

Fintech-Based Crowdfunding System for Zakat Collection: An Innovation in Social Funding in the Digital Era

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ABSTRACT

Improving the effectiveness of zakat collection and distribution is crucial in ensuring social welfare and achieving desired economic and social objectives. With the development of financial technology (fintech), fintech-based crowdfunding models have emerged as an innovative solution in managing social funds, including zakat. This article aims to explore the potential of fintech-based crowdfunding systems in improving efficiency, transparency, and accountability in zakat collection. Through a literature review approach, this article examines various studies on the benefits and challenges of integrating this technology in zakat management. The results show that the implementation of fintech in the zakat system can expand donation reach, increase public trust through better transparency, and promote financial inclusion. However, challenges such as regulation, technological infrastructure, and public digital literacy levels need to be addressed. With proper development and support, this system has the potential to be a step forward in zakat management in the digital era.

Keywords: Zakat, Crowdfunding, Fintech, Social Fund Collection, Transparency,

INTRODUCTION

Zakat is one of the main pillars in Islamic teachings that aims to improve social welfare, particularly for underprivileged groups. In recent decades, zakat management has received increasing attention as an important instrument in reducing poverty, enhancing social inclusion, and supporting economic development. Constraints in traditional systems, such as limited reach, lack of transparency, and administrative challenges, often limit the full potential of zakat collection and distribution. This condition demands innovation in zakat management that can increase public participation and effectiveness in its distribution. In the digital era, advances in financial technology (fintech) open up

great opportunities to overcome various obstacles in zakat management. One rapidly developing model is crowdfunding, which enables fund collection from various levels of society through digital platforms. Fintech-based crowdfunding has proven successful in addressing the limitations of traditional fundraising in various sectors, such as healthcare, education, and small businesses. The use of fintech in zakat management has the potential to create a more transparent, accountable, and inclusive system, thereby accelerating the process of zakat collection and distribution effectively. The implementation of fintech in the zakat system is not without challenges. Issues related to regulation, data security, technological infrastructure, and public

digital literacy levels are factors that must be considered. This article aims to review the potential, challenges, and implications of fintech-based crowdfunding systems in zakat management. The results of this study are expected to provide a clearer picture of fintech's role in creating innovation in zakat management and provide recommendations for optimizing its implementation in various countries, particularly those with Muslim-majority populations.

LITERATURE REVIEW

Digital transformation is driven by the development of digital crowdfunding platforms such as *kitabisa.com*, which expands access for donations and increases public participation through more efficient and transparent digital collection. These platforms offer greater transparency in fund management, enhancing donors' trust in zakat management institutions (Aligarh et al., 2023). Technology-Organization Environment (TOE) approach provides a framework for understanding technology adoption in ZIS (Zakat, Infaq, and Sadaqah) institutions, encompassing technological, organizational, and environmental factors. This model demonstrates that technology adoption in ZIS institutions requires good technological readiness, organizational resource support, and community and government involvement to strengthen digital technology adoption, such as in the use of mobile platforms for zakat payments (Gillani et al., 2020). The trust aspect in digital donation platforms is crucial for attracting muzakki (zakat payers). Crowdfunding platforms must ensure donor data security to maintain privacy and increase user loyalty. The implementation of digital-based donation tracking systems and distribution reports enhances donor trust (Hudaifah et al., 2022). Digital innovations such as QR

Scan and integration with Gopay fintech services have improved the efficiency and accessibility of zakat services in Indonesia. This demonstrates the significant potential of financial technology in facilitating muzakki (zakat payers) to pay zakat digitally, which is also expected to drive small business sectors through productive zakat programs (Syahputra & Hendratmi, 2022).

The use of blockchain enhances transparency and security in zakat transactions, building trust among donors and increasing the accountability of zakat institutions. Zakat institutions can ensure funds reach recipients in a secure and traceable manner (Aysan & Unal, 2021). The role of crowdfunding platforms in raising funds for charitable purposes includes internet-based donations and transparency through automatic reporting to donors. Fintech not only simplifies payments but also enables the expansion of zakat distribution to remote areas that were previously difficult to reach. Fintech technology is transforming zakat management by facilitating access and speeding up the payment process (Biancone et al., 2019). The review results indicate that fintech applications (such as crowdfunding and P2P) provide transparency, efficiency, and inclusivity, particularly by facilitating real-time donation reporting and expanding access for communities in remote areas. The study also identifies blockchain and crowdfunding as two key tools in promoting growth and trust in the Islamic social finance sector (Kasmon et al., 2024). Crowdfunding is considered an important innovation in the Islamic finance sector for raising charitable funds, such as zakat. Fintech-based crowdfunding helps zakat organizations significantly increase community participation and provides an automatic reporting system that enhances transparency for donors. However,

challenges remain, such as the need for stronger regulations to prevent potential misuse of technology in the financial system" (Hudaefi et al., 2019).

METHODOLOGY

Research Design

The research design in this article employs a qualitative approach based on a literature review. This approach is designed to analyze and evaluate various relevant academic sources that discuss the use of financial technology (fintech) in crowdfunding-based zakat collection systems. The literature review method is selected to gain a deep understanding from various studies and published research, focusing on:

1. Concepts and Benefits of Fintech Crowdfunding in Zakat Management
2. Advantages of Implementing Fintech Technology in Zakat Systems
3. Challenges and Barriers to Using Fintech in Zakat

Data Sources

In this study, data sources are drawn from secondary data, including peer-reviewed academic journals, conference papers, industry reports, and other credible academic sources that discuss financial technology (fintech), crowdfunding, and Islamic social finance, specifically zakat management. Data collection focuses on resources found in reputable academic databases such as Scopus, Google Scholar, and Web of Science. The selected literature provides a basis for evaluating the role of fintech in zakat crowdfunding, addressing both theoretical concepts and empirical findings from previous studies. This approach ensures the reliability and validity of the study by drawing from authoritative and well-reviewed sources, thus supporting comprehensive analysis

and accurate interpretation of the data in the context of fintech-based crowdfunding for zakat collection.

Data Collection Procedure

The data collection in this study follows a systematic literature review approach, focusing on collecting, organizing, and analyzing secondary data from academic sources. Here's how the procedure is conducted:

1. Literature Search and Selection

A comprehensive search is performed in academic databases such as Scopus, Google Scholar, and Web of Science using keywords like "fintech," "crowdfunding," "zakat," and "Islamic social finance." The search is refined to include only peer-reviewed articles, conference proceedings, and credible reports relevant to the fintech-based zakat crowdfunding topic. Inclusion criteria ensure the relevance of selected literature, focusing on transparency, efficiency, and regulatory issues in fintech applications for zakat management.

2. Screening and Evaluation

Articles gathered are screened based on title, abstract, and keywords to determine their relevance. Selected articles are then evaluated in full, ensuring that each study aligns with the study's goals and provides insights into the implementation of fintech in zakat crowdfunding. Studies covering both theoretical frameworks and empirical evidence are prioritized to achieve a balanced understanding.

3. Data Organization and Thematic Categorization

Relevant data from the selected literature are categorized into key themes, such as transparency, efficiency, inclusivity, and challenges related to regulations and public acceptance of fintech in zakat. This thematic categorization allows for structured analysis and easier synthesis of findings across different studies.

4. Synthesis and Analysis

Collected data are analyzed through content analysis, which involves synthesizing findings and identifying patterns, relationships, and gaps in existing literature. This synthesis is crucial in understanding how fintech can enhance zakat management, as well as recognizing areas that require further research or improvement.

RESULTS AND DISCUSSION

The literature review reveals several important findings related to the application of fintech, particularly crowdfunding, in zakat collection. The main results of this analysis are as follows:

1. Increased Transparency and Accountability Fintech, especially through blockchain and crowdfunding platforms, significantly enhances transparency and accountability in zakat management. Blockchain can create immutable records, allowing donors to track their contributions from collection to distribution, which builds donor trust (Millatina et al., 2022). Crowdfunding platforms with real-time reporting systems also strengthen transparency by providing detailed updates, helping to build stronger relationships between zakat organizations and donors (Biancone et al., 2019). The implementation of fintech technologies, such as blockchain and crowdfunding systems, has been proven to enhance transparency and accountability in zakat management. Blockchain enables immutable and auditable record-keeping, allowing donors to monitor their contributions until the funds are distributed to recipients. This fosters trust between donors and zakat institutions. Research also shows that automatic reporting systems

implemented on crowdfunding platforms support openness and accountability in zakat fund allocation (Hassan et al., 2022). Platform crowdfunding with a real-time reporting system also strengthens transparency by providing detailed updates, helping to build stronger relationships between zakat organizations and donors (Biancone et al., 2019). Based on the Literature Review obtained, it shows that the crowdfunding system can significantly improve the transparency of zakat fund distribution and can also transparently provide information about zakat collections gathered by a zakat collection agency, such as BAZNAS, which can increase the trust of donors and recipients towards a zakat collection agency. The transparency system that is built will naturally increase the amount of zakat collected due to high public trust, and zakat distribution will also be able to reach more beneficiaries due to the increased amount of zakat collected.

2. Improved Access and Inclusivity Crowdfunding has proven effective in increasing the accessibility of zakat services, especially for communities in remote areas. Fintech platforms allow users from various regions to easily contribute to zakat funds through mobile or online channels, overcoming geographical barriers. Studies show that fintech platforms are inclusive as they cater to a wider demographic, including young donors familiar with digital technology, thus expanding the potential for zakat collection (Kasmon et al., 2024). Financial technology (fintech) platforms enable zakat management that is

faster and more efficient compared to traditional methods. Automation of administrative processes reduces the time for fund distribution, ensuring that funds reach the recipients in need quickly. Additionally, AI-based platforms enable more targeted analysis of recipient needs, supporting optimization of fund distribution (Bin-Nashwan et al., 2023). Fintech platforms also enhance access to zakat services, especially benefiting donors and recipients in remote or underserved areas. By enabling mobile and online donations, fintech overcomes geographic barriers, allowing individuals from various regions to contribute easily. Inclusivity in fintech-based zakat crowdfunding means catering to a diverse donor demographic, including the younger generation who are more tech-savvy and more inclined toward digital transactions. This expansion of access can lead to a larger zakat fund pool, helping address poverty alleviation on a broader scale. Additionally, the streamlined digital process aligns well with modern donors' expectations for ease and convenience (Kasmon et al., 2024). The crowdfunding system in the economy can enhance accessibility for all levels of society, from rural to urban areas. The benefits of crowdfunding can be integrated with the zakat fund collection and distribution systems managed by Zakat Institutions, such as BAZNAS. This more inclusive system can facilitate the process of collecting and disbursing zakat funds, also reducing the time required for these processes. People in need, even in remote areas, can be better reached, ensuring that zakat reaches the

groups designated in Islamic law. Integrating crowdfunding and fintech in zakat distribution aligns with modern developments and the current era where young people interact directly with technology in their daily lives. This system enables young people to fulfill the Pillar of Islam — paying zakat — more quickly and flexibly.

3. Efficiency in Collection and Distribution Digital platforms streamline the zakat collection and distribution process, making it faster and more efficient than traditional methods. Automation in fintech platforms minimizes administrative delays, allowing funds to be distributed to recipients in a timely manner. Research shows that this efficiency helps zakat organizations optimize their resources and maximize the impact of zakat distribution, which is essential for poverty alleviation initiatives (Hudaefi et al., 2019). Digital technology has expanded public access to zakat services, especially in remote areas that were previously difficult to reach. Digital platforms enable donors from various locations to contribute easily through mobile or online devices. This inclusivity also extends to the younger generation, who are more digitally literate, thereby broadening the zakat donor base (Jamaruddin & Markom, 2020). Fintech platforms also enhance access to zakat services, especially benefiting donors and recipients in remote or underserved areas. By enabling mobile and online donations, fintech overcomes geographic barriers, allowing individuals from various regions to contribute easily. Inclusivity in fintech-based zakat crowdfunding means catering to a diverse donor demographic,

including the younger generation who are more tech-savvy and more inclined toward digital transactions. This expansion of access can lead to a larger zakat fund pool, helping address poverty alleviation on a broader scale. Additionally, the streamlined digital process aligns well with modern donors' expectations for ease and convenience (Kasmon et al., 2024). Fintech platforms bring about greater efficiency in both the collection and distribution phases of zakat management. Automation in digital platforms reduces administrative processes, allowing zakat institutions to quickly channel funds to recipients. This efficiency can have a direct impact on poverty reduction, as zakat is often used to support immediate needs among vulnerable populations. For zakat institutions, improved operational efficiency means better resource allocation and more impactful social programs. This effectiveness is essential for Islamic financial institutions aiming to optimize zakat's socio-economic benefits (Hudaefi et al., 2019). The emergence of fintech digital platforms in zakat management systems has not only simplified the technical processes of collection and distribution but has also introduced a more strategic approach to empowering zakat institutions to achieve broader social goals. A key aspect is that automation on digital platforms can reduce time-consuming manual processes, such as complex administrative documentation or multi-step conventional reporting. With streamlined and automated processes, collected funds can be quickly distributed to beneficiaries, especially those in urgent need.

This ease has significant implications in the social context, where vulnerable communities in remote areas or difficult-to-reach regions can receive assistance more quickly. On the other hand, the use of digital platforms integrated with beneficiary data mapping systems can ensure that zakat funds are distributed more equitably to groups specified in Islamic law, such as the poor, the needy, and those striving in the path of Allah. This means that more accurate and targeted distribution becomes possible through the effective use of information technology, thereby reducing the risk of misallocation or the distribution of zakat to ineligible parties. The adoption of fintech also allows zakat institutions to obtain more accurate data on donation behavior, donation trends, and the demographic profiles of donors. This data can be further analyzed to identify patterns that are useful in developing more effective fundraising strategies, including tailored approaches to increase the participation of younger generations who are increasingly accustomed to technology. In the modern era, young people tend to transact digitally, and the use of fintech platforms can capitalize on this trend to expand the zakat donor base. Fintech platforms also provide transparency through real-time donation tracking features. This allows donors to monitor how their donations are used, creating a higher level of trust in zakat institutions. The transparency provided by this technology not only provides a sense of security for donors but also enhances the credibility of zakat institutions themselves.

4. **Challenges and Regulatory Needs**
Despite its benefits, the adoption of fintech in zakat collection faces several challenges. These include regulatory and security issues, as well as a lack of standardized guidelines for fintech operations within Islamic finance. Many studies recommend establishing clear regulatory frameworks to prevent misuse and ensure compliance with Islamic principles. Additionally, data privacy and cybersecurity need to be strengthened to protect both donors and recipients from potential risks (Paizin, 2021).

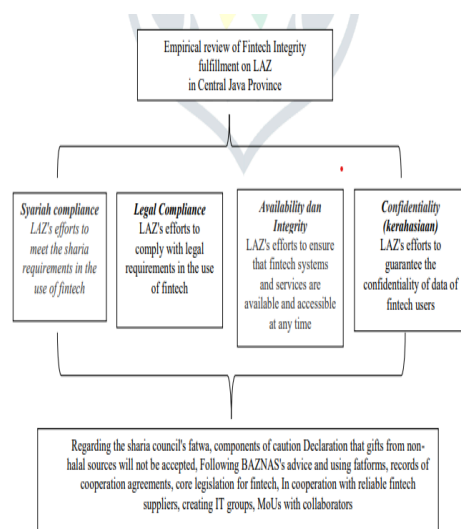


Figure 1. Empirical Review of Fintech Integrity Implementation on LAZs in Central Java Province

Source: (Wahyudi et al., 2023)

The adoption of fintech faces several key challenges, including the need for stronger regulations to prevent misuse of technology and ensure compliance with Shariah principles. Cybersecurity risks and data privacy are major concerns, given the vast amount of sensitive information managed by digital zakat platforms. Studies recommend stricter regulatory frameworks to address these challenges (Dirie et al., 2023). The main challenge that must be addressed is creating a balance between technological

innovation and adherence to Islamic principles. Fintech offers great potential for enhancing efficiency and transparency, but without clear regulations, its use can pose various risks to zakat management institutions, as well as donors and recipients. Personal data managed by digital platforms holds high value and is highly vulnerable to cyberattacks. When donor or zakat recipient data is stolen or misused, it not only threatens individual privacy but can also damage public trust and the reputation of zakat institutions. Data protection and cybersecurity must be a top priority in integrating technology into the zakat system. Given the nature of zakat as a religious obligation based on Shariah principles, it is essential for fintech operating in the zakat sector to fully comply with these Shariah rules. Fintech is a rapidly evolving industry, and there are still few standards or specific guidelines governing its operations within the context of Islamic finance. A regulatory framework is needed to provide clear guidance on how technology can be used ethically and in line with Islamic values. These regulations should also include specific guidelines to protect the interests of donors and recipients, including provisions on data security, transaction transparency, and protection against potential fraud or misuse of zakat funds. Strict regulation is also important to prevent fintech from potential distortions that may arise from unmonitored algorithms or automation systems. Algorithms on zakat platforms may unintentionally prioritize certain groups over others, which could conflict with the principle of justice in Shariah. Good regulations must ensure that each technological innovation continues to prioritize the main objectives of zakat, such as equitable distribution, poverty alleviation, and social welfare improvement. This can be achieved through regular audits, both from a

technical and Shariah compliance perspective, to ensure that the technology continues to function in line with Islamic values and the social mission of zakat.

5. Blockchain’s Potential for Trust and Security Blockchain is recognized as a promising tool for enhancing trust and security in fintech-based zakat collection. Its decentralized and secure nature makes it ideal for creating a transparent zakat distribution system that can be independently verified, ensuring funds reach the intended recipients without manipulation (Rabbani et al., 2021). Blockchain provides a great opportunity to increase trust and security in the zakat management system. With smart contracts, fund distribution can be automated based on predefined rules, reducing the potential for human manipulation. This technology also enables a more transparent and inclusive system, although its implementation requires careful adaptation and oversight to remain aligned with Sharia values (Biancone et al., 2019).

payers as it would enable the tracking of funds throughout the whole process	all parties or stakeholders in the transaction is protected
Zakat institutions can be able to maintain and connect their database management system in a more effective and efficient way	To ensure there is no Shari’ah breach or Shari’ah non-compliance risk involved in any stage of the transaction

Source: (Omar et al., 2021)

Blockchain technology enables immutable transaction recording, thus providing full transparency to donors. This system records and tracks contributions from muzakki (zakat payers) to mustahik (zakat recipients), which increases the accountability of zakat institutions. Research shows that blockchain-based reporting supports public trust while addressing issues related to unclear usage of zakat funds (Saleh et al., 2019). Blockchain technology offers high transparency and security, making it an ideal choice for managing zakat collection and distribution in the digital era. The decentralized and immutable nature of blockchain enables each transaction to be permanently recorded within the network, allowing all disbursed funds to be traced back to their source and purpose without risk of manipulation. This is crucial in ensuring that zakat funds truly reach the eligible recipients (mustahik) in accordance with Shariah principles, while providing greater trust to zakat payers (muzakki) as they can track the use of their donated funds. The concept of smart contracts implemented in blockchain adds an extra layer of security to zakat management. Smart contracts allow transactions to be automatically executed based on predefined conditions, such as determining who is eligible to receive zakat, when distribution should occur, and the amount to be disbursed. This automation minimizes human involvement in the transaction process, significantly reducing the risk of

Table 1. Blockchain Technology Opportunities and Challenges

Blockchain Technology Opportunities	Blockchain Technology Limitation
Blockchain technology can provide a wide range of innovative services	Lack of clear policy and regulation from the regulators
It can provide cost-effective and increase efficiency and speed for the services	Blockchain technology is in the early stages of development
Blockchain technology is transparent, accessible and easy to use and can gain zakat payers trust	Lack of good research in the Fintech sector
It can increase the confidence of zakat	Zakat institutions need to ensure that

manipulation or misuse of funds. In conventional zakat systems, delays or inconsistencies in fund distribution often occur due to complex manual processes, but with blockchain, the allocation of funds can be managed in real time and according to predetermined rules. Blockchain also presents challenges in terms of the need for regulation and adaptation to Shariah values. Although blockchain provides many benefits, zakat institutions must ensure that every step in the implementation of this technology adheres to Shariah principles, given that every decision in zakat management must be based on justice, honesty, and transparency in accordance with Islamic teachings. Clear regulations and support from the government or Islamic financial bodies are essential to guide zakat institutions in adopting blockchain technology without violating Shariah rules.

In the rapidly evolving digital era, the integration of technology in zakat management has become an unavoidable innovation. As one of the important pillars in Islamic economics, zakat management needs to adapt to technological developments while maintaining its underlying sharia principles. The following table presents a comprehensive analysis of the benefits, challenges, and guiding principles in integrating technology into zakat management.

Table 2. Integration of Technology in Zakat Management - Benefits, Challenges, and Guiding

Theme	Technology/Aspec	Benefits	Challenges/Risks
Tech Integration in Zakat Oversight	Blockchain	Transparency in fund flows	Risks of algorithmic bias
	AI	Optimized beneficiary targeting	Algorithmic bias testing needed

	Big Data Analytics	Enhanced oversight through data integration	Data privacy and security concerns
	Mobile Platforms	Accessible channels, real-time monitoring	Inclusivity barriers, digital literacy
Alignment with Islamic Ethics	Privacy	Adherence to Islamic principles on privacy	Unethical surveillance must be avoided
	Inclusivity	Bridging the digital divide	Technology should not widen inequities
Digital Divide	Inclusivity	Establishing centers in underserved locations	Staff training for digital literacy
	Accessibility	SMS-based tools for basic phones	Partnerships for localized solutions
Cybersecurity and Regulation	Cybersecurity	Protecting sensitive data and transactions	Lack of comprehensive regulatory frameworks
	Regulatory Compliance	Collaboration for guidelines	Risk of biased algorithms
			Machine learning limitations
Guiding Principles	Harmony with Islamic Ethics	Complementing human compassion	Technology operating in harmony with values
	Inclusivity	Developing userfriendly platforms	Addressing limited technological proficiency
	Scrutiny for Bias	Ensuring algorithms avoid	Continuous monitoring for

		inequaliti es	discriminatio n
	Transpar ency and Accounta bility	Two-way communi cation for transpare ncy	Avoiding technology that obscures principles
	Expertise Cultivati on	Staff proficien cy in zakat principle s	Informed decisions for ethical adoption

Source: (Wahyudi, Amalia, & Rini, 2024)

The explanation of the table above illustrates how technology can enhance the efficiency and effectiveness of zakat management, while also reminding us of the importance of maintaining balance between technological innovation and sharia values. The success of technology integration in zakat management will greatly depend on how we can maximize its benefits while mitigating potential challenges that may arise.

CONCLUSIONS

The implementation of fintech-based crowdfunding systems in zakat management has great potential to revolutionize how zakat is managed in the digital era. Technologies such as blockchain and digital platforms enable transparent, secure, and traceable transaction records, which enhance the accountability of zakat institutions and donor trust. The real-time reporting system implemented in fintech platforms helps strengthen the relationship between zakat institutions and the community. Moreover, the inclusivity offered by fintech opens wider access, especially for people in remote areas, while engaging younger generations who are more familiar with digital technology. However, there are several significant challenges. Regulatory and cybersecurity challenges need serious attention, considering the amount of sensitive data managed by digital platforms. A strong

regulatory framework is needed to prevent technology misuse and ensure compliance with sharia principles. Additionally, adequate technological infrastructure and public digital literacy are important prerequisites for maximizing the benefits of this system.

With proper development and support, fintech can be a key innovation in improving the efficiency and transparency of zakat management, expanding the coverage of beneficiaries, and increasing the amount of zakat collected. This technology also provides new opportunities for zakat institutions to strengthen their contribution to poverty alleviation and sustainable economic development in accordance with the social objectives of zakat.

RECOMMENDATIONS

Based on the analysis and findings of this research, several recommendations can be provided to support the optimization of fintech implementation in zakat management. These recommendations include strengthening regulations, developing technological infrastructure, educating digital literacy, and exploring other Islamic social finance innovations and integration. By implementing these recommendations, it is hoped that fintech technologies, such as blockchain and crowdfunding, can be maximally utilized to improve transparency, efficiency, and inclusivity in zakat management. Here are some suggestions for future research:

1. Education and Digital Literacy Enhancement Digital literacy among the general public, especially muzakki and mustahik, needs to be improved so they understand how to use fintech platforms for zakat. This educational program must also cover the benefits, risks, and security of using technology in zakat management. Proper education can increase public trust

in digital platforms and expand participation.

2. Integration of Fintech with Other Social Finance Further research needs to explore the integration of zakat fintech systems with other Islamic social finance sectors, such as waqf and qard al-hasan. This can create a broader social finance ecosystem and have a significant impact on poverty alleviation and sustainable economic development.
3. Impact and Sustainability Evaluation Further research is needed to evaluate the long-term impact of fintech implementation in zakat management. This research should include analysis of system sustainability, zakat distribution effectiveness, and user satisfaction levels. This study can also serve as a basis for identifying constraints and opportunities in further implementation.
4. Development of New Technology Innovation Models Beyond blockchain and crowdfunding, future research can explore other innovative technologies, such as artificial intelligence (AI) and machine learning, to optimize zakat collection and distribution. These technologies can help analyze mustahik needs more accurately and ensure targeted zakat allocation.

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