnings cannot yet be paid in cryptocurrency due to both regulatory and Sharia considerations; therefore, such earnings must first be converted into lawful local currency. This study recommends the development of clearer zakat guidelines for digital assets, broader empirical research on NFT creators, and a more adaptive regulatory framework in response to the expansion of the digital economy.

Keywords: NFT, Income Zakat, Digital Assets

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Introduction

The rapid expansion of blockchain-based markets has transformed digital objects into monetizable assets and turned online creativity into a new source of income. Within this landscape, non-fungible tokens (NFTs) have moved beyond technical novelty and become instruments for ownership, exchange, and value creation in digital art, collectibles, and related creator economies. Recent scholarship shows that NFT research has focused heavily on technological architecture, market design, and consumer value formation, while creator-side income classification remains underdeveloped. This article begins from the observation that NFT creators increasingly generate earnings from digital collectibles and that this phenomenon has already entered the Indonesian public sphere (Taherdoost, 2023).

For Islamic finance, however, the rise of NFT-based earnings creates a more specific normative and regulatory problem. NFT transactions are typically executed through crypto assets, yet Indonesia maintains a clear distinction between crypto as a tradable digital asset and lawful payment instruments. Bank Indonesia reiterates that virtual currency is not recognized as legal tender and is prohibited as a means of payment in Indonesia, while the Indonesian Ulema Council (MUI) has also treated cryptocurrency as problematic on Sharia grounds because of gharar, dharar, and qimar. (Abadi dkk., 2023) At the same time, Indonesia has developed a supervised crypto-asset trading framework through Bappebti, which indicates that the regulatory issue is not simple prohibition but legal differentiation. This creates a crucial unresolved question for Muslim creators: when NFT activity generates profit, should that profit be treated as zakatable income, and if so, in what form may zakat be discharged?

Existing NFT studies do not answer that question adequately. Taherdoost's systematic review maps the field's conceptual and technical development, while Ko et al. survey NFT standards, infrastructure, and open challenges. From the consumer side, Yilmaz et al. explain how NFTs create perceived value across liking, purchasing, and holding stages, and Vega and Camarero analyze adoption drivers in consumer contexts. (Vega & Camarero, 2024) These studies are important because they establish NFTs as economically meaningful digital assets rather than mere speculative curiosities. Yet they remain centered on technology, markets, and user behavior. They do not examine how NFT creator earnings should be classified within Islamic wealth obligations, nor do they address the interaction between digital ownership, realized earnings, and zakat in a jurisdiction such as Indonesia. (Taherdoost, 2023)

The literature in Islamic finance and zakat is also still incomplete on this point. Muneeza et al. examine the practice and Sharia issues of paying zakat through cryptocurrencies and crypto assets. Kasri and Yuniar analyze determinants of digital zakat payments in Indonesia, while Widiastuti et al. emphasize the strategic role of zakat technology in governance reform. Wiwoho et al. propose a broader regulatory framework for Islamic crypto assets, and Rosele et al. develop a Sharia-based zakat model for digital assets. (Widiastuti dkk., 2021) These studies significantly advance the digitalization of Islamic social finance, but they are pitched at a different level of analysis. They discuss crypto payment, zakat technology, governance, or digital assets in general. They do not isolate NFT creator earnings as a distinct category of income that combines intellectual property, tokenized exchange, realized royalties, and national payment restrictions. That is the specific gap this article addresses. (Muneeza dkk., 2022)

The article used qualitative library research and semi-structured interviews, and it concluded that NFT creators are obligated to pay zakat, that their earnings are best classified as income or professional zakat, and that payment should be made in local currency rather than crypto. It also linked NFT earnings to intellectual property and to the nisab benchmark of 85 grams of gold. This article reframes the issue from "NFT as an object" to "NFT creator earnings as zakatable income."

Accordingly, the specific objective of this article is to reassess whether and how NFT creator earnings in Indonesia can be treated as zakatable income within contemporary Islamic finance. More precisely, it tests the argument that the strongest zakat basis does not lie in the NFT token as a collectible per se, but in the realized earnings generated from minting, sales, and royalties once those gains are converted into a lawful monetary form. The article argues that this distinction matters because it reconciles three domains that have too often been treated separately: NFT-enabled digital creativity, Sharia classification of wealth and income, and Indonesian regulatory constraints on crypto-based payments. By doing so, the article contributes a more precise framework for understanding NFT creator income not merely as a technological by-product, but as a concrete case of zakatable income in the digital economy. (Pathak dkk., 2013)

Method

This study employs a qualitative descriptive design grounded in doctrinal and empirical inquiry. This approach is appropriate because the study seeks to examine legal interpretations, institutional views, and Sharia reasoning on the zakat status of NFT creator earnings rather than to measure variables statistically. Qualitative descriptive research is particularly useful for producing a clear and low-inference account of an emerging phenomenon in its practical context (Colorafi & Evans, 2016; Pathak dkk., 2013; Sandelowski, 2000).

The research was conducted in Indonesia and focused on two institutions directly relevant to zakat governance: the National Zakat Agency (BAZNAS) and the Ministry of Religious Affairs of the Republic of Indonesia. Informants were selected purposively based on their institutional authority and relevance to zakat administration and policy interpretation. The key informants were Muhammad Faris Amiruddin from BAZNAS and Muhibuddin Alawy from the Directorate of Zakat Empowerment at the Ministry of Religious Affairs. This sampling strategy was used to obtain informed institutional perspectives on the classification and payment of zakat on NFT creator earnings.

The study used two types of data. Primary data consisted of normative zakat literature and interview materials with zakat experts and regulators. Secondary data consisted of official documents, regulatory materials, scholarly publications, and relevant sources on NFTs, cryptocurrency transactions, and Indonesian financial regulation. These materials were used to situate NFT creator income within both Islamic legal reasoning and the national regulatory framework.

Data were collected through literature review and semi-structured interviews. The literature review covered books, journal articles, reports, and official documents related to zakat, digital assets, and NFT transactions. Semi-structured interviews were used to maintain consistency across informants while allowing contextual elaboration, which is methodologically appropriate for focused qualitative inquiry (Adeoye-Olatunde & Olenik, 2021; Kallio dkk., 2016). The interview guide concentrated on the legal status of

NFT earnings, including the object of zakat, zakat category, nisab, rate, and payment medium.

Data were analyzed using qualitative descriptive analysis and qualitative content interpretation. Documentary and interview data were reviewed, organized, and compared in order to identify recurring themes, institutional convergence, and points of legal tension. This procedure is consistent with qualitative content analysis, which enables the systematic interpretation of textual data through classification and comparison (Hsieh & Shannon, 2005). The validity of the study was strengthened through source triangulation by comparing normative literature, institutional documents, and interview findings, as well as through interpretive cross-checking with the informants (Carter dkk., 2014).

Result

The study produced a focused set of findings on how NFT creator earnings should be treated within Indonesian Islamic finance. First, NFT-related zakat does not attach primarily to the digital collectible as a tokenized object, but to the income realized from its sale and from related royalties. Second, it classifies that income mainly as professional or income zakat, while also acknowledging some overlap with commercial zakat reasoning. Third, it sets the operative benchmark at a 2.5% zakat rate once the annual income exceeds the nisab equivalent of 85 grams of gold. Fourth, it finds that zakat payment should not be made in cryptocurrency within the Indonesian setting, but only after the earnings have been converted into local currency. These conclusions were developed through qualitative library research and were then reinforced through discussions with BAZNAS and the Ministry of Religious Affairs.

Table 1

Empirical Findings and Institutional Basis on the Zakat Status of NFT Creator Earnings in Indonesia

Aspect	Finding	Institutional Basis	Conclusion
Object of zakat	Zakat applies to income realized from NFT sales and royalties, not to the NFT token itself.	Confirmed by BAZNAS and the Ministry of Religious Affairs.	The zakat object is realized earnings.
Category of zakat	NFT creator earnings are treated as income generated through productive activity.	Both institutions relate such earnings to income-based zakat treatment.	The most appropriate category is income/professional zakat.
Nisab and rate	Zakat becomes due after reaching the nisab equivalent of 85 grams of gold, at a rate of 2.5%.	Consistent with existing zakat guidance in Indonesia.	The applicable standard is 85 grams of gold and 2.5%.
Payment medium	Zakat should not be paid directly in cryptocurrency. Earnings must first be converted into rupiah.	BAZNAS and the Ministry of Religious Affairs both reject direct crypto payment.	Zakat must be paid in rupiah, not cryptocurrency.

A central empirical result is the distinction between NFT assets and NFT earnings. The NFTs may be considered zakatable, but "not directly zakatable in their creation form." Instead, zakat is calculated from "royalties and the sale of the NFT." In other words, the research moves the legal focus away from the token as a digital collectible and toward the economic return that the creator actually receives from minting, selling, and licensing digital works. This finding is important because it narrows the juridical object of zakat to realized economic benefit rather than abstract digital ownership. The same logic also appears in the research analysis section, which states that NFT creators who profit from producing NFT creations remain obligated to pay zakat, especially when those profits are actually earned and not merely held as unsold digital items.

The second major result concerns classification. The article discusses several possible zakat categories, including professional zakat, trade zakat, and broader zakat al-mal reasoning. Yet the dominant conclusion reached in the validated findings is that NFT creator earnings are best treated as income or professional zakat. The abstract states that "NFT creators based on intensity are categorized as zakat income or professions," and the institutional analysis later links this to BAZNAS's understanding of income zakat as zakat imposed on earnings from professional activity. The Ministry of Religious Affairs interview also supports this position by treating NFT activity as a profit-generating profession that becomes zakatable once it yields income. NFT creator earnings are treated primarily as professional income, even though some commercial features remain visible in the broader analysis.

The third result concerns the operative zakat threshold and rate. The nisab for this form of income follows the established benchmark for income zakat in Indonesia, namely the value of 85 grams of gold, and that the zakat rate is 2.5% of annual earnings once the threshold is met. The Ministry of Religious Affairs' reliance on Regulation No. 31 of 2019 and BAZNAS's reliance on income-zakat guidance that uses the same gold-based nisab logic. In practical terms, this means that NFT creator earnings are not treated as an entirely separate class of digital wealth with an independent threshold. Instead, they are absorbed into an existing zakat framework that is already used for income and services. The research therefore does not propose a novel rate, but rather extends a recognized zakat structure to a new digital earning stream.

The fourth result is procedural. a liquidity process in which NFT proceeds are first received in a crypto wallet, then transferred to a crypto exchange, converted into rupiah, and only then treated as payable zakat funds. This mechanism matters because repeatedly rejects direct zakat payment in crypto within Indonesia. The payment route is therefore not incidental; it is part of the legal solution itself. Zakat is calculated on realized and liquid earnings, not on volatile digital balances left inside the crypto ecosystem. This also means that the study rejects the idea of paying zakat in the NFT itself or in an unconverted crypto asset under current Indonesian conditions. The zakat obligation arises from income, but its discharge must occur through a lawful and accepted monetary channel.

The fifth result is institutional. The BAZNAS interview records a cautious stance: cryptocurrency is viewed as unsuitable as a zakat instrument because of gharar and maysir concerns and because zakat must originate from lawful assets and proceeds. BAZNAS nevertheless accepts that NFT creators can fall under professional zakat if the earnings are real, halal, and have reached the relevant threshold. The Ministry of Religious Affairs takes a closely related position. Its interview material recognizes that NFT activity can generate zakatable income, but insists that payment should still be made in rupiah rather than crypto. The final research analysis synthesizes these institutional views into one operative conclusion: NFT creator earnings are zakatable in Indonesia, but cryptocurrency cannot presently function as the lawful medium for paying that zakat.

Discussion

The main contribution of this study lies in shifting the analytical focus from the NFT as a digital collectible to the income generated by the creator. This distinction is important because most previous NFT studies have examined NFTs as technological, economic, or consumer objects rather than as sources of zakatable income. (Nadini dkk., 2021) mapped the NFT market through transaction networks, market trends, and visual features, while (Belk dkk., 2022) discussed NFTs within broader transformations of ownership and possession in the metaverse. (Colicev, 2023) explained how NFTs create value for brands through scarcity and digital interaction, and (Yilmaz dkk., 2023) analyzed consumer value drivers behind liking, purchasing, and holding NFTs. These studies confirm that NFTs are meaningful digital assets, but they stop at market logic, ownership, and user behavior. They do not ask how creator earnings derived from NFTs should be treated within Islamic finance, especially under zakat obligations. This study addresses that gap by arguing that the relevant zakat object is not the token itself, but the realized earnings from sales and royalties.

This finding differentiates the present study from earlier NFT literature in a substantial way. Prior studies generally assume that value lies in the token, the marketplace, or the ownership mechanism. By contrast, this study shows that such an assumption is insufficient for zakat analysis. A creator may mint an NFT and assign it a price, but if the item remains unsold, illiquid, or only nominally valued, the token alone provides a weak juridical basis for zakat. Here, the study departs from the dominant NFT discourse and proposes a more workable Islamic finance framework: zakat should attach to actual income, not to speculative digital representation. This approach is consistent with the findings of (Bamakan dkk., 2022), who show that NFTs can serve as vehicles for intellectual property and tokenized rights, rather than merely as digital objects. It is also consistent with (Murray, 2023), who emphasizes that NFT transactions do not automatically transfer copyright in the underlying work. Together, these studies reinforce the argument that the legal and economic substance behind NFTs matters more than the token form itself. The novelty of this article lies precisely here: it reframes NFT analysis from token possession to monetized creator earnings.

The study also offers a more precise interpretation of intellectual property in relation to zakat. Earlier studies on NFTs mainly discuss intellectual property in terms of ownership, traceability, and commercial exploitation. (Bamakan dkk., 2022), for example, emphasize the potential of NFTs to represent and commercialize intangible assets. However, those studies do not connect intellectual property to zakat classification. This article does so by showing that creator earnings from NFTs are closely tied to the monetization of creativity, copyrightable output, and digital production. That makes the income dimension much stronger than the mere possession dimension. In this respect, the article differs not only from mainstream NFT studies but also from general digital-asset discussions, because it identifies the creator's monetized creative labor as the central legal basis for zakat. This is one of the article's core novelties: NFT income is not treated as an abstract digital gain, but as a concrete form of earnings generated through intellectual production and realized in market exchange.

A second important comparison concerns the nature of earnings themselves. The present study does not limit NFT income to one-time sales. It also includes royalties, which are increasingly embedded in NFT marketplace structures and smart contracts. This is significant because recent studies by (Falk dkk., 2022) and (Tunç dkk., 2025) show that resale royalties are a central feature of NFT market design and creator incentives. Yet these studies discuss royalties mainly from the perspective of platform economics and marketplace structure. They do not extend the discussion into Islamic legal obligations. This article fills that gap by showing that royalty-based earnings strengthen the classification of NFT income as zakatable, since royalties represent recurring and realized economic benefit. In classical zakat reasoning, recurring income is often more relevant than nominal ownership of illiquid assets. Thus, by incorporating royalties into the zakat framework, this study adds a dimension that is largely absent in prior NFT research and only indirectly implied in broader digital-asset discussions.

Another key contribution of this article is its preference for income or professional zakat over a purely commercial zakat classification. Earlier literature on digital assets and zakat has tended to speak in broader categories. (Muneeza dkk., 2022) examine zakat payment from cryptocurrencies and crypto assets, and (Rosele dkk., 2025) propose a wider zakat model for digital assets from a Sharia perspective. These studies are valuable because they expand the theoretical scope of zakat into digital finance. However, they do not isolate NFT creator earnings as a distinct category of income combining creative labor, tokenized exchange, royalties, and platform-based monetization. This study does. It argues that NFT creator earnings are better understood as professional or income zakat because the source of wealth is not primarily inventory or speculative holding, but creative production and realized earnings. Commercial reasoning remains relevant, especially because NFT activity involves listing, pricing, and selling in digital marketplaces, as noted by (Nadini dkk., 2021) and (Colicev, 2023). Even so, the study shows that the income-based classification is more operational and less vulnerable to valuation distortion than a trade-based model tied to unsold or unstable token values. The novelty here is not the invention of a new zakat category, but the extension of an existing zakat framework to a new form of digital creative labor.

This article also makes a practical contribution by linking NFT creator earnings to an already recognized zakat benchmark, namely the nisab equivalent of 85 grams of gold and the rate of 2.5%. In this sense, the study is more pragmatic than many earlier discussions of digital assets, which often remain highly theoretical. (Rosele dkk., 2025) show that digital assets may satisfy zakat conditions, but classification remains contested across jurisdictions and scholars. The present study narrows that broader debate by demonstrating that NFT creator earnings need not wait for a fully separate digital-asset regime. Instead, they can be assessed through an existing income-zakat structure already recognized in Indonesia. This is an important novelty because it provides institutional usability. Rather than producing a speculative new doctrine, the study offers a framework that zakat institutions can actually apply. In that sense, the article contributes not only to theory, but also to zakat administration.

Perhaps the most distinctive aspect of this study is its treatment of payment medium. Previous studies on digital zakat and digital finance often emphasize technological innovation, digital governance, and blockchain-enabled systems. (Kasri & Yuniar, 2021) analyze determinants of digital zakat payment in Indonesia, (Widiastuti dkk., 2021) discuss the role of zakat technology in governance optimization, and (Rejeb,

2020) explores the contribution of blockchain and smart contracts to zakat management. These studies support the digitalization of zakat institutions. However, they do not resolve the specific problem raised by NFT creator earnings in Indonesia: whether crypto-denominated gains can directly serve as a valid zakat payment instrument. On this point, the present study takes a clearer and more context-sensitive position. It argues that while NFT earnings can be zakatable, zakat should still be paid in lawful local currency rather than cryptocurrency under current Indonesian regulatory and Sharia conditions. This position is consistent with (Khan, 2022), who highlights the continuing debate over the legality of cryptocurrency in Islamic finance, and with (Wiwoho dkk., 2024), who frame Islamic crypto assets as a regulatory issue shaped by national legal context. The novelty of this article, therefore, lies in distinguishing between the zakatability of digital earnings and the validity of the payment medium. That distinction is often absent in previous literature.

Taken together, the study contributes a narrower but more precise framework than earlier research. Previous NFT studies explain what NFTs are, how they circulate, and why they matter economically. Previous zakat and digital-asset studies explain how digital technologies and crypto assets may intersect with Islamic social finance. This article stands at the intersection of those two bodies of literature and contributes something that neither has addressed adequately: the classification of NFT creator earnings as zakatable income in Indonesia. Its novelty lies in four points. First, it shifts the legal focus from token ownership to realized earnings. Second, it integrates intellectual property and royalty-based income into zakat analysis. Third, it justifies the classification of NFT creator gains as professional or income zakat rather than relying primarily on commercial analogies. Fourth, it distinguishes clearly between the source of digital earnings and the lawful medium for zakat payment. In this way, the study does not merely add NFTs to the list of digital assets discussed in Islamic finance. It offers a more specific and institutionally grounded model for understanding how digital creative income can enter the zakat framework without collapsing into either speculative permissiveness or categorical rejection.

Conclusion

This article concludes that NFT creator earnings in Indonesia are best understood as zakatable income, not because the NFT token itself automatically constitutes a direct object of zakat, but because the creator derives realized economic benefit from sales and royalties. In this respect, the study shifts the analytical focus from digital collectibles as technological artifacts to the income they generate within an emerging creator economy. Based on the thesis findings, the most appropriate classification is income or professional zakat, with the operative benchmark following the established nisab equivalent to 85 grams of gold and the rate set at 2.5% once the relevant conditions of lawful ownership, haul, and realization of income are fulfilled.

The study also confirms that the Indonesian context is decisive in shaping the practical treatment of such earnings. Although NFT transactions are commonly mediated through cryptocurrency, the research shows that zakat payment on NFT creator gains cannot presently be discharged in crypto form under the current regulatory and Sharia environment. Instead, the earnings must first be converted into lawful local currency before zakat is paid. This conclusion is important because it offers a workable middle path between two extremes: rejecting digital creator income entirely as a zakat subject, or uncritically accepting cryptocurrency as a direct religious payment instrument. The article therefore contributes a more precise framework for contemporary Islamic finance by distinguishing between the source of value and the valid medium of zakat payment.

At the same time, this study has clear limitations. Its empirical basis remains relatively narrow, as it relies mainly on institutional perspectives from BAZNAS and the Ministry of Religious Affairs, supported by library research and selected documentary materials. It does not yet include broader evidence from NFT creators themselves, Sharia supervisory boards, marketplace operators, or comparative Muslim jurisdictions. In addition, the study remains primarily normative and interpretive, rather than transaction-based or quantitatively tested. As a result, its conclusions should be read as a focused legal-institutional model rather than as a final universal framework.

Future research should therefore move in three important directions. First, it should examine creator-level earning patterns, especially the differences between one-time sales, recurring royalties, and long-term holdings. Second, it should test this framework across comparative jurisdictions to clarify how national regulation shapes the zakat treatment of digital assets. Third, further research is needed on smart-contract royalties, valuation volatility, and the distinction between digital ownership and realized wealth, since these areas remain conceptually important and require much clearer clarification. Such work will be essential if Islamic finance is to respond credibly to the continued expansion of digital creativity, tokenized assets, and new forms of lawful income in the future.

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