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LITERATURE REVIEW

Digital Islamic Philanthropy in Indonesia: A Structured Review of Studies, 2019–2025

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ABSTRACT

Zakat, infaq, sadaqah and waqf are now collected through payment applications, crowdfunding platforms and social media, and blockchain has been proposed for waqf accountability. This article reviews what research says about this shift in Indonesia. It searched OpenAlex for studies from 2019 to 2025, screened 3,720 records by explicit rules on title and abstract, and kept 621 on Islamic philanthropy, digital channels and Indonesia; about thirty were read more closely. The literature has grown from ten records in 2019 to 237 in 2025 and centres on zakat, payment applications and surveys of intention to give online. In the abstracts read, ease of use, literacy and trust recur as drivers of intention, while religiosity, social influence and social media give mixed results. Work on institutions is thinner and mostly descriptive or proposed, and legal analysis is rare. Most studies measure intention, not money collected. The article sets out five gaps and an agenda that begins with outcome data, regulation and governance. Because the screen is by keyword and a check of fifteen records found four only loosely on topic, the counts are indicative.

Keywords: digital philanthropy; zakat; waqf; crowdfunding; Indonesia; literature review

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1. Introduction

Giving in Indonesia has moved online. A donor can pay zakat through a payment application, give cash waqf through an Islamic bank's mobile service, fund a campaign on a crowdfunding platform, or answer an appeal posted on social media during Ramadan. The shift raises ordinary questions of philanthropy studies, namely who gives and why, how institutions raise and account for money, and how the law keeps up. It also raises questions that are specific to Islamic giving, because zakat is an obligation with a defined

recipient list and waqf is an endowment whose asset must be preserved, and both are regulated in Indonesia by statute (Law No 23 of 2011 on Zakat Management and Law No 41 of 2004 on Waqf).

Research on the subject has grown quickly, and it has been summarised before, mostly by bibliometric mapping of keywords and countries.[1] Those summaries show that Indonesia and Malaysia dominate the field and that fintech, blockchain and crowdfunding are the emerging themes. They say less about what the studies found, how they were done and what they leave out. This article takes up that question for Indonesia alone. It asks what the studies of digital Islamic philanthropy in Indonesia, 2019 to 2025, have established, with what methods and evidence, and which gaps matter for researchers, institutions and regulators.

2. Method and Its Limits

The review is structured in the sense that every step can be repeated: the queries, filters and rules are fixed in advance and recorded. It is not a systematic review in the strict sense, and the limits are set out here because they bear on how the results should be read.

Records were taken from OpenAlex, an open index of scholarly works, on 2 November 2026. Three searches covered zakat and related terms with digital terms, waqf and related terms with digital terms, and Islamic philanthropy, social finance or charity with digital terms, each limited to articles and reviews with an abstract published from 2019 to 2025. OpenAlex matches by relevance and returned tens of thousands of hits, so the first 1,500 per search were collected; the screen below, not the search, defines the corpus. The three searches produced 3,720 distinct records.

Screening ran in two stages on title and abstract. The first removed duplicates and records that did not mention Islamic philanthropy, a digital term, and Indonesia. The second required an Islamic philanthropy term in the title or twice in the abstract, a strong digital term in the title or twice in the abstract, and Indonesia in the title or abstract, and it removed retracted articles. Three further records were removed by hand because Indonesia was one setting among several. Table 1 gives the flow.

Step	Records	Note
Distinct records from three OpenAlex searches	3,720	Articles and reviews with abstracts, 2019 to 2025
Removed: duplicate titles	55	
Removed: no Islamic philanthropy term	298	Stage 1
Removed: no digital term	1,474	Stage 1
Removed: Indonesia not mentioned	389	Stage 1
Stage 1 candidates	1,504	
Stage 2 core set (stricter terms, retracted removed)	624	

[1]Nizar Ferdiansyah and others, 'A bibliometric approach to digital innovation in Islamic philanthropy, 2014–2024' (2025) *SERAMBI Jurnal Ekonomi Manajemen dan Bisnis Islam* https://doi.org/10.36407/serambi.v7i2.1527; Loso Judijanto, 'Bibliometric Mapping of Zakat, Waqf, and Islamic Social Finance: Integrating Tradition with Modern Financial Systems' (2025) *West Science Social and Humanities Studies* https://doi.org/10.58812/wsshs.v3i11.2425.

MANUSCRIPT IN REVIEW

Step	Records	Note
Removed by hand (not Indonesia-specific)	3	Regional or comparative studies
Studies in the review	621	

Table 1. Flow of records through the screen. Source: the author's search and screening files.

Each study was then coded by rule from its title and abstract: the instrument (zakat, infaq and sadaqah; waqf; both), the digital channel, the method (quantitative, qualitative, review or conceptual) and recurring themes such as trust and literacy. A group of about thirty studies, chosen because they were the most cited or because they were typical of a type, was read at abstract level for the synthesis in the sections that follow. The synthesis states only what the authors state in their abstracts.

Three limits matter. First, the screen is a keyword screen. A random check of fifteen records found eleven clearly on topic and four that were only loosely related, for example a study of financing marketing at a bank and a review of waqf accounting; the counts below are therefore upper bounds of the relevant literature. Second, the coding is by rule, and the check found some codes doubtful, so the counts are indicative. Third, the review reads abstracts, not full texts, and it relies on one index, which covers Indonesian-language journals unevenly. A manual repetition of the screen on full texts would be the natural next step.

3. The Literature at a Glance

The corpus has grown fast. It holds ten records from 2019, forty-two from 2020 and fifty-one from 2021, then seventy-four, ninety-nine and 108 for 2022 to 2024, and 237 for 2025, which is 38 per cent of all records. Part of this reflects the growth of Indonesian open-access journals in Islamic economics and part the screen's sensitivity to the vocabulary of digital finance, so it should not be read as a measure of new knowledge. Table 2 summarises what the studies are about and how they were done.

Dimension	Category	Studies
Instrument	Zakat, infaq, sadaqah	336 (54%)
	Waqf	188 (30%)
	Both	87 (14%)
	General Islamic social finance	10 (2%)
Method (by rule)	Qualitative, case study, content analysis	213 (34%)
	Quantitative, survey, regression, SEM	174 (28%)
	Review or conceptual	92 (15%)
	Not determined from the abstract	142 (23%)
Channel (more than one possible)	Payment applications and fintech	286
	Digital, not specified	159

MANUSCRIPT IN REVIEW

Dimension	Category	Studies
	Crowdfunding	121
	Social media	104
	Blockchain or artificial intelligence	91
	E-commerce and marketplaces	30

Table 2. Instrument, method and channel in the 621 studies. Source: coding by rule from title and abstract, indicative only.

Zakat is studied more than waqf, payment applications more than any other channel, and qualitative work more than quantitative work, although the qualitative group is inflated by descriptive and conceptual pieces. The most-cited studies, by contrast, are quantitative surveys of intention, and they set the agenda for the field.

4. Why People Give Online

The largest body of work asks what makes people intend to give through a digital channel. The studies borrow models from information systems and social psychology, namely the technology acceptance model, the unified theory of acceptance and use of technology and the theory of planned behaviour, and add religious variables. A study of Islamic philanthropy and fintech that surveyed 425 respondents extended the technology acceptance model with trust, image and religiosity, and found that the effects of perceived ease of use and usefulness depended on trust and religiosity.[2] A study of 223 Indonesian Muslims who had paid zakat through online channels, built on the unified theory and adding zakat literacy, found that performance expectancy, effort expectancy, facilitating conditions and literacy affected intention, and the authors advised zakat organisations that easy access came first.[3]

The same pattern appears for waqf. A survey of 418 Muslim millennials in large cities, using the theory of planned behaviour, found that knowledge, trust and religiosity all supported the intention to give cash waqf online, with religiosity the strongest influence on attitude and knowledge the weakest.[4] A study of young people found that digital Sharia banking services stimulated their interest in cash waqf.[5] Later studies repeat the finding that trust matters: a 2024 study of intention to pay zakat through institutions found that information generated by the institution and trust played an important role, directly and indirectly,[6] and a

[2]Hardius Usman and others, 'Integrating trust, religiosity and image into technology acceptance model: the case of the Islamic philanthropy in Indonesia' (2020) *Journal of Islamic marketing* https://doi.org/10.1108/jima-01-2020-0020.

[3]Rahmatina Awaliah Kasri and Adela Miranti Yuniar, 'Determinants of digital zakat payments: lessons from Indonesian experience' (2021) *Journal of Islamic accounting and business research* https://doi.org/10.1108/jiabr-08-2020-0258.

[4]Rahmatina Awaliah Kasri and Syafira Rizma Chaerunnisa, 'The role of knowledge, trust, and religiosity in explaining the online cash waqf amongst Muslim millennials' (2021) *Journal of Islamic marketing* https://doi.org/10.1108/jima-04-2020-0101.

[5]Izra Berakon, Hendy Mustiko Aji and Muhammad Riza Hafizi, 'Impact of digital Sharia banking systems on cash-waqf among Indonesian Muslim youth' (2021) *Journal of Islamic Marketing* https://doi.org/10.1108/jima-11-2020-0337.

[6]Lukman Hamdani and others, 'Social media, trust and intention to pay zakat through institution: lessons from Indonesian experience' (2024) *Journal of Islamic marketing* https://doi.org/10.1108/jima-01-2023-0016.

2025 study of digital cash waqf in one district recommended that institutions improve transparency and ease of use.[7]

Several results are not consistent, and the inconsistencies are informative. In one survey of 100 payers of professional zakat, transparency of management, promotion by public figures and a rule making zakat tax-deductible affected interest, while better digital services and socialisation through social media did not.[8] A study of online infaq during the pandemic, built on the theory of reasoned action, found that religiosity had no direct effect on attitude or intention, but an indirect effect through social presence.[9] Social influence was significant for digital waqf in one study and insignificant for online zakat in another;[10] and a 2025 study found that trust did not mediate the effect of effort expectancy and facilitating conditions on intention.[11] A comparison of two acceptance models for crowdfunding waqf found that one had a significant effect on intention and the other did not.[12]

Table 3 groups these findings. It should be read with the design of the studies in mind: they are cross-sectional surveys, often with purposive or snowball samples, and several authors say so. One study notes that its sample leaned on Java and on referral by earlier respondents;[13] another says its results cannot be generalised because of the sampling technique.[14]

Factor	What the abstracts report	Studies
Ease of use, effort expectancy, system quality	Positive in most; insignificant in one waqf study	Kasri and Yuniar 2021; Bonang and others 2024; Masrizal and others 2022
Zakat or waqf literacy and knowledge	Positive; weakest factor in one millennial waqf study	Kasri and Yuniar 2021; Kasri and Chaerunnisa 2021

MANUSCRIPT IN REVIEW

[7]Dhiyaul Aulia Zulni, Nala Syifa Dewanti and Hanif Nur Rokhim, 'The Role of Trust in Increasing Participation in Digital Cash Waqf in Wonogiri Regency' (2025) *Indonesian Journal of Islamic Economics and Finance* https://doi.org/10.37680/ijief.v5i2.8815.

[8]Muhammad Syafii Antonio, Sugiyarti Fatma Laela and Dhimas Mukhlas Al Ghifari, 'Optimizing Zakat Collection in the Digital Era: Muzakki's perception' (2020) *Jurnal Dinamika Akuntansi dan Bisnis* https://doi.org/10.24815/jdab.v7i2.16597.

[9]Hendy Mustiko Aji and others, 'Investigating the determinants of online infaq intention during the COVID-19 pandemic: an insight from Indonesia' (2020) *Journal of Islamic accounting and business research* https://doi.org/10.1108/jiabr-05-2020-0136.

[10]Dahlia Bonang, Shafinar Binti Ismail and Raditya Sukmana, 'Empowering the Future of Cash Waqf through Digitalisation: An Insight into the Philanthropic Intention of the Indonesian Muslim Community' (2024) *ISRA International Journal of Islamic Finance* https://doi.org/10.55188/ijif.v16is1.586; Rahmatina Awaliah Kasri and Adela Miranti Yuniar, 'Determinants of digital zakat payments: lessons from Indonesian experience' (2021) *Journal of Islamic accounting and business research* https://doi.org/10.1108/jiabr-08-2020-0258.

[11]Alfin Nurin Najhah and Afrohiyatid Diniyah, 'Determinants Of Zakat Payment Through Digital Platform Among Millennials And Generation Z In Indonesia' (2025) *Jurnal Ekonomi dan Bisnis Airlangga* https://doi.org/10.20473/jeba.v35i22025.292-320.

[12]Masrizal Masrizal and others, 'Determinant factor of crowdfunders' behavior in using crowdfunding waqf model in Indonesia: two competing models' (2022) *Journal of Islamic marketing* https://doi.org/10.1108/jima-08-2021-0246.

[13]Hendy Mustiko Aji and others, 'Investigating the determinants of online infaq intention during the COVID-19 pandemic: an insight from Indonesia' (2020) *Journal of Islamic accounting and business research* https://doi.org/10.1108/jiabr-05-2020-0136.

[14]Masrizal Masrizal and others, 'Determinant factor of crowdfunders' behavior in using crowdfunding waqf model in Indonesia: two competing models' (2022) *Journal of Islamic marketing* https://doi.org/10.1108/jima-08-2021-0246.

Factor	What the abstracts report	Studies
Trust and transparency	Positive in most; one 2025 study finds trust does not mediate	Usman and others 2020; Hamdani and others 2024; Najhah and Diniyah 2025
Religiosity	Strong for attitude in one study; no direct effect in another	Kasri and Chaerunnisa 2021; Aji and others 2020
Social influence and social media	Significant in some, insignificant in others	Antonio and others 2020; Kasri and Yuniar 2021; Bonang and others 2024

Table 3. Drivers of intention to give online, as reported in the abstracts read. Source: the author's reading; each row summarises the studies named.

5. Institutions, Platforms and Governance

The study of institutions is thinner and more descriptive. One line looks at campaigns. A netnographic study of the social media campaigns of the national zakat agency (BAZNAS) during Ramadan 2020 coded its posts into six parent and sixty-four child nodes, from donation and infaq to virtual events, and concluded that the inclusiveness of digital content mattered for campaigning zakat as a religious obligation.[15] Earlier, an account of Indonesian Islamic charities showed how organisations that specialise in voluntary almsgiving (*sedekah*) use social media to document their work and raise funds, and placed this in a longer history of state and charity in welfare.[16]

A second line describes platforms. A study of one city zakat agency's crowdfunding platform concluded that digitising collection could raise efficiency and effectiveness and improve transparency, but that its reach had to grow;[17] a qualitative study of a large crowdfunding site examines its electronic service quality and the integration of digital payment under Islamic principles.[18] A library study classifies the digital ecosystem into four models: general aggregator platforms, the digital channels of zakat institutions, digital wallets and marketplaces, and informal social media fundraising, and finds that regulatory compliance declines across that sequence.[19] If correct, this classification sets a useful research question, since the least regulated channels are those that are most visible to donors.

A third line proposes technology for accountability. Indonesian studies of waqf name the weakness of present systems as managerial and reporting systems and data that are neither secure nor integrated among

[15]Fahmi Ali Hudaefi and Irfan Syauqi Beik, 'Digital zakāh campaign in time of Covid-19 pandemic in Indonesia: a netnographic study' (2021) *Journal of Islamic marketing* https://doi.org/10.1108/jima-09-2020-0299.

[16]Najib Kailani and Martin Sláma, 'Accelerating Islamic charities in Indonesia:zakat,sedekahand the immediacy of social media' (2019) *South East Asia Research* https://doi.org/10.1080/0967828x.2019.1691939.

[17]Abdul Rachman, 'Digitization of Zakat and Charity BAZNAS Tangerang City through Crowdfunding Platform tangerangsedekah.id' (2023) *Firdaus Journal* https://doi.org/10.37134/firdaus.vol3.1.9.2023.

[18]Muhammad Rachman Mulyandi and others, 'Electronic Service Quality and Islamic Social Finance Integration: Case Study from Kitabisa.com' (2025) *International Journal of Islamic Thought and Humanities* https://doi.org/10.54298/ijith.v4i2.541.

[19]Mujahidin, 'The Digital Transformation of Islamic Philanthropy: A Library Study of Crowdfunding Platforms, Donor Behaviour, and Regulatory Challenges in Indonesia' (2024) *International Journal of Economics Business and Innovation Research* https://doi.org/10.63922/ijebir.v3i06.6643.

Islamic financial institutions, waqf managers (*nazhir*) and the national waqf board, and they put forward blockchain as a remedy.[20] A 2025 study sets out to identify the characteristics of a blockchain-based waqf governance model for Indonesia with expert judgement, and states that transparency and accountability remain crucial challenges.[21] These are proposals and prototypes. In the abstracts read, none reports a deployment with measured effects on trust, reporting quality or funds raised.

6. Law and Regulation

Legal analysis is rare in the corpus. The one study found that takes the cash waqf rules as its subject examines Law No 41 of 2004 and the rules on institutions entitled to collect and manage cash waqf in the context of digital technology, by normative juridical method.[22] A 2025 policy paper argues that robust public policy is needed to standardise digital infrastructure, ensure data security, foster public trust and support *nazhir* in managing waqf assets.[23] The four-model classification above points to a regulatory question, but the studies do not take it up. Questions that a lawyer would ask are missing: who may collect through a platform, how platforms and wallets that carry donations are supervised, what reporting is required of an online campaign, how donor data are protected, and how a zakat obligation is discharged by an online payment. These are also questions for a journal of philanthropy and law.

7. What Earlier Reviews Leave Open

Four earlier reviews are in the corpus. A bibliometric review of digital innovation in Islamic philanthropy for 2014 to 2024 found that blockchain, crowdfunding and fintech had expanded its scope and that Indonesia and Malaysia dominate the research.[24] A bibliometric mapping of zakat, waqf and social finance found three pillars: traditional instruments, sustainability, and digital transformation.[25] A qualitative review of fintech and waqf noted that Indonesia ranked third in the use of Islamic fintech in 2022, yet waqf institutions struggle to adopt it,[26] and a systematic review of digital collection of zakat, infaq and sadaqah reported a trend to mobile applications, QRIS payment and platforms for efficiency, access and transparency.[27] These reviews map the field or describe its trend. This article differs in two respects: it is confined to Indonesia, and it asks about methods and evidence as well as topics.

MANUSCRIPT IN REVIEW

[20]Diki Zulkarnaen, Murniati Mukhlısın and Sigid Eko Pramono, 'Can Blockchain Technology Improve Accountability and Transparency of Cash Waqf in Indonesia?' (2021) *Journal of Economic Impact* https://doi.org/10.52223/jei3032105; Lu'liyatul Mutmainah, Nurwahidin Nurwahidin and Nurul Huda, 'Waqf Blockchain in Indonesia' (2021) *Al-Awqaf Jurnal Wakaf dan Ekonomi Islam* https://doi.org/10.47411/al-awqaf.v14i1.129.

[21]Syahrul Ihsan and Syamsuri, 'Designing an Integrated Blockchain-Based Waqf Governance Model for Indonesia: Delphi-Likert Approach' (2025) *Journal of Islamic Economics and Finance Studies* https://doi.org/10.47700/jiefes.v6i2.12364.

[22]Siska Lis Sulistiani, Ramdan Fawzi and Intan Nurrachmi, 'Nazhir Legal Aspects of Cash WAQF in Indonesia in the 4.0 Era' (2023) *KnE Social Sciences* https://doi.org/10.18502/kss.v8i18.14331.

[23]Yunita Wulandari and others, 'Optimizing Digital Waqf For Sustainable National Development: Public Policy Approaches In Indonesia' (2025) *International Conference on Humanity Education and Society (ICHES)*.

[24]Nizar Ferdiansyah and others, 'A bibliometric approach to digital innovation in Islamic philanthropy, 2014–2024' (2025) *SERAMBI Jurnal Ekonomi Manajemen dan Bisnis Islam* https://doi.org/10.36407/serambi.v7i2.1527.

[25]Loso Judijanto, 'Bibliometric Mapping of Zakat, Waqf, and Islamic Social Finance: Integrating Tradition with Modern Financial Systems' (2025) *West Science Social and Humanities Studies* https://doi.org/10.58812/wsshs.v3i11.2425.

[26]Rodame Monitorir Napitupulu and Raditya Sukmana, 'A Review of Fintech and Waqf Intersections in Academic Debates' (2023) *ZISWAF Jurnal Zakat dan Wakaf* https://doi.org/10.21043/ziswaf.v10i1.19545.

[27]Devi Herlinda Safitri and Dzikrulloh Dzikrulloh, 'Enhancing Fundraising with Digital Transaction in Indonesia: A Systematic Literature Review (SLR)' (2024) *Perisai Islamic Banking and Finance Journal* https://doi.org/10.21070/perisai.v8i1.1692.

8. Gaps and an Agenda

Five gaps follow from the review. First, the literature measures intention, not behaviour or results. Almost all of the surveys ask what respondents intend; only a few studies in the abstracts read report the amounts collected, for example one that reports donations through a payment application at an amount of 63 billion (the abstract gives no currency)[28] and the platform study already cited.[29] Research that links digital channels to funds raised, to the share of potential zakat realised and to who receives the money would test the claims on which the surveys rest.

Second, the evidence base is narrow in design: cross-sectional, mostly convenience samples, mostly of young and urban respondents. Panel data, experiments on the wording of appeals and the order of options, and studies of older and rural donors would answer different questions. Third, the institutional side lacks evaluation: proposals for blockchain and accountability need tests with real nazhir and zakat agencies. Fourth, regulation and law are largely absent, as shown above. Fifth, the recipient is hardly visible. The studies follow the donor, and the effects of digital giving on the people who receive zakat and waqf, and on the choice of who is served, are not addressed in the abstracts read.

An agenda that responds to these gaps would begin with outcome data held by zakat agencies, waqf institutions and platforms, and with a legal mapping of the four channel models. It would then add designs that follow donors over time, and evaluation of accountability technology. Journals and the institutions that supply data could help by encouraging replication and open data.

9. Limitations

The limits stated in the method section apply to every number above. The screen is by keyword and found some off-topic records; the coding is by rule; the review reads abstracts; and the index is partial for Indonesian-language journals, so the field may be larger and different from what is shown. Studies published after the search date are not included. The more careful route is a manual screen of the 621 records and a full-text reading of a defined sample, and the files that support this article are kept so that it can be done.

10. Conclusion

Research on digital Islamic philanthropy in Indonesia is growing and concentrated on one question, which is why Muslims intend to give through digital channels. On that question the evidence agrees that ease of use, literacy and trust matter and disagrees on religiosity, social influence and social media. The institutions, the law and the results of digital giving are studied far less. A field that wants to advise zakat agencies, waqf managers and regulators needs outcome data, tests of governance technology and legal analysis, and the sooner these are added the less the field will rest on intentions alone.

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[28]Afiful Ichwan, 'Pengaruh Technology Acceptance Model Terhadap Keputusan Muzakki Membayar Zakat Melalui Fintech Gopay' (2020) *JURNAL ILMIAH EKONOMI ISLAM* https://doi.org/10.29040/jiei.v6i2.1011.

[29]Abdul Rachman, 'Digitization of Zakat and Charity BAZNAS Tangerang City through Crowdfunding Platform tangerangsedekah.id' (2023) *Firdaus Journal* https://doi.org/10.37134/firdaus.vol3.1.9.2023.

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