

Fintech-Based Philanthropic Innovation to Enhance Social Fundraising Effectiveness in the Digital Era

Inovasi Filantropi Berbasis Teknologi Finansial (Fintech) dalam Meningkatkan Efektivitas Penggalangan Dana Sosial di Era Digital

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Article Info

Abstract

This study aims to analyze the potential and effectiveness of the economic empowerment program through the Rumah Zakat program managed by the National Zakat Agency (BAZNAS) of Bulukumba Regency for remote communities in Kahayya Village, Kindang District, Bulukumba Regency. As a village located in the highlands with limited accessibility, Kahayya Village faces geographical challenges as well as significant natural resource potential, particularly in the coffee and nature tourism sectors. However, limited capital and managerial knowledge are major obstacles in improving the standard of living of the local community. The research method used is descriptive qualitative with data collection techniques through field observations and in-depth interviews with Zakat management stakeholders and beneficiaries (*mustahik*). The focus of the research is directed at the mentoring model carried out by Rumah Zakat, starting from the distribution of business capital to technical skills training and strengthening local economic institutions. The results of the study indicate that the presence of Rumah Zakat through the "Empowered Village" program has had a significant positive impact on the economic independence of the community in Kahayya Village. The interventions carried out are not only limited to consumptive assistance, but are transformed into productive assistance that optimizes local commodities, such as Kahayya Coffee. This empowerment program has successfully increased household income and fostered an entrepreneurial spirit in remote communities. The study's conclusions emphasize that synergy between Islamic philanthropy and the utilization of local potential is key to economic empowerment in remote communities. The study recommends

Keywords:

Economic Empowerment;
Islamic Philanthropy;
Kahayya Village;
Remote Communities;
Zakat House;

continued mentoring and expanded digital market access to ensure local products in Kahayya Village can compete nationally and internationally.	
Abstrak	Kata Kunci
Penelitian ini bertujuan untuk menganalisis potensi dan efektivitas program pemberdayaan ekonomi melalui program Rumah Zakat yang dikelola oleh Badan Amil Zakat Nasional (BAZNAS) Kabupaten Bulukumba bagi masyarakat terpencil di Desa Kahayya, Kecamatan Kindang, Kabupaten Bulukumba. Sebagai desa yang terletak di dataran tinggi dengan aksesibilitas yang terbatas, Desa Kahayya memiliki tantangan geografis sekaligus potensi sumber daya alam yang besar, khususnya di sektor kopi dan pariwisata alam. Namun, keterbatasan modal dan pengetahuan manajerial menjadi hambatan utama dalam meningkatkan taraf hidup masyarakat setempat. Metode penelitian yang digunakan adalah kualitatif deskriptif dengan teknik pengumpulan data melalui observasi lapangan serta wawancara mendalam dengan stakeholders pengelola Zakat dan penerima manfaat (mustahik). Fokus penelitian diarahkan pada model pendampingan yang dilakukan oleh Rumah Zakat, mulai dari penyaluran modal usaha hingga pelatihan keterampilan teknis dan penguatan kelembagaan ekonomi lokal. Hasil penelitian menunjukkan bahwa kehadiran Rumah Zakat melalui program "Desa Berdaya" telah memberikan dampak positif yang signifikan terhadap kemandirian ekonomi Masyarakat yang ada di Desa Kahayya. Intervensi yang dilakukan tidak hanya terbatas pada bantuan konsumtif, tetapi bertransformasi menjadi bantuan produktif yang mengoptimalkan komoditas lokal, seperti Kopi Kahayya. Pemberdayaan ini berhasil meningkatkan pendapatan rumah tangga dan menumbuhkan jiwa kewirausahaan masyarakat terpencil. Simpulan dari penelitian ini menegaskan bahwa sinergi antara filantropi Islam dan pemanfaatan potensi lokal merupakan kunci utama dalam pemberdayaan ekonomi masyarakat di wilayah terpencil. Penelitian ini merekomendasikan perlunya keberlanjutan pendampingan dan perluasan akses pasar digital guna memastikan produk lokal Desa Kahayya dapat bersaing di skala nasional dan internasional	Pemberdayaan Ekonomi; Rumah Zakat; Desa Kahayya; Masyarakat Terpencil; Filantropi Islam.
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INTRODUCTION

Background of the Problem

The rapid advancement of internet technology has created a new paradigm in social fundraising, whereby fintech-based crowdfunding models enable the large-scale mobilization of resources through small contributions from a broad audience (Laeliyah & Vidiati, 2025; Mhlanga, 2024; Yu et al., 2024). The integration of digital platforms has

significantly addressed geographical and administrative barriers that previously constrained the accessibility and transparency of philanthropic fund management ([Cholili et al., 2026](#)).

Furthermore, the utilization of fintech instruments has accelerated financial inclusion within the philanthropic sector by transforming traditional donation mechanisms into more efficient, accessible, and inclusive services ([Gupta, 2026](#); [Spulbar & Stanciu, 2026](#)). This funding model has also evolved to encompass diversified instruments, including Sharia-compliant crowdfunding, which not only enhances operational efficiency but also contributes directly to the achievement of the Sustainable Development Goals (SDGs) through community economic empowerment ([Bakar et al., 2026](#); [Haryanti et al., 2026](#)).

The adoption of advanced technologies, such as standardized QR codes and blockchain integration, has proven effective in enhancing the accountability of philanthropic institutions through real-time transaction recording systems ([Khapare et al., 2026](#); [Pankajam, 2025](#)). Moreover, these technological innovations reduce communication barriers between social program organizers and donors while alleviating public concerns regarding the misallocation of funds ([Cao & Zaheer, 2026](#); [Khapare et al., 2026](#)).

The implementation of such systems aligns with ongoing efforts to professionalize zakat and charitable fund management, wherein fintech serves as an alternative financing solution that transcends spatial and temporal limitations in supporting humanitarian initiatives ([Azwar et al., 2026](#); [Shukri et al., 2026](#)).

The synergy between Islamic financial institutions and digital technology platforms facilitates the development of a more transparent and accountable donation ecosystem capable of reaching a broader donor base and strengthening microeconomic sectors within communities ([Hashem et al., 2026](#); [Syafiudin & Aziz, 2026](#)), particularly through the integration of digital payment systems that encourage greater participation among *muzakki* and donors ([Humaira, 2026](#); [Wijayani et al., 2026](#)).

The implementation of democratized funding mechanisms through crowdfunding has demonstrated significant potential in optimizing fundraising outcomes, although challenges related to digital financial literacy and internet accessibility in underdeveloped regions remain substantial concerns ([Asmiyono & Rahmawati, 2025](#); [Cai & Kamarudin, 2026](#)).

In addition, blockchain technology within this ecosystem can substantially reduce information asymmetry and transaction costs, enabling donations to be distributed more accurately to beneficiaries in crisis-affected areas ([Abraha, 2025](#); [Padia & Mehta, 2024](#)). The integration of blockchain further facilitates real-time monitoring of fund flows, thereby enhancing donor trust through transparent and verifiable reporting of fund distribution on digital platforms ([Hidayanto et al., 2026](#)).

In this context, big data analytics has emerged as a critical instrument for philanthropic institutions in identifying beneficiary profiles (*mustahik*) and mapping assistance needs more accurately and effectively ([Murillo et al., 2026](#); [Wan, 2026](#)). Furthermore, the harmonization of Sharia accounting standards with digital systems is projected to

strengthen the integrity of financial reporting, thereby fostering more accountable governance structures and reducing the risk of fund misappropriation ([Cholili et al., 2026](#); [Wijayani et al., 2026](#)).

Strengthening regulatory frameworks and stakeholder coordination is equally essential to overcoming challenges related to digital literacy and infrastructural limitations that frequently hinder donor participation across various segments of society ([Ishak et al., 2026](#)). The alignment of the digital ecosystem requires continuous educational initiatives to mitigate the low level of Islamic financial literacy among the public while reinforcing confidence in the security of managed transaction data ([Hidayatulloh & Nahar, 2025](#); [Nazeri & Shahrudin, 2025](#)).

These challenges necessitate active involvement from governments and financial institutions in formulating regulations that promote investor protection while facilitating strategic collaboration between social-sector actors and technology service providers ([Almiani et al., 2026](#)). The implementation of smart contract systems within this operational framework is further expected to automate fund disbursement in accordance with Sharia principles while minimizing human intervention that may result in operational errors ([Cheumar et al., 2025](#); [Wardani, 2025](#)).

Moreover, the development of regulatory sandboxes has become increasingly important for testing financial technology innovations within controlled environments before their broader implementation in social finance instruments such as zakat and productive waqf ([Khan & Ali, 2026](#)).

Consequently, strengthening regulations concerning personal data protection and financial transaction security on digital platforms should be prioritized to ensure compliance with prevailing legal and ethical standards ([Humaira, 2026](#); [Shukri et al., 2026](#)). Ultimately, this digital transformation is expected to foster stronger public trust through secure data management practices and enhanced accountability among *nazhir* institutions and fund administrators throughout every stage of fund distribution ([Cholili et al., 2026](#)).

In addition, the consistent adoption of Sharia accounting practices has proven crucial in reinforcing the governance credibility of zakat and waqf institutions, thereby reducing organizational resistance while improving overall financial transparency ([Arifah et al., 2026](#)).

These efforts should be accompanied by the development of policies that are responsive to the dynamics of the digital economy in order to accommodate sustainable innovations in productive waqf management ([Wijayani et al., 2026](#)). Strengthened cross-sector collaboration among governments, philanthropic institutions, and technology companies serves as a key catalyst for creating an inclusive and globally competitive waqf ecosystem ([Albanjari et al., 2025](#)).

Within this framework, blockchain integration offers a promising technical solution for waqf governance through its immutable ledger feature, which ensures comprehensive transparency and accountability of transactions. Furthermore, the implementation of

blockchain-based smart contracts enables the automated management of both tangible and intangible waqf assets, substantially reducing the risk of contractual failure while ensuring more transparent, effective, and sustainable waqf governance for the benefit of society. Therefore, strengthening the integration of digital systems within the operational framework of *nazhir* institutions has become a strategic imperative to ensure that the entire process of benefit distribution is conducted with accuracy, security, and accountability in accordance with Sharia principles. The rapid advancement of internet technology has created a new paradigm in social fundraising, whereby fintech-based crowdfunding models enable the large-scale mobilization of resources through small contributions from a broad audience ([Laeliyah & Vidiati, 2025](#); [Mhlanga, 2024](#); [Yu et al., 2024](#)).

The integration of digital platforms has significantly addressed geographical and administrative barriers that previously constrained the accessibility and transparency of philanthropic fund management ([Cholili et al., 2026](#)). Furthermore, the utilization of fintech instruments has accelerated financial inclusion within the philanthropic sector by transforming traditional donation mechanisms into more efficient, accessible, and inclusive services ([Gupta, 2026](#); [Spulbar & Stanciu, 2026](#)).

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Strengthening regulatory frameworks and stakeholder coordination is equally essential to overcoming challenges related to digital literacy and infrastructural limitations that frequently hinder donor participation across various segments of society ([Ishak et al., 2026](#)). The alignment of the digital ecosystem requires continuous educational initiatives to mitigate the low level of Islamic financial literacy among the public while reinforcing confidence in the security of managed transaction data ([Hidayatulloh & Nahar, 2025; Nazeri & Shaharuddin, 2025](#)).

These challenges necessitate active involvement from governments and financial institutions in formulating regulations that promote investor protection while facilitating strategic collaboration between social-sector actors and technology service providers ([Almiani et al., 2026](#)).

The implementation of smart contract systems within this operational framework is further expected to automate fund disbursement in accordance with Sharia principles while minimizing human intervention that may result in operational errors ([Cheumar et al., 2025; Wardani, 2025](#)). Moreover, the development of regulatory sandboxes has become increasingly important for testing financial technology innovations within controlled environments before their broader implementation in social finance instruments such as zakat and productive waqf ([Khan & Ali, 2026](#)).

Consequently, strengthening regulations concerning personal data protection and financial transaction security on digital platforms should be prioritized to ensure compliance with prevailing legal and ethical standards ([Humaira, 2026; Shukri et al., 2026](#)).

Ultimately, this digital transformation is expected to foster stronger public trust through secure data management practices and enhanced accountability among *nazhir* institutions and fund administrators throughout every stage of fund distribution ([Cholili et al., 2026](#)). In addition, the consistent adoption of Sharia accounting practices has proven crucial in reinforcing the governance credibility of zakat and waqf institutions, thereby reducing organizational resistance while improving overall financial transparency ([Arifah et al., 2026](#)).

These efforts should be accompanied by the development of policies that are responsive to the dynamics of the digital economy in order to accommodate sustainable innovations in productive waqf management ([Wijayani et al., 2026](#)). Strengthened cross-sector collaboration among governments, philanthropic institutions, and technology companies serves as a key catalyst for creating an inclusive and globally competitive waqf ecosystem ([Albanjari et al., 2025](#)).

Within this framework, blockchain integration offers a promising technical solution for waqf governance through its immutable ledger feature, which ensures comprehensive transparency and accountability of transactions. Furthermore, the implementation of blockchain-based smart contracts enables the automated management of both tangible and intangible waqf assets, substantially reducing the risk of contractual failure while ensuring more transparent, effective, and sustainable waqf governance for the benefit of society. Therefore, strengthening the integration of digital systems within the operational framework of *nazhir* institutions has become a strategic imperative to ensure that the entire process of benefit distribution is conducted with accuracy, security, and accountability in accordance with Sharia principles.

Identification of Problems

Based on the background of the study, several critical issues emerge as the primary focus of this research. *First*, the relatively low level of digital literacy and public understanding of technology-based philanthropic fund management mechanisms continues to hinder the optimal adoption and utilization of digital platforms. *Second*, disparities in digital infrastructure, particularly in remote and underserved areas, limit public participation in accessing online fundraising systems and various Islamic financial service applications. *Third*, conventional fundraising mechanisms often suffer from inadequate transparency and governance practices, making them vulnerable to human error and reflecting a lack of systemic integration among philanthropic management institutions.

Furthermore, the absence of a comprehensive regulatory framework and standardized reporting practices in waqf management presents significant challenges in ensuring the integrity, transparency, and accountability of funds at the national level. These challenges are further exacerbated by the limited involvement of key stakeholders and insufficient systemic integration in waqf asset management, which reduce the efficiency of fund distribution and the allocation of benefits to intended beneficiaries.

In addition, the high risk of manual recording errors, combined with fragmented management systems, frequently undermines the effectiveness of governance oversight and monitoring mechanisms. Collectively, these issues highlight the urgent need for innovative technological solutions, robust regulatory support, and integrated governance frameworks to enhance the efficiency, transparency, and sustainability of philanthropic and waqf fund management in the digital era.

Formulation of the Problem

1. How effective is blockchain technology in mitigating human error and enhancing transparency and accountability in waqf governance?
2. To what extent can digital system integration and adaptive regulatory frameworks improve Islamic financial literacy and foster sustainable public participation in productive waqf ecosystems?
3. How effective is the collaboration between regulatory authorities and fintech providers in addressing infrastructural challenges and promoting standardized governance for social fund management?
4. How can smart contract technology facilitate Sharia-compliant automated waqf fund distribution while minimizing external intervention and operational inefficiencies?

Objectives and Benefits of Research

Research Objectives

1. To examine the extent to which blockchain technology can be implemented as a transparent auditing and verification system to mitigate human error while strengthening accountability in waqf fund management in Indonesia.
2. To investigate various strategies for enhancing digital literacy and public awareness regarding financial technology mechanisms in order to promote broader community participation in the zakat and waqf ecosystem.
3. To analyze the urgency of establishing a comprehensive regulatory framework to ensure governance standards and operational integrity among philanthropic institutions in the implementation of digital technologies.
4. To evaluate the role of smart contracts as an automation mechanism capable of ensuring the accuracy of waqf transaction validation while minimizing the risks of misuse, fraud, and data manipulation through the utilization of distributed ledger technology.

Research Contributions

1. To provide a conceptual foundation for academics and practitioners regarding the utilization of blockchain technology as a mechanism for enhancing transparency and improving efficiency in the management of waqf assets through decentralized systems.
2. To offer strategic insights for policymakers and philanthropic organizations in formulating adaptive regulatory frameworks that facilitate the integration of financial technology innovations to address challenges related to transparency, accountability, and governance within the Islamic social finance ecosystem.

3. To develop a data-driven evaluation framework for waqf management institutions in implementing integrated digital systems that accelerate the modernization of productive waqf and strengthen its contribution to the achievement of the Sustainable Development Goals (SDGs).

THEORETICAL AND CONCEPTUAL FRAMEWORK

Theoretical Framework

1. Accountability Theory in Islamic Finance, which emphasizes the importance of systemic transparency and accountability to stakeholders as a manifestation of religious ethical values in the management of communal funds ([Syukri et al., 2026](#)).
2. Blockchain Decentralization Theory, which posits that decentralized and borderless transaction governance can enhance operational efficiency while increasing the potential for the systematic collection and utilization of zakat and waqf funds ([Santoso et al., 2026](#)).
3. Smart Contract Theory, which conceptualizes automated contractual mechanisms as tools for validating transactions with precision in accordance with Sharia principles, thereby minimizing human intervention and reducing the risk of fund misappropriation ([Haniff et al., 2025](#); [Rimanto, 2026](#)).
4. Digital Economy Integration Theory, which examines how financial technology adoption streamlines the processes of fundraising, fund management, and reporting in order to optimize the distribution of social funds to beneficiaries ([Abuselidze et al., 2026](#); [Li & Cheng, 2026](#)).
5. Digital Philanthropy Transformation Theory, which highlights the role of digital platforms and innovative financial products, including productive waqf and Islamic insurance, in expanding public participation and accelerating sustainable development ([Ekawaty & Muljaningsih, 2026](#); [Muliansyah, 2026](#)).
6. Maqāṣid al-Sharī'ah Framework, which serves as an ethical foundation to ensure that the adoption of financial technology innovations remains aligned with the objectives of wealth protection, social welfare, and the broader public interest (*masalahah*) ([Shukri et al., 2026](#)).

Conceptual Framework

1. The implementation of a digital Islamic finance ecosystem integrating blockchain technology and smart contracts as core instruments to ensure transparency, data security, and Sharia compliance throughout the end-to-end management of waqf funds ([Ihsan & Syamsuri, 2025](#); [Rimanto, 2026](#)).
2. The development of a digitally driven governance model emphasizing the principle of downward accountability, whereby every financial transaction can be

transparently traced by donors and beneficiaries, thereby strengthening public trust ([Maryaningsih, 2026](#)).

3. The strengthening of collaboration between regulatory authorities and philanthropic institutions through the standardization of governance policies to mitigate regulatory gaps in technology-based waqf asset management ([Rimanto, 2026](#)).
4. The optimization of digital platforms as instruments for Islamic financial literacy and public education aimed at increasing public trust and encouraging broader participation in the zakat and waqf ecosystem ([Akbar et al., 2025](#); [Jaafar & Yaakob, 2025](#)).
5. The utilization of smart contracts for flexible waqf asset management, encompassing both movable and immovable assets, to ensure compliance with Sharia standards while minimizing the risk of contractual failure ([Kaharuddin et al., 2025](#); [Sabri et al., 2025](#)).
6. The development of technological infrastructure grounded in the principles of *Maqāṣid al-Sharī'ah* to ensure that the digitalization of philanthropy is not solely focused on fundraising efficiency but also directed toward the long-term socioeconomic welfare of the Muslim community ([Azwar et al., 2026](#); [Lasmi et al., 2025](#)).

METHODOLOGY

This study adopts a qualitative research method employing a normative juridical approach and library research to examine the integration of financial technology within the Islamic philanthropy ecosystem ([Anjani et al., 2025](#); [Hashem et al., 2026](#); [Humaira, 2026](#)). Data were analyzed descriptively to explore the potential synergy between the principles of *fiqh al-mu'āmalāt* and digital innovation in strengthening the governance of zakat and waqf institutions ([Aqila & Ramdani, 2026](#); [Shukri et al., 2026](#)).

Furthermore, the study investigates the compatibility between Indonesia's positive legal framework and the technical challenges associated with digital asset management, including waqf tokenization and the implementation of smart contracts ([Azwar et al., 2026](#); [Cholili et al., 2026](#)).

In addition, this research evaluates patterns of technological implementation through content analysis to identify emerging trends in digital philanthropy management and the primary barriers to the adoption of more systematic and integrated governance mechanisms ([Mariyam, 2025](#); [Xuan et al., 2025](#)).

This approach incorporates secondary data obtained from reports issued by financial regulatory authorities and scholarly literature on the digitalization of ZISWAF (Zakat, Infaq, Sadaqah, and Waqf). The study utilizes this data to map strategic collaboration models between *nazhir* institutions and Sharia-compliant financial technology platforms ([Humaira, 2026](#); [Nuhic-Mešković et al., 2026](#)).

This integration aims to examine how such collaborations can enhance technological literacy among *nazhir*, which is considered a critical factor in optimizing fintech-based zakat and waqf management ([Hashem et al., 2026](#); [Shukri et al., 2026](#)).

These collaborative efforts are expected to mitigate challenges arising from the limited managerial capacity of *nazhir* institutions and the relatively low level of waqf literacy among the public, while simultaneously strengthening the resilience of the philanthropic ecosystem amid the rapid transformation of the digital economy ([Marlion, 2026](#); [Sani, 2025](#)).

The utilization of digital instruments, particularly blockchain-based assets, serves not only as a tool for technical efficiency but also as a critical mechanism for data protection, ensuring the integrity of waqf records against cybersecurity threats, unauthorized access, and information loss ([Rimanto, 2026](#); [Sakinah, 2025](#); [Zakariyah & Ali, 2025](#)). Moreover, the application of the principle of *al-maṣlaḥah* in these technological innovations ensures that every stage of digital transformation remains aligned with the protection of communal wealth (*ḥifẓ al-māl*) and the fulfillment of sustainable social welfare objectives ([Alotaibi et al., 2026](#); [Mursalmina, 2026](#)).

Furthermore, the digital transformation of zakat through mobile and web-based applications plays a significant role as an educational medium that inclusively promotes Islamic financial literacy and philanthropic behavior among Muslim communities ([Cholili et al., 2026](#); [Haq & Supriatna, 2026](#)). Through user-friendly interfaces, these platforms provide transparent access to information and interactive educational content regarding zakat mechanisms and productive waqf management, thereby directly contributing to increased public awareness and participation within the digital philanthropy ecosystem.

Strengthening literacy through digital approaches should not merely be viewed as a short-term fundraising strategy but rather as a long-term foundation for cultivating sustainable collective awareness and engagement. Ultimately, the synergy between digital literacy and platform accessibility constitutes a key determinant in ensuring that the full potential of Islamic philanthropy can be effectively optimized to advance the long-term socioeconomic welfare and prosperity of the Muslim community.

RESULTS AND DISCUSSION

Research Findings

The findings indicate that the adoption of financial technologies, such as QRIS and digital wallets, has significantly improved the operational efficiency of zakat management institutions through faster service delivery, enhanced reporting transparency, and reduced administrative costs ([Azwar et al., 2026](#); [Chamid et al., 2025](#); [Cholili et al., 2026](#)).

Furthermore, the utilization of integrated management information systems enables *muzakki* to monitor fund disbursement in real time, thereby substantially strengthening public trust in the credibility of philanthropic institutions ([Cholili et al., 2026](#); [Wijayani et al., 2026](#)). The effectiveness of this digital transformation is also reflected in the increasing

participation of younger generations, who are more adaptive to innovative digital platforms and consequently contribute to optimizing fundraising performance that has historically remained below its national potential ([Chamid et al., 2025](#)).

The implementation of digital technology has progressively transformed the entire operational value chain, ranging from fundraising to fund distribution, thereby significantly narrowing the gap between the estimated potential of zakat and the actual level of fund collection ([Mustafa & Abdulah, 2025](#); [Putra et al., 2025](#); [Suparman, 2025](#); [Yuana et al., 2025](#)).

Nevertheless, challenges related to digital literacy and data security continue to require serious attention in strengthening the institutional capacity of zakat organizations ([Asytuti et al., 2025](#); [Wijayani et al., 2026](#)). Moreover, strategic collaboration between zakat institutions and financial technology providers has proven effective in expanding the reach of social fund distribution to previously underserved areas that were difficult to access through conventional methods ([Azwar et al., 2026](#)).

The accessibility offered by mobile devices further enables *muzakki* to conduct transactions efficiently without the need for physical attendance, thereby expanding the donor base across geographical boundaries ([Cholili et al., 2026](#); [Wijayani et al., 2026](#)). In addition, the integration of digital technologies within the philanthropic ecosystem facilitates the implementation of automated reminder systems, which contribute to improving donor compliance and consistency in fulfilling zakat obligations ([Cholili et al., 2026](#); [Syafiudin & Aziz, 2026](#)).

Technologies such as blockchain and transparency dashboard systems have also demonstrated considerable potential in mitigating accountability risks, which often constitute a major obstacle in converting substantial zakat potential into optimal fundraising outcomes ([Wijayani et al., 2026](#)).

Similarly, the utilization of marketplace platforms and zakat applications enables more flexible fundraising automation, thereby extending donor outreach to remote and underserved regions ([Azwar et al., 2026](#); [Cholili et al., 2026](#)). Such integrated systems also facilitate more comprehensive data collection regarding both *muzakki* and *mustahik*, allowing institutions to design distribution programs that are more targeted and capable of generating measurable social impact ([Nazeri & Shahrudin, 2025](#); [Syafiudin & Aziz, 2026](#)).

Consistent with these developments, the use of digital channels—including social media, e-commerce platforms, and electronic wallet applications—has successfully fostered an effective participatory ecosystem, particularly among Millennial and digitally connected populations ([Méndez et al., 2026](#); [Muliandiyah, 2026](#)).

Despite these advancements, challenges associated with digital literacy and data security continue to demand institutional attention to ensure compliance with Sharia principles and prevailing regulatory standards. For example, technical limitations in application interfaces often make it difficult for users to understand zakat contractual mechanisms (*akad*), while concerns regarding data breaches necessitate the implementation of more

stringent encryption and cybersecurity standards ([Azwar et al., 2026](#); [Rimanto, 2026](#); [Shukri et al., 2026](#)).

To address these challenges, zakat management institutions should proactively integrate inclusive digital literacy programs for *muzakki* while strengthening information security governance frameworks to establish a philanthropic ecosystem that is not only efficient but also credible and resilient against cyber threats ([Chamid & Olasunkanmi, 2025](#); [Cholili et al., 2026](#); [Syujai, 2025](#)).

Strengthening the digital ecosystem requires comprehensive cross-sector collaboration among zakat institutions, Islamic financial authorities, and technology infrastructure providers in order to establish standardized and trustworthy service frameworks ([Azwar et al., 2026](#); [Cholili et al., 2026](#)).

Consequently, the standardization of technological infrastructure will not only minimize operational barriers but also foster a more integrated, transparent, and sustainable national zakat ecosystem capable of enhancing public trust over the long term ([Azwar et al., 2026](#); [Nazeri et al., 2026](#)).

A data-driven approach further enables institutions to segment muzakki profiles with greater precision. As illustrated in Table 1, fundraising strategies can be tailored according to the characteristics of different donor segments.

Table 1. Digital Fundraising Strategies Based on Muzakki Segmentation

Muzakki Segment	Key Characteristics	Digital Engagement Strategy
Millennials/Generation Z	Technology-savvy; preference for instant payment systems	Social media campaigns, e-wallet integration, and gamification
Middle-Class Professionals	High social awareness; high mobility	Automated reminders and recurring payment (auto-debit) systems
High-Net-Worth Individuals	Focus on impact measurement and accountability	Real-time transparency reports and exclusive donor dashboards

Through systematic segmentation, zakat institutions can tailor campaign content and communication channels more effectively, thereby increasing donation conversion rates and strengthening donor loyalty ([Intizam, 2026](#); [Ma'aliy & Samsuri, 2025](#); [Noe'man et al., 2026](#)). Furthermore, demographic data provided by internet service providers facilitate a more accurate understanding of donor behavior, enabling institutions to develop educational programs and two-way communication services that are more responsive to donor needs ([Kazanskaia & Kazanskaia, 2025](#); [Tobelem & Ballarini, 2024](#)).

Such optimization should be accompanied by continuous capacity building among institutional personnel to ensure that digital infrastructure management remains aligned with Sharia principles and governance standards ([Chamid et al., 2025](#); [Hikam et al., 2025](#); [Intizam, 2026](#)).

Finally, the development of a comprehensive regulatory framework is essential to provide standardized operational guidelines, ensure legal certainty, and offer adequate protection for all stakeholders involved in technology-based philanthropic management.

Such regulatory support is critical for fostering sustainable innovation, strengthening institutional accountability, and ensuring the long-term effectiveness of digital transformation within the Islamic philanthropy sector.

Discussion

This analysis examines the effectiveness of digital marketing strategies and governance mechanisms adopted by philanthropic fund management institutions in responding to the shift in donor behavior from conventional transactions to technology-based platforms ([Cholili et al., 2026](#); [Ruba, 2026](#)), particularly in facilitating assistance for victims of armed conflicts and natural disasters who are often beyond the reach of direct humanitarian services due to geographical, environmental, and logistical constraints. In this context, the adoption of third-party digital platforms, such as crowdfunding websites, has become crucial in accelerating aid mobilization without being constrained by rigid physical logistics barriers ([Ciasullo et al., 2025](#); [Ghani et al., 2025](#)).

Research findings indicate that the synergy between digital platforms and zakat pick-up services generates significant operational efficiencies, enabling institutions to respond to crises in real time, even in regions with limited infrastructure ([Cholili et al., 2026](#); [Murillo et al., 2026](#)). The adoption of such technologies reflects a paradigm shift in which institutions are required to become more responsive and interactive in addressing donors' informational needs and preferences for time-efficient services.

This strategy is further reinforced by the AISAS (Attention–Interest–Search–Action–Share) communication model, which has proven effective in managing the donor journey from initial awareness to active participation ([Fuad, 2026](#); [Laksmono & Adde, 2026](#)). Moreover, digital marketing initiatives that strategically leverage social media platforms have demonstrated a substantial capacity to enhance stakeholder engagement on a sustainable basis ([Fuad, 2026](#); [Nugraha, 2025](#)).

Collaboration with influencers and virtual communities in philanthropic activities has also emerged as an effective approach for expanding audience reach and significantly improving the success rate of donation campaigns ([Huh et al., 2026](#); [Wan, 2026](#)). These strategies focus not only on increasing fundraising volume but also on promoting transparency and accessibility as key pillars for maintaining public trust ([Cai & Kamarudin, 2026](#)).

Furthermore, the implementation of marketing automation techniques and search engine optimization (SEO) has become a critical determinant of fundraising platform visibility, which in turn contributes to substantial growth in donation volumes ([Noe'man et al., 2026](#); [Wan, 2026](#)).

Empirical evidence suggests that the integration of digital tools such as WhatsApp Broadcast services, QRIS-based payment systems, and social media platforms significantly simplifies donation processes while reducing accessibility barriers for *muzakki* ([Cholili et al., 2026](#); [Syafiudin & Aziz, 2026](#)).

These innovations are consistent with the principles of Marketing 5.0, whereby the integration of human-centered approaches and digital technologies enables zakat institutions to adapt to evolving communication patterns that internet-based ecosystems increasingly dominate ([Azwar et al., 2026](#); [Fuad, 2026](#)).

Consistent with empirical findings, the adoption of the AISAS model has transformed donor interaction patterns, as the delivery of targeted content through social media platforms significantly enhances donor participation ([Fuad, 2026](#); [Rimawati et al., 2026](#)).

In this regard, the optimization of social media algorithms and customer relationship management (CRM) functions plays a crucial role in strengthening donor retention and ensuring that communication flows remain aligned with audience needs. The AISAS framework can be described as follows: **Attention**, creating initial awareness through creative campaign content; **Interest**, generating engagement through relevant program narratives; **Search**, facilitating access to information regarding institutional accountability; **Action**, simplifying donation transactions through digital platforms; and **Share**, encouraging the dissemination of positive social impacts through personal networks ([Derenthal & Toporowski, 2026](#); [Pitardi & Acuti, 2026](#); [Ryu, 2026](#)). The AISAS model is illustrated in the infographic presented below.



Figure 1. Infographic Illustration of the AISAS Model

The implementation of this model is supported by the use of emotional storytelling, which has proven effective in building donor trust and enhancing institutional legitimacy in the eyes of the public. To improve audience understanding of the donor journey, institutions may present the AISAS model through systematic full-color infographics, where each stage—from Attention to Share—is intuitively illustrated to facilitate donor

engagement while strengthening communication effectiveness in aligning donor information needs with institutional social missions.

This structured approach enables institutions to manage donor journeys more systematically, optimizing every stage from initial awareness to active participation and fostering long-term donor loyalty ([Fuad, 2026; Ramadani3, 2026](#)). The use of data analytics to monitor each interaction point allows institutions to refine marketing strategies with greater precision, thereby increasing fundraising efficiency by more than 30% ([Baazov, 2025; Lalakiya, 2025](#)). Such success is further supported by the professional empowerment of volunteers who integrate digital marketing functions with customer relationship management practices, ensuring that donor interactions are handled effectively and consistently ([Gupta et al., 2026; Murillo et al., 2026](#)).

Moreover, the systematic analysis of data generated from social media platforms such as Facebook and Instagram enables institutions to develop a deeper understanding of audience behavior, thereby facilitating the design of more targeted campaigns capable of enhancing public trust ([Israh & Farihanto, 2026; Merivaki et al., 2024](#)). Through the implementation of this framework, institutions can comprehensively map donor behavioral transitions, from initial attention and engagement to the willingness to share information regarding social programs with broader audiences through digital networks ([Cai & Kamarudin, 2026; Hung & Lee, 2026](#)).

This sharing behavior is particularly important because it generates a domino effect that expands campaign reach organically through peer-to-peer recommendations. Ultimately, this phenomenon reinforces the strategic role of technological integration in developing a philanthropic ecosystem that is more adaptive, inclusive, and capable of sustaining long-term public trust. Consequently, digital transformation should be viewed not merely as a technological innovation but as a strategic instrument for strengthening stakeholder engagement, enhancing institutional accountability, and ensuring the sustainability of philanthropic initiatives in the digital era.

Limitations and Future Research Directions

Although the adoption of digital technologies has demonstrated significant potential in enhancing fundraising effectiveness, this study is subject to several limitations. These include the relatively limited scope of the sample and the lack of in-depth exploration through interviews with key stakeholders, such as financial technology platform operators and government regulators. Consequently, future research should expand the scope of observation by involving a more diverse network of participants, thereby enabling broader and more comprehensive generalization of the findings. Furthermore, stronger integration and collaboration between zakat institutions and fintech service providers are necessary to maximize the utilization of untapped social funds and enhance the overall effectiveness of Islamic philanthropic initiatives.

Research Novelty and Contributions

This study contributes to the existing body of knowledge by aligning the AISAS (Attention–Interest–Search–Action–Share) consumer behavior model with the Islamic philanthropy ecosystem, thereby providing a practical operational framework for managing the digital donor journey. Unlike previous studies that primarily focus on technological adoption or fundraising effectiveness independently, this research integrates digital marketing perspectives with Islamic social finance governance, offering a more comprehensive understanding of donor engagement in the digital era.

Furthermore, the study highlights the strategic importance of strengthening collaboration between zakat management institutions and financial technology (fintech) service providers to expand operational reach and maximize the collection of social funds on a larger scale. Such collaboration not only enhances transaction efficiency but also improves institutional credibility through the provision of transparent and accessible financial reporting mechanisms for donors.

In addition, this research emphasizes the significance of strengthening digital infrastructure through the digitalization of waqf management institutions and the integration of waqf-related data systems. These initiatives are expected to enhance public awareness, particularly among younger generations, while fostering broader participation in the Islamic philanthropy ecosystem. Collectively, these contributions provide both theoretical and practical insights for advancing sustainable, transparent, and technology-driven Islamic social finance governance.

CONCLUSION AND RECOMMENDATIONS

Conclusion

Based on the findings and discussion presented above, several conclusions can be drawn. First, the integration of technological innovation through the AISAS (Attention–Interest–Search–Action–Share) framework significantly enhances fundraising effectiveness by optimizing the donor journey, from awareness generation to the development of broad social support. Second, the utilization of fintech platforms and e-commerce channels as integrated transaction mechanisms has proven effective in simplifying payment processes, thereby improving security, convenience, and operational efficiency for *muzakki* in fulfilling their philanthropic obligations. Third, transparent financial reporting and the implementation of accountable digital features play a crucial role in strengthening institutional credibility and fostering donor trust. Fourth, the strategic use of new media, supported by prophetic communication approaches and the involvement of influential figures, has proven successful in building public trust and expanding donor outreach, particularly among Millennial and digitally connected generations.

Overall, the integration of financial technology has emerged as a critical factor in optimizing the effectiveness of social fundraising while simultaneously enhancing transparency, accessibility, and sustainable public trust within the digital philanthropy ecosystem. These developments require philanthropic institutions to continuously

innovate in designing value-driven content strategies and professionally managing digital platforms to remain aligned with the evolving preferences of contemporary donors. Furthermore, the long-term success of philanthropic organizations depends largely on their ability to balance intuitive technological innovation with transparent financial reporting systems. Therefore, the strengthening of technology-based fundraising strategies must be accompanied by a strong commitment to accountable governance practices in order to address challenges related to public participation and institutional sustainability.

Recommendations

1. Philanthropic institutions should optimize the utilization of digital features, such as automated zakat calculators and integrated payment systems, to enhance operational efficiency and improve accessibility and convenience for donors.
2. Institutions should establish strategic partnerships with financial technology (fintech) companies and e-commerce platforms to expand operational reach and maximize the realization of untapped social fundraising potential.
3. More innovative technology-mapping and donor engagement strategies should be developed to convert individuals with limited prior commitment to charitable giving into active and sustainable *muzakki*.
4. Philanthropic organizations are encouraged to expand data-driven research and performance evaluation initiatives while incorporating in-depth interviews with diverse stakeholders, including user communities, fintech providers, and regulatory authorities, to validate platform effectiveness and improve governance practices.
5. The enhancement of Islamic financial literacy should remain a long-term priority to support broader public participation within an increasingly complex digital economic ecosystem.
6. Organizations should strengthen cybersecurity measures to protect donors' personal and financial data, thereby establishing a robust foundation for mitigating digital security risks and maintaining public confidence in technology-based philanthropic services.

AUTHOR CONTRIBUTIONS STATEMENT

All authors made equal contributions to the conceptualization, data analysis, interpretation of findings, and manuscript preparation. All authors have read and approved the final version of the manuscript and accept full responsibility for its academic integrity, accuracy, and scholarly validity. The findings of this study are expected to provide empirical insights for policymakers and relevant stakeholders in developing responsive strategies and policies to support digital transformation within the Islamic philanthropy ecosystem.

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