

LEVERAGING DIGITAL PLATFORMS FOR THE COLLECTION AND DISTRIBUTION OF ZISWAF FUNDS: ONLINE DONATION SYSTEMS AND MOBILE APPLICATIONS

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ABSTRACT

This study explores the collection and distribution of ZISWAF (Zakat, Infak, Sadaqah, and Waqf) funds via digital platforms, emphasizing the role of mobile applications and online donation systems. The rapid advancement of digital technologies and their integration into charitable donation mechanisms present substantial opportunities for enhancing transparency and building trust in fund management. The research assesses the innovations brought by digitalization in managing ZISWAF funds and the challenges encountered from technological, social, legal, and ethical perspectives. The central research question addresses how digital platforms can be made more transparent and reliable in the collection and distribution of ZISWAF funds. Utilizing a qualitative research method with a case study design, data was gathered through a literature review and analysed using thematic analysis. The findings are categorized under five main themes: the scope and suitability of digital donation systems, transparency and trust, user-friendly interfaces, target audience and application purpose, and project diversity and impact. The results indicate that digital donation systems offer significant benefits in areas such as transparency, transaction speed, and real-time tracking of fund usage through reporting and traceability. However, they also highlight the need for improvements in security, data protection, and legal regulations. Particularly, while blockchain technology is noted for enhancing transparency, it also poses risks related to data protection and user privacy. The discussion section explores the practical implications of these findings and suggests areas for further research and policy development to optimize the integration of digital systems into ZISWAF management. In conclusion, developing and promoting digital donation systems in alignment with technological, legal, and ethical standards can significantly improve the effective collection and distribution of ZISWAF funds, thereby contributing to social justice and solidarity. However, enhancements in areas such as security, legal frameworks, and user education are necessary for the full realization of these benefits.

Keywords: ZISWAF, Digital Platforms, Transparency, Digitalization



INTRODUCTION

The ZISWAF (Zakat, Infaq, Sadaqah, and Waqf) system, a key component of the Islamic financial system, plays a crucial role in promoting social justice and is more essential now than ever. The Quran and hadiths consistently emphasize that Allah, the true owner of all wealth, commands the distribution of a portion of one's wealth to those in need (Qur'an, 2:177; 57:7; 9:60; and Muslim, Birr, 69). The term "zakat" is often defined as "increase, refinement; praise and blessing, cleanliness" (Erkal, 2024). It refers to the portion of wealth taken from Muslims deemed wealthy by religious standards, to be distributed among the groups clearly stated in the Quran, with the condition that this share is deducted from their wealth. Research has indicated that the global value of zakat in 2015 was between US\$200 billion and US\$1 trillion per year (Stirk, 2015). Meanwhile, values such as infaq, sadaqah, and waqf continue to enhance social welfare as they are voluntary donations made by Muslims. These funds are utilized for various social and economic purposes, such as reducing poverty and supporting education and health services (Latifah & Lubis, 2019; Sari et al., 2023). For instance, in the Islamic world, donations like Infaq and Waqf have historically played a significant role in enhancing society's well-being through education, health, and infrastructure projects, and they continue to do so today (Hegazy, 2006). Moreover, the effective management of these donations is vital in fighting poverty and reducing social inequalities (Muqorobin & Urrosyidin, 2023).

Alongside the growth of digital technologies and their integration into daily life, these advancements have introduced significant innovations in the way donations are collected and shared. The internet and mobile apps have made donation processes quicker, more efficient, and more accessible. As a result, digital platforms are expected to boost public confidence by making donor and fund manager transactions more transparent and accountable. Notably, during the Covid-19 pandemic, digitalization played a crucial role in fundraising by replacing traditional physical donation methods due to social restrictions (Purwanto et al., 2021; Sari & Syariati, 2022).



In this article, the researcher aims to explore how digital platforms can be utilized in the collection and distribution of ZISWAF funds and how these methods can enhance transparency and trust. Accordingly, the research question is formulated as: How can digital platforms increase transparency and trust in the collection and distribution of ZISWAF funds? By addressing this question, it will be crucial to understand the impact of digitalization on fundraising and distribution processes and the challenges faced in these areas. The study also seeks to evaluate the influence of digital platforms on efficiency, transparency, and trust.

LITERATURE REVIEW

Fundamental Concepts of ZISWAF

One of the key financial tools for promoting economic justice and social welfare in Islamic society is ZISWAF. This system, which is rooted in Islamic law and supports social solidarity, consists of zakat, infaq, sadaqah, and waqf. Zakat, one of the five pillars of Islam, requires wealthy Muslims to give a specific portion of their wealth (typically 2.5%) to those in need (Pranata et al., 2022). Zakat serves not only as a religious obligation but also as an economic tool that helps balance wealth and enhances social welfare by providing direct financial aid (Latifah & Lubis, 2020). Infaq involves voluntary donations made by Muslims to various charitable causes and social projects, which significantly contribute to social development and increased welfare (Nugroho et al., 2023). Sadaqah includes voluntary contributions given without any requirement, encouraging individuals to assist others both materially and spiritually. These donations have economic benefits and help strengthen social bonds and solidarity (Ramadhan et al., 2023). Additionally, waqf refers to the endowment of income from goods or property for specific purposes, often used for education, health, infrastructure, and other public services, providing long-term financial support for sustainable development projects (Karmanto et al., 2021).

The origins of ZISWAF are ancient, dating back to the early days of Islam. For centuries, these practices have provided social welfare in Muslim societies and



played a crucial role in various aspects of life. Historically, ZISWAF funds were primarily used to finance public services like mosques, madrasahs, and hospitals. They also played a key role in addressing poverty, supporting orphans and widows, and tackling social issues (Sari & Syariati, 2022). During the Ottoman period, ZISWAF funds were used to support social and economic development in major cities such as Istanbul, Izmir, and Damascus. The foundation systems in these cities made significant contributions to education, health, infrastructure, and other projects. For example, in Istanbul, the capital of the Ottoman Empire, the foundation system was a crucial part of the city's social framework and was regularly overseen (Boyar, 2020). Today, cities like Malang have used ZISWAF funds effectively to overcome economic challenges, reduce poverty, and support needy communities. These funds have helped to reduce poverty and boost the economic well-being of needy communities (mustahiq) (Taqwim & Rachmadi, 2022). It is important to use these funds carefully and to recognize the value of digital donation systems.

Electronic Donation Platforms

With the Industry 4.0 revolution, advancements in financial technologies have transformed how money is used and financial services are delivered. This has led to improvements in digital donation systems, enabling individuals, businesses, and financial institutions to perform online transactions more quickly, securely, transparently, and cost-effectively (Latifah & Lubis, 2020). Additionally, the ease of access to these systems has encouraged more people to donate (Ramadhan et al., 2023). A key benefit of digital donation systems is transparency. Technologies like Blockchain enhance the traceability and accountability of donations (Renushe et al., 2022), allowing for real-time tracking of how and where donations are utilized (Lee et al., 2018). Blockchain-based donation systems are crucial for ensuring transparency by maintaining an immutable record of all transactions. Trust and user-friendliness are also vital factors. Research by Karmanto et al. (2020) highlighted that crowdfunding platforms boost donor participation by offering trust and ease of use in collecting ZISWAF funds.



However, it is important to remember that, despite the benefits of digital donation systems, they also have some disadvantages, such as security risks, technical issues, and the digital divide. These drawbacks can impact the effectiveness of these systems. Security and data protection are major concerns, as safeguarding donors' personal information is crucial. Cyber-attacks, data breaches, and security weaknesses, particularly in decentralized platforms, pose significant risks. Although technologies like Blockchain can reduce the risk of cyber-attacks, they cannot completely eliminate them (Jadhav, 2022; Renushe et al., 2022).

Another issue is that changes in local and national regulations can greatly affect the operations of digital donation platforms and user behavior. For instance, changes in tax policies can influence donation rates, as seen in the US where tax law changes have been shown to significantly impact household donations to charities (Rooney et al., 2020). Similarly, in the Netherlands, alterations in government support or funding have been found to affect donation patterns and donor preferences (De Wit et al., 2016).

Furthermore, technologies designed to ensure transparency, like blockchain, can also compromise privacy. In blockchain systems, transactions are recorded in a public ledger, which can reveal donors' and recipients' identities. This transparency may discourage some donors who prefer to remain anonymous and could reduce their motivation to give (Lee et al., 2018).

Digital donation systems can also be complex and challenging for users, particularly with blockchain-based platforms that require technical expertise. User-unfriendly interfaces and complicated transaction processes can decrease donors' willingness to use these platforms (Nimbale et al., 2023). Additionally, research by Chung & Hair (2021) has shown that donations made through mobile devices can negatively affect donors' willingness and donation amounts. The costs associated with setting up and maintaining digital donation systems, including advanced security measures and user-friendly design, can be high. Moreover, access to these systems requires an internet connection and digital devices, which may widen the digital divide and limit access for some donors and recipients (Mhatre et al., 2023).



Previous Studies

Several studies have previously explored the fundraising and distribution processes of digital platforms. These studies offer valuable insights into the innovations brought by digitalization to fundraising, the challenges faced, and potential solutions to these challenges (Table 1).

Table 1. Previous studies

Title of Study	Authors	Research Focus
An Outline of Methodology in Studies on Online Donations	Barbara Cyrek	Offers guidelines for conducting research on online donations.
Digital Technology-Enhanced ZISWAF Management: A Case Study of UPZ Masjid Jami Ash Shiyaam	Budi Nugroho, Aries Hermawan, Cecep Indra Surawijaya	Investigates the role of digital technology in managing ZISWAF at UPZ Masjid Ash Shiyaam Gading Depok Residence.
Digitalization as a Strategy for Collecting Zakat, Infaq, Shadaqoh (ZIS) Funds during the COVID-19 Pandemic by Lazismu East Java.	Prastyo, D., & Rachmawati, I.	Analyzes the effectiveness of digital payment systems in raising substantial funds during the Covid-19 pandemic and highlights the benefits of digitalization in fundraising.
Digitalization of ZISWAF Development in Indonesia	Fitri Nur Latifah, Rusdi Hamka Lubis	Looks into the digitalization of ZISWAF funds in Indonesia, focusing on how digital financial technologies improve accountability and transparency in handling these funds.
E-Zakat: Breakthroughs and Innovations in Information Technology in Increasing Zakat Receipts in Indonesia	Dewi Vientiany, Fathir Arfa, Dewi Ruslan	Studies the impact and practices of the digital zakat system implemented by the National Zakat Agency in Indonesia.
ICT-Based Collaborative Framework for Improving the Performance of Zakat Management	Mutamimah, Siti Alifah, Gunawan, Muhammad D.	Proposes a collaborative framework using information and communication technology to enhance the performance of zakat management



Organizations in Indonesia	Adnjani	organizations in Indonesia.
Integrating Data Donations in Online Surveys	Mario Haim, Dominik J. Leiner, V. Hase	Examines the integration of data donations with online surveys.
Leveraging Data Donations for Communication Research: Exploring Drivers Behind the Willingness to Donate	Nico Pfiffner, Thomas N. Friemel	Investigates the use of data donations in communication research, including factors influencing individuals' willingness to donate data.
Mobile Data Donations: Assessing Self-Report Accuracy and Sample Biases with the iOS Screen Time Function	Jakob Ohme, T. Araujo, C. D. de Vreese, J. Piotrowski	Explores methods for collecting digital trace data via mobile devices.
Optimizing The Role Of The Sharia Supervisory Council (DPS) At The Ziswaf Institution	Mohammad Adnan, Badrah Uyuni	Reviews strategies for optimizing the role of the Sharia Supervisory Board in ZISWAF institutions.
Society Intention in Distribution of Zakat, Infaq and Shadaqah (ZIS) through the Use of Crowdfunding Platform.	Karmanto, G., Mahri, A., & Nurasyiah, A.	Analyzes the collection of ZISWAF funds through crowdfunding platforms in Indonesia and how these platforms boost community donation intentions.
Stakeholder and Value Orientation in Digital Social Innovation: Designing a Digital Donation Concept to Support Homeless Neighbors	Gebken, L., Drews, P., & Schirmer, I.	Focuses on a project aimed at developing digital donation concepts to aid the homeless during the Covid-19 pandemic, emphasizing value-based and participatory approaches.
Strategies and Innovations in the Management of ZISWAF Funds through Digital Platforms for Sustainable Community Development.	Ramadhan, A. R., Azri, S. R., & Ridha, M. R.	Examines strategies and innovations in managing ZISWAF funds in the digital age.
System Penerapan Teknologi Informasi Dalam Pengumpulan Dan Penyaluran Ziswaf Pada Lembaga Amil Zakat Alwashliyah Medan	Shella Dwi Indina Syahputri, Ryan Pradesyah	Studies the application of information technology in the collection and distribution of ZISWAF at LAZ Alwashliyah in Medan.



Understanding Views Around the Creation of a Consented, Donated Databank of Clinical Free Text to Develop and Train Natural Language Processing Models for Research: Focus Group Interviews With Stakeholders	Natalie K. Fitzpatrick, Richard J. B. Dobson, A. Roberts, K. Jones, Anoop Shah, G. Nenadic, E. Ford	Investigates stakeholder perspectives on creating a database of donated clinical texts to develop and train natural language processing models.
ZISWAF Digital Payment as An Effort to Reach Millennials.	Hasyim, F., Awwal, M., & Amin, N.	Looks at the impact of digital payment strategies on young people's intentions to donate ZISWAF funds, showing that these systems positively influence donation willingness and play a key role in fund collection.
ZISWAF Literation: Fundamental Strategies in Enhancing Zakah and Waqf Realization.	Sari, R. N., Wijanarko, Z. S., & Pimada, L. M.	Reviews basic strategies to increase ZISWAF literacy, examining initiatives to boost awareness and implementation of zakat and waqf, and emphasizes the role of educational programs and digital platforms in effective management and distribution.
Zizwaf Digitalization: The Empowerment of People Economic's Strategy Amidst Covid-19.	Sari, N., & Syariati, N.	Analyzes the use of digitalization in managing ZISWAF funds during the Covid-19 pandemic and strategies to enhance community economy, focusing on digital platforms' potential to improve efficiency, transparency, and accountability in fund collection and distribution.

RESEARCH METHODOLOGY

This study used a qualitative research method to explore the role of digital platforms, online donation systems, and mobile applications in managing ZISWAF (Zakat, Infak, Sadaka, and Foundation) funds. Qualitative research aims to understand the deeper meanings and experiences related to the topic (Aspers & Corte, 2019). Thus, this approach was chosen to examine participants' experiences and attitudes toward digital platforms.



A case study design was selected because it involves an in-depth investigation of a specific phenomenon, event, person, group, or institution. Case studies are particularly useful in qualitative research to understand complex events or phenomena in detail and to explore the practical application of theoretical concepts in a specific context (Creswell, 2013; Yin, 2014). This approach focused on examining how digital platforms are used in ZISWAF fund collection and distribution and the related perceptions.

The data collection method used was a literature review, which gathers and examines existing knowledge on a particular topic. This method helps compile information, identify research gaps, and lay a foundation for future research (Onwuegbuzie et al., 2012). The review looked into existing data and studies related to the use of digital platforms for ZISWAF funds, providing a comprehensive overview of current practices.

Thematic analysis was employed for data analysis. This technique involves identifying and reporting key themes or patterns in the collected data. Thematic analysis highlighted important patterns and organized them systematically (Guest et al., 2012). The main themes identified included the scope and suitability of digital platforms, transparency, ease of use, and the impact of project equity on the collection and distribution of ZISWAF donations.

FINDINGS

This section reports on the digital donation applications used in 10 Muslim countries and 10 non-Muslim countries. In total, 20 digital donation apps were reviewed and analyzed across five main themes. These themes include “Scope and Relevance,” “Transparency and Trust,” “User-Friendly Interface and Convenience,” “Target Audience and Application Purpose,” and “Project Diversity and Impact.” Each theme was further explored through various sub-themes, addressing different aspects of the applications (Table 2).



Table 2. Thematic Analysis of Digital Donation Systems

Category	Sub-Category	Application
Scope and Relevance	Local vs. International Focus	Local LaunchGood, MuslimGiving, Penny Appeal
		International GoFundMe, JustGiving, GlobalSadaqah, Give Directly
	Islamic vs. Non-Religious Standards	Islamic Zakat Foundation of America, Wahed Invest, My10nights
		Non-Religious Kickstarter, Indiegogo, Patreon, Crowdfunder
Transparency and Trust	Transparency Measures	Donor Feedback GoFundMe, JustGiving, LaunchGood
		Tracking Fund Usage Charity Navigator, Donorbox, GlobalSadaqah
	Trust Certificates and Audits	Accredited Charity Navigator, Zakat Foundation of America, PennyAppeal
		User Controls Kickstarter, Indiegogo, Patreon
User-Friendly Interface and Convenience	Mobile and Online Accessibility	Mobile Application GoFundMe, Indiegogo, Benevity, My10nights
		Web-Based Donorbox, GlobalSadaqah, Sadaqa Welfare Fund
	Simplicity of the Donation Process	Fast Donation GiveDirectly, JustGiving, Muslim Charity
		Complete Transactions Donorbox, Crowdfunder, Fundly
Target Audience and Application Purpose	Individual vs. Business Users	Individual GoFundMe, Fundly, Patreon, My10nights
		Business Benevity, Wahed Invest, Charity Navigator
	Charitable vs. Innovative Projects	Charitable Zakat Foundation of America, MuslimGiving, Penny Appeal
		Innovative Projects Kickstarter, Indiegogo, Patreon



Project Diversity and Impact	Range of Diversity	Broad Range	GoFundMe, JustGiving, LaunchGood
		Specialized Projects	My10Nights, GiveDirectly, MuslimCharity
	Social and Economic Effects	Social Impact	GiveDirectly, Muslim Charity, GlobalSadaqah
		Economic and Creative Impact	Kickstarter, Indiegogo, Crowdfunder

The theme of scope and suitability examines the geographic and cultural focus of digital donation applications and the audiences they attract. Localized platforms such as LaunchGood, MuslimGiving, and Penny Appeal target Muslim communities and specific local initiatives, promoting social and economic growth within those communities. In contrast, globally oriented platforms like GoFundMe, JustGiving, GlobalSadaqah, and GiveDirectly cater to a broad international audience, supporting a variety of donation campaigns and social responsibility projects. Platforms tailored for Muslim users, such as Foundation of America, Wahed Invest, and My10Nights, are specifically designed for Islamic charitable giving. Secular platforms like Kickstarter, Indiegogo, Patreon, and Crowdfunder have extensive user bases for creative ventures, social causes, and new enterprises.

The transparency and trust theme assesses the tools and assurances that digital donation applications provide to their users. Platforms like GoFundMe, JustGiving, and LaunchGood feature transparent feedback systems that allow donors to monitor project progress and receive updates. Meanwhile, Charity Navigator, Donorbox, and GlobalSadaqah offer detailed reports on fund usage, showing how donations are allocated and spent. Additionally, platforms such as Zakat Foundation of America, Charity Navigator, and Penny Appeal provide certificates of authenticity to assure donors of the credibility of their contributions. Kickstarter, Indiegogo, and Patreon also facilitate user reviews, helping backers track and assess projects to ensure they support trustworthy endeavors. These transparency measures enable users to contribute confidently, knowing their funds are being managed appropriately.



The theme of user experience, accessibility, and donation management focuses on how digital donation applications handle ease of use and convenience. Platforms like GoFundMe, Indiegogo, My10Nights, and Benevity, which are accessible via both mobile and web, simplify the donation process for users. Mobile apps enable users to browse and contribute to campaigns while on the move, while web-based platforms such as Donorbox, GlobalSadaqah, and Sadaqa Welfare Fund provide intuitive interfaces for secure and straightforward donations. The convenience of the donation process is also considered here. Some platforms, like GiveDirectly, JustGiving, and Muslim Charity, offer quick donation options with just a few clicks, whereas others, like Donorbox, Fundly, and Crowdfunder, provide more detailed processes for initiating, managing, and monitoring donation campaigns.

The target audience and application purpose theme assesses which user demographics digital donation applications cater to and the types of projects they support. Platforms like GoFundMe, Fundly, Patreon, and My10Nights are popular among individual donors, supporting personal projects, medical needs, educational expenses, and individual charities. On the other hand, platforms such as Benevity, Wahed Invest, and Charity Navigator are favored by corporate users, offering reliable options for corporate social responsibility projects, Islamic finance investments, and major donors. This theme also explores the use of applications for charitable work or creative projects, with platforms like Zakat Foundation of America, MuslimGiving, and Penny Appeal focusing on Islamic charities, and Kickstarter, Indiegogo, and Patreon highlighting creative projects and initiatives.

The project diversity and impact theme examines the range of projects available on digital donation platforms and their social and economic effects. Platforms like GoFundMe, JustGiving, and LaunchGood offer a broad spectrum of projects, including medical aid, disaster relief, education, and social initiatives, allowing users to start campaigns for various causes. In contrast, My10Nights, GiveDirectly, and Muslim Charity focus on specific projects tied to particular times or communities, aiming to create significant social impacts, especially in poverty reduction, education, and health. Platforms such as GiveDirectly, GlobalSadaqah, and Muslim Charity are noted for their large-scale social and economic impact, while Kickstarter,



Indiegogo, and Crowdfunder drive economic and creative development by supporting innovative projects and new ventures.

Overall, the analysis provides a comprehensive overview of each platform's features across different themes, highlighting their strengths and the specific user needs they address.

DISCUSSION

Digital donation systems present considerable innovations and benefits for the collection and distribution of ZISWAF Funds, particularly in terms of transparency, accessibility, and transaction efficiency. Nonetheless, these advancements must be critically assessed in the context of fiqh (Islamic jurisprudence) and Islamic ethics to ensure their alignment with Islamic law and moral principles. This discussion will address necessary improvements from technical, jurisprudential, and ethical perspectives to enhance the widespread and effective use of digital donation systems.

Primarily, bridging the digital divide is crucial for the broader adoption of digital donation systems. In developing countries, challenges such as limited internet access, inadequate digital devices, and insufficient digital literacy may hinder the effectiveness of these systems. Governments and civil society organizations need to focus on enhancing internet infrastructure, providing digital education, and improving access to technology. This is equally relevant for Islamic societies, as effective utilization of these systems is essential for reaching wider audiences in the collection and distribution of ZISWAF funds. From a jurisprudential standpoint, these initiatives should be promoted to ensure social justice (al-adl) and inclusivity across all societal segments. Ethically, these efforts are aligned with the principles of social equality and justice in Islam, aiming to ensure universal access to these systems.

Moreover, enhancing the user-friendliness of digital donation applications is crucial to increasing their adoption. Complex or cumbersome interfaces can discourage users and diminish their willingness to engage with these platforms. It is particularly



important to design interfaces that are simple, intuitive, and easy to navigate, especially for elderly users or those with limited digital literacy. From a fiqh standpoint, such interfaces should facilitate the process of donating zakat, infaq, and sadaqah, ensuring that donors' intentions are clearly expressed and that funds reach the intended recipients. Ethically, within an Islamic framework, enabling users to donate with ease removes barriers to charitable acts and enhances the spiritual merit of donations by safeguarding the sincerity of intent.

Another critical focus is the security of digital donation systems. Security is a key factor in establishing and maintaining users' trust. Risks such as cyberattacks, data breaches, and identity theft can severely undermine confidence in these platforms. Therefore, it is essential to integrate advanced security technologies like blockchain, strengthen cybersecurity protocols, and implement robust data protection measures. From a fiqh perspective, safeguarding the privacy of donors and recipients and ensuring secure transactions are vital for the legitimacy and ethical soundness of the donation process. In the realm of Islamic ethics, these security measures align with the responsibility to protect one's assets and personal information, reflecting the concept of amanah (trust), where not betraying the trust of others is paramount to maintaining integrity.

Additionally, updating legal frameworks is necessary to facilitate the growth of digital donation systems. Legal regulations across different countries should be adapted to allow for greater flexibility and compatibility in the collection and distribution of digital donations. For instance, implementing tax incentives, streamlining regulations for digital donations, and enacting legal protections for donors' rights can promote broader adoption of these platforms. From a fiqh perspective, it is crucial that these regulations ensure that donations are managed in compliance with Islamic law. Within the context of Islamic ethics, these legal frameworks should be aligned with principles of honesty, justice, and societal welfare (maslahah), supporting initiatives that serve the public good and contribute to the establishment of a just system.

Another key issue is transparency in digital donation systems, which is crucial for building donor trust. To achieve this, it is important to ensure that donations are



traceable, fund managers are accountable, and donors receive continuous updates. While the broader use of Blockchain technology can enhance transparency by improving the traceability of donations, it is still necessary to proceed with caution. From a fiqh perspective, such transparency measures are essential to ensure the legitimacy of zakat and other donations and to maintain donor trust. Within the context of Islamic ethics, transparency promotes honesty and justice between donors and the institutions receiving donations, thereby encouraging charitable acts. This ensures that donations are directed to the appropriate causes and are used for the intended charitable purposes, which are core values in Islam.

Moreover, for the widespread adoption of digital donation applications, the integration of digital payment systems is crucial. This integration allows users to make donations easily through mobile payment systems and other digital methods. The efficiency, security, and low cost of these payment processes can positively influence users' motivation to donate. From a fiqh perspective, careful consideration is required when using digital currencies to ensure that these donations comply with Islamic law and that necessary precautions are taken. In terms of Islamic ethics, integrating payment systems aligns with the principles of goodness and cooperation in Islam by making it easier to donate, thereby expanding the reach of charitable efforts.

To ensure that digital donation platforms comply with fiqh, it is important to utilize fiqh consultancy services. Establishing fiqh oversight mechanisms and consulting boards is necessary to ensure that the collection and distribution of donations such as zakat, infaq, sadaqah, and waqf adhere to sharia principles. These bodies should monitor whether these platforms operate in accordance with Islamic law and make any necessary adjustments. This approach will facilitate the acceptance and spread of digital donation systems within Islamic societies. These consultation and oversight processes will ensure that the donation process is conducted with honesty, fairness, and in alignment with Islamic moral values.



CONCLUSION

Digital donation systems offer significant potential in the collection and distribution of ZISWAF funds, but they require careful consideration from not only a technological standpoint but also social, legal, religious, and ethical perspectives. This article highlights several key factors—such as Bridging the Digital Divide, Developing User-Friendly Interfaces, Ensuring Security, Adapting Legal Regulations, Enhancing Transparency, Integrating Digital Payment Systems, and Implementing Fiqh Consultation and Oversight—to improve the effectiveness of digital donation platforms and support social welfare. When these digital innovations are applied in line with social, legal, and Islamic ethical principles, they can greatly contribute to strengthening social justice and enhancing solidarity among individuals, their communities, and society at large. Therefore, promoting digital donation systems that align with these values will provide both spiritual and material benefits on both individual and societal levels.

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