

Digitalization of Islamic Philanthropy: Transparency and Accountability of Zakat and Waqf Crowdfunding Platforms

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ABSTRACT

Purpose: This study aims to analyze the digitalization of Islamic philanthropy through zakat and waqf fundraising platforms and assess its compliance with the principles of transparency (*al-syafāfiyyah*) and accountability (*mas'ūliyyah*) within the framework of Islamic economic law and *maqāṣid al-sharī'ah*.

Design/Methodology: This study employs a qualitative library research design with a juridical-normative approach. It employs a conceptual and legal approach by examining primary sources, including the Quran, Hadith, fatwas of the National Sharia Council of the Indonesian Ulema Council (DSN-MUI), and related regulations, as well as secondary sources such as academic literature and previous research related to Islamic philanthropy and crowdfunding practices.

Findings: The findings indicate that the digitalization of Islamic philanthropy through crowdfunding platforms is permissible under Islamic law, provided it meets essential sharia requirements, including clear contractual arrangements (*akad*), transparent information disclosure, accountability for fund distribution, and effective sharia oversight. However, challenges remain regarding standardized reporting mechanisms, oversight models, and the alignment of digital practices with the principles of trustworthiness and justice (*'adl*). Adherence to these principles ensures the realization of benefits to society (*maslahah*) and the maintenance of the community's trust.

Practical Implications: This study highlights the importance of strengthening the regulatory framework, enhancing sharia governance, and developing standardized transparency and accountability mechanisms for zakat and waqf fundraising platforms. These measures support sustainable digital philanthropy and strengthen public trust in Islamic social financial institutions.

Originality/Value: This study provides a normative legal analysis of digital zakat and waqf fundraising platforms from the perspective of Islamic economic law, offering a structured evaluation framework based on the principles of transparency, accountability, and *maqāṣid al-sharī'ah* in the digital era.

Keywords: Zakat, Waqf Crowdfunding, Transparency, Accountability

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A. INTRODUCTION

The development of digital technology has transformed the landscape of social, economic, and financial interactions on a global scale. This transformation has not only impacted the commercial sector but also extended to previously conventional religious philanthropic practices. The integration of technology into the financial system has resulted in various digital platform-based innovations that accelerate the dissemination of information and transactions. In the context of Muslim communities, this development has encouraged the emergence of zakat and waqf fundraising models through crowdfunding platforms (Alam et al., 2023). The digitalization of Islamic philanthropy has become an inevitable phenomenon in the era of a technology-driven economy. Widespread accessibility, operational efficiency, and ease

of transactions position digital platforms as strategic instruments for optimizing the potential of religious social funds. This phenomenon reflects a paradigm shift from traditional management to a more open and integrated technology-based system. This transformation introduces new dynamics in zakat and waqf governance, particularly regarding regulatory frameworks and Sharia compliance.

Zakat and waqf fundraising platform offers a faster, more transparent, and participatory fundraising mechanism; donors can contribute funds in real time, monitor program progress, and receive reports on fund utilization through a documented digital system (Kurniawan et al., 2025). Meanwhile, platform managers use technology to improve distribution efficiency and expand the reach of beneficiaries. This practice creates significant opportunities to optimize the national potential of zakat and waqf, which has not yet been fully realized. However, the presence of digital platforms also introduces new legal complexities from an Islamic economic law perspective. Issues such as contractual mechanisms, the fund management model, administrative costs, and reporting system require normative and conceptual examination. Transparency (*al-shafāfiyyah*) and accountability (*mas'ūliyyah*) are fundamental principles that must be upheld in every Sharia-compliant transaction. Improper implementation of these principles can lead to deviations that may erode public trust. This situation requires a comprehensive analysis of the compliance of crowdfunding practices with the provisions of Islamic economic law.

Ideally, the digitalization of Islamic philanthropy should facilitate professional, transparent, and accountable governance of zakat and waqf, aligned with the objectives of *maqāṣid al-sharī'ah*. Crowdfunding platforms are expected to reinforce this system through clear contracts, secure funds, and targeted distribution. Furthermore, financial reporting standards and Sharia-compliant oversight mechanisms should be structured and integrated. However, empirical evidence indicates that many platforms still lack consistent transparency standards or independently verified accountability (Rizky & Dirgahayu, 2025). Various issues persist, such as unclear digital contracts, Sharia-non-compliant fund management, and business models that prioritize purely commercial practices over ethical considerations. Nevertheless, existing literature often fails to detail the procedural implementation of these principles within the digital environment. Consequently, a significant research gap remains: the absence of a study specifically analyzing the compliance of operational mechanisms on zakat and waqf crowdfunding platforms with Sharia principles in a holistic manner.

Previous studies have addressed technological, institutional, and donor behavioral aspects separately, resulting in the lack of an integrative study that holistically assesses zakat and waqf crowdfunding compliance. This research fills this gap by offering an in-depth analysis that not only examines surface practices but also evaluates structural (system design, contracts) and procedural (verification, reporting, distribution) aspects within the framework of *maqāṣid al-sharī'ah*. With this integrative approach, the research is expected to strengthen the governance of digital Islamic philanthropy that is transparent, accountable, and Sharia-compliant, while also providing a tangible contribution to regulators and platform managers in ensuring technological innovation aligns with Islamic values, ultimately increasing public trust and optimizing the potential of zakat and waqf for sustainable community welfare.

This study aims to analyze the compliance of the operational mechanisms of zakat and waqf crowdfunding platforms with the principles of Islamic economic law. The primary focus is on evaluating the implementation of the principles of transparency and accountability in both

fundraising and distribution. Furthermore, this study seeks to identify regulatory gaps and challenges in Sharia oversight in digitalized Islamic philanthropy practices. The findings are expected to enrich knowledge in Islamic economic law, particularly in the areas of financial technology and digital philanthropy. Practically, the research findings can serve as a reference for regulators, platform managers, and Sharia supervisory bodies in formulating more comprehensive governance standards. Thus, the digitalization of Islamic philanthropy can function not only as a technological innovation but also as an instrument for community empowerment aligned with the values of justice and general welfare (*maṣlahah*), and Sharia integrity.

B. LITERATURE REVIEW

Studies on the digitalization of Islamic philanthropy, particularly in the context of zakat and waqf fundraising, have evolved through diverse methodological approaches reflecting the complexity of this phenomenon. The existing literature identifies three main analytical groups: the technology and digital innovation approach, the institutional-managerial approach, and the donor behavior approach based on transparency and accountability. While each group offers significant contributions, these studies tend to operate within separate analytical frameworks. Therefore, an integrative synthesis is needed to connect the technological dimensions, governance structures, and the normative framework of Islamic economic law within a unified conceptual model.

A study by Sarif and Ariyanti focuses on digital innovation as a determining factor in increasing the efficiency and transparency of zakat and waqf management. The emphasis on blockchain technology and digital verification systems suggests that technological tools can strengthen public trust through data transparency mechanisms. However, this study focuses more on operational effectiveness and does not normatively test the innovation's compliance with Islamic principles (Sarif & Ariyanti, 2025). From an integrative perspective, these findings confirm that technology is merely an instrument, while sharia legitimacy remains the primary normative benchmark. From an integrative perspective, this finding confirms that technology is only an instrument, while sharia legitimacy remains the main normative benchmark, so a more in-depth study is needed to test the extent to which digital innovations in the management of zakat and waqf are truly in line with the values of *maqāṣid al-sharī'ah*.

Research conducted by Haniah Lubis, Nuryanti, and Eggi Zulfahri Adibtia examines digital-based cash waqf management from an institutional perspective. This study demonstrates how digitalization can expand public participation and improve administrative efficiency. However, the analysis is limited to institutional implementation aspects, without a thorough exploration of the contractual structure, sharia accountability, and the protection of beneficiaries' rights (*mustahiq*) (Lubis et al., 2024). Within an integrative framework, this research enriches the governance dimension but has not systematically linked it to broader principles of Islamic economic law. This indicates the need for further studies that are able to integrate aspects of institutional governance with sharia values in a more systemic manner.

Meanwhile, a study by Zulfikar Ali Ahmad and Rusdianto strengthens the causal relationship between transparency, accountability, and donor trust through quantitative research. This study demonstrates that information transparency directly influences people's intention to donate. Although it provides strong empirical evidence, it does not situate transparency and accountability within the normative framework of *maqāṣid al-sharī'ah*.

(Ahmad & Rusdianto, 2020). From an integrative perspective, these findings remain important as empirical validation that sharia principles have measurable social relevance. This underscores the urgency of integrating the *maqāṣid al-sharī'ah* framework into empirical studies in order to generate more comprehensive policy recommendations.

In addition to these three studies, several recent works have enriched the discussion on Islamic crowdfunding from various perspectives. Santoso expands the discourse on Islamic social finance by examining the suitability of crowdfunding within the framework of *maqāṣid al-sharī'ah*. The study highlights that crowdfunding not only serves as an instrument to address various social issues but also aligns with the broader objectives of Islamic law, which are reflected in the values of social welfare and collective benefit. This conceptual study provides an important foundation for integrating crowdfunding into the wider Islamic philanthropic ecosystem (Santoso, 2025). Building upon this conceptual foundation, recent empirical studies on Islamic donation-based crowdfunding in Malaysia highlight that transparency, governance, and financial management practices are critical factors influencing public trust. However, issues related to regulatory frameworks and the consistency of sharia implementation remain significant challenges (Kamaruddin et al., 2023).

From a different perspective, Purwatiningsih analyze the development and trajectory of Islamic crowdfunding through a bibliometric approach, highlighting its evolution as a financing instrument within the Islamic social finance ecosystem. Their study identifies several key factors influencing its sustainability, including the need for a robust regulatory framework, adequate technological infrastructure, transparency mechanisms, stakeholder collaboration, and effective Sharia-compliant governance (Purwatiningsih et al., 2024). Overall, these recent studies reinforce the argument that transparency, accountability, and Sharia compliance are crucial and interrelated elements that should serve as the primary foundation for the development of sustainable Islamic philanthropic crowdfunding. This research aims not only to fill the gaps in previous studies but also to synthesize and extend recent findings by offering a more integrated analysis.

Based on this integration, a conceptual framework can be built in which zakat and waqf crowdfunding platforms are analyzed through three layers: (1) the operational-technological layer, (2) the institutional governance and accountability layer, and (3) the normative legitimacy layer based on *maqāṣid al-sharī'ah*. These three layers form an integrative model of Sharia digital philanthropy governance that positions transparency and accountability not merely as managerial strategies, but as normative obligations oriented towards public welfare (*maṣlaḥah*). Therefore, this integrative review yields a new perspective: transparency and accountability in zakat and waqf fundraising must be understood as the intersection of technological innovation and the principles of Islamic economic law. This integrative approach expands academic discourse beyond descriptive accounts of practice to the formulation of a comprehensive digital-normative framework. This framework serves as a theoretical foundation for this study, systematically and multidimensionally evaluating zakat and waqf fundraising mechanisms.

C. METHOD

This article is a literature research study using a qualitative approach, oriented toward a normative analysis of the concept and practice of digitalization of Islamic philanthropy from the perspective of Islamic economic law (Benuf & Azhar, 2020). The methodology applied is

“Indeed, the Zakat is only for the poor, the needy, the collectors of Zakat, the converts, for the freeing of slaves, for the debt-ridden, for the cause of Allah, and for the wayfarer, as an obligation from Allah. Allah is All-Knowing, All-Wise.” (QS. At-Taubah: 60).

This verse serves as the primary reference for distributing zakat funds, including through digital platforms. In Surah At-Taubah, verse 60, Allah SWT explicitly stipulates eight categories (*ashnāf*) who are entitled to receive zakat, thus serving as an absolute guideline that must not be violated in the distribution of zakat funds. Implementation in the digital era requires online zakat platforms to ensure that funds are truly distributed to those eligible to receive zakat, meeting the criteria of the verse, and not being allocated for other purposes prohibited by sharia (Aisah, 2025). Digital technology should facilitate verification and validation of zakat recipient data to ensure more targeted distribution, while simultaneously ensuring compliance with Allah's provisions, maintaining vertical (to Allah) and horizontal (to society) accountability, even when the process is digital.

Normatively, Islamic philanthropy is based on the teachings of zakat, infaq, sedekah, and waqf as instruments of wealth distribution and social welfare. Zakat has a clear dimension of obligation, including a certain threshold of nisab and designated recipient categories, while waqf emphasizes the sustainability of social benefits (Fahmi, 2025). This is in line with the objectives of waqf as stated in Articles 4 and 5 of Law Number 41 of 2004 concerning Waqf, which states that waqf aims to utilize waqf assets according to their function for the benefit of worship and to advance public welfare. This normative foundation emphasizes that Islamic philanthropy is not merely a social activity, but an inseparable part of the system of faith and positive law in Indonesia.

The development of digital technology has transformed the global social, economic, and financial landscape. Widespread accessibility, operational efficiency, and ease of transactions position digital platforms as strategic instruments for optimizing the potential of religious social funds. This phenomenon reflects a paradigm shift from traditional management to a more open and integrated technology-based system (Hakiem et al., 2024). The COVID-19 pandemic has significantly accelerated the adoption of digital platforms for social fundraising. People who were previously reluctant to transact online are now accustomed to distributing *zakat*, *infaq*, and *sadaqah* through their devices. The digital ecosystem also enables integration with various financial services such as e-wallets and mobile banking. However, this technological disruption requires philanthropic institutions to continue innovating to avoid being eroded by non-Sharia platforms that offer similar convenience.

Crowdfunding platforms are a concrete manifestation of this transformation. This model connects donors with beneficiaries through an integrated digital system, facilitating project-based fundraising supported by a measurable and transparent narrative. In the context of *zakat* and waqf, these platforms serve as intermediaries between *muzakki*, *wakif*, and *nazhir*. Reporting dashboards and real-time project updates enhance information transparency, introducing a new paradigm in Islamic social fund management. The success of crowdfunding platforms depends heavily on the ability to build compelling and credible narratives. The use of like, share, and comment features fosters a sense of community among donors. Platforms can also integrate artificial intelligence technology to recommend projects that align with donor preferences. Going forward, collaboration between Islamic crowdfunding platforms could create a broader network and greater impact.

The conceptualization of zakat within a crowdfunding framework requires adjustments based on classical Islamic jurisprudence principles. Determining the beneficiaries, proportional distribution, and the validity of the contract emerge as critical issues. Digitalization must not obscure established Sharia provisions. Beneficiary verification systems must adhere to the eight categories of *asnaf*. Platforms must ensure fundraising mechanisms are free from *gharar* (unclear) and information manipulation (Novitarani & Setyowati, 2018). Contemporary Islamic jurisprudence scholars emphasize the importance of a clear contract between donors and platforms, whether as *wakalah* (representative) or *qardh* (loan). Verified *mustahik* data using geotagging and digital identity technology can prevent double disbursement or misdirected funds. Platforms should also provide a refund mechanism if projects do not proceed as planned. This ensures legal certainty and Sharia compliance amidst technological advancements.

Digital-based waqf platforms also require a redefinition of management and productivity. Cash waqf, once a subject of debate, has now gained widespread legitimacy. Through crowdfunding, waqf funds can be collectively mobilized with flexible contributions, then allocated to productive projects such as education or economic empowerment. This model facilitates the participation of a tech-savvy younger generation, broadening the social base of waqf. The development of digitally based productive waqf allows waqf assets to be professionally managed with specific profit targets. *Nazir* is required to have adequate project management skills and financial literacy. A transparent profit-sharing scheme needs to be communicated to waqifs from the outset. Innovations such as *sukuk waqf* or sharia-compliant mutual fund waqf can be attractive social investment alternatives.

Transparency is a key advantage of the digital ecosystem. Information on total funds raised, project progress, and expenditure reports is openly accessible. Regular reporting systems foster public trust, which is fundamental social capital for the sustainability of Islamic philanthropy. Without transparency, public participation can decline. Blockchain technology offers a radical transparency solution by permanently and irreversibly recording every transaction. Donors can track the flow of their funds to beneficiaries in real time (Rosyadi et al., 2025). Philanthropic institutions should adopt publicly auditable Sharia accounting standards. Studies show that platforms with high levels of transparency is able to raise funds faster and more substantially than those without.

Accountability in crowdfunding extends beyond administrative obligations to moral and spiritual responsibilities. The management of zakat and waqf funds embodies a profound religious mandate. Every transaction reflects responsibility based on legal and sharia ethical standards. Internal audits and external oversight are crucial instruments for maintaining financial integrity. Collaboration between religious authorities and state regulators strengthens the platform's legitimacy. Philanthropic institutions must establish responsive and transparent complaint mechanisms for donors. ISO quality management certification for Islamic philanthropic institutions can enhance public trust. The involvement of a sharia supervisory board in every operational stage is essential. Accountability also encompasses reporting on social impact, not just financial reporting.

Digital transformation is influencing donor behavior. Millennials and Generation Z tend to prefer practical, efficient, and information-based platforms. Visual narratives and data-driven reporting significantly influence donation decisions, indicating a shift toward more participatory and interactive philanthropic engagement. They prefer regular, small monthly donations over large, one-time donations (Rachmawati & Canggih, 2023). Short-form video

content on social media platforms like TikTok and Instagram Reels effectively attracts the attention of younger generations. Donation programs that offer measurable impacts, such as education costs per child or food packages per family, are more popular. Platforms need to develop features that allow donors to interact directly with beneficiaries.

At the institutional level, adapting to the digital ecosystem requires increased human resource capacity. Zakat and waqf managers must develop technological literacy and data management skills. Developing a cybersecurity system is a priority to protect donor and recipient information. Technology investment is a strategic necessity, shifting the conventional management paradigm toward digital governance. Philanthropic institutions need to recruit professionals from diverse backgrounds, including information and communications technology. An agile and collaborative work culture must be developed to respond to rapid change. Digital ethics and data security training for all staff is essential. Partnerships with technology companies can accelerate digital transformation without having to start from scratch.

A strong legal and regulatory framework serves as the foundation for oversight. The digitalization of philanthropy must align with statutory provisions on zakat, waqf, and electronic transactions. Harmonization between positive law and sharia principles is crucial to prevent overlapping authority. Adaptive regulation encourages innovation while safeguarding the public interest (Rahmawati, 2025). The government needs to encourage the development of national standards for sharia crowdfunding platforms. Protection of donors' personal data, as stipulated in the PDP Law, must be strictly implemented. Tax incentives for donations through registered platforms can increase public participation. Regulations also need to establish mechanisms for prompt and fair dispute resolution in the digital realm.

From an Islamic economic perspective, crowdfunding-based philanthropic transformation has strategic potential to advance financial inclusion. Zakat funds and productive waqf can be instruments for community economic empowerment. Microfinance schemes based on productive waqf create business opportunities for vulnerable groups. Digital data integration enables more accurate mapping of social needs. Zakat funds can be allocated to digital-based entrepreneurship training programs for mustahik (Ridwanullah et al., 2025). Productive waqf can be developed to build an e-commerce platform for fostered MSME products. Digital transaction data can form the basis for credit scoring for mustahik seeking access to microfinance. Collaboration with Islamic banking and fintech enables the creation of a sustainable, inclusive financial ecosystem.

The transformation of Islamic philanthropy in the digital ecosystem demands a balance between innovation and Sharia compliance. Zakat and waqf crowdfunding are inevitable responses to technological advancements. The conceptualization process must address theological, legal, and social dimensions. The integration of trust, transparency, and professionalism is key to success (Nita et al., 2025). With a strong governance foundation, this transformation can expand social benefits in an inclusive and equitable manner. The success of this transformation ultimately depends on the commitment of all parties to continuous learning and adaptation. In-depth academic research on best practices in Sharia digital philanthropy is essential. Discussion forums and knowledge sharing across platforms need to be intensified. With continued collaboration and innovation, Islamic philanthropy can become a real solution to various humanitarian issues in the digital era.

Sharia Economic Law Analysis of Fundraising and Distribution Mechanisms on Crowdfunding Platforms

Advances in digital technology have driven innovative and inclusive financial transaction models. From an Islamic perspective, every transaction must be based on the principles established by the Quran and Sunnah. Allah says in Surah An-Nisa, verse 29:

نُفْسِكُمْ ۖ إِنَّ اللَّهَ ۙ عَنْ تَرَاضٍ مِنْكُمْ ۖ وَلَا تَقْتُلُوا أَيْهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ تِجَارَةً
كَانَ بِكُمْ رَحِيمًا

"You who have believed, do not consume one another's property unjustly, except by trade by mutual consent. And do not kill yourselves; surely Allah is Most Merciful to you." (QS. An-Nisa: 29).

This verse serves as the foundation for ensuring that transactions must be based on willingness and clarity. The Word of God prohibits consuming one's property unlawfully and requires willingness (*tarādin*) in every transaction, including the management of zakat and waqf funds through digital platforms. This principle emphasizes that donors must have a clear understanding of where and for what purpose their funds are being distributed, and agree to the contract used (Nulhaq & Yusanto, 2024). In a digital ecosystem, clear information regarding the use of funds, operational costs, and distribution mechanisms is essential to ensure donors' willingness is truly realized. If a digital platform fails to provide transparent information, the transaction could potentially contain elements of uncertainty (*gharar*), which is prohibited in Islam. Therefore, adherence to the principles of consent and transparency is key indicators of sharia legitimacy for digital philanthropy platforms.

These principles serve as benchmarks for the legitimacy of the crowdfunding business model. DSN-MUI Fatwa Number 117/DSN-MUI/II/2018 concerning Information Technology-Based Financing Services Based on Sharia Principles stipulates that fintech operations must be Sharia-compliant, free from usury, *gharar*, *maysir*, and *zalim*. Furthermore, DSN-MUI Fatwa Number 140 of 2021 concerning the Offering of Sharia Securities Through Information Technology-Based Crowdfunding Services details the contracts that can be used in Sharia crowdfunding, such as *musyarakah* and *mudharabah*, and emphasizes the importance of supervision by the Sharia Supervisory Board (DPS) to ensure Sharia compliance (Rarawahyuni & Rismaya, 2022). These two fatwas provide legal certainty and operational guidance for Sharia-compliant crowdfunding platforms in conducting their activities. Compliance with these provisions not only ensures the validity of Sharia-compliant transactions but also builds user trust in digital-based philanthropic services.

From a sharia perspective, the relationship between the platform, fundraiser, and donor can use a *wakalah bil ujah* (representation with compensation) contract as stipulated in Fatwa DSN-MUI No. 117/2018. The platform as a representative receives compensation for its services, but must be transparent about the amount of compensation. The clarity of this contract is in line with the command of Allah in QS. Al-Maidah verse 1; *"You who believe, fulfill your covenants."* This verse emphasizes the fundamental obligation for every Muslim to fulfill promises and agreements that have been made. In the context of a contract *wakalah bill ujah* on the crowdfunding platform, this command means that the platform as a representative (agent)

must carry out its duties in accordance with the agreement, including in terms of managing funds, distributing them to the rightful parties, and transparency of rewards (*ujrah*) (Zidna et al., 2024). On the other hand, fundraisers and donors are also bound to fulfill their respective rights and obligations as outlined in the agreement. Clarity and compliance with the agreement are the foundation for creating trust and justice (*'adl*) in transactions, while avoiding potential disputes. Within the framework of *maqāṣid al-sharī'ah*, fulfillment of this agreement includes efforts to protect assets (*hifẓ al-māl*) to avoid the practice of *gharar* and injustice, so that the common good can be realized.

Ustadz Ammi Nur Baits's opinion reinforces this. In his study of Sharia Securities Crowdfunding contracts, he explains that innovation in muamalah is permissible as long as it does not violate sharia principles, with the principle "*The basic law of all forms of muamalah is permissible, unless there is evidence that prohibits it.*" He cites Ibn Taymiyyah, who permits transactions with parties unfamiliar with the details of muamalah, as long as they do not involve haram contracts. This view provides leeway for the development of sharia crowdfunding platforms involving various parties with varying levels of sharia understanding. However, he also cautions that such convenience should not neglect the obligation of transparency and fairness in every transaction. Thus, contract innovation must remain within the corridor of *maqāṣid al-sharī'ah*, namely protecting the interests of all parties and avoiding exploitation.

The fundraising process on crowdfunding platforms begins with the submission of a project proposal, which is verified by the operator, and then published. From a sharia perspective, rigorous verification is part of the responsibility to avoid *gharar* (unclear) (*gharar*). Transparency regarding the purpose and use of funds must be maintained to ensure the fundraising process is sharia-compliant. A thorough verification process also serves to filter out projects that are inconsistent with Islamic values, such as those containing elements of sin or ambiguity (Saputra & Hakim, 2025). Platforms need to engage a team of experts who understand sharia and technical aspects to ensure project feasibility. Proper verification will increase public trust in the platform and minimize the potential for misuse of funds.

In practice, public contributions can take the form of donations, return-based financing, or sharia-compliant investments. Donations use the *tabarru'* contract, while investments use *musyarakah* or *mudharabah*. Platforms are required to disclose the type of contract used to ensure it aligns with the relationship between contributor and recipient. Mismatched contracts may violate sharia principles. Furthermore, platforms need to provide the public with adequate understanding of the differences between each contract, including the rights and obligations that accompany them (Ardiana & Baidhowi, 2025). This is crucial to avoid misunderstandings that could lead to future disputes. Public education about sharia-compliant contracts in crowdfunding is also part of the platform's social responsibility to improve public sharia financial literacy.

Another important aspect is the management of service fees. Under Sharia economic law, compensation is permissible as long as it is based on a valid and proportionate contract. Administrative fees must be clearly disclosed from the outset, as ambiguity about fees can constitute *gharar*, which is detrimental to the donor. Transparent fee disclosure reflects adherence to the principle of *al-shafafiyah* in Sharia governance. Platforms must ensure that the fees charged are not burdensome and commensurate with the services provided. Regular internal and external monitoring of fee structures is necessary to prevent exploitative practices.

Fair and transparent fee management will strengthen the platform's legitimacy in the eyes of the public and stakeholders.

Once funds are collected, distribution to beneficiaries must be in accordance with the agreed-upon objectives. Misappropriation of funds can be categorized as a breach of trust. Platforms must have a regular reporting system to monitor fund use. Timeliness and accuracy of information are indicators of accountability (Tondoyekti et al., 2024). Transparent reporting also allows donors to evaluate the impact of their contributions, thereby increasing trust and satisfaction. Furthermore, platforms can engage independent auditors to verify financial reports and fund disbursements. Thus, accountability are not merely procedural but also substantive in realizing the goal of Islamic philanthropy, namely the welfare of the community.

The Principles of Transparency (*Al-Shafāfiyyah*) and Accountability (*Mas'ūliyyah*) from the Perspective of *Maqāṣid al-Sharī'ah*

The principles of transparency and accountability are essential foundations of modern institutional governance, both in the public and private sectors. Within the framework of Islamic law, these principles are understood not only as administrative standards but also as moral values rooted in divine revelation. Transparency (*al-shafāfiyyah*) requires openness of information and clarity of process, while accountability (*mas'ūliyyah*) demands responsibility for every trust carried out. These two principles are closely related to the ethics of justice and honesty that are at the heart of Islamic teachings (Darma et al., 2022). In contemporary developments, these principles have become increasingly relevant in response to the increasing complexity of resource management. Therefore, transparency and accountability examinations must be placed within the framework of *maqāṣid al-sharī'ah* to prevent its reduction to mere technical procedures, such an approach provides a normative and philosophical dimension to governance practices. Allah SWT says in Surah An-Nisa, verse 58:

إِنَّ اللَّهَ يَأْمُرُكُمْ أَنْ تُؤَدُّوا الْأَمَانَاتِ إِلَىٰ أَهْلِهَا وَإِذَا حَكَمْتُمْ بَيْنَ النَّاسِ أَنْ تَحْكُمُوا بِالْعَدْلِ ۗ إِنَّ اللَّهَ نِعِمَّا يَعِظُكُمْ بِهِ ۗ إِنَّ اللَّهَ كَانَ سَمِيعًا بَصِيرًا

"Indeed, Allah commands you to deliver the trust to those to whom it is due, and (commands you) when you judge between people, that you judge with justice. Indeed, Allah gives you the best advice. Indeed, Allah is All-Hearing, All-Seeing." (QS. An-Nisa; 58)

This verse serves as a normative foundation that all management of public funds, including zakat and waqf, must be properly accounted for to their owners (God) and to humanity (stakeholders). In the context of crowdfunding, the platform acts as a trustee, obligated to distribute funds according to the agreed-upon objectives. Consequently, any irregularities or negligence in the distribution of funds not only result in a loss of public trust but also impose a moral and spiritual responsibility before Allah SWT. Therefore, Sharia-compliant crowdfunding platforms must integrate the principles of transparency and accountability into every stage of their operations to implement this mandate.

Maqāṣid al-sharī'ah refers to the fundamental goals that Islamic law seeks to achieve. Classical scholars such as al-Ghazālī and al-Shāṭibī emphasized the protection of five essential elements: religion, soul, intellect, lineage, and property (Maulida & Ali, 2023). These goals serve as evaluative criteria in assessing social policies and practices. Transparency and

accountability can be understood as instruments to protect these five essentials from potential harm. Lack of openness of information can lead to injustice and abuse of authority. Conversely, transparent practices strengthen public trust and social stability. In the context of sharia crowdfunding, the application of transparency and accountability are a concrete instrument to realize *maqāṣid al-sharī'ah*, especially in safeguarding assets (*ḥifz al-māl*) to avoid misuse and ambiguity.

In the Qur'an, the principle of transparency and accountability are emphasized in Surah Al-Baqarah verse 282, which is the longest verse in the Qur'an and specifically discusses the recording of debt-receivable transactions: “*O you who believe, when you make a transaction for a specified period of time, write it down.*” This verse emphasizes the importance of documentation and recording of every transaction to avoid future disputes. Scholars of interpretation explain that this verse contains principles *good governance*, namely accountability, transparency, and participation. Implementing this concept in every aspect of life is a factor in achieving public welfare (Maulida & Ali, 2023). This principle of documentation and record-keeping can be implemented through a transparent and auditable digital transaction recording system. The use of technology like blockchain allows every flow of funds from donor to beneficiary to be permanently and irreversibly recorded, minimizing the potential for future disputes.

In an Islamic perspective, transparency is rooted in the values of honesty (*just*) and clarity (*bayan*). The Qur'an emphasizes the importance of accurate recording of transactions, as illustrated in the verse about debt agreements. This directive demonstrates that information disclosure is a normative imperative. Transparency is not only an ethical choice but also an obligation that upholds justice. In institutional practice, transparency in financial reporting and decision-making processes reflects the implementation of this value. Clear information prevents the emergence of *gharar* (uncertainty) that can harm other parties. These values of honesty (*ṣidq*) and clarity (*bayān*) are implemented through the provision of accurate information regarding fund use, project progress, and financial reports that are publicly accessible in real time. A transparent platform not only builds donor trust but also prevents potential misuse of funds that can create uncertainty (*gharar*) and harm those who *mustahik* (recipients of the charity).

Accountability in Islam also has a strong theological dimension. The concept of *mas'ūliyyah*. Accountability are not only related to responsibility before humans, but also to accountability before God (Darma et al., 2022). Every entrusted responsibility carries moral and spiritual consequences. In an institutional context, accountability are realized through reporting mechanisms, audits, and periodic evaluations. This responsibility ensures that every decision can be rationally and ethically justified. This dimension expands the meaning of accountability beyond modern administrative standards. This principle fosters a deep internal awareness of integrity, bridging legal norms and spiritual values.

In the context of zakat management, Law Number 23 of 2011 concerning Zakat Management strictly regulates reporting and transparency obligations. Article 21 paragraph (1) states that the National Zakat Agency (BAZNAS) is required to submit periodic reports on the implementation of zakat management to the government. Meanwhile, Article 22 stipulates that Zakat Collection Institutions (LAZ) are required to report their zakat management to BAZNAS and the government. This regulation is an implementation of the principle of accountability on a national scale that is in line with sharia values.

The relationship between transparency and accountability are complementary. Transparency provides the information necessary to evaluate performance, while accountability ensures responsibility for that information. Without transparency, accountability lacks a basis for verification. Conversely, without accountability, transparency becomes a mere formality without substantive meaning. Within the framework of *maqāṣid al-sharī'ah*, both principles serve to protect wealth (*ḥifẓ al-māl*) from potential abuse. Open and accountable governance practices enhance institutional legitimacy in the eyes of the public. The integration of these practices reflects the balance between rights and obligations, which is a hallmark of the Islamic legal system (Sari & Ledista, 2022).

The National Sharia Council-Indonesian Ulema Council (DSN-MUI) Fatwa Number 117/DSN-MUI/II/2018 concerning Information Technology-Based Financing Services Based on Sharia Principles emphasizes that fintech service providers are required to implement the principle of transparency in every transaction. This fatwa also stipulates that the contracts used must be clear and agreed upon by the parties, and supervised by the Sharia Supervisory Board (DPS). This provision is in line with the principles of *al-shafāfiyyah* which demands transparency of information, including regarding profit sharing mechanisms, service fees, and risks that may arise.

On a practical level, implementing transparency requires a clear and accessible information system. Financial reports, operational procedures, and strategic policies must be disclosed proportionately. Such openness encourages public participation in oversight. From a goals perspective, public participation strengthens the protection of collective interests. Transparency also minimizes the risk of conflict arising from misinformation. Procedural clarity increases organizational efficiency and effectiveness. Thus, the principle of *al-shafāfiyyah* contribute directly to the general welfare (*maṣlahah*) while reflecting a commitment to justice.

In waqf management, Article 11 of Law Number 41 of 2004 concerning Waqf stipulates that the Nazhir (waqf manager) is required to report on the implementation of his duties to the Indonesian Waqf Board. Article 12 also stipulates that the Nazhir may receive compensation from the net proceeds from the management and development of waqf assets, not exceeding 10%. This regulation demonstrates that the principles of accountability and transparency have been adopted in Indonesia's positive legal system, thus requiring waqf crowdfunding platforms to comply with these provisions (Faujiah, 2024).

Accountability requires structured control mechanisms. Internal and external audits serve as essential instruments in ensuring compliance with Sharia principles. Regular evaluation of programs and policies strengthens the quality of governance. Within this framework, *goals* Such control mechanisms protect the public from potential harm. Oversight should not be viewed as a source of suspicion, but as a means of maintaining trust. Accountable systems foster a professional and ethical work culture. Collective responsibility strengthens institutional stability, demonstrating that *mas'ūliyyah* has structural and moral dimensions. The opinion of contemporary scholars such as Yusuf al-Qaradawi in his book *Fiqh al-Zakat* emphasizes that transparency in zakat management is part of *trust* which must be fulfilled by *amil*. He stated that *amil* are required to announce zakat receipts and expenditures to the public as a form of accountability. This view is relevant to zakat crowdfunding practices in the digital era, where platforms are required to provide financial reports that are accessible to all donors in real time.

Transparency and accountability play a strategic role in Sharia-compliant financial management. The management of public funds, such as zakat and waqf, requires high standards of transparency. Public trust depends heavily on the integrity of those who manage them. The objectives demands that wealth be managed securely and productively. Ambiguity in reporting can undermine institutional legitimacy. Consequently, digital reporting systems and Sharia audits are becoming increasingly relevant in contemporary practice. Technology integration enhances the effective implementation of these principles, with transparency and accountability as key indicators of successful governance.

Transparency is also related to the protection of reason (*hifz al-'aql*) through the provision of accurate and educational information (Arminsyah, 2025). Reliable information enables the public to make rational decisions. Concealing or manipulating data can mislead the public and contradict the goal of protecting reason. Therefore, communication ethics is an integral part of the implementation of *al-shafāfiyyah*. Data presentation must be clear, honest, and not misleading. These standards enhance the quality of public participation and foster a healthy intellectual culture.

With this solid normative foundation, Islamic crowdfunding in Indonesia has a significant opportunity to become a model of digital philanthropy that is not only innovative but also compliant with Islamic values and positive law. Successful and consistent implementation of transparency and accountability will strengthen the platform's legitimacy in the eyes of the public and encourage long-term growth in public participation. Ultimately, the synergy between technological advancement, Sharia compliance, and good governance will make the digital Islamic philanthropy ecosystem a crucial pillar in realizing equitable and sustainable public welfare.

Challenges of Sharia Regulation and Supervision in the Digitalization of Islamic Philanthropy in Indonesia

The rapid development of digital technology has driven a significant transformation in Islamic philanthropic practices in Indonesia. The collection and distribution of zakat, infaq, sedekah, and waqf (endowments) are now increasingly conducted through online platforms, offering convenience, speed, and broad reach (Kurniawan et al., 2025). This digitalization presents substantial opportunities to increase public participation and optimize the management of religious social funds. The shift from conventional to digital transaction models requires a responsive and comprehensive legal framework rooted in the primary sources of Islam. Allah SWT says;

يَا أَيُّهَا الَّذِينَ آمَنُوا أَنْفِقُوا مِنْ طَيِّبَاتِ مَا كَسَبْتُمْ وَمِمَّا أَخْرَجْنَا لَكُمْ مِنَ الْأَرْضِ ۖ وَلَا تَيَمَّمُوا الْخَبِيثَ مِنْهُ تُنْفِقُونَ وَلَسْتُمْ بِآخِذِيهِ إِلَّا أَنْ تُغْمِضُوا فِيهِ ۚ وَاعْلَمُوا أَنَّ اللَّهَ غَنِيٌّ حَمِيدٌ

"O you who believe! Spend of the good things you have earned and of what We have brought forth for you from the earth. Do not choose to give out that which is evil, while you yourselves would not take it, except with aversion to it. And know that Allah is All-Rich, All-Praiseworthy. (QS. Al-Baqarah: 267)

This verse serves as a normative basis that all funds collected and distributed must come from sound sources and be managed with good governance. Strengthening regulatory

mechanisms and oversight structures has become an urgent need to ensure that technological convenience does not compromise adherence to these fundamental principles (Hafizah & Muhaimin, 2023). Synergy between regulators, industry players, and civil society is crucial in formulating adaptive policies while remaining steadfast in ethical and sharia values. In the digital era, this strengthening can be realized through the development of transparent and accountable technology-based systems, such as the use of blockchain for fund tracking, and increasing sharia financial literacy among users so they can select and choose platforms that align with Islamic principles.

As the country with the largest Muslim population, Indonesia has enormous potential for Islamic philanthropy. Regulations regarding zakat and waqf have been established through various national legislative instruments, such as Law No. 23 of 2011 concerning Zakat Management and Law No. 41 of 2004 concerning Waqf. This gap creates a gray area regarding legality and oversight. The Prophet Muhammad (peace be upon him) said in a hadith narrated by Tirmidhi:

عَنْ سَلْمَانَ الْفَارِسِيِّ قَالَ: سُئِلَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ عَنِ السَّمْنِ وَالْجُبْنِ وَالْفِرَاءِ فَقَالَ: "الْحَلَالُ مَا أَحَلَّهُ اللَّهُ فِي كِتَابِهِ، وَالْحَرَامُ مَا حَرَّمَهُ اللَّهُ فِي كِتَابِهِ، وَمَا سَكَتَ عَنْهُ فَهُوَ مِمَّا عَفَا عَنْهُ"

"From Salman Al-Farisi, he said: The Messenger of Allah (peace and blessings of Allah be upon him) was asked about linseed oil, cheese, and clothing made of animal hair, so he said: 'The lawful is what Allah has made lawful in His Book, and the unlawful is what Allah has made unlawful in His Book. As for something that is not stated (its ruling), then it is among the things that are forgiven (it can be done).'" (HR. Tirmidhi, Ibn Majah, and Al-Tabarani)

This hadith emphasizes that those who manage public funds, including digital platforms, will be held accountable both in this world and in the hereafter for the trust they have been entrusted with. The concept of *mas'uliyah* not only administrative before supervisory institutions or the state, but also transcendental before Allah SWT. Every rupiah of zakat, infaq, alms, and waqf funds managed unprofessionally, non-transparently, or even misappropriated will become a moral and spiritual burden that will have to be accounted for in the afterlife.

One of the main challenges lies in the licensing and legal status of digital platforms. Not all platforms that raise Sharia-compliant social funds have official authorization or are registered with relevant authorities, such as the Financial Services Authority (OJK) or the Ministry of Religious Affairs. This situation poses potential risks for donors (Ngaisah, 2024). For example, the SHAFIQ platform has obtained permission from the OJK as a Securities Crowdfunding provider based on Decree No. KEP-37/D.04/2021 and a recommendation from the DSN-MUI No. U-097/DSN-MUI/II/2021. Regulations must ensure that each operating platform adheres to clear governance standards, in line with the principle of trustworthiness taught in Islam. Licensing procedures must be designed to ensure accountability without stifling innovation. Strict regulations also provide legal certainty for industry players. This certainty is crucial for creating a healthy and sustainable ecosystem. Without clear legal standards, the digital philanthropy system remains vulnerable to abuse.

Transparency in financial reporting is another challenge in the digitalization of philanthropy. Although technology enables real-time reporting, not all platforms implement such systems optimally (Nurdiani et al., 2025). A lack of clarity in reporting on fund utilization can raise public suspicion. In Islam, transparency in the management of public funds is a must, as taught in the Quran regarding transaction recording. Regulations must establish uniform and

accessible reporting standards. The Sharia Fund platform, for example, has a privacy and transparency policy that regulates the confidentiality of member information as well as the disclosure of information for legal purposes. A technology-based audit system can serve as an effective solution to increase accountability. Integration between digital reporting systems and regulatory oversight strengthens public control. Transparency is not only an administrative obligation but also an ethical imperative in managing communal funds.

Data security and privacy protection are equally important issues in digital surveillance. Philanthropic platforms store large amounts of personal data from donors and beneficiaries. Data breaches can lead to financial and reputational losses. Islam teaches the importance of maintaining data confidentiality and trustworthiness, as emphasized in various hadiths. Data protection regulations must be integrated into philanthropic governance policies. The SHAFIQ Terms and Conditions clearly define Personal Data and the commitment to safeguard it. Cybersecurity standards are part of the platform operator's responsibilities. Technical oversight of security systems must be conducted regularly. Failure to protect data can severely undermine public trust, a key asset for sustainable Islamic philanthropy.

Regulatory challenges also arise from coordination between state institutions. Zakat and waqf management falls under the authority of specific institutions, such as the Ministry of Religious Affairs and the National Zakat Agency (BAZNAS), while digital transactions are overseen by financial and communications regulators, such as the Financial Services Authority (OJK) and the Ministry of Communication and Information Technology (Kominfo) (Hafizd et al., 2026). This fragmentation of authority can result in overlapping policies. The principles of unity and coordination are strongly emphasized in Islam to avoid chaos. Therefore, regulatory synchronization is strategically necessary to prevent dualism in supervision. A collaborative inter-agency framework can expedite responses to violations. Integration of information systems among regulators improves oversight effectiveness. Without solid coordination, regulatory gaps can be exploited by unscrupulous actors.

Public digital literacy also impacts the effectiveness of oversight. Many donors don't fully understand the difference between legitimate and illegitimate platforms. Limited Sharia financial literacy can be exploited by actors promoting fictitious campaigns. Islam obliges its followers to seek knowledge and understanding to avoid being trapped in misguidance. Strong regulations must be accompanied by ongoing public education. Disseminating information on platform standards that comply with law and Sharia is a preventative measure. Increasing literacy strengthens social control over platform operators. Public participation in informal oversight is crucial in the digital ecosystem. Without collective awareness, formal regulations cannot achieve optimal effectiveness.

The rapid pace of technological development presents additional challenges for regulators. Innovations such as artificial intelligence and blockchain are increasingly being applied in digital financial systems. Regulatory frameworks often lag behind these technological dynamics. Scholars and Sharia experts continue to strive to respond to these developments, as Islamic principles remain relevant to every age and place. The Prophet's hadith about the rejection of practices that do not comply with guidance serves as a reminder to keep innovation within Sharia guidelines (Anzaikhan et al., 2025). Adaptive regulatory models such as regulatory sandboxes can serve as a solution to test innovations before their wider implementation. Such an approach allows for more measured oversight. Balancing innovation and compliance is a key challenge that requires responsive policies.

From a Sharia perspective, oversight is not only structural but also moral. Internal controls based on the values of amanah and integrity must be strengthened within every digital philanthropic institution. Formal regulations alone are insufficient without ethical awareness among administrators. An organizational culture that upholds honesty serves as a primary safeguard against violations. Sharia ethics education for platform managers must be enhanced. The spiritual dimension of oversight enriches technical legal approaches. The integration of values and regulations creates a more resilient system. Morally grounded oversight strengthens institutional legitimacy. This demonstrates that regulatory challenges extend beyond administrative boundaries to character development.

Strengthening national standards and Sharia certification for digital platforms is another strategic step. These standards can cover operational procedures, reporting mechanisms, security systems, and contractual compliance. Certification provides public assurance of quality. The DSN-MUI fatwa serves as the primary reference in this certification process. The certification process also encourages platforms to improve internal governance. In Islam, quality and good standards are part of ihsan (professionalism), which is mandated in all matters (Hartono, 2022). Regular monitoring of certified platforms ensures ongoing compliance. Clear standards encourage healthy competition among operators. Such competition fosters innovation based on Sharia values.

Furthermore, oversight challenges arise from cross-border practices. Digital platforms enable fundraising from international donors. Cross-border transactions require compliance with domestic and international regulations. Coordination with foreign authorities is crucial in monitoring the flow of funds. The risks of money laundering and illicit financing must be seriously addressed. The principle of helping others in good deeds and prohibiting helping others in sin serve as ethical foundations for cross-border cooperation (Noor et al., 2025). Anti-money laundering regulations must be integrated into Sharia philanthropic policies. Technology-based monitoring systems can help detect suspicious transactions. This complexity illustrates how digitalization expands the scope of oversight. The challenges of globalization demand stronger national regulatory preparedness.

The digitalization of Islamic philanthropy in Indonesia presents significant opportunities, despite the complex challenges of Sharia regulation and supervision. Technological innovation must be balanced with responsive and adaptive policy reforms rooted in the Quran, Hadith, DSN-MUI fatwas, and laws and regulations. Strengthening inter-agency coordination, enhancing the capacity of Sharia supervisors, and establishing transparent reporting standards are top priorities. Data protection and cybersecurity must be integrated into the supervisory system. Public education and the internalization of trust values strengthen the moral foundation of governance. With a strong legal framework and professional oversight in accordance with Islamic principles, the digitalization of Islamic philanthropy can develop sustainably. The integration of technological innovation and Sharia compliance will be crucial for the future management of communal funds in Indonesia, ensuring the realization of the welfare of the people, as mandated by Sharia (*maqāṣid al-sharī'ah*).

E. CONCLUSION

The digitalization of Islamic philanthropy through zakat and waqf fundraising platforms is an inevitable development in the digital economy era. However, its implementation must remain within the framework of Islamic economic law. The findings of this study indicate that, in general, the fundraising and distribution mechanisms used by fundraising platforms

have accommodated the principles of efficiency, accessibility, and broader public participation. However, significant challenges remain in terms of reporting transparency, standardization of Sharia oversight, and accountability in fund distribution.

From the perspective of Islamic economic law, these digital practices are considered permissible as long as they uphold the principles of believe, fairness, clarity of contractual agreements, and avoidance of the elements *gharar* (uncertainty), *maisir*, and *riba* (usury). Transparency (*al-syafāfiyyah*) and accountability (*mas'ūliyyah*) is not merely an administrative requirement; rather, it is an integral component of *maqāṣid al-syarī'ah* especially in protecting wealth (*hifẓ al-māl*) and improving social welfare (*maṣlahah*).

Therefore, the key issue identified in the introduction, The gap between ideal Sharia principles and the practical realities of digital fundraising, can be addressed through strengthening the regulatory framework, standardizing technology-based reporting systems, and optimizing the role of the Sharia Supervisory Board in ensuring sustainable Sharia compliance. The digitalization of Islamic philanthropy is not only a matter of technological innovation but also a governance transformation that requires the integration of normative principles of Islamic economic law with modern digital systems.

This research's contribution is to emphasize transparency and accountability as prerequisites for the sharia legitimacy of zakat and waqf crowdfunding platforms, as well as the foundation of public trust. Theoretically, this research strengthens the relationship between governance and sharia legitimacy and enriches the TAM through a sharia-based trust variable. Practically, its implications encourage regulators to develop transparency standards, developers to provide live tracking, and improve public digital literacy. Future research could conduct cross-platform comparative studies, develop a Sharia Transparency Index, explore blockchain, and examine donor behavior. Thus, this research contributes to strengthening sharia legitimacy and a roadmap for a sustainable digital Islamic philanthropy ecosystem in Indonesia.

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