

Leveraging Digital Platforms for Effective Zakat and Waqf Governance

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Received: 03 December 2025

Revised: 08 January 2026

Published: 09 January 2026

Abstract

The digitalization process is considered to boost efficiency, distribution precision, and expand access to zakat and waqf services, although challenges remain such as low digital literacy rates and organizational capacity. This research aims to deeply analyze how digital technology can improve the management of zakat and waqf, including in terms of transparency, accountability, and social and economic impact, while identifying obstacles and opportunities for optimization in Indonesia. The research method was conducted using a qualitative approach, including case studies and literature analysis, where information was gathered thru in-depth interviews, documents from institutions, and academic reviews on digitalization in Islamic philanthropy. The research findings indicate that digital platforms have successfully improved efficiency in fundraising and distribution, enhanced transparency thru real-time updated reports, and supported social and economic empowerment thru productive zakat and waqf initiatives. Nevertheless, this success is still influenced by digital literacy, the capabilities of the managers, and supportive regulations. Overall, digitalization has the potential to be an effective and sustainable management strategy for improving the quality of zakat and waqf management, as well as strengthening their role in poverty alleviation and community economic development.

Keywords: Leveraging; Digital Platform; Governance

Abstrak

Proses digitalisasi dianggap berpotensi untuk meningkatkan efisiensi serta ketepatan dalam distribusi dan juga memperluas akses layanan zakat dan wakaf, meskipun masih dihadapkan pada masalah rendahnya pemahaman tentang teknologi digital dan kapasitas lembaga yang terbatas. Tujuan dari penelitian ini adalah untuk menyelidiki dengan lebih mendalam bagaimana teknologi digital dapat memperbaiki manajemen zakat dan wakaf, yang mencakup aspek transparansi, akuntabilitas, serta dampak sosial dan ekonomi, sambil mencari tahu hambatan dan peluang untuk mengoptimalkannya di Indonesia. Penelitian ini menggunakan metode kualitatif dengan pendekatan studi kasus dan ulasan literatur, di mana data didapatkan dari wawancara mendalam, dokumen lembaga, serta analisis akademik terkait digitalisasi dalam bidang filantropi Islam. Temuan penelitian menunjukkan bahwa penggunaan platform digital berhasil meningkatkan efisiensi dalam pengumpulan dan distribusi dana, meningkatkan transparansi melalui pelaporan secara real-time, serta mendukung pengembangan sosial dan ekonomi lewat program-program zakat dan wakaf yang produktif. Namun, keberhasilan ini masih dipengaruhi oleh tingkat literasi digital, kemampuan pengelola, dan regulasi yang mendukung. Secara keseluruhan, digitalisasi memiliki potensi besar untuk menjadi strategi manajemen yang efektif dan berkelanjutan dalam meningkatkan kualitas pengelolaan zakat dan wakaf, sekaligus memperkuat perannya dalam mengatasi kemiskinan dan membangun ekonomi umat.

Kata kunci: Memanfaatkan; Platform Digital; Tata Kelola

INTRODUCTION

Utilizing digital platforms for efficient zakat and waqf management has become an urgent necessity in today's era of globalization and digitalization. Internationally, the main issues in managing zakat and waqf include high social inequality, poverty, and a lack of transparency and accountability in managing these social funds. Amid rapid technological advancements, the use of digital technology has proven to increase efficiency in the collection, distribution, and management of zakat and waqf in a transparent and targeted manner. This also expands the distribution reach to remote areas and encourages community participation, especially among young people, in social activities and economic development (Hartono, 2024).

In the Indonesian context, zakat and waqf serve as important foundations for reducing poverty and social inequality, which are still quite deep-rooted. Thru the National Zakat Amil Agency (BAZNAS) and Zakat Amil Institutions (LAZ), the government is striving to improve management by leveraging digital transformation in order to achieve better, clearer, and more accountable management. The utilization of data and technology aims to improve the accuracy of zakat and waqf distribution by using an integrated information system that connects data on recipients and donors, thus reducing imbalances in distribution (Mustamin et al., 2025). Nevertheless, the low level of digital literacy in society remains a significant challenge that needs to be addressed for the digitalization process to proceed optimally.

Research on the use of digital platforms for zakat and waqf is still fragmented and focuses more on the acceptance of technology and the behavior of zakat payers rather than its direct impact on increasing transparency and accountability in management. Only a few studies have integrated these findings into a cohesive conceptual framework that explains how the digitalization process can systematically improve the management of zakat and waqf (Hidayanti, 2025). Therefore, there is a significant gap in research that directly examines the relationship between digital technology and increased effectiveness in managing zakat and waqf in a deep context, both theoretically and practically.

The purpose of this study is to deeply investigate how the use of digital platforms can improve efficient zakat and waqf management, including aspects of transparency, accountability, and the resulting socio-economic effects, as well as to identify the challenges and opportunities in optimizing digitalization in Indonesia. This approach is expected not only to address shortcomings in research but also to provide practical insights for institutions that manage zakat and waqf, enabling them to manage funds more professionally. Additionally, this research aims to generate strategic recommendations for innovative and sustainable zakat and waqf management by leveraging digital technology.

The international contribution of this study is to present a framework and understanding that can be applied in other Muslim countries facing similar challenges in managing zakat and waqf. By using data and technology as the basis for management, it is hoped that the role of zakat and waqf can be strengthened as important tools for reducing poverty and as pillars of community economic empowerment in a more efficient and modern

way. This research will also enrich the global literature in the field of cutting-edge Islamic digital philanthropy, which is relevant to current developments.

Recent literature shows that the digitalization of zakat and waqf management is no longer simply understood as a migration of payment channels, but rather as a governance transformation that alters the collection, recording, reporting, auditability, and accountability mechanisms of *amil/nazhir* institutions. Behavioral studies of technology adoption (e.g., UTAUT) confirm that people's intention to use digital zakat is influenced by performance expectancy, social influence, and facilitating conditions, along with trust and zakat/digital literacy (Cahyani et al., 2022). These findings are important for explaining the demand side (*muzakki*) namely, what drives the use of digital channels but do not automatically answer whether digitalization has improved the quality of institutional governance.

On the institutional side, research assessing digitalization from the perspective of Islamic governance and accounting indicates that demands for transparency and accountability are growing stronger when collection and distribution are conducted through digital applications/ecosystems; institutions are required to provide more open, consistent, and easily verifiable reporting to maintain social legitimacy (Khulataini, 2025). In the waqf realm, a comparative study of waqf institutions in Indonesia shows variations in the maturity of digital-based cash waqf management from process standardization, asset data quality, to reporting mechanisms which ultimately impacts the consistency of accountability between institutions (Lubis et al., 2024). Similarly, research on fintech adoption in zakat institutions emphasizes supply-side barriers (*amil/nazhir*) such as limited talent, technical capacity, organizational resistance, and regulatory fragmentation, which can halt digitalization at the “front-end payment” stage without strengthening internal controls and back-end governance (Cherif et al., 2024).

Based on the literature map, the prominent research gaps are: (1) digital zakat-waqf research in Indonesia is relatively dominant on the aspects of technology acceptance and muzakki/wakif behavior, while the measurement of “governance outcomes” such as reporting transparency, program accountability, audit trails, and distribution traceability is still more limited and often descriptive; (2) zakat and waqf studies often run parallel (separately), even though field practice shows the need for data integration, channel interoperability, and standardization of ZISWAF reporting so that socio-economic impacts can be evaluated more comprehensively; and (3) few studies combine institutional readiness factors (HR/IT capacity, internal control), regulatory factors, and community digital literacy factors into a single explanatory framework adequate for the Indonesian context. Thus, the scope of this manuscript's scientific contribution is to shift the focus from “whether the community is willing to use digital channels” to “how digitalization shapes (and is limited by) measurable governance mechanisms” in zakat and waqf management institutions.

In line with this gap, the novelty of this research can be emphasized in three aspects. First, this research can offer a more integrative conceptual framework that explains the relationship between digital capabilities and the principles of Islamic social fund governance (transparency, accountability, trustworthiness, and sharia compliance), thus positioning

digitalization as a governance enabler not merely a payment channel. Second, this research can position implementation barriers (public digital literacy, manager capacity, and regulatory support/reporting standards) as determining variables for governance success, expanding the findings of previous studies that emphasized adoption or technical readiness alone (Amri, 2025; Khulataini, 2025). Third, this research can propose practical implications in the form of an agenda for strengthening digital governance, recommendations for minimum reporting standards, accountability indicators for productive programs, and strategies for increasing interoperability so that the socio-economic impact of zakat-waqf digitalization can be assessed consistently across institutions.

In general, the use of digital platforms in managing zakat and waqf provides significant opportunities to improve the quality of social fund management, impacting the well-being of recipients. Data-driven methods and real-time transparency that enable open financial reporting can strengthen public trust in the managing institutions. Therefore, the digitalization of zakat and waqf is not just a technological solution, but also a strategic managerial change in facing social and economic challenges both globally and locally (Ardiansyah et al., 2025).

LITERATURE REVIEW

Adainuri (Adainuri et al., 2024) shows that in Indonesia, the digitalization of waqf has begun to be integrated through the improvement of the national information system, the digitalization of recording processes, and the development of a digital ecosystem that supports the management of waqf in a more effective and productive way. The COVID-19 pandemic has accelerated the use of digital technology in this sector, providing wider access and making it easier for the public to participate.

Literature indicates that digital transformation in zakat and waqf plays a crucial role in enhancing the transparency and accountability of managing institutions. Various digital platforms such as BAZNAS Mobile, Dompot Dhuafa, and blockchain-based applications have been implemented in Indonesia as a form of innovation in Islamic financial technology. Sharia rules and fatwas also regulate the issues of legality and compliance in digital management to ensure it aligns with sharia principles (Haryono et al., 2025).

Digitalization increases community involvement, especially among young people and urban residents, in giving zakat and waqf through online platforms. However, a lack of understanding of digital literacy and the capabilities of institution managers are challenges that must be overcome. This research studies theories about digitalization, Islamic fintech, and the management of zakat and waqf to explain the connection between technological innovation and the overall improvement in the effectiveness of zakat and waqf management (Alwi et al., 2023).

RESEARCH METHODS

The method applied in the research on the use of digital platforms for efficient zakat and waqf management is a qualitative approach using literature review. This approach is also suitable for analyzing the social and technological relationships that contribute to digital zakat and waqf management. This research method employs a qualitative approach to gain an in-depth understanding of the use of digital platforms in managing zakat and waqf in Indonesia. This study is based on the methodological models discussed in relevant journals, such as the qualitative descriptive approach, which emphasizes detailed exploration of social and technological phenomena (Akbarillah, 2025).

The information sources consist of data obtained from other parties. This data comes from official documents issued by zakat and waqf institutions, reports from digital platforms, and relevant literature to strengthen the analysis both theoretically and empirically (Akbarillah, 2025).

RESULTS AND DISCUSSION

Improving Efficiency and Accessibility thru Digital Platforms

The implementation of digital platforms such as mobile applications for zakat/waqf, online donation systems, and sharia financial technology has significantly improved the effectiveness and accessibility of zakat and waqf services. For example:

1. Research on ZISWAF management thru online donation systems and mobile applications shows that donations become more practical and faster, and accelerate fund distribution (Alkan, 2024).
2. Research conducted in Indonesia reveals that digital transformation in Islamic philanthropy has made it easier to pay zakat and waqf, leading to an increase in the number of *muzaki* (zakat or waqf donors) (Mahfud et al., 2020).
3. By using internet access, people in both urban and remote locations can give zakat and waqf without having to go directly to the institution's office, providing an opportunity to expand reach. This aligns with research findings on the digitalization of ZISWAF and waqf.

This finding aligns with your research objective, which states that digitalization creates opportunities to expand distribution reach and facilitate community engagement. This efficiency and accessibility are crucial, especially in a country with a large area and infrastructure disparities like Indonesia. However, it is necessary to assess whether this increased access is also accompanied by accurate distribution and collection of data on beneficiaries – not only in terms of ease of fundraising, but also in terms of fair and accountable distribution.

Transparency and Accountability of Funds thru Digital Technology

One of the key findings of this study is that the implementation of digital technology, particularly direct reporting features, automatic transaction recording, and digital auditing, can improve transparency and accountability in the management of zakat and waqf. Some points:

1. Research on the application of Islamic fintech indicates that innovations such as blockchain, artificial intelligence, and fundraising enable direct and difficult-to-forge transaction recording, thereby strengthening public trust in management institutions (Sulaeman & Fahrezy, 2025).
2. Studies on digital-based waqf platforms show that waqf managed productively thru digital media has the potential to support the achievement of sustainable development goals and facilitate clearer reporting on the benefits of waqf (Maisyarah & Hadi, 2024).
3. Digital implementation in ZISWAF facilitates monitoring of fund flow – from muzaki to distribution, as well as beneficiaries (mustahik), thus reducing the likelihood of fund leakage or misuse (Mufid, 2024).

With transparency and accountability, institutions that manage zakat and waqf can gain public trust – this is an important element in encouraging more people to channel their zakat and waqf thru official institutions. This aligns with your goal of proving that using digital technology can improve management and make it more "professional." However, this achievement also presents challenges: data reporting and protection systems need to be effectively designed to ensure privacy and information integrity are maintained. Institutions need to consider regulations, data protection, and good governance – not just focus on technology implementation.

Socio-economic Empowerment and Productive Impact of Digital Zakat & Waqf

Digitalization not only improves administrative processes but also strengthens social and economic effects thru zakat and waqf – especially when combined with productive methods. Here are some of the results:

1. In the digital waqf domain, productive waqf managed thru online platforms and cash waqf funds provide opportunities for funding in productive sectors such as education, healthcare, and small businesses (Jayanti & Suhairi, 2025).
2. The integration of Sharia principles (such as *maqāsid al-sharī'ah*) with digital advancements demonstrates that digital zakat and waqf can serve as efficient tools for poverty reduction and sustainable development in Indonesia (Rofiq et al., 2025).
3. The use of digital platforms in managing ZISWAF (Zakat, Infaq, Sedekah, and Waqf) simplifies and targets distribution – for example, distribution to beneficiaries in remote or less accessible areas, provided that the beneficiary data is already integrated (Rahman Ramadhan et al., 2023).

The results show that digitizing zakat and waqf not only makes transactions easier but also strengthens their function as economic instruments, offering long-term empowerment in addition to consumer assistance. This is highly relevant to your research objective, which is to investigate the socio-economic effects of digital governance. Nevertheless, the success of

this productive component depends on the professionalism of the manager (*nazhir*), the ability to manage the project, and accurate and up-to-date data on beneficiaries.

Challenges and Obstacles in Implementing Zakat and Waqf Digitalization

The main obstacle in implementing zakat and waqf digitalization in Indonesia, which can hinder optimization. Among them are:

1. Low digital literacy among *muzaki* and *mustahik* is a significant challenge. Many recipients or donors of zakat or waqf have never used applications, crowdfunding, or digital payment systems (Maharani Akil et al., 2023).
2. Limitations in capacity and professionalism among zakat and waqf managers (especially waqf *nazhirs*) arise because not all institutions have sufficient human resources and staff to effectively manage digital platforms and waqf projects (Rofiq et al., 2025).
3. There are no comprehensive regulations or policy support governing digital zakat and waqf, including data security, audits, digital reporting, and accountability mechanisms. As a result, there is a possibility of abuse or violation (Sulaeman & Fahrezy, 2025).
4. Technical and infrastructure challenges: internet access, financial inclusion, and the distribution of digital services in rural or remote areas can be limiting factors (Rofiq et al., 2025).

This is a barrier that shows that although digitalization has a lot of potential, its implementation is highly dependent on local social, technical, and institutional contexts. For this reason, zakat and waqf institutions must implement digital literacy programs, provide training to managers, and ensure clear governance and regulations. Additionally, this supports the relevance of your research in identifying opportunities and obstacles for digital optimization.

Mechanisms and Optimization Strategies

The use of digital applications supports increased effectiveness in zakat collection – both in terms of accessibility, processing speed, and transparency in fund management (Syam et al., 2025). Training for *nazhirs* plays a crucial role in encouraging community involvement in cash waqf thru digital channels (Agriana & Taufiqur Rahman, 2025). Utilizing digital platforms – whether in the form of zakat/waqf applications, websites, or fintech-based systems – has become one of the "basic needs" for improving fund collection and management. This is very important in today's digital age, where society is more familiar with online/mobile systems. This approach allows zakat/waqf institutions to reach more *muzakkis*, including young people and active users of digital media. However, its success depends on the quality of the application (user-friendly), security, and public education so that people feel comfortable using digital channels.

The strategy for improvement is not merely about transferring zakat or waqf to digital platforms, but institutions must ensure clear and accountable management. Conducting independent audits, having an oversight committee, reporting information openly and regularly, and, if possible, using blockchain technology to monitor transactions can increase the trust of donors or recipients. This is important so that the digitalization process not only facilitates transactions, but also ensures that funds are managed and disbursed correctly, accurately, and accountably (Ali & Azzafa Nur Jadidah, 2024).

Education is a very important foundation – both for digital literacy (so that people can use applications or platforms) and for Sharia literacy (so that they understand concepts, rights, and obligations). Without regular education and socialization, the digital acceptance of zakat or waqf can be hindered, even leading to distrust of its managers. Therefore, optimization strategies need to include educational programs, information campaigns, nazhir training, and community participation so that adaptation to the digital system can proceed optimally and sustainably (Fajri et al., 2025).

CONCLUSION

Thru the utilization of technology such as mobile applications, Islamic fintech, real-time reporting, and digital recording systems, the digitalization of zakat and waqf management has proven to increase efficiency, accessibility, transparency, and expand socio-economic impact. Digitalization contributes positively to poverty reduction and sustainable development by strengthening governance and supporting productive community empowerment. However, many challenges indicate that digital adoption requires social, technical, and institutional readiness, such as a lack of digital literacy, limited management capacity, and infrastructure disparities.

Strengthening the capacity of managing institutions is needed thru technology training, enhancing the professionalism of *nazhir* (stewards), and developing an integrated and accurate data collection system for *mustahik* (recipients) to maximize the potential of zakat and waqf digitalization. To increase public trust, the government and relevant institutions must establish comprehensive regulations regarding data security, digital audits, and transparent governance. Conversely, the digitalization of ZISWAF must be done inclusively by supporting the improvement of technological infrastructure in various regions. This will allow ZISWAF digitalization to deliver optimal socio-economic benefits.

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