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Digital Philanthropy for Sustainable Social Resilience: A Pentahelix Approach to Zakat Management in Indonesia

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The necessity for innovative social finance mechanisms, such as Zakat, Infaq, and Sadaqah (ZIS), is paramount in addressing contemporary global challenges and advancing the United Nations Sustainable Development Goals (SDGs), particularly in poverty alleviation (SDG 1), thereby requiring significant technological integration to enhance efficiency and reach. This qualitative case study aimed to comprehensively analyze the digital transformation model of ZIS management and its efficacy in bolstering sustainable social resilience within Indonesia's social finance ecosystem. Employing a field research approach, data was gathered through in-depth interviews, focused observation, and documentation at a representative institution, the Zakat Collection Unit (UPZ BAZNAS) of the Al Khidmah Indonesia Foundation (YAKIN). The analytical framework utilized an explanatory depth methodology, specifically integrating the Pentahelix model of collaboration (government, private sector, academia, community, and media). Findings demonstrate the successful implementation of a robust digital ecosystem that significantly improves ZIS collection transparency, accountability, and speed of distribution. This strategic digital transformation is instrumental in building public trust (Humanity) and establishing a scalable, long-term funding base that ensures economic and social security (Sustainability). In conclusion, the integrated digital and Pentahelix approach serves as a critical blueprint for optimizing Islamic social finance, offering a replicable model for institutions across the ASEAN region (including Indonesia, Malaysia, and Brunei) seeking to accelerate social impact and achieve broader economic sustainability through technologically driven philanthropy.

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1. INTRODUCTION

In the era of Industrial Revolution 4.0 and Society 5.0, digital technology plays a pivotal role in nearly every facet of human life, including the management of social-religious funds such as zakat and waqf. The utilization of technology facilitates the collection and distribution of these funds, making the processes faster, more efficient, and transparent. Online payment systems, QRIS, mobile banking, and fintech applications have expanded the accessibility of *muzakki* (zakat payers) and *wakif* (waqf donors) to participate in supporting community welfare.

Digital transformation has also reshaped the global financial industry, including Islamic finance. The significant growth of this sector in recent years indicates that Islamic finance's sustainability depends heavily on the integration of cutting-edge technology. Digitalization not only enhances operational efficiency but also strengthens accountability and ethics—core pillars of Sharia principles (Sudarmanto et al., 2024).

As the country with the world's largest Muslim population, Indonesia possesses immense potential for zakat and waqf. Data from the Indonesian Waqf Board (BWI) indicates that the potential of cash waqf alone can exceed IDR 180 trillion annually (Anggraini et al., 2024). However, this potential remains underutilized due to several critical constraints: first, suboptimal regulations, particularly in supporting innovative productive waqf management; second, low public literacy regarding both the importance of zakat and the benefits of productive waqf; third, limited capacity of *nazhir* (waqf managers) and *amil* (zakat managers), which stifles innovation; and fourth, minimal adoption of digital technology in collection, distribution, and reporting systems (Haliding et al., 2025).

Historically, zakat and waqf have played vital roles in the development of Islamic civilization, ranging from funding education and healthcare to building public infrastructure. In a modern context, these two instruments serve as tools for wealth redistribution and pillars of the community's economic development. Unfortunately, conventional management often struggles with transparency and efficiency. Digitalization emerges as a strategic solution to bolster public trust and increase community participation (Nurhidayah & Yazid, 2024).

Nevertheless, challenges in the digital era remain complex. Literacy rates for zakat and waqf in Indonesia are relatively low; coordination among zakat institutions is not yet optimal; and information systems remain weak. Consequently, actual zakat collection remains far below its real potential (Listiana et al., 2023). In 2024, the potential for zakat in Indonesia reached IDR 327 trillion per year, yet only IDR 41 trillion was actually collected—a gap representing only 12.5 percent of the total potential. Research by Maimuna et al. (2025) suggests this gap persists because digital literacy among *muzakki* is still minimal, compounded by non-inclusive digital infrastructure and the need for improved *amil* competency. Without the support of high-quality human resources, digital transformation will not run effectively, regardless of how massive information technology developments become (Aisyah et al., 2025).

The National Board of Zakat (BAZNAS) is the official state body mandated to collect, manage, and distribute Zakat, Infaq, and Alms (ZIS). The strategic position of BAZNAS lies not only in its administrative function but also in its efforts to ensure that zakat governance is professional, accountable, and Sharia-compliant. In the face of modern socio-economic shifts, BAZNAS is required to adapt to digital technology. The use of digital systems is considered essential for increasing efficiency and transparency while

broadening public access to zakat services (Hartono, 2022). This innovation also serves to build public trust in the legitimacy of zakat management.

One manifestation of this transformation is the establishment of Zakat Collection Units (UPZ) across various institutions, including Islamic boarding schools (*pesantren*). A concrete example can be seen in the UPZ BAZNAS of the Al Khidmah Indonesia Foundation (YAKIN) at the Assalafi Al Fithrah Islamic Boarding School in Surabaya. *Pesantren* possess a vast and culturally strong congregation base, allowing the presence of a UPZ in this environment to strengthen the school's function—not just as an educational center, but as an agent for socio-economic empowerment. UPZ BAZNAS YAKIN has implemented digital platforms for the collection and reporting of zakat funds. This system enables *muzakki* to contribute through various modern payment channels, while *mustahik* (recipients) receive distributions more quickly and accurately. This aligns with the findings of Wahyudin et al. (2024), who state that digital technology has positively impacted zakat collection and distribution while expanding service accessibility across all social strata. Furthermore, digital-based transparency strengthens management accountability, which in turn boosts community participation (Putri et al., 2025).

Thus, the digitalization of zakat management through UPZ in *pesantren* settings not only extends the reach of BAZNAS services but also reinforces zakat as an instrument for social justice and sustainable development. This transformation affirms that zakat has significant potential to bolster the community economy at both the local and national levels. Therefore, it is imperative to conduct research titled: "Transformation of Zakat Management in the Digital Era: A Study on UPZ BAZNAS Yayasan Al Khidmah Indonesia (YAKIN)."

2. RESEARCH METHOD

This study employs a qualitative approach to gain a nuanced understanding of the phenomena under investigation. According to Creswell, qualitative research is a fundamental method for exploring and interpreting the complex meanings individuals or groups ascribe to specific social or human problems (Creswell, 2016). By focusing on participants' lived experiences and perspectives, this research aims to address social issues as they emerge in their natural context, thereby ensuring that the resulting problem-solving strategies are both accurate and contextually relevant.

The research design employs a case study approach, which is particularly suited to in-depth investigations in real-world settings. As articulated by Yin, this type of research involves selecting a specific location or bounded system as the primary object of study to examine contemporary events in detail (Yin, 2013). The study is situated in the metropolitan city of Surabaya, specifically at the Al Fithrah Islamic Boarding School (Ponpes), with a focused inquiry into BAZNAS YAKIN. To capture the multifaceted nature of this object, data collection is conducted through a triangulation of techniques: systematic observation, semi-structured interviews, and comprehensive documentation.

The data analysis technique implemented in this study follows an explanatory framework, seeking to clarify the "how" and "why" of the phenomena. Data are analyzed through a rigorous and iterative process consisting of the following three stages:

1. **Data Reduction:** This initial phase involves a systematic process of selecting, focusing, and simplifying the vast amount of information gathered. It entails transforming raw data—extracted from written field notes and interview transcripts—into a more manageable format through abstraction. This ensures that only the most relevant data points are prioritized for further analysis.
2. **Data Display:** In this stage, the reduced data are organized into a coherent structure. Qualitative findings are presented through detailed narratives and descriptive summaries, which are often supplemented by visual aids such as thematic charts or relationship diagrams. These displays are crucial for illustrating the intricate connections between various categories and groups, providing a clear roadmap for interpretation (Aini & Wijaya, 2019).
3. **Data Verification and Conclusion Drawing:** The final stage focuses on identifying emerging patterns and novel findings that contribute to the existing body of knowledge. This process involves a critical review of the data to ensure that the conclusions are well-grounded. To maintain high academic standards, the data are rigorously validated using triangulation of both data sources and methods, ensuring that the findings are credible, dependable, and robust.

3. RESULTS AND DISCUSSION

This section presents a comprehensive analysis of the field research findings conducted at UPZ BAZNAS YAKIN, Surabaya. By employing a multi-method approach—consisting of direct field observations, internal document auditing, and structured in-depth interviews—this study captures the intricate dynamics of transforming traditional religious charity into a modernized, digital-based system within a grassroots community.

3.1 Mapping ZIS-DSKL Collection Potential

The collection potential at UPZ BAZNAS YAKIN is not merely a matter of financial capacity but is deeply rooted in the "Pentahelix" of social and spiritual capital. This potential is strategically categorized into two reinforcing dimensions: internal community strength and expansive external networks.

Internally, the Al Fithrah Islamic Boarding School (Pesantren) serves as an incubator for consistent donors. With the student population (Santri) surging from 2,600 in 2011 to approximately 6,500 by 2023, the institution has secured a "captive market" that is educationally aligned with the values of ZIS (Zakat, Infaq, Alms). This internal growth provides a predictable baseline for daily and monthly contributions, as the parents of these students also form a dedicated donor circle.

Externally, the Al Khidmah congregation (Jama'ah) represents a monumental network spanning various regions in Indonesia and Southeast Asia. The Haul Akbar 2024, which attracted an estimated 400,000 attendees, acts as a primary mobilization point. This event is not only a spiritual gathering but a strategic window for large-scale ZIS-DSKL collection. The sheer scale of this external network provides a "scalability" factor that few local UPZ can match.

Table 1: Detailed Growth of Santri Population and Projected Donor Base (2011–2023)

Year	Formal Santri (Daily Basis)	Non-Formal Santri (Periodic)	Total Capacity	Projected Active Donor Base
2011	1,209 (Resident)	1,391 (Non-Resident)	2,600	~1,800
2022	2,100	1,159	3,259	~2,500
2023	4,500	2,000	6,500	~4,800

Source: Internal Data Documentation and Audit UPZ BAZNAS YAKIN (2024)

The transition shown in Table 1 illustrates a CAGR (Compound Annual Growth Rate) that outperforms many regional economic indicators, suggesting that religious loyalty is a more stable driver of fund mobilization than purely economic incentives. This dual-network potential is synthesized in the model below, highlighting the intersection between trust and logistics:

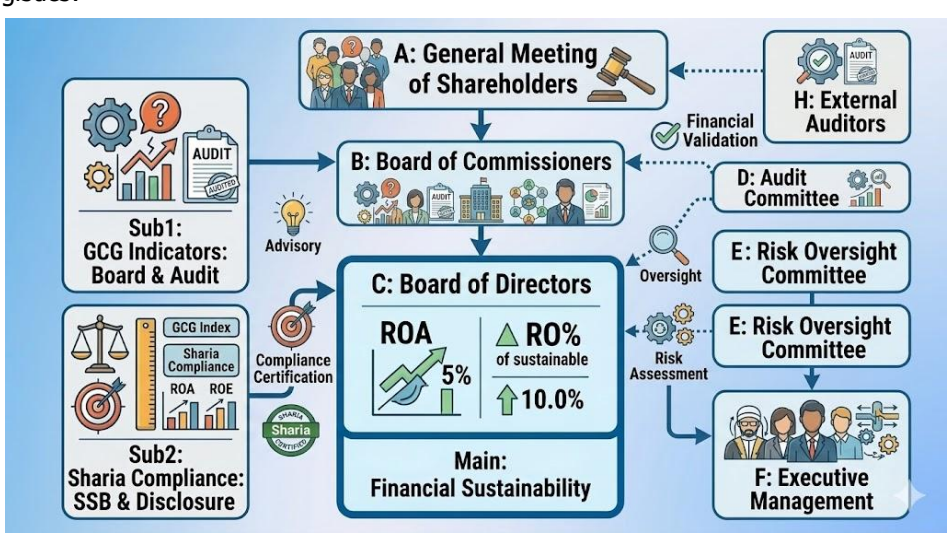

Figure 1: Dual-Network Potential Model & Trust Conversion

3.2 Implementation of Digitalization in Collection Strategies

The digital shift at UPZ BAZNAS YAKIN is a response to the changing demographic of the "Muzakki" (donors), who are increasingly tech-savvy. The institution has moved away from a "passive collection box" model to an "active digital presence" through QRIS, multi-platform social media engagement, and marketplace integration.

While many institutions treat digital tools as mere appendages, UPZ BAZNAS YAKIN has integrated them into their core communication strategy. WhatsApp, for instance, is used not just for announcements but as a CRM (Customer Relationship Management) tool to maintain "emotional proximity" with donors. This hybrid approach ensures that the "human touch" of the Pesantren tradition is not lost in the coldness of digital transactions.

Interview Transcript 1: Digital Strategy and Cultural Adaptation

> ***Interviewer:*** *"How has digitalization fundamentally altered the behavior of your donors and the institution's internal workflow?"*
> ***UPZ Staff (A):*** *"Since 2022, QRIS has become our flagship. It solved the transparency issue immediately—no more manual counting of coins in a box. However, we found that elderly donors still need the 'WA interaction.' They want to send a screenshot of the transfer and receive a 'Jazakallah' (blessing) back from a human, not a bot. This personal touch is why WhatsApp remains our most effective tool for 'personal touch' follow-ups."*
> ***Muzakki (B):*** *"Convenience is everything now. I follow the Al Fithrah Instagram; when I see a post about a specific program, like 'Santri Scholarships,' I just scan the QRIS on the screen. It's faster, and the immediate digital receipt gives me peace of mind that my money arrived safely."*

The digitalization process follows a systematic workflow that bridges the gap between the donor's screen and the institution's financial ledger:

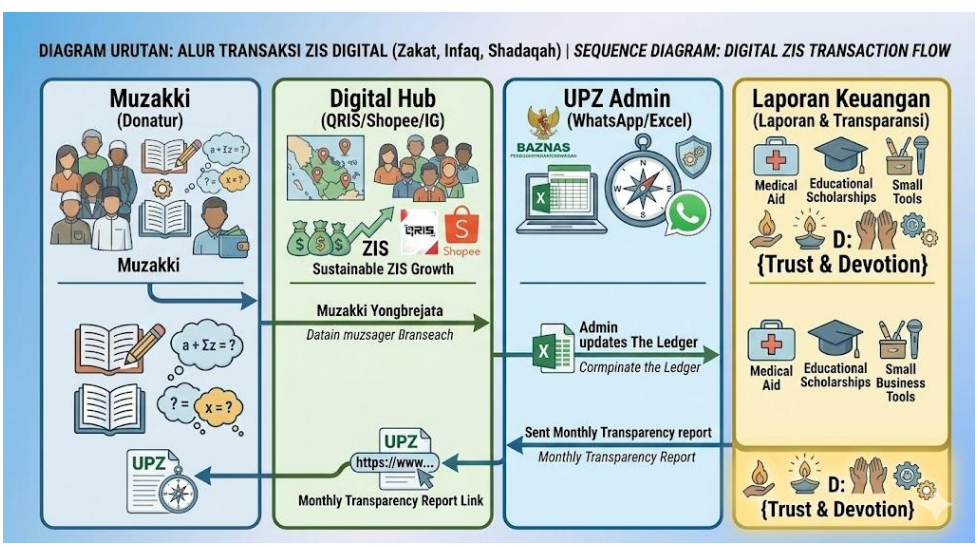

Figure 2: Integrated Digital Collection & CRM Workflow

3.3 Transparency and Accountability Mechanisms

For a community-based institution, transparency is the currency of legitimacy. UPZ BAZNAS YAKIN operationalizes this through the "3 Aman" (Three Safeties) framework: Sharia (religious compliance), Regulation (legal compliance), and NKRI (national alignment).

Despite the lack of enterprise-grade accounting software, the institution uses "Transparent Manual-Digital" bridges. Financial summaries are not just stored in Excel but are "publicly broadcasted" through Instagram and office bulletin boards. This ensures that transparency is both "pushed" (sent to donors) and "pulled" (available for public audit).

Documentation Evidence: Transparency Artifacts and Analysis

- **Artifact [Report_Social_Media_2024]:** A detailed monthly infographic showcasing "Income vs. Distribution." It breaks down funds into categories (e.g., Orphan Support, Teacher Incentives, Facility Maintenance), allowing donors to see the direct impact of their contributions.

- **Artifact [Qurbani_Certificate_Digital]:** During Eid al-Adha, donors receive a digital certificate containing a photo of the animal and a GPS tag of the location where it was processed. This level of detail mimics high-end fintech features within a traditional Pesantren context.

Analysis of Dimensional Integrity: The institution's adherence to BAZNAS standards ensures that every Rupiah is accounted for within the legal framework of Indonesia. The "Weekly Bulletin" displayed at the office entrance serves as a crucial point of accountability for the local community who may not use social media, bridging the "digital divide" in transparency.

3.4 Challenges in Technological Adoption: Gaps and Implications

Despite the successes, the "transformation" is currently in a state of "Hybrid Friction," where traditional habits and modern demands collide. Two major gaps (Error Findings) have been identified:

1. **The Financial-Infrastructure Gap:** The institution relies on "leased" or "public" platforms (WhatsApp, Shopee, Instagram) rather than a "sovereign" platform. This creates a risk of data dependency and lack of full control over the user experience. The high cost of custom software development remains a barrier to achieving a fully integrated "Zakat-Tech" ecosystem.

2. **The Literacy-Method Gap:** There is a stark contrast between "Millennial Muzakki" and the "Traditional Congregation." Approximately 40% of the congregation still prefers cash in envelopes, viewing it as more "sincere." This necessitates a dual-accounting system, which significantly increases the administrative burden on staff and increases the risk of human error during manual data entry.

Table 2: Strategic Analysis of Digital Transformation Challenges & Proposed Mitigations

Dimension	Critical Findings	Impact on Operations	Proposed Strategic Mitigation
Infrastructure	No integrated ZIS software; reliance on Excel.	Data fragmentation and slow reporting cycles.	Gradual migration to BAZNAS SiMBA (National System).
Human Resource	Self-taught (Otodidak)	Limited scalability and	Formal IT & Data

	staff with limited IT training.	high risk of system failure.	Management certification for staff.
User Literacy	40% of older donors reject digital methods.	High manual workload; "Envelope culture" persists.	"Digital Corners" at events to assist elderly donors.
Sustainability	Volatile funding for digital maintenance.	Website downtime; security vulnerabilities.	Allocating a fixed percentage of 'Amil' funds for IT.

4. DISCUSSION

The potential for ZIS (Zakat, Infaq, Alms) collection at UPZ BAZNAS YAKIN reveals a unique phenomenon where social capital serves as the primary engine within the philanthropy ecosystem. This study explores how the growth of the student body to 6,500 individuals and the presence of hundreds of thousands of Al Khidmah congregants create a donor base that functions as a "captive market" with high loyalty. Upon deeper analysis, the strength of this potential lies not merely in quantity but in the emotional and spiritual bond (trust) between the muzakki (donors) and the institution affiliated with the Islamic boarding school. This aligns with the arguments of Nurhidayah & Yazid (2024), who state that innovation in zakat management must be rooted in enhancing public trust. However, a critical reflection on these findings suggests that dependence on charismatic figures and traditional networks must be balanced with more systematic management to ensure this massive potential translates into sustainable and documented collection rather than remaining as abstract figures.

The digitalization of the collection process at UPZ BAZNAS YAKIN—utilizing QRIS, social media, and marketplaces—reflects a paradigm shift from conventional methods toward modern philanthropy. The elaboration on using WhatsApp as a primary communication channel demonstrates an adaptive strategy tailored to the digital literacy of middle-to-lower-class communities. This analysis is consistent with the research of Maimuna et al. (2025), which emphasizes that digitalizing zakat payments directly improves collection effectiveness through ease of access. Nevertheless, this study critiques the use of diverse digital channels without an integrated "single entry system," which risks data fragmentation. While short-term efficiency is achieved, long-term impact demands higher standardization to align with national zakat institutions, as evidenced by the benchmarking results with the Al Falah Foundation, which highlight the necessity for professionalism in digital infrastructure management.

Transparency and accountability, built through social media reports and digital qurbani certificates, constitute the fundamental legitimacy for UPZ BAZNAS YAKIN. The analysis of the use of simple tools like Excel spreadsheets in reporting indicates a pragmatic transition phase from manual to digital processes. This information disclosure has a significant psychological impact on muzakki satisfaction; a finding reinforced by Febri et al. (2024), who argue that transparency creates a sense of security that strengthens the intention to donate again. Critically, the researcher reflects that while the current system remains rudimentary, the commitment to the "3 Aman" principles (Sharia, Regulation, and National Integrity) provides strong legal protection for the institution. Looking ahead, the integration of digital instruments

such as e-wallets and dedicated applications—as recommended in international literature on Islamic fintech (Abdulquadri & Quadri, 2025)—is an urgent requirement to ensure that fund distribution is measurable in real-time and accurately targeted.

The challenges of digital transformation at this institution, particularly financial constraints and low digital literacy among donors, represent systemic hurdles common in community-based philanthropic organizations. An analysis of these findings indicates that digitalization is not merely a matter of hardware availability but a challenge of technological culture adoption. Haliding et al. (2025) emphasize that a lack of funding often hinders the development of robust Sharia-based information systems. However, this research finds an optimistic perspective where self-taught human resources (SDM otodidak) serve as a bridge for these limitations. The impact of these research results provides an important reflection: successful digital transformation does not necessarily begin with sophisticated technology, but rather with the optimization of existing human assets and networks. The integration of traditional congregational loyalty with digital convenience will create a resilient ZIS management model that remains relevant in the era of disruption.

5. CONCLUSION

In conclusion, this research confirms that UPZ BAZNAS YAKIN has successfully navigated a digital migration, evolving from manual systems to a robust digital ecosystem that enhances institutional transparency and efficiency. The implementation of the Pentahelix model—synergizing government, private sector, academia, community, and media—has proven critical in catalyzing social capital into a stable "Trust Ecosystem." Institutional legitimacy is fundamentally secured through the "3 Aman" principles (Aman Syar'i, Regulasi, and NKRI), which safeguard against public skepticism in virtual transactions and bolster social resilience in alignment with SDG 1 (No Poverty). By synthesizing technology with deep-rooted community networks like the santri and Al Khidmah congregation, this study establishes a replicable blueprint for modernizing Islamic social finance across the ASEAN region. To address remaining challenges, it is suggested that ZIS institutions integrate advanced analytics or artificial intelligence to optimize mustahik mapping and impact assessment. Furthermore, the "3 Aman" strategy should be formalized as a regional operational protocol. Future research should employ quantitative or mixed-methods approaches to measure the longitudinal economic impact of digital ZIS on recipients, alongside comparative cross-border studies in Malaysia and Brunei to develop a unified regional framework for sustainable digital philanthropy.

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