

UTILIZATION OF DIGITAL CAMPAIGNS FOR ZAKAT AND WAQF

Irhas Rizqy^{1*}

¹UIN Ar-Raniry, Banda Aceh

^{*1}Corresponding email: irhasrizqy@gmail.com

ABSTRACT – Various studies have explored reforms in the fields of zakat and waqf, both traditional and modern. However, a crucial gap remains: educating the public, particularly Muslims, about the importance of zakat and waqf in building society. This reform must be balanced with public education on zakat and waqf literacy. In Indonesia, the potential for zakat reaches more than Rp327 trillion per year, while the potential for cash waqf is estimated at Rp180 trillion per year. However, the realization of zakat and waqf collection remains far below this potential. This gap between potential and realization presents significant challenges in terms of public education, awareness, and literacy. On the other hand, developments in digital technology open up significant opportunities to improve literacy conditions and increase public participation in zakat and waqf. Java has an internet penetration rate of 85%, followed by Kalimantan at 78.72%, Sumatra at 77.12%, Bali–Nusa Tenggara at 76.86%, Sulawesi at 71.64%, and Maluku–Papua at 69.26%. Three main points can be concluded. First, the urgency of digital campaigns in increasing zakat and waqf literacy through education, transparency of zakat and waqf institutions, and community participation. Second, the opportunities and challenges of utilizing internet penetration to expand the reach of zakat and waqf literacy. Third, strategies for increasing and strengthening zakat and waqf literacy through digital campaigns in the form of creative content, sharia crowdfunding, and collaboration with influencers.

Keywords: Zakat, Waqf, Literacy, Digital Campaign

ABSTRAK – Selama ini berbagai penelitian mengupas tentang pembaruan pada sisi zakat maupun wakaf. Baik itu zakat dan wakaf secara tradisional maupun modern. Tapi ada hal penting yang menjadi kekosongan, yaitu edukasi kepada masyarakat khususnya umat muslim tentang pentingnya zakat dan wakaf dalam membangun umat. Sejatinya berbagai pembaruan tersebut diimbangi dengan penyuluhan literasi berzakat dan berwakaf kepada masyarakat. Di Indonesia, potensi zakat mencapai lebih dari Rp327 triliun per tahun sementara potensi wakaf uang diperkirakan mencapai Rp180 triliun per tahun. Namun, realisasi penghimpunan zakat dan wakaf masih jauh di bawah angka potensial tersebut. Perbedaan antara potensi dan realisasi ini menunjukkan adanya tantangan besar dalam aspek edukasi, kesadaran, dan literasi masyarakat. Di sisi lain, perkembangan teknologi digital membuka peluang besar untuk memperbaiki kondisi literasi sekaligus meningkatkan partisipasi masyarakat dalam zakat maupun wakaf. Pulau Jawa memiliki penetrasi internet hingga 85%, diikuti Kalimantan 78,72%, Sumatera 77,12%, Bali–Nusa Tenggara 76,86%, Sulawesi 71,64%, dan Maluku–Papua 69,26%. Terdapat tiga poin utama yang dapat disimpulkan. Pertama, urgensi peran digital campaign dalam meningkatkan literasi zakat dan wakaf berupa edukasi, transparansi lembaga zakat dan wakaf, dan partisipasi masyarakat. Kedua, peluang dan tantangan pemanfaatan penetrasi internet untuk memperluas jangkauan literasi zakat dan wakaf berupa. Ketiga, strategi dalam meningkatkan dan memperkuat literasi zakat dan wakaf melalui kampanye digital berupa konten kreatif, crowdfunding syariah, dan kolaborasi dengan influencer.

Kata Kunci: Zakat, Wakaf, Literasi, Kampanye Digital

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Innovations, Challenges, and Opportunities for
Maqasid Shariah Development Goals”



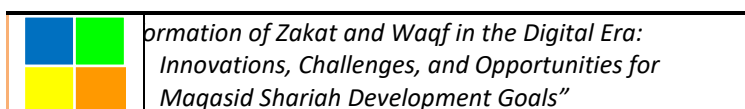
INTRODUCTION

Various studies have explored reforms in zakat and waqf, both traditional and modern. However, a crucial gap remains: educating the public, particularly Muslims, about the importance of zakat and waqf in building the community. These reforms should be balanced with community education on zakat and waqf literacy. Zakat and waqf are not merely individual religious obligations, but also socio-economic instruments capable of reducing inequality, empowering those entitled to receive the benefits, and strengthening the economic resilience of the community. Without adequate literacy, innovation and modernization of zakat and waqf have the potential to be under-represented, resulting in limited participation and awareness in paying zakat and waqf (Pranata, E. O., & Maulana, H. 2024).

In Indonesia, the potential for zakat reaches over Rp327 trillion per year (BAZNAS, 2024), while the potential for cash waqf is estimated at Rp180 trillion per year (BWI, 2021). However, the actual collection of zakat and waqf remains far below this potential (Pranata, et al., 2025). This gap between potential and actual collection represents a significant challenge in terms of public education, awareness, and literacy.

Several recent surveys have shown positive developments in zakat literacy, although similar developments have not yet fully occurred in waqf literacy. Based on the results of a survey by the Baznas Center for Strategic Studies (BAZNAS, 2024), Indonesia's Zakat Literacy Index (ILZ) in 2022 was recorded at 75.26, which is considered moderate, a significant increase compared to 66.78 in 2020. This increase is due to the active role of zakat institutions in conducting massive digital campaigns. (Efendi, 2025), especially through the use of social media (Rosid, 2025), and other digital platforms. This makes it easier for the public to access information about zakat, (Aulia & Puspawati, 2025) which is the largest internet user in Indonesia (APJII, 2023).

In contrast, waqf literacy remains lagging. A national survey conducted by the Indonesian Waqf Board (BWI) in 2020 recorded Indonesia's Waqf Literacy Index (ILW) at only 50.48, which is considered low. (BWI, 2021). This figure indicates that public understanding of waqf, both conceptually and technically, remains limited. Most people are only familiar with waqf in its traditional form (Akbar et al., 2024) or commonly called 3M (mosque, *maqam*, *madrasah*) (Supriatna et al., 2024), Meanwhile, the understanding of productive waqf, cash



waqf, and modern waqf governance is still low. (Faujiah, 2025). This poses an obstacle to optimizing the potential of waqf to support community development. The Zakat and Waqf Literacy Index can be seen in Table 1 below:

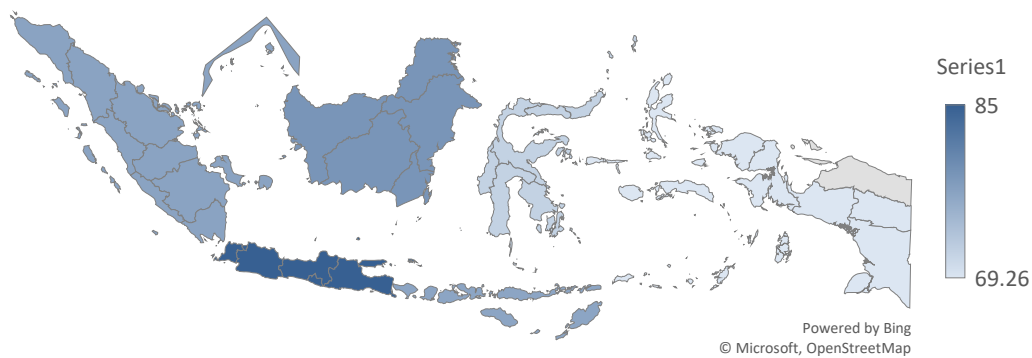
Table 1. Zakat and Waqf Literacy Index in Indonesia

Index	Year	Score	Category	Notes
ILZ (National)	2022	75,26	Moderate	National data 2022
ILZ (National)	2020	66,78	Low	National data 2020
ILW (National)	2020	50,48	Low	No recent data

Source: (BAZNAS, 2024), (BWI, 2021)

On the other hand, the development of digital technology presents significant opportunities to enhance literacy levels and increase public participation in zakat and waqf (endowments). Data from the Indonesian Internet Service Providers Association (APJII, 2023) shows that the level of internet penetration in Indonesia has reached a very high level with variations between regions. For example, Java has an internet penetration rate of up to 85%, followed by Kalimantan at 78.72%, Sumatra at 77.12%, Bali–Nusa Tenggara at 76.86%, Sulawesi at 71.64%, and Maluku–Papua at 69.26%. The internet user penetration rate in Indonesia can be seen in Figure 1 below:

Figure 1. Internet User Penetration Rate in Indonesia



Source: (APJII, 2023)

This fact indicates that the majority of Indonesia's population is connected to the internet, meaning digital campaign strategies have the potential to be an effective tool in increasing zakat and waqf literacy. Furthermore, high internet penetration also enables zakat and waqf institutions to expand their educational



reach to remote areas, although the digital divide remains a challenge in areas with low penetration.

It can be seen that the distribution of internet users across islands in Indonesia is substantial and needs to be leveraged for the development of Islamic philanthropy, particularly in the digital realm. (Makhrus & Saepudin, 2023). The two largest activities in the Islamic philanthropy sector are zakat and waqf. Currently, ZISWAF institutions must be able to adapt to the digital age. (Sa'diyah & Sasmita, 2025). The aim is to avoid being left behind and to optimize the institution's performance, especially in fundraising.

Indonesia is one of the countries with the largest Muslim population in the world. (Sultan, 2023) but it has not been developed optimally, especially to overcome poverty (R. D. Anggraini et al., 2024). One alternative for poverty alleviation is the active participation of non-governmental organizations, particularly the community. If the community can be coordinated to empower and manage zakat and waqf effectively, this can make a positive contribution to development.

When viewed in a local context, Aceh has a very unique position in the management of zakat and waqf in Indonesia. (Mukhlisuddin, 2023). As a region with special status based on UU No. 11 of 2006 concerning the Government of Aceh and strengthened by Aceh Qanun No. 10 of 2018 concerning the Baitul Mal Aceh, which ensures that regional zakat management is carried out through the Baitul Mal Aceh (BMA) (Makraja et al., 2024). Zakat is even positioned on a par with regional taxes, so it is mandatory and has clear regulations (Makraja et al., 2024). In 2024, for example, zakat receipts in Aceh through BMA were Rp50 billion, with distribution targeting education, health, and poverty alleviation programs. (BMA, 2024).

On the other hand, Aceh is also known for its waqf tradition (Husni et al., 2023), particularly land waqf for mosques, madrasas, and Islamic boarding schools. Nearly every gampong (village) has waqf assets that serve as centers for socio-religious activities. However, as is the national trend, waqf literacy in Aceh remains low (Husni et al., 2023), particularly in the areas of productive waqf and cash waqf (Satria, 2025). The potential for cash waqf in Aceh is relatively large, given that the majority of the population is Muslim and adheres to Sharia law. However, limited literacy, a lack of digital innovation, and limited outreach have hampered the optimal utilization of productive waqf.

In this context, digital campaigns have a dual role: first, as an educational tool to increase zakat and waqf literacy. (Satria, 2025); Second, as an instrument for collecting funds through digital payment channels (R et al., 2023). A study (Sulistiani et al., 2021) shows that social media, websites, mobile applications, and Sharia crowdfunding platforms contribute positively to expanding the reach of Islamic philanthropy (Thoriq Faza & Indriani, 2021). At the national level, zakat institutions have successfully utilized digital campaigns to increase zakat fund receipts (Asrani et al., 2025), however, at the regional level, such as Aceh, implementation is still focused on the official BMA website and Islamic banking digital channels.

Based on this background, this article aims to analyze the relationship between digital campaigns and zakat and waqf in Indonesia. Specifically, this research seeks to answer the following questions: (1) How urgent is the digital campaign in increasing zakat and waqf literacy? (2) How can optimizing internet penetration expand zakat and waqf literacy? (3) How can zakat and waqf institutions implement effective digital strategies to strengthen literacy? Therefore, this research is expected to contribute to academia by developing Islamic financial literacy studies and providing practical recommendations for optimizing digital zakat and waqf campaign strategies in Indonesia.

LITERATURE REVIEW

Zakat is a religious obligation for Muslims who have met the nisab and haul requirements to distribute a portion of their wealth (2.5% for zakat mal) to those entitled to receive it (mustahik) (Syadiyah Abdul Shukor, 2021), as regulated in the Qur'an (QS. At-Taubah: 60) and the hadith of the Prophet Muhammad SAW. Zakat has a dual function (Durohman et al., 2023): as a form of worship (ta'abbudi) and an instrument for distributing wealth to socio-economic welfare.

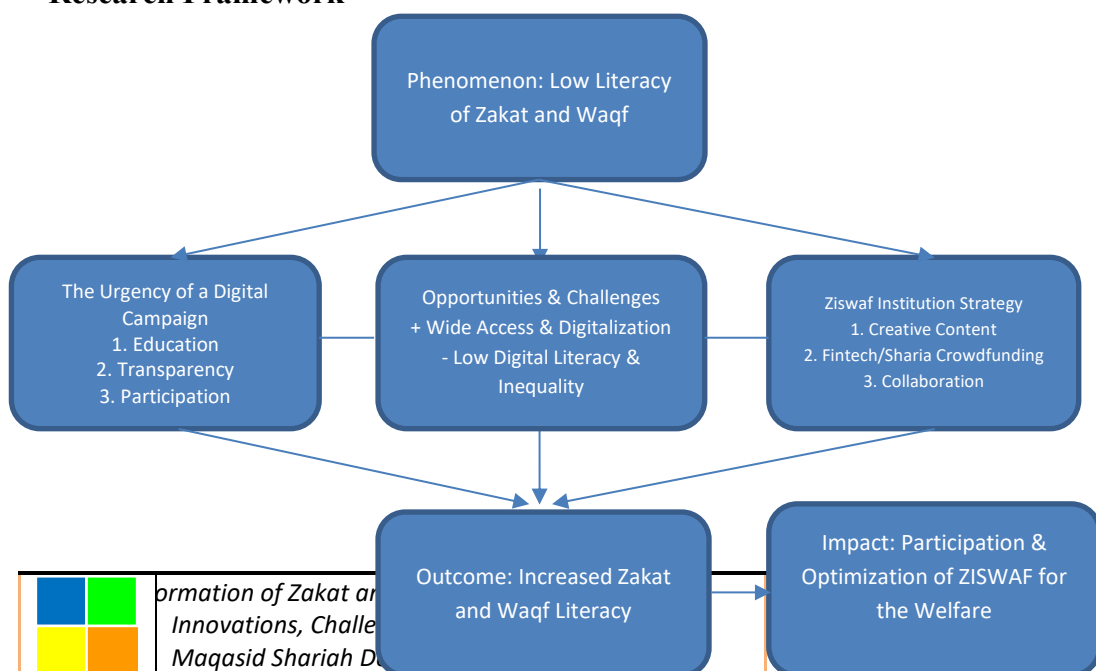
Waqf is the storage of assets that can be utilized without compromising their substance, for permissible or good purposes (Pranata, et al., 2022), in accordance with sharia (Musthafa et al., 2022). Its legal basis is found in Surah Ali Imran, chapter 92. Productive waqf is now a significant focus because it can provide sustainable benefits to the education, health, and economic empowerment sectors (Nugraha et al., 2022).



Digital campaign is a communication and marketing strategy that utilizes digital platforms (social media, apps, websites, email marketing, and online payment channels) (Kaseng, 2024) to achieve specific goals, such as fundraising (U. Azmi et al., 2024) or disseminating educational information (Iqbal & Nugraha, 2023). In the context of Islamic philanthropy, digital campaigns combine the principles of value-based marketing with social and religious narratives. According to (Kotler et al., 2021), the success of a digital campaign depends on three key elements: content, community, and commerce. In the realm of zakat and waqf, this is achieved through the creation of educational and inspirational content, fostering loyal online communities, and offering easy and secure payment channels. Social media platforms like Instagram, TikTok, and YouTube have become dominant due to their broad reach and interactive features.

Literacy is the process of conveying information, increasing understanding, and forming positive public attitudes toward an issue or program (Diniati et al., 2022). Zakat/waqf literacy is defined as the level of knowledge, understanding, and skills of the community in paying zakat or waqf in accordance with sharia provisions (Zakki, 2023). The National Zakat Agency (BAZNAS, 2024) divides zakat literacy into three aspects: knowledge of zakat jurisprudence, understanding of management mechanisms, and awareness of paying zakat on time. Meanwhile, waqf literacy, according to the Indonesian Waqf Agency (BWI, 2021), includes understanding the concept, types of waqf, waqf procedures, and their benefits. High literacy will have positive implications for community participation in zakat and waqf.

Research Framework



METHODOLOGY

This study employed descriptive qualitative analysis. Qualitative research methods are also known as naturalistic research methods because they are conducted in natural settings (Nurrisa et al., 2025). The purpose of descriptive qualitative research is to describe phenomena within the human environment, including their characteristics and the interrelationships (Fadli, 2021). The approach used is a library method, as it collects reference data from books, scientific articles, research reports, and various other written works to find answers to the problems being studied.

RESULT AND DISCUSSION

1. The Urgency of Digital Campaign in Increasing Zakat and Waqf Literacy.

The urgency of digital campaigns in improving zakat and waqf literacy can be understood through several dimensions that reflect social, cultural, and technological changes in contemporary society. First, zakat and waqf literacy in Indonesia remains relatively low. Data from the Zakat Literacy Index (ILZ) published by Puskas (BAZNAS, 2024) shows that Indonesia's ILZ score in 2020 reached only 66.78 and increased to 75.26 in 2022, but remains in the moderate category. The 2022 Zakat Literacy Index can be seen in Table 2 below:

Table 2. Zakat Literacy Index

No.	Dimension	Score	Category
1.	Basic Understanding of Zakat	79,01	Moderate
2.	Advanced Understanding of Zakat	68,28	Moderate
3.	Zakat Literacy Index	75,26	Moderate

Source: (BAZNAS, 2024)

Meanwhile, according to the Indonesian Waqf Board (BWI, 2021), waqf literacy remains low, resulting in low community participation as waqif (donors). This directly impacts the suboptimal collection of zakat and waqf funds, despite their enormous potential for economic empowerment and



sustainable development. The Waqf Literacy Index can be found in Table 3 below:

Table 2. Waqf Literacy Index

No.	Dimension	Score	Category
1.	Basic Understanding of Waqf	57,67	Low
2.	Advanced Understanding of Waqf	37,97	Low
3.	Waqf Literacy Index	50,48	Low

Source: (BWI, 2021)

The Indonesian Ministry of Religion has taken five strategic steps to improve national waqf literacy (K. Amin, 2021), through: (1) Counselors and the Office of Religious Affairs; (2) Social Media; (3) Through nazhir; (4) Educational Institutions; (5) Majelis taklim and mass organizations. One of the five strategies is the use of social media. Social media is a product of digitalization that has become part of people's lives. In this context, digital campaigns have proven to be more effective in reaching a wider audience because they convey educational messages in the form of visuals, animations, and short videos that suit the characteristics of new media (Irma & Chairawati, 2025). Research by Adzimah & Yaqin, (2024) shows that digital publications, program reports, beneficiary testimonials, and activity documentation can increase public trust in Islamic philanthropic institutions. This aligns with the theory of trust building in digital communication (Badrinarayanan, 2024), where information transparency is a key factor in fostering loyalty and participation.

Digital campaigns not only serve an educational purpose but also encourage real participation (call to action). Transactions through QRIS (Quick Response Code Indonesian Standard), e-wallets, and digital zakat/waqf applications have made things easier for the public (Ali, 2024). Thus, the literacy instilled through digital campaigns' cognitive aspects directly impacts the community's concrete actions in paying zakat and waqf.

Various empirical studies and reports demonstrate that digital campaigns have proven effective in increasing zakat and waqf literacy in Indonesia. A study at Baitulmaal Munzalan Indonesia showed that implementing digital marketing through various platforms such as paid advertising, video, Instagram, TikTok, WhatsApp, and search engine optimization (SEO) significantly increased the

number of zakat, infaq, sadaqah, and waqf transactions compared to traditional methods (Merta et al., 2024). These findings suggest that digital visual content tailored to the communication styles of the younger generation can be a strategic instrument in Islamic social finance education.

Other research on waqf crowdfunding practices conducted by Platform Wakaf Kita (Muhammad & Siswahyudianto, 2022) and Aksi Cepat Tanggap (ACT) shows that although fundraising efforts are not yet fully optimal, digital-based approaches have proven to be able to create new, more effective channels for socializing zakat and waqf to the wider community (Irfan et al., 2021). Similar findings by Sulistiani et al., (2021), who found that social media played a significant role in increasing waqf literacy during the COVID-19 pandemic, when face-to-face activities were limited, making digital campaigns a primary tool for raising public awareness.

Furthermore, quantitative research by I. A. Amin & Amar (2022) shows that digital campaigns have a positive influence on people's decisions to cash waqf. Using the SEM-PLS approach, this study concluded that digital marketing factors, along with waqf literacy levels and community income, significantly contribute to waqf behavior, with a total influence reaching approximately 70 percent. This evidence collectively suggests that digital campaigns are not merely supporting instruments, but are key factors in increasing literacy, trust, and community participation in zakat and waqf.

The urgency of utilizing digital campaigns to improve zakat and waqf literacy is particularly relevant in Aceh, given its position as the only province in Indonesia that formally implements Islamic law (Pahlevi et al., 2024). Aceh has strong institutional instruments, namely the Baitul Mal Aceh (BMA) and the Regency/City Baitul Mal, which are mandated to manage zakat, infaq, sedekah, and waqf according to the Aceh Qanun. However, despite having a stronger regulatory and institutional base than other regions, public literacy regarding zakat and waqf is not yet evenly distributed; many still understand zakat as an individual obligation without realizing its potential as an instrument of economic empowerment. While waqf is still considered limited to donating land for mosques or cemeteries, it has not yet developed into a productive waqf (Akbar et al., 2024). This situation highlights the need for a more comprehensive, creative, and adaptive literacy strategy.



Another pressing issue is the transparency and accountability of zakat and waqf institutions. In the Aceh context, public trust in the Baitul Mal (Islamic Advisory Board) is influenced by the extent to which these institutions provide transparent public information (Riyaldi & Yusra, 2020). Digital campaigns through official websites, published financial reports, beneficiary testimonials, and creative educational content on social media can bolster public trust. Thus, the urgency of a digital campaign in Aceh is not only about effective communication, but also about positioning Aceh as a role model in zakat and waqf management. Without digital transformation, Aceh's vast zakat and waqf potential is at risk of being underutilized. However, by utilizing digital campaigns, we can support broader, more inclusive, and sustainable community economic empowerment.

Based on the discussion above, it is emphasized that digital campaigns are crucial for improving zakat and waqf literacy in Indonesia. Without a digital strategy, public literacy will develop slowly, be limited to specific groups, and struggle to reach the younger generation, a potential segment. Conversely, utilizing digital campaigns can accelerate the education process, build public trust, and encourage active participation. In other words, digital campaigns are not merely communication tools, but strategic instruments in realizing the vision of zakat and waqf as key pillars of Islamic social finance for public welfare.

2. Opportunities and Challenges of Utilizing Internet Penetration to Strengthen Zakat and Waqf Literacy.

The increasingly widespread use of the internet in Indonesia presents a strategic opportunity to expand the reach of zakat and waqf literacy. Data APJII (2023) shows that the internet penetration rate in Indonesia has reached 78.19 percent, with the majority of active users on social media platforms such as Instagram and TikTok. This situation opens up enormous space for zakat and waqf management institutions to conduct more massive, inclusive, and adaptive digital campaigns. With an internet user base of over 185 million users (Putri, 2025), opportunities for zakat and waqf education are broader, both in the context of raising public awareness and encouraging active participation. Figure 2 shows the number of social media users in Indonesia in 2024.

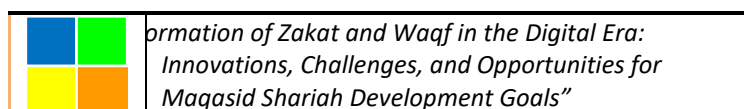


Figure 2. Number of Social Media Users in Indonesia (In Millions of People)

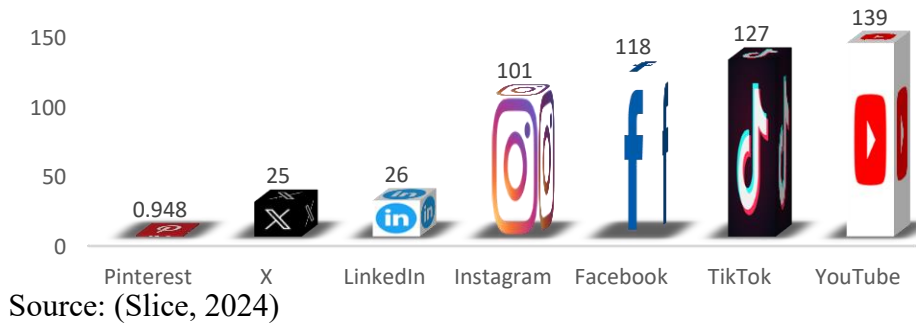
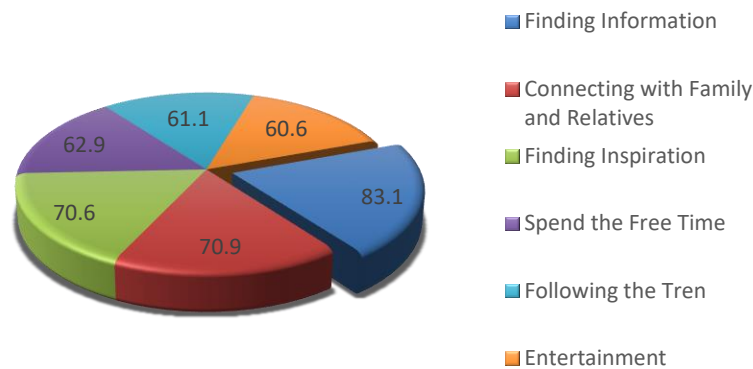


Figure 2 shows that in 2024, the majority of social media users in Indonesia will use YouTube, with 139 million users. Followed by TikTok (127 million users), Facebook (118 million users), Instagram (101 million users), LinkedIn (26 million users), X (25 million users), and Pinterest (948 thousand users). The average daily usage time is 3 hours and 11 minutes, which is almost half of all internet usage (Slice, 2024). Figure 3 shows the reasons why Indonesians use the internet in 2024.

Figure 3. Reasons Indonesian People Use the Internet



Source: (Fatika, 2024)

Figure 3 shows that Indonesians' reasons for using the internet in 2024 are diverse. 83.1% of the population is predominantly seeking information. The potential for growth in the country's digital ecosystem is also growing. Indicates that Indonesia is entering a new era where information and communication technology have become an integral part of daily life.



Furthermore, internet penetration also opens up opportunities to integrate literacy with practical practices. For example, after people receive information about zakat and waqf through social media, they can pay through digital applications, QRIS, or crowdfunding platforms. This integration of literacy and action is a unique advantage of digital approaches compared to traditional educational methods (Ika Sari et al., 2024). Furthermore, internet use also enables zakat and waqf institutions to build transparency and accountability through the publication of real-time reports, beneficiary testimonials, and data-driven program reporting. This digital transparency is crucial for building public trust, a key factor in the success of zakat and waqf fundraising.

Amidst increasing internet penetration in Indonesia, including in Aceh, there are ample opportunities for the BMA and related institutions to utilize digital media to expand zakat and waqf literacy. For example, through the BMA's official channels, the public is not only provided with knowledge about the laws, benefits, and mechanisms of zakat and waqf, also facilitated in fulfilling zakat or waqf obligations directly through digital channels such as QRIS, mobile applications, or the official website. With this approach, literacy goes beyond the cognitive realm and directly encourages real participation. Research conducted by Yusra & Riyaldi (2020) shows that the digitalization of zakat services in Aceh through the BMA has successfully increased transparency and expanded the participation of muzakki (recipients of zakat), particularly among civil servants and young workers.

Furthermore, digital media can also strengthen transparency and accountability. The BMA, for example, has begun uploading reports on the distribution of zakat funds and productive waqf programs through its official website and social media accounts. It is crucial for building public trust, especially amidst issues of trust in Islamic philanthropic institutions. Aligned with the findings of (Y. N. Anggraini & Indrarini, 2022), (Umam et al., 2024) and (Asrani et al., 2025) that public trust in zakat institutions increases significantly when institutions present digital reports that are easily accessible and verifiable.

However, challenges need to be anticipated. First, the digital divide remains an issue in Aceh, particularly in rural and island areas. Although communities in urban areas such as Banda Aceh, Lhokseumawe, and Langsa have relatively easy internet access, communities in Aceh's 3T (Outermost and Remote Areas) (such as Pulau Nasi and Pulau Simeulue) (Firdha Ustin, 2024) still face network limitations and low digital literacy (K. Azmi et al., 2025). It has implications

for the limited digital reach of zakat and waqf literacy campaigns. Second, educational content on zakat and waqf must compete with the dominance of entertainment content on social media (Fitriani, 2021). It requires zakat and waqf institutions to present creative, relevant, and audience-focused content to ensure educational messages are not drowned out (Sitompul & Lubis, 2023).

The next challenge is credibility and trust (Goa & Yusuf, 2025). The internet provides ample space for the emergence of unofficial zakat and waqf institutions or campaigns, potentially exposing the public to fraud or misinformation (Alivian et al., 2023). If not addressed through strengthened regulations, institutional certification, and adequate digital literacy campaigns, this situation could actually undermine public trust in zakat and waqf management. Research (Nafiah & Muhtadi, 2025) emphasizes the crucial role of local governments, particularly the BMA (Association of Zakat Administrators), in overseeing and providing public education so the public can distinguish between official and unofficial institutions. Therefore, the BMA is required to strengthen its digital security system to protect the data of muzakki (recipients of zakat) and waqf (donors).

Therefore, leveraging internet penetration to expand zakat and waqf literacy represents a significant opportunity that can accelerate public understanding and participation. Opportunity through creative, transparent, and interactive digital campaign strategies. And challenges by increasing public digital literacy, strengthening regulations, and developing more equitable infrastructure. Only with a balance between exploiting opportunities and mitigating challenges can internet penetration truly become an effective instrument in supporting the optimization of the role of zakat and waqf for the welfare of the people.

3. Strategy in Improving and Strengthening Zakat and Waqf Literacy Through Digital Campaigns.

Recommended strategies for zakat and waqf institutions to strengthen literacy through digital media encompass at least three main aspects. First, strengthening digital-based educational content (Iqbal & Nugraha, 2023). Zakat and waqf institutions need to present simple, visual, and easy-to-understand content so that the public can quickly grasp the message. Infographics, animations, and short videos to explain the basic concepts of zakat and waqf.



In the context of waqf, emphasis should be on concrete examples of productive waqf, such as the construction of schools, hospitals, or the development of MSME programs. This aims to ensure the public understands waqf not only as a continuous act of worship, but also its broad socio-economic impact on the development of the community. This is to ensure the public understands waqf not only as a continuous act of worship but also its broad socio-economic impact on the development of the community (Nugraha et al., 2022).

Second, zakat and waqf institutions need to integrate literacy with digital fintech/crowdfunding services (Fuad et al., 2025). Every online zakat and waqf payment channel should be equipped with educational features, such as a zakat calculator, productive waqf simulations, or beneficiary testimonials. This way, public literacy is not merely theoretical but also directly connected to real-life action. This concept aligns with the edutainment approach (education and entertainment), which can encourage more active community involvement (BAZNAS, 2024).

Third, collaboration with influencers and digital communities needs to be strengthened (Roni & Budianto, 2023). Partnering with religious leaders, Muslim content creators, and online communities can expand the reach of digital campaigns and increase public trust in institutions. This strategy has proven effective because the younger generation tends to trust content presented personally by public figures they follow on social media. This collaboration also has the potential to strengthen community engagement (Nizarisda et al., 2024), thereby increasing participation in zakat and waqf.

CONCLUSIONS

1. The urgency of digital campaigns in increasing zakat and waqf literacy can be summarized in three aspects: education, participation, and transparency. This education refers to providing literacy through social media, which is a product of zakat and waqf institutions. In this context, digital campaigns have proven more effective in reaching a wider audience, as they can convey educational messages in visuals, animations, and short videos that suit the characteristics of new media. Furthermore, transparency from zakat collection institutions regarding planned programs and their success must be a priority to attract interest and encourage the Muslim community to participate in paying zakat and waqf.

2. Opportunities and Challenges in Leveraging Internet Penetration to Expand the Reach of Zakat and Waqf Literacy. Expanding the reach of zakat and waqf literacy can leverage increasing internet penetration in Indonesia. The majority of users are active on social media platforms like Instagram and TikTok. This situation presents significant opportunities for zakat and waqf management institutions to conduct more massive, inclusive, and adaptive digital campaigns. With an internet user base of over 185 million, opportunities for zakat and waqf education are expanding, both in terms of raising public awareness and encouraging active participation. However, challenges also exist, such as the digital divide and low digital literacy, particularly in remote areas classified as the 3T (disadvantaged) regions.

3. Strategy in Improving and Strengthening Zakat and Waqf Literacy Through Digital Campaigns. First, strengthening digital-based educational content. This aims to ensure the public understands waqf not only as a continuous act of worship, but also its broad socio-economic impact on the development of the community. Second, zakat and waqf institutions need to integrate literacy with digital fintech/crowdfunding services. Third, collaboration with influencers and digital communities needs to be strengthened

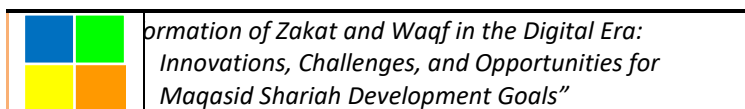
4. Increasing Zakat & Waqf Literacy. The improvement through data-based monitoring and evaluation to measure the effectiveness of digital campaigns. Zakat and waqf institutions can utilize digital analytics such as the number of views, interaction levels, and total donations as indicators of success. This data can then be used to develop further strategies according to the target audience segment. Finally, this data-based evaluation not only increases institutional accountability but also ensures that the literacy programs implemented actually have an impact on increasing people participation.

Overall, these strategies demonstrate that strengthening zakat and waqf literacy through digital media cannot be done in isolation, but must be based on creative content, extensive collaboration, service innovation, and ongoing evaluation. This approach aligns with the development of Indonesia's digital society, which aims to address the challenge of low literacy, particularly in the waqf sector, enabling zakat and waqf to support the sustainable development goals of Maqasid Syariah.



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