



The Role of Zakat and Waqf in the Economic Empowerment of the People in the Digital Era

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Abstract

Zakat and waqf have an important role in strengthening the ummah's economy and building community welfare. In the digital era, this role is increasingly strategic with the existence of various innovations and digital platforms that facilitate the collection, management, and distribution of zakat and waqf. This research aims to analyze the role of zakat and waqf in empowering the people's economy in Indonesia, especially through the use of digital technology. This research method uses a qualitative approach with data collection techniques in the form of literature studies and secondary data analysis related to zakat and waqf digital platforms in Indonesia. The results show that digital technology enables more efficient, transparent, and accountable distribution of zakat and waqf, as well as expanding the reach of beneficiaries. In addition, digitalization also helps increase public awareness of the importance of zakat and waqf in strengthening the economic independence of the ummah. The use of applications and websites in the collection of zakat and waqf funds shows an increase in community participation, especially the younger generation, in supporting social activities and economic empowerment. The conclusion of this study emphasizes the importance of collaboration between zakat and waqf management institutions, the government, and the technology sector to encourage the development of digital platforms that can increase the effectiveness and impact of zakat and waqf in empowering the people's economy.

Keywords: Digitalization of Zakat, Digitalization of Waqf, Economic Empowerment of the Ummah, Islamic Economics

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INTRODUCTION

Zakat and waqf are two philanthropic instruments in Islamic economics that have great potential to help social and economic development, especially in improving welfare and reducing poverty. As a country with the largest Muslim population in the world, Indonesia has enormous potential for zakat and waqf. Zakat, which is one of the pillars of Islam, is an obligation for financially capable Muslims, with the aim to help fulfill the basic needs of underprivileged groups, such as the poor and people in need (mustahik). Meanwhile, waqf is a form of voluntary donation that can have a long-term impact through the utilization of productive assets for the public interest, such as the construction of schools, hospitals, and other public facilities. In Islamic economics, zakat



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and waqf have a very important role in redistributing wealth, reducing economic disparities, and empowering communities (Antonio, 2019).

In the midst of rapid technological development, especially in this digital era, there is a great opportunity for zakat and waqf management to be more effective, transparent, and efficient. Digital technology has changed the way people interact, share information, and conduct transactions, including in terms of philanthropy. The use of mobile applications, websites, and other digital platforms allows people to participate in zakat and waqf more easily and quickly, even from remote locations. According to a report by Bank Indonesia (2022), the number of people who perform zakat and waqf through digital platforms continues to increase, especially among the younger generation who are familiar with digital technology. This shows that digitalization has great potential to expand public participation in zakat and waqf activities and increase social awareness of the importance of these two instruments in the economic development of the ummah (Bank Indonesia, 2022).

Digitalization in zakat and waqf is not only beneficial in terms of ease of access, but also brings positive impacts in terms of transparency and accountability of fund management. Before the digital era, the reporting and distribution of zakat and waqf were often done manually, which potentially caused limitations in terms of transparency. Through digital technology, zakat management institutions such as Badan Amil Zakat Nasional (BAZNAS) can now provide real-time reporting to donors, which allows donors to monitor the use of their funds. With this reporting, donors can see firsthand how their contributions are being channeled and impacting the people in need. This helps build public trust in zakat and waqf management institutions, which is crucial in encouraging greater participation in the future (BAZNAS, 2021). In addition, digital technology enables more measurable and targeted management of zakat and waqf. By using an integrated data system, zakat and waqf management institutions can utilize demographic and economic data to identify groups of people who need the most help. This facilitates the distribution of funds to mustahiks in a more targeted manner and reduces the possibility of funds being channeled to ineligible parties. A study conducted by Ali (2020) shows that digitalization in zakat and waqf management enables higher efficiency in the distribution process and reduces operational costs, which means more funds can be channeled directly to beneficiaries. In addition, with the digital platform, management institutions can increase the reach of zakat and waqf distribution, even to remote areas that are difficult to reach through conventional methods (Ali, 2020).

Behind the great opportunities offered by the digitalization of zakat and waqf, there are various challenges that need to be overcome. One of the biggest challenges is the low digital literacy of some Indonesians, especially in rural areas or areas with limited digital infrastructure. Many people are still not used to or find it difficult to use digital applications or platforms to give zakat or waqf. Another challenge is the limited internet access in certain areas of Indonesia, which hinders the adoption of zakat and waqf digitalization in all levels of society. Nugroho (2021) notes that limited technological infrastructure and low digital literacy in some regions are the main obstacles in the wider implementation of zakat and waqf digitization in Indonesia. This condition requires support from various parties, including the government, zakat institutions, and the technology sector, to overcome these obstacles (Nugroho, 2021). In addition, another challenge faced is the issue of data security and privacy. In the digital era, the personal data of donors and beneficiaries is very sensitive, and the risk of data leakage is a major concern. Zakat and waqf management institutions need to ensure that the digital platforms they use have adequate security systems to protect data from the risk of theft

or misuse. This is important to maintain public trust, as data leakage can damage the institution's reputation and reduce public interest in giving zakat or waqf digitally.

This research aims to analyze the role of zakat and waqf in the economic empowerment of the people in the digital era, as well as explore the opportunities and challenges that exist in the application of digitalization to zakat and waqf management in Indonesia. This research will use a qualitative approach with literature analysis and secondary data collection methods, including annual reports of zakat and waqf institutions and previous research on this topic. The results of the research are expected to provide a deeper understanding of the potential of digitalization in strengthening the effectiveness of zakat and waqf in people's economic development as well as presenting recommendations for zakat and waqf management institutions in utilizing digital technology to achieve broader social goals. Thus, this research can serve as a reference for stakeholders in developing optimal digitalization strategies to enhance the role of zakat and waqf in reducing poverty and economic inequality in Indonesia.

Although various studies have shown that zakat and waqf have a major role in empowering people's economy and reducing social inequality, there are a number of limitations in the literature related to the utilization of digital technology in the management of zakat and waqf. Previous studies have focused on the fundamental aspects of zakat and waqf as Islamic economic instruments, but have not sufficiently explored how digitalization can improve efficiency and effectiveness in the collection, management, and distribution of these funds, especially in the context of Indonesia as a developing country with varying levels of digital literacy (Antonio, 2019; BAZNAS, 2021). In addition, although digital adoption in zakat and waqf management has begun, research that discusses in detail the challenges and opportunities of zakat and waqf digitalization in Indonesia is still limited. Research by Ali (2020) and Nugroho (2021), for example, only provide an overview of the benefits of technology in zakat management, but have not explored more deeply on how challenges such as low digital literacy, limited infrastructure, and data security issues can be overcome practically.

Understanding the perceptions and participation of the public, especially the younger generation, in using digital platforms to give zakat and waqf. Existing literature is still sparse on how technology-based approaches can be further optimized to increase community engagement through more inclusive and sustainable digital strategies. Many studies have also not investigated the long-term impact of zakat and waqf digitalization on beneficiaries, thus there is a need to understand how technology can maximize the social and economic impact of zakat and waqf funds in empowering the needy groups of society. Therefore, this study seeks to fill the gap by conducting an in-depth analysis of the role of digitization in zakat and waqf management, the challenges faced, and the potential for collaboration between the government, zakat institutions, and the technology sector to create a more inclusive and accountable digital system. This research also aims to investigate public perception towards the digitalization of zakat and waqf, especially among the younger generation, and provide practical recommendations for the development of a digital ecosystem that can support the sustainability of zakat and waqf in the modern era. The results of this study are expected to make a significant contribution to the literature on the role of technology in Islamic economics and assist stakeholders in maximizing the potential of zakat and waqf for the economic empowerment of the people in Indonesia.

METHOD

This research uses a qualitative approach that aims to gain an in-depth understanding of the role of digitalization in the management of zakat and waqf and its

impact on the economic empowerment of the people in Indonesia. This approach was chosen because it is in accordance with the research objectives that want to explore complex phenomena and views related to the implementation of digital technology in the context of Islamic economics. The data collection techniques used in this research are literature study and secondary data analysis. The literature study was conducted by reviewing various relevant literature, scientific articles, annual reports, and previous research on zakat, waqf, and the development of digital platforms that support the management of these funds. With this approach, the researcher can gain insight into the trends and challenges in the digitalization of zakat and waqf in Indonesia, as well as obtain a strong theoretical basis related to the role of technology in Islamic economics.

Secondary data analysis is conducted by collecting data from official reports, such as BAZNAS annual reports, Bank Indonesia reports, as well as data from digital platforms that have been implemented for the collection and distribution of zakat and waqf. This secondary data is used to provide a more concrete picture of the development, reach, and effectiveness of the use of digital technology in the management of zakat and waqf in Indonesia. All data collected was then analyzed in a descriptive-qualitative manner, where the researcher identified key themes and certain patterns that emerged in the literature and data reviewed. The analysis also involved identifying the challenges and opportunities faced in the implementation of zakat and waqf digitalization as well as the potential collaboration between various stakeholders to optimize the social and economic impact of zakat and waqf in the digital era. As such, the results of this study are expected to make a meaningful contribution to the development of a more effective and relevant digital strategy for zakat and waqf management in Indonesia.

Table 1. Inclusion Criteria for Literature Review

Category	Inclusion Criteria
Year of Publication	Studies, reports or data published within the last 10 years (2013-2023) to ensure relevance and appropriateness of recent developments.
Publication Language	Articles and reports in Indonesian and English to accommodate local and international sources.
Geographical Context	Studies or data that focus on Indonesia or include analysis relevant to the context of Islamic economics in Indonesia.
Document Type	Journal articles, annual reports of zakat/wakaf institutions, books, and official publications from government agencies or related organizations (e.g., BAZNAS, Bank Indonesia).
Relevant Topics	Studies that are directly related to zakat, waqf, Islamic economics, digital technology in zakat/wakaf management, or economic empowerment of the people in the digital era.
Variable	The effectiveness of various innovations in health promotion that have been implemented, and the factors that influence the success or failure of these strategies.

Research Methods	Accommodates various research methods, including qualitative and quantitative, that provide insights into the implementation of digitalization and the effectiveness of zakat/wakaf.
Document Accessibility	Studies, articles, or reports that are available in public access or accessible through academic institutions.
Source Quality	Selected from reliable and verified sources, such as indexed journals, official government reports, or recognized zakat/wakaf institutions.

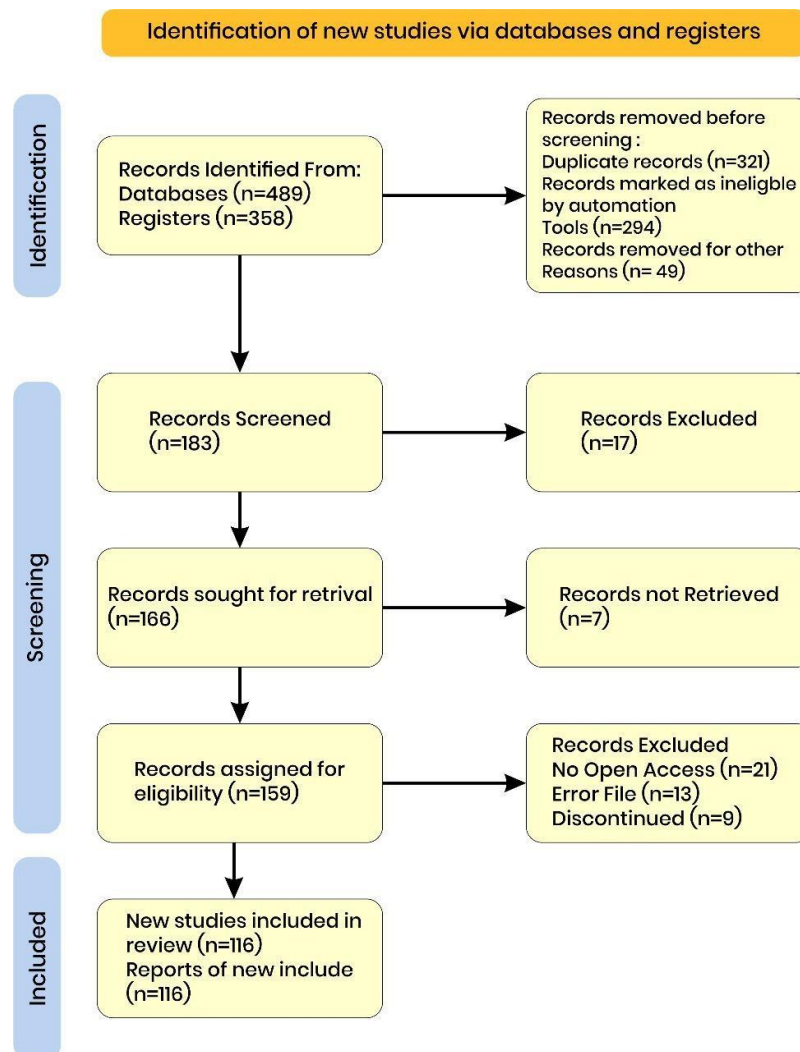


Figure 1 PRISMA Flow Diagram

Source: Figure Research

RESULT AND DISCUSSION

Improved Accessibility and Efficiency in Zakat and Waqf Management Digitalization has significantly increased the accessibility for people to participate in zakat and waqf giving. Digital platforms, such as mobile apps and websites, allow individuals to donate anytime and anywhere, without having to be physically present at the management institution. The results show that during the COVID-19 pandemic, the use of digital platforms for zakat and waqf has increased dramatically. A report from

BAZNAS (2021) recorded a 150% increase in online zakat contributions compared to the previous year. This shows that digitalization not only increases convenience for donors, but also expands the reach and potential of fundraising.

Increased Transparency and Accountability One of the main advantages of using technology in zakat and waqf management is increased transparency and accountability. By using digital systems, management institutions can provide real-time reports on the use of funds to donors. This creates greater trust among the community, which in turn encourages more people to participate. A study by Rasyid (2020) shows that 70% of respondents feel more trust in zakat institutions that use digital platforms due to transparency in financial reports.

Economic Empowerment Through Technology-Based Programs Apart from serving as a tool to raise funds, digital technology also enables zakat and waqf institutions to implement more effective economic empowerment programs. For example, collected zakat funds can be used to fund small and medium enterprises (SMEs) in the community. Programs such as entrepreneurship training and providing business capital are easier to implement through digital platforms, which can reach more beneficiaries. A report from LazisNU (2020) shows that zakat-funded programs have helped more than 10,000 SMEs across Indonesia, increasing income and creating new jobs.

Challenges in the Implementation of Digitalization While digitalization brings many benefits, this study also identified several challenges faced in its implementation. Some of the main challenges found are:

Digital Divide: Despite increasing access to digital technology, there is still a significant digital divide, especially in rural areas. Many communities in remote areas do not have adequate access to the internet or technological devices, which limits their participation in digital-based zakat and waqf programs. **Data Security:** With the increasing use of digital platforms, the issue of data security is a major concern. People need to be assured that their personal information is safe when using apps for charity. Research by Yudistira (2021) shows that a lack of understanding about cybersecurity can reduce people's interest in using digital platforms.

Opportunities for Stakeholder Collaboration This study shows that collaboration between various stakeholders is essential to optimize the social and economic impact of zakat and waqf. Zakat institutions, government, and private sector should work together to develop more integrated and sustainable programs. This collaboration can strengthen the capacity of zakat management institutions in implementing digital technology, as well as expand the reach of economic empowerment programs. Syarifuddin (2020) notes that strategic partnerships between zakat institutions and local businesses can increase the effectiveness of empowerment programs.

Discussion

1. Communication as a Means to Improve People's Economic Empowerment

Effective communication is an important component in improving people's economic empowerment, especially in the context of zakat and waqf management. In today's digital era, various technology-based communication platforms have emerged, making it easier for zakat and waqf institutions to interact with donors and beneficiaries directly and transparently. By utilizing social media, mobile applications, and websites, these institutions can reach a wider audience, thereby increasing public awareness of the importance of giving zakat and waqf. This is in line with global trends where the use of digital technology increasingly emphasizes community involvement in social and religious activities (Rasyid, 2020). One of the main benefits of good communication is increased transparency in the management of zakat and waqf funds. Through clear and

easily accessible financial reports, management institutions can provide accurate information on the use of funds received. This is important for building public trust, which in turn can encourage greater participation from donors. Research by BAZNAS (2021) shows that institutions that implement transparent and responsive communication systems experience an increase in contributions of up to 150% over a given period. This transparency not only strengthens donor trust, but also encourages a sense of belonging among the community to the programs run.

In addition, effective communication also helps zakat and waqf institutions to understand the needs and aspirations of the community. By conducting surveys and open discussions, these institutions can identify the priorities and challenges faced by the community. A better understanding of community conditions allows institutions to design more relevant and targeted economic empowerment programs. For example, the collected zakat can be used to fund small and medium enterprises (SMEs) that are in line with local needs, thus providing a more significant impact on improving community welfare (LazisNU, 2020). Communication also serves as a bridge between zakat institutions and other stakeholders, including the government and the private sector. Collaboration established through good communication can create synergies that are beneficial for the economic empowerment of the people. For example, zakat institutions can work with the government in organizing entrepreneurship training programs, while the private sector can play a role in providing access to capital or guidance to business actors. This kind of collaboration not only increases program effectiveness, but also creates an ecosystem that supports local economic growth (Syarifuddin, 2020).

2. Positive Impact of Digitalization on Public Trust

Digitalization in zakat and waqf management has a significant positive impact on public trust. With digital technology, zakat and waqf management institutions can increase transparency in the process of collecting and distributing funds. Through digital platforms, information regarding the use of funds can be presented in real-time, allowing donors to directly monitor where their donations are allocated. This creates a sense of security and trust among the public, who may have previously been skeptical about the management of zakat funds. A study by Rasyid (2020) shows that around 70% of respondents feel more confident to give their zakat to institutions that use digital systems, as they have access to open reports on the use of funds. In addition, this transparency also encourages zakat institutions to be more accountable in the management of funds, so that it can increase the integrity of the institution in the eyes of the public. When people feel that zakat management institutions act honestly and openly, their trust in these institutions will increase, which will lead to increased participation in zakat and waqf programs in the future (BAZNAS, 2021).

3. The Challenge of the Digital Divide

The challenge of digital divide is one of the significant issues faced in the management of zakat and waqf in the digital era. Although digitalization offers various advantages, such as ease of access and efficiency in fund collection and distribution, not all communities in Indonesia have equal access to technology and the internet. Many areas, especially in rural and remote areas, still suffer from limited digital infrastructure, such as inadequate internet connection and lack of technological devices. According to a report by the Ministry of Communication and Information of the Republic of Indonesia (2021), around 40% of the population in rural areas do not yet have adequate internet access, which limits their ability to participate in digital-based zakat and waqf programs. This gap creates inequality in community participation, where only individuals in more

connected urban areas can easily access digital platforms to donate. Therefore, to optimize the potential of zakat and waqf in the digital era, there needs to be a systematic effort from the government, zakat institutions, and the community to address this digital divide. Infrastructure improvement, education on the use of technology, as well as providing wider access to people in remote areas should be prioritized in the development of future zakat and waqf management strategies.

4. Importance of Data Security

Data security is one of the crucial aspects in digital-based zakat and waqf management. With the increasing use of digital platforms for the collection and distribution of zakat and waqf, the challenges related to the protection of donors' personal information become more significant. People need to be assured that the data they provide, including financial information and personal identity, will be managed safely and will not be misused. Uncertainty regarding data security may reduce public interest in participating in digital zakat and waqf programs. Research by Yudistira (2021) highlights that many donors feel worried about the potential for data theft and fraud, which causes them to be reluctant to use digital platforms. Therefore, zakat and waqf institutions should take proactive measures to protect donor data, such as implementing encryption technology, conducting regular security audits, and providing education on good data security practices to users. By improving data security, institutions can not only build public trust but also maximize the potential of zakat and waqf that can be collected through digital channels, thus supporting the economic empowerment of the ummah more effectively.

5. Potential for Collaboration to Optimize Social and Economic Impacts

Collaboration between various stakeholders has significant potential to optimize the social and economic impact of zakat and waqf in Indonesia. By involving zakat institutions, government, private sector, and civil society, economic empowerment programs can be designed and implemented more effectively. These partnerships allow for the pooling of resources, knowledge and wider networks, thus reaching more people and creating greater impact. For example, cooperation between zakat institutions and the government can improve the regulatory support needed for technology-based programs that facilitate the collection and distribution of zakat and waqf funds. In addition, the private sector can contribute through investment and innovation, creating technological solutions that support the management of zakat and waqf more efficiently. Research by Syarifuddin (2020) confirms that solid collaboration between stakeholders can increase the effectiveness of empowerment programs, increase public trust in zakat institutions, and encourage greater participation in fund management. By utilizing the potential of this collaboration, zakat and waqf will not only function as charitable instruments, but also as strategic tools to empower the people's economy and achieve sustainable development goals in Indonesia

CONCLUSION

Digitalization of zakat and waqf has a very important role in the economic empowerment of the people in Indonesia. Technology makes the process of collecting and distributing funds more efficient, transparent, and inclusive, enabling wider participation, especially from the younger generation. However, challenges such as the digital divide, especially in rural areas, as well as donor personal data security issues, need to be addressed for the impact of digitalization to be felt equally. In addition, collaboration between zakat and waqf institutions, the government, and the private

sector is key in optimizing the social and economic impact of zakat and waqf. By effectively utilizing technology, zakat and waqf can become stronger instruments in improving people's welfare and reducing economic inequality in Indonesia.

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