



Modernization of Zakat and Waqf Management through Digital Transformation in Indonesia: An Analysis of Developments and Challenges

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Article Info	Abstract
Article history: Received January 10, 2026 Revised March 1, 2026 Accepted May 27, 2026 Available online July 17, 2026 *Corresponding author email: khodijahnurfizri@gmail.com Keywords: Blockchain, Digital Zakat, Islamic Philanthropy, PRISMA, Waqf.	Introduction/Main Objectives: This study examines the digital transformation of zakat and waqf in Indonesia during 2021–2026, focusing on technological trends, transparency, and regulatory challenges. Research Methods: A Systematic Literature Review (SLR) using PRISMA guidelines was conducted. Data were obtained from Scopus, resulting in 10 eligible articles for systematic analysis. Finding/Results: The findings show that blockchain, artificial intelligence, and fintech improve transparency, accountability, efficiency, and distribution reach. E-waqf and Sharia crowdfunding also support financial inclusion and strengthen legal certainty. However, digital transformation remains constrained by low digital literacy, unequal infrastructure, and regulatory gaps, particularly in Law No. 23 of 2011. Conclusion: Digitalization is essential for strengthening Islamic philanthropy and supporting measurable poverty alleviation. Adaptive regulations and stronger human resource capacity are needed to establish an inclusive and sustainable digital ecosystem.
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INTRODUCTION

Indonesia has the largest Muslim population in the world, reaching more than 249.8 million people or about 87.1% of the total population, which theoretically provides a huge potential for zakat and waqf as an instrument of wealth redistribution. However, the magnitude of this demographic does not automatically correlate with institutional readiness or philanthropic effectiveness. There is a significant gap between the potential of national zakat which is estimated to reach Rp327 trillion and the realization of collection which is still far below this figure, which shows that there are problems in the efficiency of digital management and adoption. (Faithfulness , 2025) (BAZNAS Public Relations, 2026)

Islamic philanthropy has long been a socio-economic foundation for funding public welfare, education, and infrastructure development in various regions. However, the main challenge faced is how to manage this great potential so that it has a real and measurable impact on poverty alleviation. Digital transformation has emerged as a strategic imperative to ensure that the ummah's funds are managed with modern standards that are competitive and accountable. (Nashirudin et al., 2025; Syarifuddin , 2024)

For many years, the management of zakat and waqf in Indonesia has often been considered less than optimal due to the inefficiency of the management system that is still traditional and lagging behind technological advancements. Irregularities in asset data collection and lack of transparency often reduce the level of public trust in distributing funds through formal institutions. The digitalization of this sector not only aims to keep up with technological trends, but is also an effort to reform law and governance to improve the mechanism for collecting and distributing funds nationally. With modern management, Islamic philanthropy can shift from a basic welfare function to a mechanism of sustainable economic productivity. (Muyassarrah et al., 2025)

The Covid-19 pandemic acted as a major catalyst that accelerated the adoption of digital technology in Islamic social financial governance in Indonesia. The social restriction policy forced philanthropic institutions such as BAZNAS and various waqf nazhir to immediately switch to online platforms to continue serving muzaki and mustahik without direct physical interaction. The use of digital wallets, payments via QRIS, and mobile apps are practical solutions that ensure fundraising remains effective during the global health crisis. This emergency condition proves that digital platforms are very useful in maintaining the sustainability of philanthropic institutions' operations in difficult times. (São Paulo, São Paulo and Muhammad, 2021)

Entering the era of the Industrial Revolution 5.0, the economic paradigm shifted to the harmonious integration of smart technology and human values that are oriented towards sustainability. Innovations such as Islamic crowdfunding and e-waqf are real examples of how digital technology can expand financial inclusion for the lower middle class and MSMEs. The synergy between sharia principles and financial technology allows individuals to participate more actively and directly in productive social projects. This creates a more dynamic social finance

ecosystem, where every contribution can be monitored for its social impact in a transparent manner. (Revelation, Wisandani, et al., 2025)

The adoption of advanced technologies such as Blockchain, Big Data, and Artificial Intelligence (AI) is beginning to be integrated to solve the classic problems in philanthropic management. Blockchain provides a solution to trust issues through a permanent, secure, and non-manipulative transaction recording system. Meanwhile, the use of AI and big data analysis helps institutions in mapping mustahik profiles more accurately so that the assistance provided is more targeted. This transformation changed the face of Islamic philanthropy from just providing compensation to economic empowerment based on strong scientific data.

The digitization of zakat and waqf in Indonesia is now an urgent agenda in line with the acceleration of the national digital economy driven by the government. This transformation aims to simplify complex administrative processes, reduce operational burden, and increase service coverage to remote areas. However, its implementation still faces serious obstacles in the form of digital infrastructure gaps and low technological literacy among managers and recipients of assistance. Close collaboration between regulators, religious institutions, and technology providers is needed to create an inclusive and equitable digital ecosystem across the region. (Fadhilah et al., 2025; Syarifuddin, 2024)

This systematic literature study is essential to map the developments, opportunities, and challenges of digitizing Islamic philanthropy in Indonesia during the 2021–2026 time frame. By evaluating previous research, the SLR aims to provide a comprehensive framework for policymakers and practitioners in designing ethical digital transformation strategies. The results of this review are expected to identify regulatory gaps and provide action recommendations to strengthen the governance of zakat and waqf institutions. In the end, this research seeks to contribute to the progress of Islamic civilization in facing economic challenges in the increasingly complex digital era.

Based on a preliminary review of the available literature, the research formulation in this SLR is as follows:

1. How will the trends and developments of digital technologies (such as *Blockchain*, *AI*, and *Fintech*) be implemented in the management of zakat and waqf in Indonesia during 2021–2026?
2. What are the main obstacles and regulatory challenges that limit the optimization of the digitalization of Islamic philanthropy in Indonesia?

METHODS

This study uses the PRISMA guidelines (*Preferred Reporting Items for Systematic reviews and Meta-Analyses*) to ensure that the literature selection process is carried out transparently and systematically. The initial stage begins with Identification, where a literature search is carried out on the SCOPUS database using structured keywords such as "Digital Transformation",

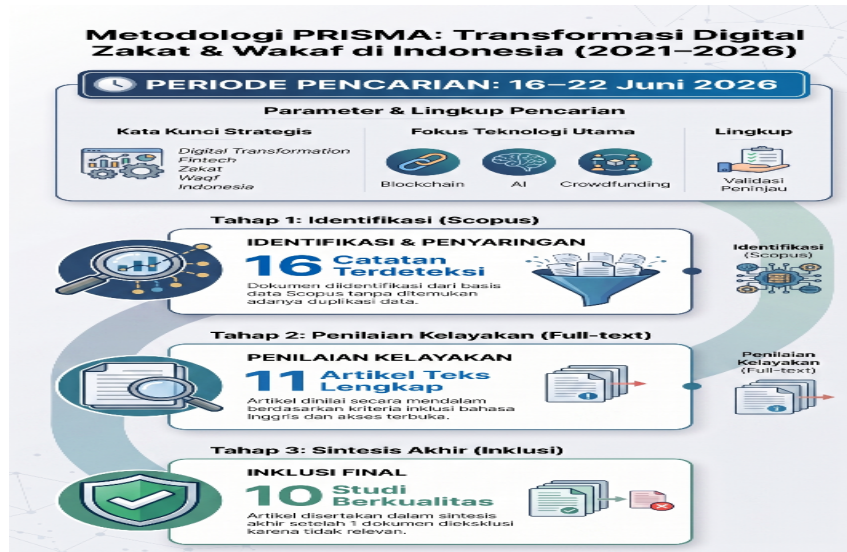
"Digitalization", "Fintech", "Zakat", to "Islamic Social Finance" with the boundaries of the region of "Indonesia". The results of this initial search found as many as 16 potentially relevant documents for further analysis in this study. This step is crucial to ensure a broad coverage of the literature while keeping a focus on the variables of effectiveness and accountability. (Mohamed Shaffril et al., 2021)

After the identification stage, a screening process is carried out on all records found to ensure that there is no duplication of data. Based on the flowchart, no duplicate documents were found, so the 16 documents were retained to be filtered by title and abstract. At this stage, articles that are deemed irrelevant to the main topic or that are only abstracts of the conference will be excluded from the review list. This screening process aims to improve the quality and relevance of literature that will be studied in depth at the next stage.

The third stage is the Eligibility Assessment, *where* articles that pass the screening stage will be evaluated for their full text thoroughly. There were 11 documents found to be suitable for further processing after passing strict inclusion and exclusion criteria. The restrictions applied include the 2021-2026 publication year, the type of document in the form of journal articles, using English, and having open access. This step ensures that the extracted data comes from cutting-edge sources and has high academic credibility according to international publication standards.

At the Inclusion stage, the researcher determines the final sample that will be used in qualitative and quantitative synthesis. Of the 11 articles assessed as feasibility, there was 1 document that was issued in the final stage because it was not relevant to the focus of the research. This resulted in a final sample of 10 documents that were formally included in this systematic analysis. This process reflects the rigor in selecting the literature so that the conclusions produced are truly supported by substantive and quality evidence.

Figure 1. Flow Diagram PRISMA



Source: Author Data Processing (2026)

The use of the PRISMA flowchart in this study provides a clear visual picture of the data journey from the initial 16 discoveries to 10 selected articles. Transparent documentation of the number of articles identified, screened, assessed for eligibility, and finally included is essential to maintaining research integrity. By following a standardized flow, other researchers can replicate this search and selection process to verify findings or expand the scope of future research. It also helps in minimizing the selection bias that often occurs in traditional literature reviews.

Finally, the analysis of the 10 selected articles was carried out by extracting key data such as research methods, underlying theories, and key findings related to the digital transformation of Islamic philanthropy. The data was then synthesized to answer research questions about digital technology trends and their effectiveness in Indonesia during the 2021–2026 period. This systematic approach allows for more precise identification of research gaps and the provision of policy recommendations based on empirical data. Thus, the PRISMA method acts as a powerful framework in supporting the validity of this literature review.

RESULTS AND DISCUSSION

RESULTS

Table 1. 10 Selected Articles

No	Author (Year)	Key Focus	Research Methods	Theory/Concept	Key Findings
1	(São Paulo, São Paulo and	The effectiveness of digitizing zakat	Qualitative, Literature	Digitization of Zakat , Non-Face-to-Face	Digitalization makes services easier during

No	Author (Year)	Key Focus	Research Methods	Theory/Concept	Key Findings
	Muhammad, 2021)	during the Covid-19 pandemic.	Study, SWOT Analysis.	Service Concept, SWOT .	the crisis but is constrained by IT literacy.
2	(Wahyudi, Tubarat, et al., 2025)	Contribution of Crowdfunding and e-Waqf to Islamic Fintech.	Quantitative: <i>Robust Least Squares</i> (RLS).	Industrial Revolution 5.0 , Human-Machine Integration, Financial Inclusion.	Crowdfunding expands access to SMEs; e-waqf increases asset transparency.
3	(Anggriani et al., 2025)	Digitization of waqf land certification from a legal perspective.	Normative Juridical Approach, Integrative Approach.	Maqasid Syariah (Hifz al-Mal) , a Model of Three-Dimensional Legal Integration.	Digitalization provides legal certainty (<i>hujjah</i>) and asset protection.
4	(Ulum et al., 2025)	Integration of Islamic philanthropy with Fintech for MSME funding.	normative, descriptive-analytical juridical	Integrative Legal Theory (Romli Atmasasmita) , Maslow's Economic Interpretation.	Philanthropic-fintech synergy encourages economic innovation and sustainable development.
5	(Fadhilah et al., 2025)	Reform of zakat governance law for social justice.	Normative Juridical Comparison.	Maqasid al-Ummah (7 Dimensions) , <i>Socioeconomic Zakat</i> .	Fragmentation of authority hinders effectiveness; <i>Maqasid al-Ummah</i> became an ethical framework.
6	(Nashirudin et al., 2025)	Modernization of zakat and waqf management in Indonesia.	Normative Juridical Analysis.	Good Corporate Governance (GCG) , Transparency & Accountability.	The implementation of digital GCG (real-time audit) increases public trust.
7	(Syarifuddin, 2024)	The waqf business model is productive through financial integration.	<i>Delphi ANP-BOCR</i> , Meta-analysis.	The concept of BOCR (Benefits, Opportunities, Costs, Risks).	Islamic banks are a priority model for optimizing the management of waqf funds.

No	Author (Year)	Key Focus	Research Methods	Theory/Concept	Key Findings
8	(Muyassarrah et al., 2025)	Digital transformation of zakat distribution for poverty alleviation.	<i>Mixed Methods</i> (Qualitative & Quantitative), SEM.	Islamic Social Justice , Big Data, <i>Artificial Intelligence</i> (AI).	The use of AI and Blockchain ensures a fairer distribution of resources.
9	(Nasution, 2025)	Transformation of zakat fatwa to strengthen <i>technopreneurship</i> .	<i>Mixed Methods</i> , Content Analysis.	Tawhidi String Relations (TSR) , Interaction-Integration-Evolution (<i>IIE</i>) Process.	The evolution of progressive fatwas supports a technology-based entrepreneurial ecosystem.
10	(Wahyudi, Wisandani, et al., 2025)	The Relationship between Crowdfunding and e-Waqf to Sharia Fintech.	Quantitative: <i>Robust Least Squares</i> (RLS).	Ecohumanism , Financial Literacy, Human Values and Sustainability.	The synergy of technology and sharia principles creates a solid foundation for financial inclusion.

Source: Author Data Processing (2026)

Digital technology trends in Islamic philanthropy for the 2021–2026 period are dominated by the use of internal platforms, external partners, and crowdfunding platforms for fundraising. The implementation of financial technology (fintech) has provided great benefits for Zakat Management Organizations (OPZ) in managing funds more effectively. One of the real breakthroughs is the blockchain-based i-Zakat application launched by BAZNAS to ensure the security and traceability of transactions. This technology allows for permanent and non-manipulable record-keeping, thus strengthening the integrity of philanthropic data. (So Paulo, So Paulo & Muhammad, 2021; Revelation, Wisandani, et al., 2025)

The use of Artificial Intelligence (AI) and Big Data is beginning to be integrated to analyze donor behavior as well as the social impact of the funds disbursed. AI acts as a virtual assistant in providing more accurate recommendations for the distribution of aid based on the mustahik profile. In addition, big data analysis helps institutions in mapping mustahik precisely to ensure that assistance is on target. This innovation is changing the distribution paradigm from manual methods to smart, more responsive automation. (Muyassarrah et al., 2025)

Islamic crowdfunding has become a pillar instrument in encouraging financial inclusion, especially for the MSME sector and start-ups. Through this mechanism, individuals can participate in the funding of social projects with low contribution thresholds. Digital platforms facilitate direct relationships between capital owners and micro-entrepreneurs who have been difficult to access formal banking. The growth in the volume of sharia crowdfunding transactions

shows the high public interest in this transparent funding method. (Revelation, Wisandani, et al., 2025)

The innovation of e-waqf introduces modern solutions to overcome inefficiencies in the management of traditional waqf assets. Digital platforms such as the One Waqf Indonesia application simplify the process of registration, data change, and asset reporting online. This technology allows for real-time tracking of productive waqf assets such as property or land. With digital integration, waqf assets that were previously static can now be managed more professionally to generate economic benefits.

The distribution of zakat has increased significantly through the creation of a digitized Mustahik Identity Number (NIM). This system speeds up identity verification and prevents overlapping grants to the same recipients. The use of smart contracts ensures that the distribution of funds is carried out automatically after the verification criteria are met. This directly reduces the administrative bureaucracy that often slowed down the aid process in the past. (Muyassarah et al., 2025)

During the Covid-19 pandemic, the digitization of zakat has proven to be a crucial operational solution to continue serving the people without physical interaction. Digital zakat receipts at BAZNAS recorded growth of up to 35 percent as a result of the shift in muzaki behavior towards online platforms. Payments through QRIS and digital wallets provide easy access that is highly appreciated by the millennial generation. The health crisis has actually accelerated the transformation of the organizational culture of the Amil institution towards digital-centric.

The digitization of waqf land certification provides very strong legal certainty from the perspective of Islamic law and positive law. Digital documents are considered legal evidence (arguments) that protect social assets from the risk of disputes or physical damage. Electronic registration of waqf land accelerates administrative procedures and strengthens the protection of people's property. This supports the principle of asset security which is the main foundation in the management of long-term productive waqf. (Syarifuddin, 2024; Revelation, Wisandani, et al., 2025)

The application of the principles of digital Good Corporate Governance (GCG) has increased institutional accountability through the provision of a digital audit trail. This audit trail allows each transaction to be documented in detail, making it easy for both internal and external oversight. The use of publicly accessible financial reporting systems has rebuilt public trust that had declined. This transparency is the main driver for muzaki to remain loyal in distributing their funds through official institutions.

The transformation of zakat fatwa has also evolved to legitimize the use of digital economy instruments such as stocks and crypto in philanthropy. Religious organizations now provide adaptive legal guidance to support the community-funded technopreneurship ecosystem. Contemporary fatwas ensure that technological innovations remain within the corridor of strict

sharia compliance. This legal support is critical for digital innovators to develop innovative and religiously legitimate philanthropic products. (Nasution et al., 2026)

Overall, the integration of digital technology has expanded the reach of aid distribution to areas that were previously difficult to reach. Online platforms eliminate geographical boundaries, allowing donors from big cities to help mustahik in rural areas directly. Digitalization also plays a role in empowering the mustahik economy through scholarship programs and digital skills training. These efforts create a broader and more sustainable social impact for poverty alleviation in Indonesia.

DISCUSSION

Digital transformation in zakat and waqf is very much in line with the philosophy of *Maqasid Shariah*, especially the aspect of asset protection (hifz al-mal). Technology acts as a means (*wasilah*) to ensure the safety of the ummah's assets from the risk of loss, theft, or manipulation of data. Digital documentation strengthens legal certainty and ensures that asset benefits continue to flow to the rightful in a sustainable manner. This discussion emphasized that technological innovation is not just a trend, but an urgent need to uphold Islamic social justice. (Revelation, Wisandani, et al., 2025) (Muyassarrah et al., 2025)

Although technology offers transparency, there are regulatory loopholes in Law No. 23 of 2011 that have not fully accommodated digital dynamics. Current regulations are considered too centralistic and do not provide space for the flexibility of private sector innovation in the field of philanthropy. The lack of clarity in rules regarding the legal status of digital assets often makes managers hesitant to fully adopt the technology. Adaptive legal reform is needed to provide protection for all stakeholders in the digital ecosystem.

The digital literacy gap among amil and the general public is the most frequent structural obstacle in the literature. Many mustahik in remote areas still have difficulty accessing digital platforms due to limited skills and lack of supporting devices. On the other hand, some traditional amil managers also show resistance to technology because they are used to manual methods. A massive and sustainable education program is an absolute prerequisite so that this transformation is not exclusive to urban communities only.

The problem of uneven technological infrastructure between urban and rural areas exacerbates the gap in philanthropic access. Unstable internet networks in remote areas hinder the effectiveness of application-based zakat distribution programs. This condition demands closer collaboration between the government and the private sector to accelerate the equitable distribution of national digital connectivity. Without adequate infrastructure, the great potential of fintech technology will never be able to be felt fairly by all Indonesian people.

Cybersecurity risks such as account hacking and leakage of donors' personal data are a real threat to the credibility of philanthropic institutions. Digital crime can damage public trust in a short period of time, which if it happens, will be very difficult to recover. The literature

emphasizes the need for large investments in data security protocols, encryption, and regular technology performance audits. System security should be a top priority on par with the innovation of the app's own features. (Nashirudin et al., 2025)

The fragmentation of authority in zakat governance in Indonesia often leads to policy incoherence in digital implementation. The hybrid model between the state through BAZNAS and private amil institutions sometimes causes overlapping interests that hinder the standardization of national data. Harmonization of cross-agency coordination is indispensable to create an accurate and integrated single mustahik data system. Strong synergy will prevent waste of resources and ensure the efficiency of the management of social funds of the people. (Fadhilah et al., 2025)

The integration between Islamic social and commercial finance, especially with Islamic banks, is seen as the most potential business model. Islamic banks have professional IT infrastructure and risk management that can be leveraged to manage productive waqf massively. However, the challenge is to maintain a balance so that the social mission is not displaced by profit-oriented commercial logic. Strict supervision from regulators is needed to ensure that Islamic banks carry out their social functions consistently. (Syarifuddin , 2024) (Nashirudin et al., 2025)

Finally, the discussion on the effectiveness of poverty alleviation concluded that digitalization is only a support tool, not an end goal. The success of the program remains highly dependent on the capacity of human resources (amil) in designing data-driven economic empowerment programs. Digital zakat must be able to drive mustahik economic independence through productive working capital and intensive business assistance. Without the right empowerment strategy, advanced technology will only accelerate the distribution of aid that is purely consumptive in nature.

CONCLUSION

Digital transformation in zakat and waqf management in Indonesia for the 2021–2026 period has shown very progressive developments with the adoption of Blockchain, AI, and Fintech technology. This technology has succeeded in modernizing traditional philanthropic practices into a more efficient and user-friendly digital ecosystem for muzaki and wakif. The implementation of this advanced technology has proven to be able to maintain the operational sustainability of philanthropic institutions, even in the midst of global crisis pressures such as the Covid-19 pandemic.

The implementation of digitalization has been proven to increase the transparency and accountability of institutions through the presentation of real-time financial statements and a strong digital audit trail. This increase in public trust has a direct impact on the increase in the volume of social fund collection nationally. In addition, the distribution range has become wider

and more precise thanks to the use of Big Data and AI in the mapping of mustahik profiles for more measurable poverty alleviation.

Although it provides many benefits, this transformation still faces major obstacles in the form of low digital literacy among children and the community as well as internet infrastructure gaps. Regulatory challenges also arise due to the fragmentation of authority and the absence of a legal umbrella that specifically regulates digital philanthropic cybersecurity protocols. Without serious handling of these obstacles, the great potential of technology can actually pose new risks that harm the trust of the people.

More adaptive legal and policy reforms are needed as well as synchronization of coordination between the government, BAZNAS, BWI, and private amil institutions. Increasing the capacity of human resources must be a priority agenda so that they are able to manage digital systems with high sharia ethical standards. In addition, accelerating the development of IT infrastructure in rural areas is crucial to ensure that financial inclusion can be felt by all layers of mustahik in remote parts of Indonesia.

As a step forward, deeper integration between Maqasid Sharia values, professional governance (GCG), and technological innovation will be key to the success of digital Islamic philanthropy. Synergy between the sharia social and commercial sectors must continue to be strengthened to optimize productive waqf for sustainable national economic development. With strong cross-sectoral collaboration, Indonesia has a great opportunity to become a center of excellence for inclusive digital Islamic philanthropy in the international arena.

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