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Revitalization Of Islamic Philanthropy In Empowering The Economy Of The People In The Digital Era

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Abstract

This study analyzes the revitalization of Islamic philanthropy in the economic empowerment of the ummah in the digital era by highlighting the potential and challenges of digitizing zakat, infaq, alms, and waqf (ZISWAF). Digitalization enables transparency and efficiency in the distribution of funds, expands community participation, and increases access to Islamic philanthropic services. However, challenges such as regulations that have not been fully supported, low digital literacy, and lack of innovation in distribution models remain obstacles. This study uses the content analysis method to identify patterns and trends in the management of digital Islamic philanthropy and Critical Discourse Analysis (CDA) to evaluate policy and regulatory narratives related to the digitization of zakat and waqf. The results of the study show that the digitization of Islamic philanthropy has great potential in improving social welfare and economic empowerment of the people, but requires a more systematic strategy and clear regulations. Strengthening governance based on sharia maqāṣid, digital education, and optimization of technology such as blockchain are the key to the sustainability of Islamic philanthropy in the digital era.

Keywords: Philanthropy, Digitalization, ZISWAF

Abstrak

Penelitian ini menganalisis revitalisasi filantropi Islam dalam pemberdayaan ekonomi umat di era digital dengan menyoroti potensi dan tantangan digitalisasi zakat, infak, sedekah, dan wakaf (ZISWAF). Digitalisasi memungkinkan transparansi dan efisiensi dalam distribusi dana, memperluas partisipasi masyarakat, dan meningkatkan akses terhadap layanan filantropi Islam. Namun, tantangan seperti regulasi yang belum sepenuhnya mendukung, rendahnya literasi digital, serta kurangnya inovasi dalam model distribusi tetap menjadi kendala. Penelitian ini menggunakan metode content analysis untuk mengidentifikasi pola dan tren dalam pengelolaan filantropi Islam digital serta Critical Discourse Analysis (CDA) untuk mengevaluasi narasi kebijakan dan regulasi terkait digitalisasi zakat dan wakaf. Hasil penelitian menunjukkan bahwa digitalisasi filantropi Islam berpotensi besar dalam meningkatkan kesejahteraan sosial dan pemberdayaan ekonomi umat, tetapi memerlukan strategi yang lebih sistematis dan regulasi yang jelas. Penguatan governance berbasis maqāṣid

syariah, edukasi digital, serta optimalisasi teknologi seperti blockchain menjadi kunci keberlanjutan filantropi Islam di era digital.

Kata kunci: Filantropi, Digitalisasi, ZISWAF.

INTRODUCTION

Islamic philanthropy is a crucial element of the Islamic economic sistem, serving to create prosperity and social justice. This concept has developed since the time of the Prophet Muhammad through the mechanisms of zakat, infaq, and waqf, which serve as instruments for wealth and economic distribution that balance societal wellbeing. History records that Islamic philanthropy has been a key driver in the development of education, health, and community-based economic development¹.

However, the development of digital technology has brought about significant changes in the way Islamic philanthropy manages and distributes zakat, infaq, and waqf instruments. Digitalization enables greater transparency and accountability in the management of philanthropic funds, as well as expanding the reach and accountability of philanthropic funds, as well as expanding the scope of community participation in an Islamic-based economic system. With digital platforms, people can more easily contribute to zakat, waqf, and donations without geographical limitations².

On the other hand, digitalization also presents various challenges that need to be addressed to optimize Islamic philanthropy more effectively. The lack of clear regulations in the digital ecosystem, low digital literacy among the public, and the lack of innovation in philanthropic fund distribution models are obstacles that must be addressed immediately. Therefore, a systematic revitalization strategy is needed so that Islamic philanthropy can truly serve as an instrument for empowering the community's economy in the digital era³.

The revitalization of Islamic philanthropy can be examined through various key theories in Islamic economics and philanthropic management. One relevant theory is *the maqāṣid sharia*, developed by Islamic thinkers such as Al-Ghazali, As-Syatibi, and Jasser Auda. This theory explains that the welfare of the people must encompass five main aspects: protection of religion, life, intellect, descendants, and property. In the

¹ Tambunan, CR (2023, June). Contribution of MSMEs to the Indonesian Economy. *Ministry of Finance* Retrieved from https://djpb.kemenkeu.go.id/kppn/lubuksikaping/id/data-publikasi/artikel/3134-kontribusi-umkm-dalam-perekonomian-indonesia.html

² Hayattudin, J., Ainunna'im, R., Widyowati, M., Raharja, BS, Iswari, PW, Rokhmah, BW, ... Anam, F. (2022). Portrait of Islamic Philanthropy in Indonesia . (SA Bowo, Ed.). Yogyakarta: Gerbang Media Aksara.

³ Efendi, M., & Arifin, F. (2019). Islamic Philanthropy Development in the Digital Era: New Strategy of Fundraising and Supervision Program. BISNIS: Journal of Islamic Business and Management, 7 (1), 129.

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context of Islamic philanthropy, this theory is used to assess the effectiveness of zakat and waqf in creating economic welfare in accordance with Islamic principles⁴.

Furthermore, the theory of *al-hisbah* in Islamic economics, developed by Ibn Khaldun, highlights the importance of regulation and oversight in an Islamic-based economic system. Digital management of zakat and waqf requires a *hisbah mechanism*. modern so that transparency and accountability can be maintained⁵.

The concept of Islamic welfare can also be analyzed based on Islamic Welfare A theory developed by Umar Chapra. This theory emphasizes that welfare in Islam is not solely oriented toward economic aspects, but must also encompass spiritual and social well-being. Therefore, the revitalization of Islamic philanthropy must focus on increasing the economic capacity of the community and strengthening systems that support social justice⁶.

Furthermore, the digitalization of Islamic economics, as examined in various modern literature by M. Kabir Hassan and Mervyn K. Lewis, demonstrates that technology can be a key tool in improving the efficiency of the Islamic economic system. Digitization enables more accurate and targeted distribution of philanthropic funds and provides new opportunities for developing Sharia-based economic models⁷.

Although numerous studies have been conducted on Islamic philanthropy and the Islamic economy, several research gaps remain that remain largely unexplored. One major gap is the lack of studies that holistically address the integration of digital technology into Islamic philanthropy. Most research focuses on conventional zakat and waqf, neglecting technological innovations in the management and distribution of philanthropic funds.

There is also a gap in the study of sharia business and investment models in philanthropy. Digital Islam. Revitalizing Islamic philanthropy is not just about implementing technology; it must also encompass innovative business models that

⁴ Miswanto, A. (2019). *Usul Fiqh: The Method of Ijtihad in Islamic Law* . *Usul Fiqh: The Method of Ijtihad in Islamic Law* (volume 2). Yogyakarta: magnum pustaka utama.

⁵ Caroline, RTM, & Murtiningsih, D. (2024). Digitalization of MSMEs. *Journal of Community Service Creativity (PKM)*, 7 (3), 1387–1400. https://doi.org/https://doi.org/10.33024/jkpm.v7i3.13861

⁶ Chapra, M. U. (1995). Islam and The Economic Challenge . SAUDI: IIPH.

⁷ Hassan, M. K., & Lewis, M. K. (2014). Islam and economic life . Handbook on Islam and Economic Life . Northampton: Edward Elgar Publishing.

enable zakat and waqf to develop as productive resources that can strengthen the economic independence of the community.

This article aims to analyze the potential and challenges of Islamic philanthropy in the context of the digital economy, particularly in the management of zakat, waqf, and alms. Furthermore, it seeks to identify strategies for revitalizing Islamic philanthropy through the integration of technology and digital innovation into the social fund distribution system.

Furthermore, this research also aims to propose a *governance model* based on *the maqāṣid sharia* (*Islamic principles*) to ensure the accountability and transparency of Islamic philanthropy in the digital ecosystem. Furthermore, an inclusive approach to utilizing zakat and waqf as productive instruments will be examined to increase the economic independence of the community.

The scope of the discussion includes theoretical analysis, case studies of Islamic philanthropic models in various countries, and how technology can be adapted to increase the effectiveness of empowering the community through Islamic philanthropic instruments.

This article will outline several key aspects of the focus of the study of the revitalization of Islamic philanthropy in the digital era. The discussion will cover the transformation of Islamic philanthropy from traditional to digital and its impact on community participation in the Islamic economy.

In addition, innovation in zakat and waqf management through *blockchain technology* and *fintech Sharia principles* will be discussed in depth to see how this system can improve the efficiency and transparency of social fund distribution. This article will also examine the role of digital platforms in increasing community engagement and how digital education can strengthen Islamic economic literacy in empowering the community.

The discussion will then focus on a *governance model* based on *the maqāṣid sharia* (*Islamic principles*) to ensure the sustainability of Islamic philanthropy without sacrificing the principles of justice and the welfare of the community. Additionally, policy strategies for strengthening the digital Islamic philanthropy ecosystem will be examined, including the challenges of regulation, accountability, and leadership of philanthropic institutions in the digital era.

With a systematic approach based on Islamic economic theory, this article is expected to contribute to the development of Islamic philanthropy as one of the main pillars in empowering the people's economy in the digital era.

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RESEARCH METHODS

This study uses a qualitative approach with a descriptive-analytical design to explore the revitalization strategies of Islamic philanthropy in empowering the community's economy in the digital era⁸. Primary data were obtained from documentation and archives of philanthropic institutions, while secondary data were collected through academic journals, reports from zakat and waqf institutions, and relevant policy documents.

Data analysis is done with *content analysis* to identify patterns and trends in the management of digital Islamic philanthropy, as well as *Critical Discourse Analysis* (*CDA*) to assess policy and regulatory narratives related to the digitalization of zakat and waqf. Through this approach, the research aims to design a more transparent, inclusive, and sustainable model for revitalizing Islamic philanthropy in accordance with *the maqāṣid of sharia*⁹.

DISCUSSION

The Concept of Islamic Philanthropy

Philanthropy comes from the Greek words *philos* (love) and *anthropos* (human), meaning love of others. In practice, philanthropy refers to voluntary giving to help those in need or for the public good. In Indonesian, the term is often associated with generosity. Unlike *charity*, *which* is temporary, philanthropy is more oriented toward long-term solutions and sustainable social change¹⁰.

Maqāṣid syariah is the main objective in Islamic law which aims to realize human benefit and welfare. This concept was developed by scholars such as Al-Ghazali, As-Syatibi, and in a modern perspective, Jasser Auda provides a more flexible approach for its application in the economic context. In the Islamic philanthropy system, zakat and waqf are the main instruments in achieving social welfare in line with *the maqāṣid syariah*¹¹.

⁸ Sugiyono. (2010). Qualitative Quantitative Research Methods and R&D. Bandung: Alfabeta.

⁹ Dahlan, A. (2024). Introduction to Islamic Economics, Theological, Epistemological, and Empirical Studies . Jakarta: Prananda Media Group.

¹⁰ Usman, N., Miswanto, A., & Subur. (2021). Governance Model of Islamic Philanthropic Institutions: Total Quality Management Approach . Yogyakarta: Tunas Gemilang Press.

¹¹Anwa, K., Awang, MS, & Sahid, MM (2021). Maqasid Syariah According to Imam Al-Ghazali and Its Application in the Compilation of Islamic Law in Indonesia. Malaysian Journal of Syariah and Law , 9 (2), 75-87

In general, the maqāṣid of sharia consists of five main aspects known as aldaruriyyat. al-khams. The first aspect is ḥifẓ ad-dīn (religious protection), which ensures that the distribution of zakat and waqf is done in accordance with Islamic principles and based on religious ethics and norms. Zakat and waqf should be managed based on the values of justice and well-being, so as to be able to maintain the continuity of Islamic teachings in community life¹².

Next, hifz The concept of an-nafs (protection of the soul) emphasizes the importance of utilizing zakat and waqf to meet basic community needs, such as food, healthcare, and shelter. With effective distribution, these Islamic philanthropic instruments can serve as social protection mechanisms for the less fortunate, while simultaneously reducing economic disparities.¹³

In addition, hifz al-'aql (protection of reason) highlights the role of zakat and waqf in supporting education and economic literacy of the people. The contribution of zakat and waqf to the education sector not only increases the intellectual capacity of the community, but also encourages the progress of the knowledge-based economy. Investment in education through school waqf, scholarships, and the development of Islamic financial literacy will result in a more independent and productive society¹⁴.

Then, hifz An-nasl (protection of descendants) emphasizes that the management of zakat and waqf must be sustainable and provide benefits for future generations. This concept leads to productive waqf management that not only provides short-term benefits but also builds a more stable and empowered socio-economic ecosystem¹⁵.

Lastly, *ḥifẓ Protection of wealth (al-māl*) requires the distribution of zakat and waqf to be carried out with high transparency and accountability. Professional management based on sharia governance will ensure that collected funds are truly used for the benefit of the community and are not misused. By implementing the maqāṣid sharia, the zakat and waqf systems can become more effective instruments in creating equitable economic prosperity and encouraging holistic community development¹⁶.

¹² Miswanto, A. (2019). *Usul Fiqh: The Method of Ijtihad in Islamic Law . Usul Fiqh: The Method of Ijtihad in Islamic Law* (volume 2). Yogyakarta: magnum pustaka utama.

¹³ Sarwat, A. (2019). Maqashid Syariah . (Fatih, Ed.) (1st ed.). South Jakarta: Rumah Fiqih Publishing. 14 Wahbah Az-Zuhaili. (2011). Translation of Islamic Fiqh Wa Adillathu Volume 5 (Vol. 53). Jakarta: Gema Insani Darul Fakir.

¹⁵ Kusnan, Osman, M. D. H. Bin, & Khalilurrahman. (2022). Maqashid Al Shariah in Economic Development: Theoretical Review of Muhammad Umer Chapra's Thoughts. Millah: Journal of Religious Studies, 21(2), 583–612. https://doi.org/10.20885/millah.vol21.iss2.art10

¹⁶ Kholish, N., Purwanto, M. R., Supriadi, Mukahrrom, T., & Marazi, H. (2020). The Significance of Maqasid Syariah Principles in Improving Islamic. International Journal of Innovation, Creativity and Change, 13(3), 1342–1353. Retrieved from https://www.ijicc.net/images/Vol_14/Iss_3/13367_Kholish_2020_E1_R.pdf

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Digitalization of Islamic Philanthropy: Potential and Challenges

The digitalization of Islamic philanthropy is a rapidly evolving phenomenon alongside technological advancements. This concept refers to the use of digital technology in the management of zakat, infaq, sedekah, and waqf (ZISWAF), with the aim of increasing the efficiency, transparency, and reach of the distribution of Islamic-based social funds. One example of this application is the blockchain-based zakat crowdfunding platform, which allows donations to be made online with transparent and secure transaction recording. The existence of this system not only simplifies the donation process but also strengthens the accountability of philanthropic fund managers.

Despite its immense potential, the digitalization of Islamic philanthropy also faces several challenges. Among these are issues of trust and regulation. Many people remain skeptical about the security of digital transactions, particularly in the context of Islamic philanthropy, which requires adherence to Sharia principles. Furthermore, regulations that do not fully support Islamic-based digital transactions also hinder the optimal use of this technology. Another challenge is the limited digital literacy among some groups, which hinders the adoption of digital systems in Islamic philanthropy.

To understand more deeply how the digitalization of Islamic philanthropy is constructed in public discourse, a *Critical Approach Discourse Analysis* (CDA) can be used. CDA analyzes three main dimensions: text, discourse, and social. In the textual dimension, a study can be conducted on how media and digital platforms frame the narrative about digital zakat. In the discursive dimension, actors such as ulama, regulators, and the public play a role in shaping understandings of digital zakat, including determining whether this system aligns with sharia principles. Meanwhile, in the social dimension, the digitalization of Islamic philanthropy not only impacts donation patterns but also changes the social and economic structure of the community. This analysis can reveal the extent to which digitalization can become a modern solution in the management of Islamic social funds, while also identifying obstacles that need to be overcome for this technology to be adopted more widely and effectively.

The Dynamics of Digitalization of Islamic Philanthropy within the CDA Framework

In the context of public discourse, the digitalization of Islamic philanthropy is not simply a modernization of the donation system, but also a social transformation with profound implications for Islamic financial governance. To understand how this digitalization discourse is constructed, we can use the *Critical philanthropy framework*. *Discourse Analysis* (CDA) developed by Norman Fairclough, which focuses on three main levels: the textual dimension, the discursive dimension, and the social dimension.

Textual Dimension: Representation of Digital Philanthropy in Media and Public Narratives

The digitalization of Islamic philanthropy is often framed as a modern solution that accelerates the distribution of zakat and waqf. In texts appearing on various digital platforms, including scientific articles, social media, and reports from Islamic financial institutions, the narrative tends to be positive and futuristic. Words like "innovation," "transparency," and "efficiency" frequently feature in this discourse, demonstrating optimism about digitalization¹⁷.

However, upon closer examination, some texts also highlight the negative aspects of digitalization, such as the potential for misuse of funds and the lack of clear regulations. In this study, analyzing the language used in publications and regulations will provide insight into how actors in the Islamic philanthropic ecosystem seek to shape the Islamic philanthropy landscape. public perception.

Discursive Dimension: Actors Constructing the Discourse of Islamic Philanthropy Digitalization

Within the discourse on the digitalization of Islamic philanthropy, several key actors play a role in shaping understanding and policy direction. Zakat and waqf institutions are leading the way in promoting the use of technology to improve the efficiency and transparency of fund management. They often emphasize positive narratives about how digitalization can accelerate the distribution of aid to those in need. Sharia authorities, such as the National Sharia Council of the Indonesian Ulema Council (MUI) and religious scholars, play a crucial role in establishing regulations and ensuring that these digital systems remain aligned with Islamic principles. Their fatwas and regulations serve as guidelines for financial and philanthropic institutions in adopting digital technology.

On the other hand, the public as a user of digital services has diverse understandings. There are groups that accept digitalization as an innovation that makes it easier for them to pay zakat and waqf, but there are also those who are still

¹⁷ Dhuafa, D. (2025, March). The Role of Digital Technology in Encouraging Modern Philanthropy and Online Donations. Retrieved May 19, 2025, from https://ddjabar.org/2025/03/04/peran-teknologi-digital-dalam mendorong-filantropi-modern-dan-donasi-online/

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skeptical of the security and sharia compliance in this system. The interaction between these three actors not only shapes the flow of public discussion, but also influences the development of policies, regulations, and the level of acceptance of digitalization in the Islamic philanthropy system. Therefore, the success of the implementation of digital technology in zakat and waqf depends greatly on the synergy between stakeholders and the willingness of the public to adapt to these changes¹⁸.

Social Dimension: The Impact of Digitalization on Economic Structure and Islamic Philanthropy

Socially, the digitalization of Islamic philanthropy has the potential to significantly transform the management of social funds. Technologies like *blockchain* enable more transparent zakat distribution, but also present new challenges, such as digital literacy and financial infrastructure that must be aligned with Islamic principles.

If we examine the case study of a digital-based zakat *crowdfunding platform*, its social impact is quite complex. On the one hand, this platform increases public participation in donations, but on the other hand, questions arise about how fund ownership and accountability can be maintained in an increasingly digitalized system . In the CDA analysis, aspects such as public trust, government regulation, and the adaptation of Islamic financial institutions to digital technology are key elements in determining the success of the digitalization of Islamic philanthropy.

Model of Revitalizing Islamic Philanthropy in the Digital Era

Research on the Panti Tourism Community (WP) focuses on the use of social media in Islamic philanthropy strategies, particularly in building community branding and fundraising. Using a qualitative approach based on descriptive case studies, this research highlights how digital platforms such as Instagram, YouTube, and Facebook are used to support WP's social activities. While digitalization helps increase the effectiveness of promotions and donations, challenges arise in the form of limited digital interactions, as evidenced by the insignificant growth in followers, likes, and comments¹⁹.

¹⁸ Makarim, DF, & Hamzah, MZ (2024). The Role and Potential of Digitalization of Zakat Management: A Systematic Literature Review. *Scientific Journal of Islamic Economics*, 10 (1), 463. https://doi.org/10.29040/jiei.v10i1.12406

¹⁹ Kharima, N., Muslimah, F., & Anjani, AD (2021). Digital Media-Based Islamic Philanthropy Strategy. *EMPATHY: Journal of Social Welfare Sciences*, 10 (1), 45–53. https://doi.org/10.15408/empati.v10i1.2057

In contrast, the study "Revitalizing Islamic Philanthropy in Empowering the Community's Economy in the Digital Era" has a broader scope and more in-depth analysis. It uses the content method. analysis, this study identifies patterns and trends in the management of digital Islamic philanthropy. In addition, the *Critical Discourse Analysis* (CDA) allows researchers to evaluate policy and regulatory narratives related to the digitalization of zakat and waqf. Using this method, the research not only examines digitalization practices but also maps how regulations and public policies contribute to shaping the Islamic philanthropic ecosystem in the digital age.

The main difference between these two studies lies in the focus and depth of analysis. The WP study focuses more on practical implementation, examining how small communities adopt digital technology in their social activities. In contrast, the study on the revitalization of Islamic philanthropy in the digital era takes a more strategic approach, exploring the economic structure of the Muslim community, digitalization trends, and the impact of regulations on the management of Islamic-based social funds. With its broader scope, this study provides a systematic perspective on how the digitalization of Islamic philanthropy can contribute to improving the welfare of the Muslim community.

Research on the use of digital media in Islamic philanthropy, particularly through institutions like BAZNAS, highlights how technology is used in the fundraising and distribution of zakat, infaq, sedekah, and waqf (ZISWAF). Using a platform-based approach based on social media platforms such as websites, Instagram, YouTube, and Facebook, this research focuses more on the technical implementation of philanthropic fund management, particularly in developing digital strategies to increase distribution reach and efficiency²⁰.

In contrast, the study "Revitalizing Islamic Philanthropy in Empowering the Community's Economy in the Digital Era" has a broader scope and more in-depth analysis. The method used is *content analysis*. *analysis* and *critical Discourse Analysis* (CDA) allows researchers to not only identify patterns and trends in digital Islamic philanthropy management but also explore policy and regulatory narratives influencing the digitalization ecosystem of zakat and waqf. With this approach, your research has a strategic and policy dimension, examining not only how digitalization is implemented but also how regulations shape and direct its development.

From a comparative perspective, the research on BAZNAS focuses more on how digital media can improve the effectiveness of ZISWAF distribution, while your research examines the role of digitalization in empowering the community's economy

²⁰ Alfiyanti, A., Lailiyah, AR, & Masfufah, F. (2022). Digitalization of Islamic Philanthropy: Ziswaf Empowerment Model. *ALSYIRKAH JOURNAL (Journal of Islamic Economics)*, *3* (2), 76–82.

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more structurally. Your research also provides a systematic perspective on how policies and regulations related to the digitalization of zakat and waqf can be developed to ensure transparency, efficiency, and long-term community welfare.

Overall, BAZNAS's research is practical and applicable, looking at how digitalization is used in Islamic philanthropic activities, while your research is more analytical and strategic, exploring policy linkages, digitalization trends, and the long-term impact on the ummah's economy.

CONCLUSIONS AND SUGGESTIONS

CONCLUSION

This research shows that the digitalization of Islamic philanthropy has significant potential to increase transparency, efficiency, and public participation in the management of zakat, infaq, sedekah, and waqf (ZISWAF). Digitization allows for expanded access for the community, both in terms of donations and receiving benefits from Islamic philanthropy. However, challenges such as incomplete regulations, low digital literacy, the risk of speculation, and the lack of robust oversight mechanisms remain obstacles that need to be addressed. From the content analysis, Analysis found that patterns and trends in the digitalization of Islamic philanthropy are rapidly evolving, with the increasing use of technology platforms in fundraising and ZISWAF distribution. Meanwhile, through a *Critical Discourse Analysis* (CDA), this study identified that existing policies and regulations have not fully accommodated digital transformation in Islamic philanthropy management. There is a growing debate about how digital systems can be implemented while maintaining compliance with the principles of maqāṣid sharia.

SUGGESTION

To optimize the role of Islamic philanthropy in the digital era, clear regulations and policies are needed to ensure the system operates effectively in accordance with the principles of the maqāṣid sharia. Islamic financial institutions and authorities such as BAZNAS and DSN-MUI need to strengthen regulations related to the digitalization of philanthropy, thereby increasing public trust in digital platforms for managing zakat and waqf. Furthermore, efforts to improve digital literacy among the public must be a priority, as a sound understanding of technology will accelerate the adoption of digital systems in Islamic philanthropy. Educational campaigns on the

use of technology in zakat and waqf can help expand community participation while alleviating concerns about the security of digital transactions.

In addition to regulatory and literacy aspects, optimization of technologies such as *blockchain* and *artificial intelligence is also important*. *Artificial intelligence* (AI) needs to be implemented to increase transparency and accountability in the management of philanthropic funds. A secure and open digital recording system will help ensure that zakat and waqf distribution reaches those entitled to it, without misuse of funds. Furthermore, synergy between philanthropic institutions and the Islamic economic sector also needs to be strengthened so that zakat and waqf can contribute to the development of Sharia-compliant MSMEs. Programs based on productive waqf and zakat investment can become instruments for more sustainable economic empowerment of the community.

In addition to technical and economic aspects, a digital-based Islamic philanthropy system must also be based on the principles of sharia, ensuring that funds are distributed fairly and oriented towards the welfare of the community. A modern *hisbah -based oversight mechanism* needs to be developed to maintain compliance with Islamic economic principles and ensure that zakat and waqf truly function as social instruments that benefit society. With the implementation of a more systematic revitalization strategy based on clear regulations, the digitalization of Islamic philanthropy has great potential to support social welfare and economic empowerment of the community in the digital era.

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