

Strategies and Innovations in the Management of ZISWAF Funds through Digital Platforms for Sustainable Community Development

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Abstract

This research aims to analyze the management of ZISWAF (zakat, infaq, shadaqah, and waqf) funds in Indonesia, to analyze the opportunities and challenges of managing zakat, infaq, shadaqah, and waqf funds in the digital era, and describe the concept of innovation in developing digital platforms for the management of zakat, infaq, shadaqah, and waqf funds for sustainable community development. In recent years, digital technology advancements have had a significant impact on various aspects of life, including the management of zakat, infaq, shadaqah, and waqf funds. More and more charitable organizations and financial institutions are utilizing digital platforms to fundraise and manage zakat, infaq, shadaqah, and waqf funds. The management of zakat, infaq, shadaqah, and waqf funds plays a crucial role in efforts to achieve sustainable community development. Zakat, infaq, shadaqah, and waqf are pillars of Islamic philanthropy that have great potential to address issues of poverty, social inequality, and improve the welfare of the ummah. In the constantly evolving global context, innovation in fundraising is needed to address challenges and leverage existing opportunities. By utilizing digital technology and developing dedicated platforms, the potential of zakat, infaq, shadaqah, and waqf can be significantly enhanced, thereby making a greater impact on achieving sustainable community development. The development of digital platforms is also expected to bring many benefits such as increased accessibility, transparency, and broader community participation. This research is qualitative research that employs a library research approach and deductive analysis techniques. The data sources used in this research are secondary sources such as books, research journals, scientific articles, and official websites containing relevant information on topics such as zakat, infaq, shadaqah, waqf, and digital technology. The results of this research are expected to contribute to the development of effective and innovative digital platforms. The appropriate use of digital technology is expected to increase community participation in the allocation of zakat, infaq, shadaqah, and waqf funds, as well as strengthen transparency and accountability in the management of Islamic philanthropic funds. Furthermore, this research provides guidance and recommendations for further development in fundraising for sustainable community development in the digital era.

Keywords: zakat, infaq, shadaqah, waqf, digital platform, sustainable community

1. Introduction

Zakat, infaq, sadaqah, and waqf (ZISWAF) are Islamic philanthropic instruments that have great potential in sustainable community development. However, this potential has not been fully realized in Indonesia. In today's digital era, opportunities and challenges in managing ziswaf funds are increasingly complex. However, digitalization also provides great opportunities in ziswaf fund management. For example, BAZNAS digital zakat program can reduce poverty by empowering mustahik through innovative programs (Utami dkk., 2021). Therefore, the development of digital platform in ziswaf fund management becomes very important to build a sustainable society.

Zakat, infaq, sedekah, and waqf are financial instruments used to address social issues in Indonesia. Ziswaf funds are managed by amil zakat institutions that are responsible for distributing the funds to those entitled to receive them. Several studies have been conducted to evaluate the effectiveness of ziswaf fund management in addressing social problems in Indonesia. According to research (Sugita dkk., 2020), the management of ziswaf funds by LAZISNU Cirebon Regency has made a significant contribution to the economic empowerment of the people. This can be seen from the increase in the number of micro and small businesses established by the community after receiving ziswaf fund assistance. Another research (Budiman, 2018) showed that the education program funded by zakat funds managed by Lazismu Surabaya has had a positive impact in improving the quality of education for underprivileged communities. One of the challenges in managing ziswaf funds is optimizing the use of zakat, infaq, and sadaqah for poverty alleviation and community empowerment (Permadi, 2018).

However, there are several challenges in the management of ZISWAF funds, such as the lack of transparency and accountability in the management of funds and the lack of public understanding of the importance of zakat and its management. There are still problems related to the efficiency of ZIS management in Indonesia, because some organizations experience inefficiency in their management (BAZNAS Gresik, t.t). Untuk meningkatkan efektivitas pengelolaan dana ZISWAF, diperlukan kinerja yang handal dan mengedepankan efektivitas dan efisiensi tata kelola dana ziswaf (Iswandi, 2021). To improve the effectiveness of ZISWAF fund management, reliable performance is needed and prioritizes the effectiveness and efficiency of ziswaf fund governance (Iswandi, 2021). In addition, efforts need to be made to increase public understanding of the importance of zakat and its management.

According to previous research, there is a very large gap between the potential value and the amount of realization of ZISWAF funds in Indonesia (Latifah & Lubis, 2020). The research results of the BAZNAS Center for Strategic Studies stated that the total potential for zakat in 2020 reached around 327.6 trillion rupiah per year, but only around 12.7 trillion rupiah or around 3.9% was realized (Amrial, 2021). In the third quarter of 2022, the national ZIS collection by the National Zakat Agency (BAZNAS) and Amil Zakat Institutions (LAZ) reached 21 trillion rupiah (Fadli, 2023). Therefore, strategies and innovations are needed in the management of zakat funds, as well as other social funds such as infaq, sadaqah and waqf so that they can be optimally utilized for community development.

The management of zakat, sadaqah, and waqf has a very important role in realizing sustainable community development. However, in the growing digital era, innovations in fundraising are needed to improve the effectiveness and efficiency of zakat, sadaqah, and waqf management. In recent years, advances in digital technology have had a significant impact on various aspects of life, including the management of zakat, sadaqah and waqf. More and more charity organizations and financial institutions are utilizing digital platforms to raise and manage zakat, sadaqah, and waqf funds. The use of digital platforms brings many benefits, such as increased accessibility, transparency, and wider community participation. The implementation of a digital system in managing ZISWAF funds is an important need and has a significant impact on the community's economy (Amrial, 2021).

This research aims to analyze the management of ziswaf funds (zakat, infaq, sadaqah and waqf) in Indonesia, analyze the opportunities and challenges of managing zakat, infaq, sadaqah and waqf funds in the digital era and describe the concept of developing digital platforms in the management of zakat, infaq, sadaqah and waqf funds for sustainable community development. In the ever-evolving digital era, there are still great opportunities to make technology a more effective and efficient means of raising funds for sustainable community development. Therefore, this research is expected to provide new insights and innovative solutions in developing a digital platform for the management of zakat, sadaqah and waqf. The results of this research are expected to contribute to the development of effective and innovative digital platforms. The proper use of digital technology is expected to increase public participation in the allocation of zakat, infaq, sadaqah, and waqf funds, as well as strengthen transparency and accountability in the management of Islamic philanthropic funds. In addition, this research also provides guidelines and recommendations for further development in fundraising for sustainable community development in the digital era.

2. Research Methods

This research is a qualitative method. Fadli (2021) says that qualitative research aims to gain a deeper understanding of human and social problems, not just explain the surface aspects of reality as is done in quantitative research with a positivism approach. In qualitative research, researchers interpret how these subjects give meaning to the environment around them, and how this meaning affects the behavior they show. This research is conducted in a natural environment (naturalistic) that does not involve treatment or manipulation of the variables involved.

The data collection technique used in this research is literature study. Literature study is a theoretical study, references and other scientific literature related to culture, values and norms that develop in the social situation

under study (Sugiyono, 2012). The data used in this research is secondary data. Secondary data refers to data obtained indirectly from research subjects. The data has been collected and provided by other parties, both in the context of commercial and non-commercial activities (Suliyanto, 2017). Secondary data sources in this study are books, journals, scientific articles, and official websites that have information relevant to the research topic. This research uses content analysis techniques. Content analysis is research that is an in-depth discussion of the content of written information (Asfar & Taufan, 2019).

The research began by collecting data using literature study techniques. The data collection technique involves searching and exploring various relevant data sources, such as books, journals, scientific articles, and official websites that have information relevant to the research topic.

After the data was collected, the researcher proceeded to the analysis stage. The analysis technique used was content analysis. This technique allows researchers to describe in detail and thoroughly about the data collected. In content analysis, researchers will read, examine, and organize relevant secondary data. The data is then analyzed by identifying patterns, themes, and relationships that emerge from the data. In addition, researchers can also provide interpretations and interpretations of the data collected. The results of the content analysis will then be used to compile findings and conclusions in the research. The researcher then presents the findings in a narrative manner, providing an in-depth description of the research topic that has been researched based on the analyzed data.

3. Results and Discussion

3.1. Definition and Legal Basis of ZISWAF in Indonesia

Ziswaf stands for Zakat, Infaq, Sadaqah and Waqf. The four have similarities that are not much different in accordance with the purpose of ziswaf to eliminate the barrier between rich and poor. If all Muslims run ziswaf, it is not impossible that poverty in a country can be overcome in accordance with Islamic teachings (Diestra, 2022).

Zakat according to Article 1 number 2 of Law No. 23 of 2011 concerning Zakat Management is an asset that must be issued by a Muslim or business entity to be given to those entitled to receive it in accordance with Islamic law. Zakat is a name to mention a certain level of property distributed to certain groups with various conditions (Asy-Syarbini, 1997). Zakat funds are given to eight groups according to the demands of QS. At-taubah: the 60th verse which says::

﴿إِنَّمَا الصَّدَقَاتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَامِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغَارِمِينَ وَفِي سَبِيلِ اللَّهِ وَابْنِ السَّبِيلِ ۚ فَرِيضَةً مِّنَ اللَّهِ ۗ وَاللَّهُ عَلِيمٌ حَكِيمٌ﴾

Alms-tax is only for the poor and the needy, for those employed to administer it, for those whose hearts are attracted 'to the faith', for 'freeing' slaves, for those in debt, for Allah's cause, and for 'needy' travellers. 'This is' an obligation from Allah. And Allah is All-Knowing, All-Wise.

The definition of Infak as contained in Article 1 number 3 of Law No. 23 of 2011 concerning Zakat Management infak is property issued by a person or business entity outside of zakat for public benefit. Infaq is spending assets on things that contain benefits. Therefore, people who waste their property cannot be called munfiq (people who give Infaq) (Ar-Rāzy, 1981).

Meanwhile, Article 1 point 4 Law No. 23 of 2011 concerning Zakat Management explains that alms are assets or non-assets issued by a person or business entity outside of zakat for public benefit. Alms are assets that people spend with the aim of getting closer to Allah SWT. However, basically, sadaqah is used for something that is recommended, while zakat is for something that is obligatory (Al-Manāwī, 1990).

From the above explanation, we can at least conclude that Infaq is more general because it also includes Sadaqah and Zakat. The difference is that zakat is an obligatory charity that is taken from certain assets such as gold, silver (or savings), and livestock. In addition, zakat is given to certain groups of eight (al-ashnaf ats-samaniyah), and at certain times as well (Badro, t.t.).

According to the Indonesian Waqf Board, waqf comes from the Arabic "waqafa". The origin of the word "waqafa" means "to hold" or "to stop" or "to stay in place" or to remain standing". Waqf according to Shara' is the holding of property that allows for the taking of its benefits along with the preservation of the substance of the property itself, prohibited to mentasaharrufkan the substance. While utilizing its benefits in terms of goodness with the aim of getting closer to Allah *subhanahu wata'ala* (Taqqiyudīn, 1994). Meanwhile, based on positive law in Indonesia, as stated in Article 1 number 1 of Law No. 41 of 2004 concerning Waqf, the definition of waqf is a legal act of a waqif to separate and / or submit part of his

property to be utilized forever or for a certain period of time in accordance with his interests for the purposes of worship and / or public welfare according to sharia.

Thus, waqf is the gift of private property to a common interest whose benefits can be felt by many people without reducing the value of the person's property. Currently, waqf has been regulated in a separate law, namely the Waqf Law and is regulated in more detail in its implementing regulations, namely Government Regulation No. 42 of 2006 concerning the Implementation of Law No. 41 of 2004 concerning Waqf and its amendments. Article 70 of Law No. 41 of 2004 concerning Waqf and Article 60 of Government Regulation No. 42 of 2006 concerning the Implementation of Law No. 41 of 2004 concerning Waqf emphasize that all laws and regulations governing waqf are still valid as long as they do not conflict and/or have not been replaced by new regulations based on the Waqf Law and Waqf PP. Although waqf has been regulated separately in the Waqf Law, the provisions of laws and regulations issued before Law No. 41 of 2004 concerning Waqf, such as in Book III of the Compilation of Islamic Law and Government Regulation No. 28 of 1977 concerning the Waqf of Owned Land remain in effect as long as they have not been replaced by new regulations and/or do not conflict with the Waqf Law and its implementing regulations (Justika, 2022).

3.2. Management of ZISWAF Funds in Indonesia

Zakat, Infaq, Shadaqah, and Waqf (ZISWAF) are instruments of wealth distribution in the Islamic economic system. The management of ZISWAF funds in Indonesia is carried out by the Amil Zakat Institution (LAZ) which has mushroomed in every region due to the rules of a separate property management system (decentralization) (Sugita dkk., 2020).

In Indonesia, the management of zakat funds has been regulated by Law No. 38 Year 1999 on Zakat Management. This law regulates the Zakat Management Organization (OPZ) that may operate in Indonesia. The OPZ mentioned in the law are Badan Amil Zakat (BAZ) and Lembaga Amil Zakat (LAZ). BAZ is an institution that collects and utilizes zakat funds formed by the government from the central level to the regional level while LAZ is an OPZ formed by the community. The development of BAZ and LAZ in Indonesia needs to be followed by a good and transparent public accountability process by prioritizing the motivation to carry out the mandate of the people. The government has regulated the reporting process for BAZ and LAZ with the Decree of the Minister of Religious Affairs No. 373 of 1999 concerning the implementation of Law No. 38 of 1999 concerning Zakat Management Article 31 which states: BAZ and LAZ shall provide an annual report on the implementation of their duties to the government in accordance with their level no later than 3 (three) months after the end of the year (Batubara, 2017).

The management of ZISWAF funds aims to help people and improve the welfare of society (Solihin, 2022). Ziswaf funds collected from zakat, infaq, sadaqah and waqf are used to provide direct benefits to those in need, such as meeting basic needs and social assistance. In addition, the management of ziswaf funds also aims to support sustainable community development, by financing long-term development projects that include infrastructure, economic empowerment, education, and health. Through transparent and accountable management, it is expected that ziswaf funds can provide maximum benefits and contribute positively to improving the welfare of the people and society as a whole.

Ziswaf funds can be used for various purposes, such as community economic empowerment, education, and halal tourism development (Arijuddin & Nurwahidin, 2023). Ziswaf funds are a very valuable resource in Islam and have a variety of potential uses that can provide benefits to the people and society at large. One of the uses of ZISWAF funds is in the economic empowerment of the ummah, where the funds can be used to support micro, small, and medium enterprises, provide skills training, and provide business capital to those in need. In addition, ziswaf funds can also be allocated for education, where the funds can help finance quality education for underprivileged children, as well as support the development of educational infrastructure. In addition, ziswaf funds also have the potential to support the development of halal tourism, where the funds can be used to build sharia-friendly tourism facilities, promote halal destinations, and improve the quality of tourism services in accordance with sharia principles. Thus, the use of ziswaf funds in people's economic empowerment, education, and halal tourism development can have a significant impact in improving people's welfare and sustainable community development.

The management of ziswaf funds must be carried out professionally and transparently by applying the principles of accountability and transparency (Nasirudin, 2018). The management of ziswaf funds is a very important aspect in maintaining integrity and public trust. For this reason, the management of ziswaf funds must be carried out with a professional and transparent approach. The principle of accountability and transparency is the main foundation in managing this ziswaf fund. By applying the principle of accountability, the management of ziswaf funds must be carried out responsibly, maintain compliance with the rules, and ensure that the funds are used in accordance with the objectives set. Meanwhile, the principle of transparency requires the parties involved in managing ziswaf funds to provide clear and open information

to the public regarding the use of these funds. By applying the principles of accountability and transparency, it is expected that the management of ziswaf funds can provide confidence to the community and maintain the sustainability and effectiveness of the philanthropic programs carried out.

The management of ziswaf funds must also pay attention to education quality indicators, such as graduate competency standards, learning content standards, learning process standards, learning education assessment standards, lecturer and education personnel standards, learning facilities and infrastructure standards, learning management standards, research standards, and community service standards (Zahro & Widiastuti, 2022).

Indonesia has great potential in the management of zakat, infaq, sadaqah, and waqf funds. However, the management of these funds still faces several obstacles and barriers. Technical constraints such as the lack of skilled human resources in fund management (Taufik & Wahyuni, 2022) and financial constraints such as the lack of funds collected and the lack of transparency in fund management (Nasirudin, 2018) are the main obstacles in the management of zakat, infaq, sadaqah, and waqf funds in Indonesia. The COVID-19 pandemic has also impacted the collection and empowerment of zakat funds (Arifin & M, 2021). In addition, organizational management constraints such as the lack of implementation of organizational management systems in fund management (Kurniawati, 2022) are also obstacles that need to be overcome.

To overcome these obstacles, efforts need to be made such as increasing skilled human resources in fund management, increasing transparency in fund management, and implementing a good organizational management system in managing zakat, infaq, sadaqah, and waqf funds. In addition, it is also necessary to increase public awareness of the importance of zakat, infaq, sadaqah, and waqf as a means to help others and improve the welfare of society. In this case, *amil zakat infak dan sedekah (LAZIS)* institutions can play an active role in overcoming these obstacles by applying the principles of accountability and transparency in fund management as well as organizing and supervising well. Thus, the management of zakat, infaq, sadaqah and waqf funds in Indonesia can run better and provide greater benefits for people in need.

3.3. Opportunities and Challenges of Managing Ziswaf funds in the Digital Era

The advancement of information and digital technology has created transformation in all aspects, including in the management of zakat, infaq, sadaqah, and waqf funds. This is a challenge for the management of zakat, infaq, sadaqah, and waqf funds in the future. (Wahyuningtyas & Susesti, 2022). However, on the other hand, the development of information and digital technology also provides opportunities for the management of zakat, infaq, sadaqah, and waqf funds to revolutionize business concepts and strategies by utilizing technological advances, changes in consumer communication patterns, and the potential of digital technology to gain a competitive advantage in the midst of global competition. (Suhariyanto, 2023).

In the digital era, digital technology provides opportunities for zakat institutions to increase the effectiveness of fund management and expand the scope of beneficiaries. The management of zakat, infaq, sadaqah, and waqf funds in the digital era offers opportunities, namely the use of digital media to increase zakat fundraising (Marzuki, 2018). The management of zakat, infaq, sadaqah, and waqf funds can also be done through platform-based organizations (fintech) both website-based and android applications (Pramono dkk., 2019). Among the opportunities that can be utilized is to facilitate the donation process through digital platforms (Syarifudin, 2021). Digital donation allows a person to make donations quickly and easily through a digital platform, so that people can make donations anytime and anywhere without having to visit a donation collection point. In addition, digital technology also enables wider dissemination of donation information, through digital platforms that can be accessed by many people (Rizky, 2023a).

Digital platforms can also facilitate, accelerate, and expand the scope of distribution and utilization of ziswaf funds (Mediatama, 2020). In order to increase people's economic empowerment, zakat institutions can cultivate the habit of paying zakat through digital platforms. In addition, digital technology can also increase public participation in giving infaq and donations, as more people use the internet and digital technology (Rizky, 2023a).

In the management of waqf funds, digitalization opportunities can provide great opportunities to improve the welfare of people in need, as well as support the development of the sector. In this case, *amil zakat* institutions can utilize online ZIS transformation technology to provide convenience for the community in making zakat payments. The online ZIS transformation technology starts from the registration of prospective donors through an online platform, then prospective donors will be asked to fill out a data collection form containing personal data and the amount of zakat to be given. After making a payment through the online platform, prospective donors will get a payment confirmation and proof of zakat payment in digital form. Meanwhile, the *Amil Zakat Institution* will receive data from prospective donors and verify the data. After the verification is successful, the *Amil Zakat Institution* will distribute the received zakat to the parties who are entitled to receive it (Rizky, 2023b).

Digital transformation has brought significant changes in the management of zakat, infaq, and sadaqah (ZISWAF) funds. In the digital era, technology can be utilized as a means to facilitate social movements and increase fundraising for charitable purposes (Anggreiny, 2021). One of the challenges in managing zakat, infaq, sadaqah, and waqf funds in the digital era is the lack of knowledge about the advancement of accounting and financial management in all business units. Therefore, socialization assistance is needed regarding the opportunities and challenges of managing zakat, infaq, sadaqah, and waqf funds in the digital era for the community so that they can understand the importance of managing zakat, infaq, sadaqah, and waqf funds in the digital era (Wahyuningtyas & Susesti, 2022). In addition, the management of zakat, infaq, sadaqah, and waqf funds also requires product innovation based on Information and Communication Technology (ICT) to provide a variety of choices and expand its reach to the community (Apriyanti, 2019).

The management of ziswaf funds in the digital era also has several other challenges, such as the low realization of zakat collection, the need to increase trust and synergy of zakat utilization programs, the need to increase the human resources of zakat managers (Maryam, 2021), digitizing the zakat management process, poor internet network quality, power outages, and relatively high internet costs (Izi, 2021), and digital fundraising strategy challenges such as lack of public understanding of institutions that receive zakat, lack of enthusiasm, and lack of response (Syovi'ah & Qomar, 2022). To overcome these challenges, several efforts can be made, such as increasing trust and accountability in the management of ziswaf funds, increasing public literacy about zakat and digitalization, and improving the quality of internet networks and digital infrastructure in the regions (Brilianty & Muhtadi, 2022). In addition, digital transformation of ZISWAF can be done by using digital technology to increase transparency and accountability in the management of zakat funds, as well as improve the efficiency and effectiveness of its operations (Rizky, 2023b). The Amil Zakat Institutions also need to convince the public to give zakat digitally (Ramadhan, 2020). In this context, increasing public literacy about zakat and digitalization, as well as increasing trust and accountability in the management of ziswaf funds, are key in managing ziswaf funds in the digital era.

In facing challenges and taking advantage of opportunities in the management of zakat, infaq, sadaqah, and waqf funds in the digital era, a comprehensive understanding of the concepts and innovations in the management of zakat, infaq, sadaqah, and waqf funds towards digital business transformation is needed (Suhariyanto, 2023). Therefore, it is necessary to provide socialization assistance related to the opportunities and challenges of managing zakat, infaq, sadaqah, and waqf funds in the digital era for the community to understand the importance of managing zakat, infaq, sadaqah, and waqf funds in the digital era.

3.4. Concept of Innovation in Developing Digital Platforms for the Management of Ziswaf

The management of ziswaf funds in Indonesia is currently carried out by various institutions such as the National Amil Zakat Agency (BAZNAS), Dompot Dhuafa, and a number of other philanthropic organizations. These institutions manage ziswaf funds from the community and distribute them to mustahik in need. In addition, these institutions also conduct various productive economic development programs, education, and health to improve the welfare of mustahik.

However, ziswaf fund management in Indonesia still faces various challenges such as the lack of public participation in paying zakat, lack of transparency in fund management, and lack of innovation in ziswaf fund management. Therefore, strategies and innovations are needed in managing ziswaf funds so that they can be optimally utilized for community development.

Several innovations in ziswaf fund management in Indonesia have been made, such as BAZNAS digital zakat program that allows people to pay zakat online and other innovative programs (Utami dkk., 2021). However, there is still a need to develop digital platforms in ziswaf fund management to build a sustainable society.

Among the innovations in ziswaf fund management that the author offers is a digital platform called "myUmmat". myUmmat is an innovative web-based digital platform and smartphone application that utilizes digital technology to enrich the raising and management of zakat, infaq, sadaqah, and waqf in Indonesia. Through a web-based digital platform and application, myUmmat presents a unique and contemporary concept in making it easier for individuals and institutions to contribute and optimize the benefits of their charity. The following are features and functions that can be developed in the development of the "myUmmat" digital platform:

1. Real-Time Monitoring and Transparency, myUmmat allows people to track and monitor the use of zakat, infaq, sadaqah, and waqf funds in real-time. people can see transparently how their charitable funds are used in various development and social welfare projects.

2. Beneficiary Digital Profile, through the myUmmat application, the community can access verified beneficiary digital profiles. Information such as fund receipt history, beneficiary needs, and their welfare progress can be accessed, providing assurance that charitable funds are channeled effectively.
3. Digital Fundraising, myUmmat provides easy-to-use digital fundraising features. Individuals, communities, and organizations can create fundraising campaigns by incorporating compelling stories, photos, and videos to inspire and motivate others to participate in kindness.
4. Automated Fund Distribution, through smart algorithms, myUmmat is able to automatically distribute charitable funds based on pre-set criteria. This ensures minimum human involvement, reduces the risk of errors and speeds up the distribution of funds to beneficiaries.

The myUmmat innovation is expected to take the raising and management of zakat, infaq, sadaqah, and waqf to the next level, connecting individuals, institutions, and beneficiaries in an effective and trusted way. By utilizing digital technology, the myUmmat concept will bridge the gap between kindness and technology, creating a platform that inspires and accelerates sustainable social change in Indonesia. With the features and functions contained in the myUmmat digital platform, it will provide benefits that become solutions for the management of zakat, infaq, sadaqah and waqf funds in Indonesia, including:

1. Speed and Efficiency, by utilizing digital technology, myUmmat eliminates administrative barriers and increases efficiency in raising and managing zakat, sadaqah and waqf. This allows more charitable funds to be channeled quickly to those in need.
2. Transparency and Trust, with the openness of information offered by myUmmat, the public can directly monitor the use of their charitable funds. This creates greater trust in collecting and managing zakat, infaq, sadaqah and waqf.
3. Increased Community Engagement, myUmmat encourages active participation from the community by providing an interactive and easy-to-use platform. This inspires more people to donate and contribute to social development, increasing social awareness and concern.
4. Scalability and Greater Impact, by adopting digital technology, myUmmat can achieve a wider reach, reaching individuals and communities across Indonesia. This scalability enables a significant increase in impact in the management of zakat, sadaqah and waqf for a more sustainable and prosperous society.

The following are the strategies and procedures for implementing and developing the myUmmat digital technology platform from the beginning of funds received until finally the funds are distributed to those entitled to receive them:

1. Fund Receipt
 - myUmmat users can make zakat, sadaqah and waqf donations through the myUmmat online application or platform.
 - Funds received will go directly to a separate myUmmat account for charity management purposes.
2. Verification and Validation
 - The myUmmat team will carry out a verification and validation process of the funds received.
 - Verification involves checking the validity of the source of funds, appropriate zakat calculations, and matching user data with existing information.
3. Beneficiary Profile
 - myUmmat will have a digital profile of verified beneficiaries.
 - Beneficiaries will register and fill in their personal data and needs into the myUmmat system.
4. Determination of Fund Allocation

Based on the principles and criteria set, myUmmat will determine the allocation of funds for each type of charity (zakat, infaq, sadaqah, and waqf) based on the needs and priorities of the beneficiaries.
5. Fund Distribution
 - MyUmmat uses smart algorithms to automatically distribute funds based on predetermined allocations.
 - Fund distribution can be done through various mechanisms, such as transfers to recipient accounts, direct payments for certain purposes, or through myUmmat's partners.
6. Monitoring and Reporting:
 - myUmmat conducts regular monitoring of the use of charitable funds.
 - Beneficiaries will provide reports and evidence of the use of funds, which will be verified by the myUmmat team.
7. Transparency and Tracking:
 - myUmmat users can access transparent information and reports regarding the use of their funds.
 - The in-app tracking feature allows users to see the progress and impact of their contributions.

One of the problems that may arise in raising, managing and allocating digital-based Ziswaf funds is when the majority of beneficiaries do not have access to register themselves through websites or smartphone applications, so it is necessary to take an approach that can facilitate registration and verification of beneficiary profiles in a practical and inclusive way. The following are the registration procedures that can be applied in this situation:

1. Offline Approach
 - a. Registration through Zakat Service Office: Beneficiaries can visit the nearest zakat service office to register. There, they will be asked to fill out a registration form with personal information and relevant details.
 - b. Data Collection in the Community: The myUmmat team can visit the community where the beneficiaries are targeted. They can organize a registration session where beneficiaries can provide their personal information directly to the myUmmat team.
2. Registration by Third Parties
 - a. Through Social Institutions: Cooperation can be done with social institutions or related organizations that already have a verified database of beneficiaries. In this case, beneficiaries can be registered by social institutions by ensuring valid personal data.
 - b. Through Trusted Zakat Collectors: Using a trusted network of zakat collectors, beneficiaries can register through them. The zakat collector will be responsible for verifying the beneficiary's profile and sending the information to myUmmat.
3. Verification of Beneficiary Identity and Profile
 - a. Verification in Registration: During the registration process, myUmmat officers may ask the beneficiaries to show their valid identity, such as National Identity Card (KTP) or other identity documents.
 - b. Field Verification: The myUmmat team may conduct field visits to verify beneficiary profiles in person. They can check the information that has been provided and validate the needs and eligibility of the beneficiaries.

After the beneficiary profile has been collected through several approaches above, the problem that may arise is that in the case of channeling funds it is very possible that a beneficiary does not have a bank account where the funds are channeled, so the distribution of funds to beneficiaries can be done through various mechanisms which include transfers to the beneficiary's account, direct payments for certain purposes, and through myUmmat's work partners. With regard to myUmmat's working partners, the following is a more detailed explanation of the working partners in the myUmmat concept in channeling funds to beneficiaries:

1. Cooperation with Amil Zakat Institutions, myUmmat can collaborate with amil zakat institutions that are trusted and have a good reputation in managing zakat funds. Through this collaboration, myUmmat can cooperate with amil zakat institutions to distribute zakat funds to verified beneficiaries.
2. Humanitarian and Social Partners, myUmmat can work with humanitarian and social organizations that have sustainable community empowerment programs. Through this collaboration, myUmmat can distribute zakat funds to partners who have the network and expertise in implementing these programs.
3. Social Business Actors, myUmmat can partner with social business actors who have a vision and mission in line with sustainable community development. In this collaboration, myUmmat can channel zakat funds to social businesses that empower communities through sustainable programs.
4. Community Organizations, myUmmat can establish cooperation with community organizations, such as communities or groups that focus on local economic development, education, health, or other sectors that support sustainable community development. In this collaboration, myUmmat can distribute zakat funds to community organizations that have relevant programs

Through cooperation with partners as mentioned above, myUmmat can optimize the distribution of ziswaf funds more effectively and efficiently. The partners must go through a selection and verification process to ensure that the funds are channeled to the beneficiaries in need appropriately and in accordance with sharia principles. Thus, collaboration with myUmmat's partners can provide wider and more significant benefits for sustainable community development through trusted and transparent management of ziswaf funds..

4. Conclusion

Zakat, infaq, sadaqah, and waqf are pillars of Islamic philanthropy that have great potential to overcome poverty, social inequality, and improve the welfare of the people. The management of ziswaf funds has a very

important role in realizing sustainable community development. However, management practices in the field show a huge gap between the potential value and the amount of ziswaf fund realization in Indonesia.

In a changing global context, innovation in fundraising is needed to overcome challenges and capitalize on opportunities. By using digital technology and developing a special platform, the potential of ziswaf funds can be increased significantly, so that it can have a greater impact in realizing sustainable community development. In addition, ziswaf fund management in Indonesia still faces various challenges such as lack of public participation in paying zakat, lack of transparency in fund management, and lack of innovation in ziswaf fund management. Therefore, strategies and innovations are needed in managing ziswaf funds so that they can be optimally utilized for community development.

The development of a digital platform is expected to bring many benefits such as increased accessibility, transparency, and wider community participation. The digital platform innovation "myUmmat" is expected to bring the raising and management of zakat, infaq, sadaqah, and waqf to a higher level, connecting individuals, institutions, and beneficiaries in an effective and trusted way. By utilizing digital technology, the myUmmat concept will bridge the gap between kindness and technology, creating a platform that inspires and accelerates sustainable social change in Indonesia.

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