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# ISLAMIC FINTECH INNOVATION AS AN INSTRUMENT OF FINANCIAL LITERACY AND INCLUSION IN THE COLLECTION OF ISLAMIC SOCIAL FUNDS (ZISWAF) IN INDONESIA

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## Abstract

***Purpose:*** *This study aims to analyze the forms of fintech innovation developed by zakat management institutions, namely BAZNAS, Rumah Zakat, and Dompet Dhuafa, and to examine the contribution of Islamic financial technology (fintech) in enhancing financial literacy and inclusion in the collection of Islamic social funds (ZISWAF) in Indonesia amid the rapid growth of digital technology.*

***Design/methodology/approach:*** *This study employs a Systematic Literature Review (SLR) approach by reviewing 24 national and international journals with ISSN/E-ISSN published between 2021 and 2025. The data were collected through Google Scholar and analyzed systematically to identify patterns, innovations, and the role of fintech in Islamic social fund collection.*

***Research Findings:*** *The findings reveal that zakat institutions such as BAZNAS, Rumah Zakat, and Dompet Dhuafa have developed various digital innovations, including online zakat applications, Islamic e-wallets, zakat calculators, and real-time reporting systems to improve transparency and accessibility. Furthermore, Islamic fintech significantly contributes to increasing public participation through digital education, strengthening muzakki trust, and improving the effectiveness and efficiency of ZISWAF collection.*

***Contribution/Originality/Novelty:*** *This study contributes to the growing literature on Islamic fintech by providing a comprehensive review of digital innovations implemented by zakat institutions and highlighting the role of fintech in strengthening literacy and inclusion in Islamic social finance. The study also emphasizes the importance of collaboration among zakat institutions, regulators, and digital service providers to achieve sustainable zakat literacy and inclusion aligned with sharia principles.*

**Keywords**: Islamic Fintech, Literacy, Inclusion, ZISWAF Collection

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## Abstrak

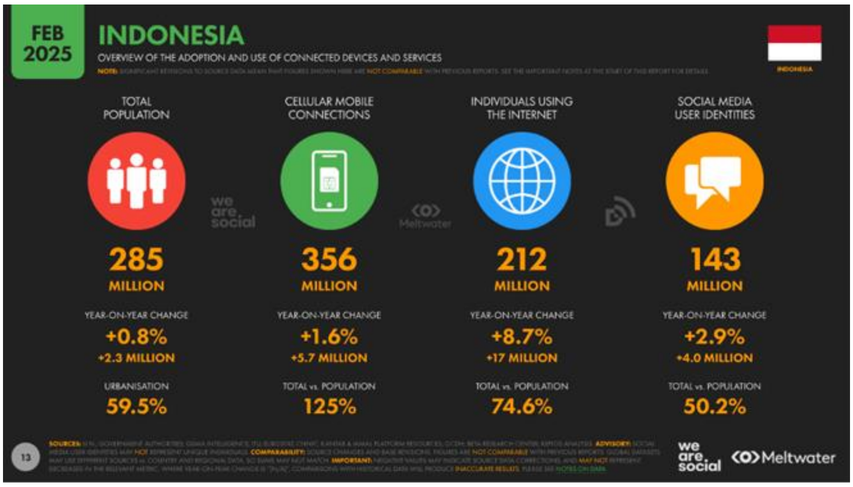
**Tujuan Penelitian:** Penelitian ini bertujuan untuk menganalisis bentuk-bentuk inovasi fintech yang dikembangkan oleh lembaga pengelola zakat, yaitu BAZNAS, Rumah Zakat, dan Dompet Dhuafa, serta mengkaji kontribusi teknologi keuangan syariah (Islamic financial technology/fintech) dalam meningkatkan literasi dan inklusi keuangan pada penghimpunan dana sosial Islam (ZISWAF) di Indonesia di tengah pesatnya perkembangan teknologi digital.
**Desain/metodologi/pendekatan:** Penelitian ini menggunakan pendekatan *Systematic Literature Review* (SLR) dengan menelaah 24 jurnal nasional dan internasional ber-ISSN/E-ISSN yang diterbitkan pada tahun 2021–2025. Data diperoleh melalui Google Scholar dan dianalisis secara sistematis untuk mengidentifikasi pola, inovasi, serta peran fintech dalam penghimpunan dana sosial Islam.
**Temuan Penelitian:** Hasil temuan menunjukkan bahwa lembaga zakat seperti BAZNAS, Rumah Zakat, dan Dompet Dhuafa telah mengembangkan berbagai inovasi digital, termasuk aplikasi zakat online, dompet elektronik syariah, kalkulator zakat, dan sistem pelaporan waktu nyata (real-time) untuk meningkatkan transparansi dan aksesibilitas. Selain itu, fintech syariah berkontribusi secara signifikan dalam meningkatkan partisipasi masyarakat melalui edukasi digital, memperkuat kepercayaan muzaki, serta meningkatkan efektivitas dan efisiensi penghimpunan ZISWAF.
**Kontribusi / Orisinalitas / Kebaruan:** Penelitian ini berkontribusi pada perkembangan literatur mengenai fintech syariah dengan menyediakan tinjauan komprehensif terkait inovasi digital yang diterapkan oleh lembaga zakat, serta menyoroti peran fintech dalam memperkuat literasi dan inklusi dalam keuangan sosial Islam. Penelitian ini juga menekankan pentingnya kolaborasi antara lembaga zakat, regulator, dan penyedia layanan digital untuk mencapai literasi dan inklusi zakat yang berkelanjutan yang selaras dengan prinsip-prinsip syariah.

**Kata kunci**: *Fintech* Syariah, Literasi, Inklusi, Penghimpunan ZISWAF

## Background

The development of digital technology has brought significant changes to various aspects of life, including the practice of Islamic finance and philanthropy in Indonesia. According to data released by We Are Social in February 2025, mobile device ownership in Indonesia has exceeded 125% of the total population. Meanwhile, 74.6% of Indonesians are active internet users, connecting them to a borderless digital world. This condition indicates a tremendous potential for utilizing financial technology (fintech) to support sharia-based economic activities, particularly in the collection of Islamic social funds (ZISWAF), which include zakat, infaq, sadaqah, and waqf.

**Picture 1.** Overview of the adoption and use connected devices and services

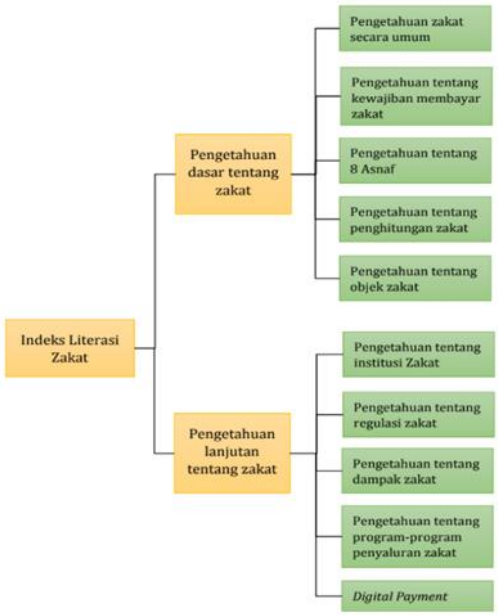



Source: We Are Social,2025

In recent years, digital transformation has begun to penetrate the practice of zakat collection. Zakat management institutions such as BAZNAS, Dompet Dhuafa, and Rumah Zakat have developed various digital platforms to facilitate the process of zakat, infaq, and sadaqah payments (Kasri & Sosianti, 2023). However, data compiled by We Are Social in 2025 show that users of digital payment transactions account for only 50% of Indonesia's population. This indicates that the adoption rate of digital payments in Indonesia remains relatively low compared to the vast potential of internet and mobile phone users.

In line with this, data from BAZNAS through the Zakat Outlook Report 2024 reveal that Indonesia's zakat potential reaches approximately IDR 327 trillion annually, yet in 2022 only around IDR 21.6 trillion was successfully collected and managed. This situation underscores the need for innovation and educational efforts by zakat institutions to help the Muslim community better understand and become accustomed to using Islamic fintech services in order to realize this enormous collection potential.

**Picture 2.** Literation Zakat Index




Source: Zakat outlook,2024

A discussion on the collection of ZISWAF cannot be separated from the aspect of literacy, which is one of the key factors determining the success of Islamic social fund collection. An increase in public literacy regarding the use of ZISWAF fintech will expand community access and participation within the zakat management ecosystem through the utilization of digital technology. According to the components of the Zakat Literacy Index, there are two main dimensions: the Basic Knowledge of Zakat and the Advanced Knowledge of Zakat, one of which includes digital payment as an indicator (Pusat Kajian Strategis BAZNAS, 2019). Therefore, the role of fintech is crucial in assisting society in various ways, including facilitating zakat, infaq, and sadaqah (ZIS) payments. Consequently, the collection of ZISWAF funds can be optimized by leveraging the rapid advancement of available financial technology (fintech). The perceived ease and effectiveness of fintech utilization for paying ZISWAF have a positive and significant influence on users' intention to transact through digital platforms.

In setting the zakat collection target for 2024, the level of national zakat literacy became the primary point in determining the collection strategy. The national zakat collection target for 2024 is projected to reach IDR 10.41 trillion, consisting of BAZNAS RI at IDR 1.02 trillion, provincial and district/city BAZNAS at IDR 4.14 trillion, national LAZ at IDR 4.64 trillion, and provincial/district LAZ at IDR 602 billion.

Although Indonesia's zakat potential reaches IDR 327 trillion, actual zakat collection in 2022 only reached IDR 21.6 trillion. This wide gap is often attributed to the low adoption of digital payments, which has only reached 50%, despite internet penetration reaching 74.6% of the population. Previous studies have extensively discussed the efficiency and transparency generated by Islamic fintech. However, a significant research gap remains regarding how fintech innovations specifically function as educational (literacy) instruments that directly drive expanded access (inclusion) within the ZISWAF ecosystem. Much of the literature focuses on the technical aspects of platforms or individual technology acceptance (TAM), but none has comprehensively mapped the various forms of innovation from Indonesia's major zakat institutions (BAZNAS, Rumah Zakat, and Dompet Dhuafa) within a single literacy-inclusion analytical framework.

The main novelty of this research lies in the use of the Systematic Literature Review (SLR) method on the latest literature (2021–2025) to synthesize the dual role of Islamic fintech: not merely a transaction tool, but also as a digital literacy instrument that triggers social financial inclusion. Unlike previous research, which tends to be general in nature, this study makes a unique contribution by conducting a thematic analysis of specific features such as zakat calculators, real-time reporting, and zakat tracking as a systematic strategy to build trust and active participation among zakat payers in the digital era. Thus, this research fills a gap in the literature regarding the integration of technological innovation and the strengthening of Islamic values in increasing inclusive community participation.

Therefore, with the emergence of digital platforms, mobile applications, and electronic payment systems, the potential for optimizing zakat collection has become increasingly significant. This research issue arises from the limited number of comprehensive studies specifically examining the types of fintech innovations developed by zakat management bodies in Indonesia and how these innovations contribute to optimizing ZISWAF collection. Simple, accessible, and sharia-compliant innovations are expected to increase muzakki's interest in paying zakat digitally. Thus, the ultimate goal of enhancing ZISWAF fund collection and achieving zakat inclusion in Indonesia can be realized.

Based on the background described above, this study aims to address the following research questions:

1. How are Islamic fintech innovations implemented by BAZ and LAZ institutions as efforts to enhance literacy and inclusion in the collection of ZISWAF?
2. How does Islamic fintech play a role in optimizing the collection of ZISWAF funds?

## LITERATURE REVIEW

### Financial Technology

Islamic financial technology (Islamic fintech) represents an innovation in financial services that operates based on sharia principles. These principles prohibit riba (usury), gharar (uncertainty), and maysir (gambling), while ensuring fairness, contractual clarity, and the avoidance of speculative elements that may harm either party (Tia Nurazizah, 2025). According to Meli (2024), Islamic fintech plays an important role in transforming the system of collection and distribution of Zakat, Infaq, Sadaqah, and Waqf (ZISWAF) through efficient and transparent digital platforms. Institutions managing ZISWAF funds can utilize technology to expand donor outreach, simplify payment processes, and improve the accountability of financial reporting.

In general, several types of Islamic fintech are applied within the context of ZISWAF. First, sharia-compliant crowdfunding platforms act as intermediaries between donors and beneficiaries based on maqashid shariah principles to ensure that transactions remain free from riba and gharar (Anita, Wahyu Akbar, & Ahmad Hanafi, 2025). Second, digital payment fintech simplifies the process of paying zakat, infaq, and sadaqah through Islamic e-wallet applications equipped with sharia compliance audits (Tartila, 2022). Third, productive waqf fintech serves as a digital investment system designed to empower Islamic boarding schools (pesantren) and Islamic MSMEs (Mufti Afif, Muhammad Diaz Supandi, Hartomi Maulana, & Sa'id, 2025). Lastly, integrative ZISWAF fintech connects Islamic financial institutions to strengthen collaboration within the Islamic economy, ultimately aiming to promote social welfare (Kahfi & Nurfajriani, 2025).

### Inclusion in the Context of Zakat, Infaq, Sadaqah, and Waqf (ZISWAF) Collection

Islamic financial inclusion in the context of Zakat, Infaq, Sadaqah, and Waqf (ZISWAF) collection serves as a strategy to expand public access to sharia-compliant financial services in a fair and sustainable manner. Through this mechanism, individuals are not only positioned as beneficiaries but also as active participants within a productive Islamic economic system. According to Holle et al. (2024), ZISWAF functions as an instrument capable of reducing social inequality and enhancing wealth redistribution through effective management of Islamic social funds. Similarly, Fauzan, Pratiwi et al. (2025) emphasize that the productive utilization of ZISWAF strengthens community economic participation and broadens financial inclusion, particularly in rural areas.

The collection of ZISWAF contributes to strengthening financial inclusion through digital transformation. Kamila and Samsuri (2025) reveal that Islamic fintech technology enables convenience, speed, and transparency in online zakat, infaq, and waqf payments. Karakulah (2024) asserts that donation-based crowdfunding enhances public participation and fosters greater trust in zakat institutions. Moreover, collaboration among financial authorities, ZISWAF institutions, and digital service providers can improve governance and efficiency in fund collection (Mubarak et al., 2024). Financial inclusion driven by ZISWAF plays a strategic role in expanding economic access, fostering community empowerment, and accelerating equitable welfare distribution through an innovative Islamic financial system.

**Previous Research**

Research on zakat digitalization and the application of Islamic financial technology (fintech) indicates a major transformation in the management of Islamic social funds. Meli Saputri (2024) explains that the integration of Islamic fintech in zakat and waqf management enhances the efficiency, transparency, and accountability of Islamic philanthropic institutions. Furthermore, digital Islamic financial literacy is an essential factor enabling society to understand and utilize digital zakat services optimally. These findings align with the focus of this study, which views fintech innovation as an educational tool to promote financial inclusion based on Islamic values.

Nasrudin and Solehudin (2022) found that Islamic fintech serves as a catalyst for creating an inclusive and efficient zakat ecosystem through online payment systems, digital reporting, and automated record-keeping. However, they emphasize the need for sharia-compliant regulations and technological supervision to ensure that digital innovations operate within Islamic principles. This demonstrates that the success of fintech innovation depends not only on technology but also on literacy, trust, and sharia compliance—key pillars of this study.

Mohammad Muzaki (2023) supports this perspective by highlighting how digitalization improves interactions between amil and muzakki through E-CRM systems and web-based zakat applications. These innovations enhance transparency and public trust in zakat institutions. Nonetheless, his study also notes challenges such as low digital literacy and limited infrastructure in certain regions, showing that digital literacy remains crucial to the successful implementation of fintech in ZISWAF collection.

Rafiki et al. (2024) and Viandra and Arnes (2022) further assert that the success of digital zakat is strongly influenced by financial literacy, perceived ease of use, perceived usefulness, religiosity, and user trust in zakat institutions. The adoption of digital technology has proven to simplify zakat payments while increasing trust in fund management systems. However, these studies also highlight the need for educational approaches so that society not only becomes users but also understands the sharia values underpinning digital transactions.

Overall, previous research concludes that Islamic fintech innovation plays a strategic role in broadening public participation through enhanced literacy and access to Islamic financial services. Nevertheless, a research gap remains regarding how digital Islamic literacy directly contributes to inclusion in ZISWAF collection. This study seeks to fill that gap by examining the role of Islamic fintech as a literacy instrument that fosters inclusive public participation within the Islamic social fund collection ecosystem.

**Research Methods**

This study is a qualitative descriptive research employing the Systematic Literature Review (SLR) method, with primary data derived from journals indexed with ISSN or E-ISSN. The Systematic Literature Review is a structured scientific process used to identify, evaluate, synthesize, and interpret all relevant research evidence to answer the research questions (Calderon & Ruiz, 2015). RESEARCH METHODS

Data

Primary literature sources were collected from Google Scholar within the period of 2021–2025 (five years). To conduct the literature review, the keyword "the role of fintech in ZISWAF collection in Indonesia" was used to search the Google Scholar database. The search resulted in 489 journal titles/articles focusing on the role of fintech in ZISWAF collection. After the screening and selection process, 24 relevant journals were identified for analysis.

In addition, this study incorporates secondary data obtained from the official websites of BAZNAS, Dompet Dhuafa, and Rumah Zakat to identify the various forms of fintech innovations (e.g., online payment platforms, mobile applications, digital donations, e-wallet/QR integrations, and other digital initiatives) implemented by national zakat institutions as an empirical context for interpreting the literature findings. The results of the SLR are reported, accompanied by a summary table of each study (year, method, focus, and key findings) and thematic analysis to map how fintech innovation contributes to literacy and inclusion in ZISWAF collection in Indonesia.

## Results And Discussion

### Results

### Forms of Islamic Fintech Innovation Implemented by BAZ and LAZ as Efforts to Enhance Literacy and Inclusion in ZISWAF Collection

**Table 1.** Comparison of Digitalization in Zakat, Infaq, Sadaqah, and Waqf (ZISWAF) Services among Zakat Management Institutions: Badan Amil Zakat Nasional (BAZNAS), Rumah Zakat, and Dompet Dhuafa

| **Aspect** | **Badan Amil Zakat Nasional (BAZNAS)** | **Rumah Zakat** | **Dompet Dhuafa** |
|---|---|---|---|
| Main Digital Platforms | SIMBA Application and System (BAZNAS Information Management System) | Rumah Zakat Application (Rumah Zakat App) | Dompet Duafa (DD) Apps |
| Fitures | a. Online zakat payment<br>b. Zakat calculator | a. Zakat tracking<br>b. Periodic zakat reporting<br>c. Zakat calculator | a. ZISWAF donations |

| | | | |
|---|---|---|---|
| | c. Real-time and transparent financial reporting<br>d. Instant digital payment confirmation | d. Special Ramadan program<br>e. Digital collaboration | b. Prayer schedule and Qur'an access<br>c. Zakat calculator<br>d. Volunteer registration<br>e. Donation report monitoring |
| Main Functions of the Platform | a. Integrated digital offices<br>b. Digital management of muzakki and mustahik data, fund distribution, and financial reporting | a. Digital Collaboration Platform and "Tumbuh Bersama" (Growing Together) Platform for nationwide digital collaboration | a. Utilization of social media and mobile applications<br>b. Enhancement of digital donation access |
| Payment Methods | Digital payments through banking channels | Banks (accounts and virtual accounts) & e-wallets (GoPay, OVO, Dana, LinkAja, ShopeePay)Bank | Integration of banking and digital wallet systems for fast donations |
| Empowerment Focus | Enhancing digital zakat literacy and community engagement in fulfilling zakat obligations | empowerment program "Desa Berdaya" focusing on economic, environmental, and health development based on ZISWAF | Digital distribution to dhuafa and asnaf groups eligible to receive zakat |
| Benefits of Digitalization | a. Secure and convenient transactions<br>b. Enhanced transparency<br>c. National digital zakat education | a. National and international collaboration<br>b. Public digital literacy<br>c. Zakat access for remote areas | a. Ease of digital donation and worship<br>b. Increased social awareness among Muslims<br>c. Efficiency in zakat distribution |
| Access | National (integrated across all provinces) | National and international (affiliated with global philanthropic institutions) | National, focusing on technology-based social impact expansion |

| | | | |
|---|---|---|---|
| Social Impact | Expanding service reach | Promoting digital inclusion | Broadening beneficiaries and strengthening technology-based social solidarity |

**Source: Proccesed (2025)**

### The Role of Islamic Fintech in Optimizing ZISWAF Fund Collection

The search process in this study was conducted using the Google Scholar database through the Google Chrome search engine, employing the keyword "the role of fintech in ZISWAF collection in Indonesia." The search yielded 489 journal titles published between 2021 and 2025. To provide a clearer overview of the number of journals obtained through this search process, the results are presented in Table 2, categorized by publication year.

**Table 2.** The Journals categorized by publication year

| No | Source | Year | Articles |
|---|---|---|---|
| 1 | Google Scholar | 2021 | 1 |
| 2 | | 2022 | 4 |
| 3 | | 2023 | 2 |
| 4 | | 2024 | 4 |
| 5 | | 2025 | 13 |
| **Total** | | | **24** |

**Source: Proccesed (2025)**

The selection results based on the inclusion and exclusion criteria were then subjected to a data scanning and quality assessment process, as shown in the following table.

**Table 3.** Results of Quality Assessment

| No | Title | Journal | Year | Result |
|---|---|---|---|---|
| 1 | Analisis Efektivitas Penyaluran Zakat Melalui Platform Digital Di Indonesia | J E I: Jurnal Ekonomi Islam | 2024 | √ |
| 2 | Peran Modernisasi Zakat Dan Wakaf Dalam Ekonomi Pembangunan Syariah: Kajian Literatur Dan Implikasi | FADZAT Jurnal Ekonomi Syariah | 2025 | √ |
| 3 | Fundraising Digital Di Lembaga Amil Zakat: Analisis Mendalam Terhadap Metode Dan Efektivitas Partisipasi Donatur | Tasyri' Journal of Islamic Law | 2025 | √ |
| 4 | Eksploitasi Platform Digital Dalam Pembayaran Zakat Untuk Kemaslahatan Masyarakat | Journal of Social and Economics Research | 2025 | √ |

| | | | | |
|---|---|---|---|---|
| 5 | Digitalisasi Zakat: Peluang Dan Tantangan Dalam Optimalisasi Pengumpulan | J E I: Jurnal Ekonomi Islam | 2024 | √ |
| 6 | Integrasi Teknologi Financial (Fintech) Dalam Fundraising Zakat Di Indonesia | Al-Wajih: The Journal Of Islamic Studies | 2025 | √ |
| 7 | Pengaruh Penggunaan Fintech Dan Literasi Keuangan Terhadap Inklusi Keuangan | Jurnal Masharif al-Syariah: Jurnal Ekonomi dan Perbankan Syariah | 2022 | × |
| 8 | Inovasi Zakat Digital Muhammadiyah: Memperluas Dampak Filantropi Di Era Digital (Mohammad Rafi Arfiansyah) | Kolokium Nasional Ke-1 Hukum Ekonomi Syariah | 2025 | √ |
| 9 | Peran Model Penerimaan Teknologi, Literasi Digital Dan Promosi Sosial Media Dalam Meningkatkan Kesadaran Dalam Membayar Zakat Secara Online | JOIPAD: Journal of Islamic Philantrhropy and Disaster | 2022 | × |
| 10 | Transformasi Digital Dalam Filantropi Islam: Optimalisasi Pengelolaan Zakat Dan Wakaf Melalui Fintech Syariah | SANTRI: Jurnal Ekonomi dan Keuangan Islam | 2024 | √ |
| 11 | Syariah Fintech As An Innovative Solution For Transparency And Efficiency In Zakat And Wakaf Management In Indonesia | BDJ Fact: Breakthrough Development Journal in Financial & Accounting | 2025 | √ |
| 12 | Digital Innovation In Zakat And Waqf Management: Case Study On Sharia Crowdfunding Platforms | International Journal of Health, Economics, and Social Sciences (IJHESS) | 2025 | √ |
| 13 | Zakat, Infaq, Shadaqah, And Waqf Using Financial Technology: Millennial Generation Perspective | Review of Islamic Social Finance and Entrepreneurship (RISFE) | 2023 | √ |
| 14 | The Effectiveness Of The Stad Type Cooperative Learning Model On Student Learning Outcomes: Systematic Literature Review (Slr) With The Prisma Protocol | Eduvest – Journal of Universal Studies | 2025 | × |
| 15 | Potensi Teknologisasi Pada Zakat, Wakaf Dan Sukuk Dalam Rangka Efisiensi Pertumbuhan Ekonomi | Jurnal Ilmiah Ekonomi Islam | 2023 | √ |
| 16 | Efektifitas Penerapan Financial Technology (Fintech) Dan Strategi Fundraising Dalam Optimalisasi | Jurnal Pendidikan Tambusai | 2022 | √ |

| | | | | |
|---|---|---|---|---|
| | Penghimpunan ZISWAF (Zakat, Infak, Sedekah, Wakaf) (Studi Kasus Dompet Dhuafa Waspada Sumatera Utara) | | | |
| 17 | Optimalisasi Zakat Dan Wakaf Melalui Platform Digital Berbasis Syariah | JURNAL IQTISADUNA | 2025 | √ |
| 18 | Peran Digitalisasi Zakat Dalam Peningkatan Fundraising Dan Jumlah Muzakki Di Indonesia | TADABBUR: JURNAL INTEGRASI KEILMUAN | 2022 | √ |
| 19 | Analisis Model Bisnis Fintech Payment Syariah Berbasis Zakat Dan Wakaf | SANTRI: Jurnal Ekonomi dan Keuangan Islam | 2025 | √ |
| 20 | Efisiensi Syariah Dalam Era Digital: Tinjauan Sistematis Terhadap Pengelolaan | JSE: Jurnal Sharia Economica | 2025 | √ |
| 21 | Sharia Fintech As A Sharia Compliance Solution In The Optimization Of Electronic-Based Mosque's Ziswaf Management | PJIH | 2021 | √ |
| 22 | Bridging Faith And Technology: Digital Innovation In Islamic Economic Practices | Li Falah-Jurnal Studi Ekonomi Dan Bisnis Islam | 2024 | √ |
| 23 | Peran Fintech Syariah Dalam Meningkatkan Inklusi Keuangan Masyarakat Muslim (Febi Safitri dan Juliana Putri) | Jurnal Ekonomi dan Binsis Islam "Attirmidzi" | 2025 | √ |
| 24 | Peran Digitalisasi Dalam Meningkatkan Efektivitas Interaksi Amil Zakat Dan Muzakki (Mohammad Muzaki) | Jurnal Ekonomi dan Binsis Islam "Attirmidzi" | 2025 | √ |

**Source: Proccesed (2025)**

The data scanning process produced a quality assessment to determine whether each source was eligible for inclusion in this study. The results indicate that 21 journals or articles met the criteria and were deemed suitable to address the research questions (RQs) in this study. As shown in the table, the symbol (√) represents journals or data included in the analysis because they contain sufficient information and are indexed with an ISSN and/or E-ISSN. In contrast, the symbol (x) denotes journals or data excluded from the study, as these sources were articles without an ISSN and/or E-ISSN.

## Discussion

### Forms of Islamic Fintech Innovation Implemented by BAZ and LAZ to Enhance Literacy and Inclusion in ZISWAF Collection

The digitalization of Islamic philanthropy in Indonesia particularly in the management of Zakat, Infaq, Sadaqah, and Waqf (ZISWAF) not only emphasizes online transaction convenience but also encompasses Islamic financial literacy and inclusion within society. This digital transformation represents a major step in modernizing Islamic institutions, enabling them to adapt to technological advancements and expand the reach of social services.

1. Badan Amil Zakat Nasional (BAZNAS)

   BAZNAS has developed several digital services through online zakat payment platforms that allow muzakki (zakat payers) to make contributions using various digital payment methods. It operates the BAZNAS Information Management System (SIMBA), which manages data on muzakki, mustahik, zakat distribution, and financial reports in an integrated digital format. Additionally, BAZNAS has implemented Digital Offices across different regions of Indonesia to improve accessibility and efficiency.

   These innovations include a Zakat Calculator feature that automatically computes zakat obligations, transparent financial reports, and real-time payment confirmations. Such digitalization not only simplifies zakat transactions but also serves as an educational tool, enhancing public understanding and awareness of zakat obligations, especially among communities in remote or underserved areas.

   (Source: https://baznas.go.id/)

2. Rumah Zakat

   Rumah Zakat has introduced the "Rumah Zakat App", a digital application offering ZISWAF payment features, fund-tracking capabilities, transparent reporting, and a zakat calculator. The app allows muzakki to calculate zakat easily, monitor their obligations, and view real-time reports on fund utilization. Key features include:

   a. Zakat Tracker – provides transaction history of recent zakat payments.
   b. Zakat Reports – ensures transparency in fund management through periodic reports.
   c. Zakat Calculator – simplifies zakat calculation.
   d. Easy Zakat Payments – accessible anytime and anywhere.
   e. Special Ramadan Program – features campaigns during the holy month of Ramadan.

   Through the Digital Collaboration Platform, Rumah Zakat expands online donation access by engaging partners and communities nationwide. This initiative strengthens affiliate networks for broader and faster community empowerment, guided by regional branch managers across Indonesia. (Source: https://www.rumahzakat.org/digital-collaboration/)

   "Tumbuh Bersama" (Growing Together) Platform functions through three mechanisms. Empowerment Programs, funded by ZISWAF, consisting of:

   a. Desa Berdaya – community-based empowerment to achieve socio-economic self-reliance.

b. Economic Empowerment – microenterprise funding, training, and market access.
c. Environmental Empowerment – sustainable environment and food security initiatives using productive waqf.
d. Health Empowerment – improving healthcare for the poor through clinics and hospitals.

Affiliate Networks, acting as distribution partners including:

a. Mosques/NGOs – religious and social organizations delivering programs to communities.
b. Offices – companies collaborating via CSR and payroll zakat programs.
c. Communities – local volunteers participating in empowerment programs.
d. Individuals – direct donors contributing via digital platforms.

Payment Channels, including:

a. Bank Transfers – using accounts or virtual accounts from both Islamic and conventional banks.
b. E-Wallets – integrated with GoPay, OVO, Dana, LinkAja, and ShopeePay.

Through this platform, Rumah Zakat promotes digital literacy related to ZISWAF management, reaching younger generations, remote communities, and groups previously uninvolved in formal zakat donation. (Source: https://www.rumahzakat.org/)

3. Dompet Dhuafa

Dompet Dhuafa has developed a digital donation platform known as "DD Apps" to facilitate transactions, monitor donations, and ensure transparency and fast service. This official application enables users to make donations (zakat, infaq, sadaqah, and waqf), access worship tools (prayer schedules, Qur'an, and zakat calculator), and register as volunteers.

Beyond improving convenience and access to donation information, DD Apps expands social outreach by connecting asnaf and dhuafa (eligible zakat recipients) through digital distribution systems. This transformation not only accelerates donation processes but also enhances community participation in religious and social activities. Moreover, Dompet Dhuafa utilizes social media campaigns and digital information centers to strengthen awareness of digital zakat and foster a culture of social solidarity. (Source: https://www.dompetdhuafa.org/)

**The Role of Islamic Fintech in Optimizing ZISWAF Fund Collection**

Islamic fintech plays a crucial role in optimizing the collection of ZISWAF funds zakat, infaq, sadaqah, and waqf by introducing digital innovations that emphasize transparency, efficiency, and accessibility for the public. According to Zia (2024), factors such as transparency, platform usability, and muzakki (zakat payer) trust have a positive and significant effect on the effectiveness of zakat collection. Platforms such as MyZakat in Malaysia, e-Zakat in Brunei, and e-ZISWAF in Indonesia have simplified, accelerated, and increased accountability in donation processes. Technological innovations like blockchain have also proven to reduce the risk of fund misappropriation by up to 90%, thereby strengthening public trust in ZISWAF management institutions (Nasihin, 2025). Furthermore, Pati et al. (2021) found that the implementation of the e-ZISWAF system in Indonesia improved transparency and community trust, with a 28–35% increase in fund collection demonstrating the significant impact of digital technology adoption on the effectiveness of Islamic social fund management.

The role of Islamic fintech extends beyond fund collection by broadening community participation through inclusive digital approaches. Institutions such as BAZNAS and Dompet Dhuafa have successfully increased their collection volumes to tens of trillions of rupiah through collaborations with Islamic e-wallets such as LinkAja Syariah, GoPay, and OVO (Lian Fuad & Zainul Alim, 2025). Features such as real-time reporting, instant notifications, and simplified transactions have enhanced muzakki compliance and encouraged participation among younger generations (Indarningsih et al., 2023). This phenomenon reinforces the Technology Acceptance Model (TAM), which posits that perceived ease of use and trust are key drivers in the adoption of Islamic fintech for digital zakat practices.

In addition to improving collection efficiency, Islamic fintech also enhances the distribution and reporting of zakat to ensure greater transparency and impact. According to Muzaki (2025) and Sulaeman & Fahrezy (2025), the integration of mustahik (beneficiary) data and digital dashboards allows zakat institutions to monitor fund distribution in real time and evaluate the effectiveness of empowerment programs. However, the studies highlight that digitalization alone does not guarantee social impact without non-digital engagement. Therefore, a "phygital" approach—which combines digital technology with on-the-ground activities—becomes essential to ensure that zakat funds deliver maximum benefits to their intended recipients (Zia, 2024).

Islamic fintech thus serves as a strategic catalyst for the modernization of Islamic philanthropy, creating a more efficient, transparent, and equitable ZISWAF system. Research by Cicih Maryati (2025) and Nudin et al. (2024) confirms that digitalization significantly enhances collection effectiveness and expands muzakki outreach; however, its sustainability depends heavily on synergy between technological innovation and human-centered engagement. Hence, collaboration among zakat institutions, regulators, and digital platform providers is vital to reinforce public trust and ensure that Islamic fintech innovations remain aligned with sharia principles while generating sustainable social and economic impact.

## Conclusion and Recommendation

This study confirms that Islamic fintech innovation plays a strategic role in enhancing Islamic financial literacy and inclusion, particularly in the collection of ZISWAF funds in Indonesia. Through the digitalization of zakat services by institutions such as BAZNAS, Rumah Zakat, and Dompet Dhuafa, the processes of payment and reporting have become more accessible, transparent, and convenient. Theoretically, these findings reinforce the Technology Acceptance Model (TAM), proving that "perceived ease of use" and "trust" are the primary drivers for muzakki to adopt digital platforms. Furthermore, this study bridges the literature gap by positioning Islamic fintech not merely as a transactional tool, but as a digital educational medium that transforms basic zakat knowledge into active participation (inclusion).

Practically, for zakat management institutions (BAZNAS and LAZ), these results suggest that digitalization must be integrated with robust features such as the SIMBA system, Zakat Calculators, and real-time tracking to maintain high levels of accountability and public trust. Institutions should adopt a "phygital" approach, combining digital efficiency with human-centered engagement to ensure that the increased collection volumes translate into measurable socio-economic impacts for mustahik. Collaboration with Islamic e-wallets and digital service providers remains essential to expand reach into the younger generation and remote areas.

For future research, it is recommended that scholars conduct empirical studies to measure the long-term effectiveness of specific fintech features on the poverty reduction index. Additionally, further investigation is needed regarding the digital infrastructure divide in rural regions, which remains a challenge for achieving total zakat inclusion. Exploring the synergy between blockchain technology and sharia compliance in ZISWAF management could also provide deeper insights into the future of Islamic philanthropic transparency.

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