Digitalization of Zakat and Waqf: Islamic Economic Innovation in the Era of Digital Transformation

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Abstract. The digital transformation has reshaped various aspects of life, including the management of zakat and waqf within the Islamic economic system. This article aims to analyze how digitalization serves as an innovative solution to optimize the collection, distribution, and transparency of zakat and waqf management. Using a descriptive qualitative approach and literature review, the study reveals that digital technologies such as apps, blockchain, and Sharia-compliant crowdfunding platforms can enhance efficiency, accountability, and public participation. The digitalization of zakat and waqf not only simplifies administrative processes but also broadens the reach of benefits to wider communities, particularly among younger and tech-savvy donors who increasingly prefer digital transaction methods over conventional ones. Furthermore, the integration of real-time reporting and data-driven monitoring systems allows zakat and waqf institutions to build greater public trust through improved transparency and accountability in fund management. This shift also opens opportunities for cross-institutional collaboration, enabling more effective outreach and financial inclusion, especially in underserved or geographically remote regions. The findings recommend collaboration between zakat/waqf management institutions and the tech sector to strengthen the role of Islamic economics in the digital era, while also emphasizing the need for regulatory support and digital literacy among stakeholders to ensure sustainable and inclusive implementation.

Keywords: Zakat Digitalization, Digital Waqf, Islamic Economics, Technological Innovation, Digital Transformation.

1 Introduction

Digital transformation has become a remarkable catalyst for change in various as-pects of human life, including in the social and religious sectors. The development of information and communication technology has not only reshaped the way people work and interact but also presented significant opportunities to improve the effec-tiveness and efficiency of public services, including in the management of zakat and waqf. As two main instruments in the Islamic economic system, zakat and waqf play a crucial role in realizing social justice and empowering the Muslim community's economy. In

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this context, digitalization has become an urgent need so that zakat and waqf can be managed professionally, transparently, and accountably amid the de-mands of an increasingly dynamic and digital modern society.

Indonesia, as the country with the largest Muslim population in the world, has enormous potential for zakat and waqf. According to data from the National Amil Zakat Agency (BAZNAS), the potential for national zakat reaches hundreds of tril-lions of rupiah annually, while the potential for cash waqf and productive assets is also very promising. However, the actual realization of zakat and waqf collection still falls far short of its potential. This is due to various factors, one of which is the lack of innovation in the management and distribution systems, as well as low public litera-cy regarding the importance of zakat and waqf. Choirunnisak and Jihad [1] stated that the lack of technological utilization in zakat and waqf governance is a major obstacle that must be immediately addressed to optimize this potential.

Technological advancements bring fresh momentum to the revitalization of zakat and waqf's role in society. Various innovations such as mobile zakat applications, online waqf platforms, and blockchain utilization serve as vital tools to bridge the gap between management institutions and muzakki or wakif. Saputri [2] asserted that digitalization not only accelerates transaction processes but also enhances pub-lic trust through transparent and traceable systems. Technology-based applications can facilitate the public in fulfilling zakat obligations and participating in produc-tive waqf anytime and anywhere, simply by using their devices.

Concrete steps toward the digitalization of zakat and waqf have been pursued by various related institutions, including the Indonesian Waqf Board (BWI). In an offi-cial report [3], it was stated that they have launched several digital platforms to facili-tate online waqf, such as berkahwakaf.id and the strengthening of digital nazhir in-formation systems. This effort aims to make waqf management more accountable and nationally standardized. Furthermore, digitalization also enables more valid data collection regarding waqf assets and their distribution, so that policy-making can be based on current and comprehensive data.

The Ministry of Religious Affairs of the Republic of Indonesia has also encour-aged the strengthening of zakat and waqf digitalization through policies and techno-logical support for zakat and nazhir institutions. According to an official report from Antara [4], the government emphasized the importance of digital system integration in supporting the governance of zakat, infaq, sadaqah, and waqf (ZISWAF) that is more efficient and accountable. This policy not only aims to accelerate the digitali-zation process but also to strengthen public trust in ZISWAF management institu-tions, which ultimately impacts increased public participation.

However, behind these great opportunities, the digitalization of zakat and waqf al-so faces various challenges that cannot be overlooked. One of the main challenges is the low level of digital literacy among the community, especially in rural or under-developed areas. Nurhidayah and Yazid [5] emphasized that the lack of public un-derstanding of technology leads to low utilization of the available digital platforms. Therefore, a systematic educational strategy is needed, through training or massive and continuous digital campaigns, to improve digital literacy and awareness among Muslims.

In addition, another challenge is the limited technological infrastructure in certain regions, which makes digitalization uneven. The implementation of advanced technologies such as blockchain, for instance, requires strong digital infrastructure sup-port. Choirunnisak and Jihad [1] stated that the success of digitalization greatly de-pends on technological readiness and competent human resources. Therefore, in ad-dition to public education, collaboration between institutions and the strengthening of the digital ecosystem are needed so that the transformation process can proceed inclusively and evenly throughout Indonesia.

Sharia crowdfunding platforms have also become a breakthrough in reaching millennials and urban communities who are more familiar with technology. With transparent and real-time systems, donors can monitor the progress of projects directly and ensure that their funds are used according to their original purposes. Saputri [2] revealed that crowdfunding not only improves accessibility but also creates a strong sense of social engagement among donors, which is vital for the sustainability of Islamic philanthropy programs in the digital era.

Cross-institutional data integration is essential for improving the effectiveness of zakat and waqf management. Integrated data allows for the preparation of more targeted distribution and empowerment programs and minimizes the potential for overlapping aid. The Indonesian Waqf Board [3] stated that digitalization accompanied by data integration can support better supervision and reporting systems and facili-tate inter-agency coordination. With a centralized data system, zakat and waqf insti-tutions can measure social impact both quantitatively and qualitatively, thereby enhancing the credibility of the programs being implemented.

Considering these various facts and phenomena, it can be concluded that digitalization plays a highly strategic role in improving the performance and impact of zakat and waqf in this era of digital transformation. However, to achieve optimal success, strong collaboration is needed among the government, managing institutions, the technology sector, and the community. Therefore, this article will thoroughly discuss how digitalization can be an innovative solution to optimize the collection, management, and distribution of zakat and waqf. Using a qualitative descriptive ap-proach based on literature studies, this research is expected to contribute to the de-velopment of an Islamic economy that is adaptive to the challenges and opportuni-ties of the digital era.

2 Methods

This study uses a descriptive qualitative approach with the main objective of systematically and factually describing the phenomenon of digitalization in the management of zakat and waqf in the era of digital transformation. A qualitative ap-proach was chosen because it is capable of exploring a deep understanding of the meanings, perceptions, and practices that develop in society and among zakat and waqf management institutions regarding the implementation of digital technology. This research does not aim to test quantitative hypotheses, but rather to explore and interpret social phenomena that occur contextually. The main focus is on the experi-ences of

institutions, policymakers, and the community as muzakki and wakif in interacting with digital systems in the management of Islamic social funds.

The data sources in this research are derived from secondary data collected through library research. Data were obtained from various scholarly literature such as relevant national and international journals, official reports from the Indonesian Waqf Board (BWI), the National Amil Zakat Agency (BAZNAS), the Ministry of Religious Affairs of the Republic of Indonesia, as well as scientific articles, online news, and other digital documents published between 2021 and 2025. The selection of this time range is intended to capture the dynamics and recent developments in the process of zakat and waqf digitalization, especially in the post-pandemic era which has accelerated the adoption of digital technology in the religious and social sectors.

The data collection technique was conducted through document analysis. The researcher identified, selected, and reviewed relevant sources based on keywords such as "zakat digitalization," "waqf digitalization," "Islamic fintech," "blockchain in zakat," and "Islamic crowdfunding." In addition, the researcher also examined annual reports of related institutions, government policies, and digital platforms used in the collection and distribution of zakat and waqf funds. All documents were systemati-cally analyzed to identify patterns, trends, challenges, and opportunities arising from the application of digital technology in the zakat and waqf sectors.

The data obtained were analyzed using content analysis techniques. This analysis aims to interpret the meaning contained in the text, as well as to identify key con-cepts, policies, and best practices that emerge in digital-based zakat and waqf man-agement. The researcher also employed source triangulation techniques to ensure data validity, by comparing various sources of literature to obtain a comprehensive and reliable picture. By using this approach, the research is expected to provide a thorough understanding of the contribution of digitalization to improving transpar-ency, efficiency, and accountability in the management of zakat and waqf funds.

The entire research process adheres to the principles of academic ethics, such as properly citing references, not modifying document contents without basis, and maintaining objectivity in conducting analysis. This study does not involve human subjects directly, and therefore does not require ethical approval from a research ethics committee. However, accuracy and honesty in presenting the analysis results are of primary concern. The results of this study are expected to make both theoretical and practical contributions to the development of digitalization models of zakat and waqf, and to encourage more adaptive policies in response to technological devel-opments in the Islamic economic sector.

3 Results and Discussion

The digitalization of zakat and waqf in Indonesia has experienced significant developments in recent years. Along with the rapid advancement of information and communication technology, zakat and waqf management institutions have begun to innovate by integrating digital systems into their governance. This transformation is carried out not only to follow global trends but also to meet the needs of modern society,

which demands religious services that are fast, practical, and transparent. The use of mobile applications, zakat websites, and digital wallets has become the main tools now utilized by the National Zakat Agency (BAZNAS), Dompet Dhuafa, and similar institutions to reach a wider audience [6].

The implementation of digitalization has had a tremendous impact on increasing public participation in fulfilling zakat obligations and making waqf contributions. In this context, technology has become a bridge between sharia principles and modern advancements, positioning zakat and waqf as adaptive and inclusive instruments of Islamic economics [7]. Islamic social finance institutions are thus required to con-tinue strengthening their infrastructure to strategically and sustainably address the challenges of the digital transformation era.

Digitalization of zakat has had a major impact, particularly in increasing the par-ticipation of millennials and Gen Z, who are accustomed to using technology. Whereas zakat used to be paid directly at mosques or zakat institutions, it is now much more practical through online applications. Muzakki can fulfill zakat obliga-tions in just a few minutes from home or the workplace. Additionally, digitalization enables Indonesians living abroad to continue paying zakat through international transfers and mobile banking to trusted zakat institutions in the country. This proves that zakat digitalization not only facilitates local transactions but also expands its reach globally.

Transparency is the key value emphasized in the digitalization of zakat and waqf. Through digital platforms, Islamic social fund management institutions can now provide real-time, accountable, and publicly accessible reports on fund usage. Fea-tures such as interactive dashboards, transaction tracking, automatic notifications, and distribution documentation through photos and videos serve as tools to build public trust in these institutions [8]. With this transparency, donor and waqif trust increases, which is crucial to the sustainability of religious social programs in the digital era.

The digitalization of waqf brings positive changes, particularly in the develop-ment of cash waqf and productive waqf. Waqf has traditionally been associated with large assets such as land or buildings, accessible only to certain groups. Now, with technologies like auto-debit, e-waqf, and waqf marketplaces, the public can contrib-ute routinely from small amounts. This opens broader opportunities for all socioeco-nomic groups to contribute to building productive waqf assets like hospitals, schools, and sharia-based MSMEs. Digitalization makes waqf more inclusive and accessible while strengthening the philanthropic spirit of the ummah in the modern era.

Sharia crowdfunding is a significant innovation in the context of waqf digitaliza-tion [9]. This concept allows institutions to collectively raise funds from the public to finance large-scale waqf projects, such as building hospitals, Islamic boarding schools, agricultural programs, and other social infrastructures. Through digital plat-forms, waqf campaigns can be massively promoted and attract public participation with strong visualizations. The strength of digital crowdfunding lies in its ability to quickly and efficiently connect people's good intentions with the ummah's social needs. Waqifs can track the progress of waqf projects in real time and experience the tangible impact of their contributions.

One of the technologies being explored for use in zakat and waqf management systems is blockchain. This technology offers advantages in terms of security and

transparency because every transaction is permanently recorded and cannot be al-tered. In the context of managing social funds, blockchain promises tamper-proof recordkeeping and easier auditing. Although its application is still limited and in the pilot phase, several zakat and waqf institutions are beginning to explore blockchain usage to create safer and more trustworthy systems. If developed optimally, block-chain could be a solution to classic governance issues like fund leakage, report ma-nipulation, and inter-institutional data discrepancies.

In terms of distribution, digitalization plays a significant role in increasing pro-gram effectiveness and efficiency. By utilizing geographic information systems (GIS) and big data analytics, zakat and waqf institutions can now map priority areas in real need of assistance. This technology enables aid distribution to be more targeted, quicker, and avoids overlap with other institutions. Furthermore, the selection and verification process of beneficiaries (mustahik) can be conducted digitally, minimiz-ing the risk of aid being misdirected. This data integration also facilitates institutions in designing empowerment strategies based on local needs, not just short-term chari-table activities [6].

Inter-institutional collaboration among zakat and waqf institutions is also strengthened through integrated digital systems. In recent years, data exchange, aid distribution coordination, and joint project implementation have begun between major institutions. This not only improves efficiency but also amplifies the social impact by synergizing strengths and resources. With secure and structured data-sharing systems, institutions can complement each other's information, avoid pro-gram duplication, and ensure no community groups are left behind. This digital col-laboration creates a solid cooperation network to build a highly competitive and sustainable zakat and waqf ecosystem.

Despite its many benefits, the biggest challenge in digitalization remains the low level of digital literacy among some segments of society. In certain areas, people are still unfamiliar with using digital applications or lack adequate internet access. Therefore, improving digital literacy becomes an essential agenda in developing a digital-based Islamic economy. Zakat and waqf institutions must adopt community-based approaches, work with local religious leaders, and provide simple, practical training. This way, the benefits of zakat and waqf digitalization are not limited to urban communities but can reach all layers of society in Indonesia.

Regulation also plays a vital role in strengthening the digital zakat and waqf eco-system. The government, through the Ministry of Religious Affairs, BAZNAS, and the Indonesian Waqf Board (BWI), needs to continuously improve policies that sup-port technological innovation in Islamic social finance [10]. For example, by issuing technical guidelines for zakat and waqf digitalization, providing incentives for tech-based institutions, and enhancing cooperation with the private digital sector. Adap-tive, responsive, and non-restrictive regulations will foster a healthy innovation cli-mate. Furthermore, national policies that integrate zakat, waqf, and the digital econ-omy can accelerate the transformation of an inclusive and just Islamic economy.

One best practice in zakat and waqf digitalization is the "Zakat Go Digital" pro-gram launched by BAZNAS. This program facilitates online zakat through partner-ships with various digital platforms, such as marketplaces, e-wallets, and sharia fintech services.

Through this strategy, zakat becomes not only a religious obligation but also a lifestyle relevant to the millennial era. BAZNAS has also developed appli-cation-based reporting features that allow muzakki to track their zakat funds. Such practices provide concrete evidence that collaboration between religious authorities and the tech sector can strengthen zakat's role in modern socio-economic systems.

Similar developments are occurring in the waqf sector, where institutions like Dompet Dhuafa and Rumah Wakaf Indonesia have pioneered digital platforms ena-bling micro-cash waqf [11]. Through these platforms, individuals can donate starting from IDR 10,000 on a daily, weekly, or monthly basis [12]. This mechanism enables people from all economic backgrounds to engage in charitable endowments without financial strain. This approach transforms the public's perception that waqf is only for the elite.

The success of digitalization is not only determined by technological sophistica-tion but also by the communication and education strategies implemented by zakat and waqf institutions. Information must be presented to the public in a simple, engag-ing, and understandable manner. Educational content via social media, infographics, short videos, and user testimonials are effective tools for reaching the digital genera-tion. Institutions capable of building positive and inspirational narratives tend to receive strong public response.

One indicator of successful digitalization is the increasing amount of zakat fund-raising and distribution from year to year. Based on BAZNAS data, national zakat collection increased by more than 30% over the past five years, largely driven by digital channels [13]. This figure reflects how digital approaches can reach more people and reduce access barriers. Annual financial reports of Islamic philanthropic institutions also show improved distribution efficiency due to faster and more accu-rate fund disbursement. This serves as concrete proof that digital transformation di-rectly enhances zakat and waqf institutional performance.

The impact of digitalization can also be seen in the effectiveness of economic em-powerment programs funded by zakat and waqf. Many institutions now apply appli-cation-based digital monitoring systems that record the progress of microbusinesses receiving aid, including financial reports, revenues, and challenges faced. These systems allow mentors to provide timely and data-driven interventions. This ap-proach makes zakat- and waqf-based economic empowerment more targeted, measur-able, and sustainable. Through digitalization, previously scattered mustahik and waqif data are now integrated into a single system, strengthening program effective-ness and simplifying evaluations.

Digitalization also opens the door for innovation in the development of new Is-lamic social finance instruments, such as Social Impact Bonds, Waqf-linked Sukuk, and Digital Zakat Wallets. These instruments have not yet been fully implemented in Indonesia, but their potential is vast in bridging social needs with market mecha-nisms [14]. This concept allows zakat and waqf funds to be strategically invested to generate returns that are later redistributed to society. The synergy between financial technology, sharia principles, and social innovation creates new space for the ad-vancement of modern Islamic economic development.

This study also finds that one key to the success of zakat and waqf digitalization is the active participation of the private sector, especially technology companies. Collaboration between zakat/waqf institutions and platforms such as GoPay, Shopee, Tokopedia, and LinkAja has enabled the creation of a broad digital philanthropy ecosystem. These platforms act as bridges connecting users and institutions, facilitating transactions, and providing a convenient zakat-paying experience [15]. This partnership model demonstrates that cross-sector synergy is crucial to accelerating access to Islamic social finance services.

Nevertheless, several structural obstacles remain. One of them is the limited human resources who understand both technology and the fiqh of zakat and waqf. Many institutions still lack experts in developing sharia-compliant digital platforms. Therefore, integrated training and capacity building in digital Islamic economics are needed. Certified training programs, advanced studies, and partnerships with universities and tech startups are essential for building a new generation of digital- and fiqh-literate zakat and waqf managers.

Local governments also play an important role in promoting zakat and waqf digitalization. In several cases, synergies between city/regency governments and local zakat institutions have yielded positive outcomes, such as measurable zakat-based poverty alleviation [16]. Through supportive policies, such as co-funding allocations, training, and digital infrastructure support, local zakat and waqf potential can be maximized. Synergy between top-down (government regulation) and bottom-up (community participation) approaches is key to the success of this digital transfor-mation.

Evaluating digital zakat and waqf programs also requires new approaches adapted to technological developments. Real-time data-based evaluations and big data ana-lytics enable more objective and comprehensive impact measurements. Institutions assess not only outputs such as fund amounts and beneficiaries but also long-term outcomes and impacts on community welfare. This digital evaluation system also enhances institutional accountability to the public and strategic partners and serves as a basis for evidence-based decision-making [17].

Based on the findings above, it can be concluded that the digitalization of zakat and waqf has brought positive changes in governance, public participation, and so-cio-economic impact. This transformation is not merely a passing trend but a strate-gic necessity in building a competitive Islamic economic system relevant to contem-porary challenges. Therefore, strengthening technology, regulation, human resources, literacy, and cross-sector collaboration are key pillars for developing a sustainable digital zakat and waqf ecosystem. The future of digital zakat and waqf in Indonesia is very promising if development is carried out inclusively, strategically, and based on Islamic values of rahmatan lil ‘alamin. Digitalization is not merely a technical tool but also part of an economic jihad to uphold social justice and empower the ummah. With collaborative and innovative spirit, Indonesia has great potential to become a global model in superior, trustworthy, and impactful digital zakat and waqf manage-ment.

4 Conclusion

The digitalization of zakat and waqf has become a strategic innovation in the development of modern Islamic economics. The integration of digital technology into zakat and waqf management systems strengthens the effectiveness of collection, the transparency of distribution, and increases public participation. The use of mobile applications, e-wallet platforms, and information technology-based reporting systems has made the management of Islamic social funds more efficient, real-time, and accountable. This transformation answers the demands of the ummah for professional religious services in the digital era.

This transformation also contributes significantly to opening access to Islamic social finance for various segments of society. Sharia crowdfunding, waqf marketplaces, and micro-donation features have made zakat and waqf more inclusive, reaching not only urban communities and the upper-middle class, but also the youth and technol-ogy users in rural areas. Digitalization creates equity in giving, eliminating physical and geographical barriers in zakat and waqf practices.

However, the implementation of this technology also faces challenges, particular-ly in terms of digital literacy and infrastructure. Unequal access to the internet and the low level of public understanding of digital applications remain real obstacles. Therefore, improving digital education and strengthening support from the govern-ment and zakat institutions is crucial. These efforts not only support the utilization of technology but also maintain public trust in Islamic social fund management institu-tions.

The role of the government in shaping an adaptive regulatory ecosystem and promoting inter-institutional system integration is vital. In addition, the involvement of the private sector, such as technology companies, in facilitating digital transactions has strengthened cross-sector collaboration. This synergy is the key to expanding the reach of zakat and waqf digitalization nationally and increasing its social impact.

Overall, the digitalization of zakat and waqf is not only a tool for modernization but also an instrument for strengthening social justice and empowering the ummah's economy in this era of digital transformation. Therefore, technological development must be accompanied by the strengthening of human resources, regulatory improvement, increased public literacy, and strategic cross-sector collaboration. With this approach, Indonesia has the potential to become a pioneer in an excellent and sustainable global model of digital zakat and waqf management.

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