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ZISWAF DIGITALIZATION GAP IN INDONESIA (2022–2024): SYSTEMATIC ANALYSIS AND STRATEGIC FRAMEWORK FOR ISLAMIC SOCIAL FINANCIAL INSTITUTION STRENGTHENING

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Abstract

Islamic Social Financial Institutions (LKSI), encompassing zakat, infaq, sadaqah, and waqf (ZISWAF), play a strategic role in economic empowerment across Indonesia. Amid accelerating digital transformation, LKSI is increasingly required to adapt quickly and systematically. This study aims to: (1) analyze the current condition of LKSI based on verified data for 2022–2024; (2) comprehensively map the challenges and opportunities of digital transformation; and (3) formulate adaptive and sustainable institutional strengthening strategies. Employing a Systematic Literature Review (SLR) with PRISMA protocol, data were gathered from official BAZNAS and BWI reports and 18 verified national and international journal articles. Findings indicate that national zakat potential reaches IDR 327 trillion annually, yet 2023 collection reached only IDR 32.3 trillion (±10%). In the waqf sector, accumulated cash waqf stands at IDR 2.23 trillion out of an estimated IDR 180 trillion annual potential. This gap stems from weak ZISWAF literacy, insufficient data integration, and unadaptive regulation. Digitalization creates opportunities through sharia fintech and blockchain-based transparency. This study recommends four strategies: sharia fintech integration, blockchain governance, digital ZISWAF literacy, and inter-institutional synergy.

Keywords : *Islamic social finance; ZISWAF; digitization; sharia fintech; systematic literature review*

1. Introduction

Indonesia is a country with amount the world's largest Muslim population. Demographic facts This placing Indonesia in a very strategic position in development finance Islamic social. Financial Institutions Islamic Social (LKSI), which is special manage ZISWAF instruments (zakat, infak, sedekah, and waqf), are recognized own capacity very significant redistribution For reduce inequality economy and eradicate poverty.

However reality on the ground show enough gap wide between potential and achievements. Based on official data from the BAZNAS Strategic Studies Center (2024), the national zakat potential estimated reaching Rp. 327 trillion per year, while realization collection in 2023 only reach around Rp. 32.3 trillion or only about 10% of existing potential. Conditions similar applies to the sector waqf : accumulation successful cash endowment collected until early 2024 reached Rp. 2.23 trillion, even though potential cash waqf is estimated touching IDR 180 trillion per year (BWI, 2024).

Responding challenge this, development technology Islamic finance (fintech) is here as opportunity transformative. Various digital platforms for ZISWAF fundraising, online zakat payments, and instrument digital money waqf continues emerge and show promising growth. However, speed digitalization This No walk without barriers : gaps infrastructure, low community digital literacy, institutional data fragmentation, and the framework regulations that have not been fully adaptive become challenge real thing that must be overcome (Fitrani & Huda, 2023).

This study aim to : (1) analyze condition The latest LKSI in Indonesia is based on verified data and facts. 2022–2024 period ; (2) mapping challenges and opportunities digital transformation of LKSI comprehensive ; and (3) formulating strengthening strategies adaptive and sustainable institutions. It is hoped that results study This can give contribution conceptual for academics at a time guide practical for taker LKSI policies and management.

Different from study previously generally study One ZISWAF instruments in general partial or limited to one institutions, research This give contribution new by : (1) integrating analysis cross instruments (zakat, infak, alms, and waqf) in a simultaneously in framework digital ecosystem ; (2) synthesizing the latest data 2022–2024 period of two authorities main (BAZNAS and BWI) in general comparative ; and (3) formulating four strengthening strategies that are holistic and mutual connected, not partial strategy. With Thus, research This fill in gap literature that has been This Not yet in a way comprehensive take pictures conditions, challenges, opportunities and strategies of LKSI in the digital era integrated.

2. Literature Review

2.1 Concept and Scope of Financial Institutions Islamic Social

In a way conceptually, LKSI is entities that collect and distribute funds based on instrument Islamic philanthropy, with orientation priority on welfare social and empowerment economy people. Instruments mainly includes zakat as obligation religious, donations and alms as form expenditure voluntary, and waqf as handover asset For interest general in a way permanent. Fourth instrument This nature each other complete in form ecosystem finance comprehensive Islamic social.

In Indonesia, the framework LKSI regulations are based on two instruments law main : Law Number 23 of 2011 concerning Zakat Management and Law Number 41 of 2004 concerning Waqf. The existence of BAZNAS as coordinator national zakat management, and BWI as authority in the field endowment, become bone the backbone of LKSI governance at the level national.

Previous studies about LKSI tends to study One instrument in a way partial : part big discussing zakat only (Rahmawati & Lubis, 2022; Rakhmawati & Rizky, 2023) or waqf only (Sulaeman et al., 2022; Widiyanti, 2023), while integration cross instrument in digital ecosystem still seldom reviewed in a way comprehensive. Anshori and Putri (2024) start fill in gap This with show that integration of ZISWAF and sharia fintech can become breakthrough strategic in empowerment of MSMEs based on waqf productive. However study the Still limited to one scheme instruments, so that need will perspective cross more instruments comprehensive still relevant. Gap this is what it is runway study This.

2.2 The role of LKSI in Economic Empowerment and Poverty Alleviation Poverty

LKSI has role that is multidimensional in development economy. In the dimension micro, productive zakat distribution proven capable increase capacity economy group previous mustahik No own access to service formal finance. In the dimension macro, ZISWAF optimization has the potential become instrument fiscal social complement government programs in achieve development targets inclusive.

Findings from Report The impact of Zakat BAZNAS RI (2023) reveals that the zakat distribution program was successful alleviate poverty for 47,279 people recipient benefits, with 51.37% of them succeed go out from the poverty line and as many as 21,140 people is extreme poor groups. This data confirm that LKSI is not just institution philanthropy, but rather actor economy which is real contribute to the reduction poverty when managed in a way professional.

Rahmawati and Lubis (2022) concluded that effective ZISWAF distribution correlated positive to decline inequality economy in the community recipient benefits. Views This reinforced by Rakhmawati and Rizky (2023) who found that convenience use of digital platforms and trust to institution are two factors the strongest that pushes intention donations. However, Fitrani and Huda (2023) remind us that that number recipient benefit Not yet Of course reflect success term long Because No all programs have continuous monitoring mechanism, so that transformation from the distribution model passive going to empowerment measurable active become need urge for LKSI Indonesia.

2.3 Digitalization and Transformation Finance Islamic Social

The development of sharia fintech brings change significantly on how LKSI operates. Fauzi and Mulyadi (2022) show that that Sharia fintech innovation contributes real to improvement inclusion digital finance, especially in the segment the previous society No affordable banking conventional. In terms of governance, Widiyanti (2023) stated that blockchain opens up solution concrete for two problems chronic LKSI: transparency recording assets and accountability distribution benefits.

Second findings This each other complement : fintech expands range collection, while blockchain strengthens trust donors.

Wahyudi et al. (2024) expanded perspective the with show that in the era of the Industrial Revolution 5.0, collaboration between crowdfunding platforms and e- waqf instruments open opportunity distant gathering more inclusive and efficient. Ramadhan, Azri, and Ridha (2023) added that ZISWAF digital innovation only impact sustainable if balanced with strong governance framework and adequate literacy programs findings that confirm that technology No solution single, but rather part from more systems big.

When compared with ecosystem more Islamic finance mature, Indonesia still left behind in integration technology. Malaysia and Singapore through MUIS have implementing an integrated digital waqf platform with system finance national since 2018 (Wahyudi et al., 2024). The difference mainly not on availability technology, but rather on the ecosystem regulation and capacity institutional findings comparative This confirm that the strategy for strengthening LKSI in Indonesia is not Can only focused on adoption technology, but must strengthen foundation regulations and human resource capacity in general simultaneously.

2.4 Theoretical Basis : Technology Acceptance Model and Digital Transformation Readiness

Two frames theoretical used as runway in study This. First, the Technology Acceptance Model (TAM) developed by Davis (1989) and expanded by Venkatesh et al. (2003) stated that adoption technology by users determined by two factors main : perceived usefulness (perception) usability) and perceived ease of use (perception convenience use). In LKSI context, TAM is relevant For explain why the digital ZISWAF platform is not yet adopted in a way massive although technology Already available. Rozi et al. (2024) confirmed that perceived trust which is expansion of TAM in context Islamic finance is factor determinant main adoption of sharia fintech, especially among public religious.

Second, the Digital Transformation Readiness (DTR) framework developed by Mohammadi and Junaidi (2023) in context institution Islamic finance emphasizes that successful digital transformation must started from three foundation : infrastructure adequate technology, trained human resource capacity, and ecosystem supporting regulations. This DTR framework used For map readiness of LKSI Indonesia in face digital transformation and formulating order realistic and measurable strengthening strategy priorities.

3. Research Methods

Study This use approach qualitative descriptive with Systematic Literature Review (SLR) design. The SLR approach was chosen Because allows synthesis proof in a way systematic, transparent, and can replicated from various relevant primary sources (Tranfield et al., 2003). This design in accordance with objective research that leads to understanding deep on LKSI phenomenon in the digital era, synthesis knowledge from various sources, and strategy formulation based on available evidence.

3.1 Data Sources and Search Strategy

Search literature done in a way systematic through the Google Scholar database, DOAJ (Directory of Open Access Journals), and the Garuda portal (Digital Reference Garuda) with using keywords : "LKSI", "ZISWAF", " digitalization of zakat", " digital waqf ", "sharia fintech", "Islamic social finance", and "digital waqf". Search limited to the period 2019–2024 for ensure relevance and currency findings, with exception For reference theory fundamental nature foundational.

Criteria inclusion includes : (1) articles published in journals national indexed by SINTA or journal international indexed by Scopus/Web of Science; (2) discusses one of the or more ZISWAF instruments and/ or digitalization Islamic finance ; (3) using clear and verified methodology ; and (4) available in Indonesian or Language English Criteria exclusion covers articles that are not through a peer-review process, the data of institutions that are not can verified, as well as opinion writing without empirical basis. Institutional data collected from report official BAZNAS (2024), BWI (2024), and the Indonesian Ministry of Finance (2024).

Selection flow literature adapt PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) protocol as presented in Table 2. Of the total 67 articles found through search early, done filtering gradually until obtained 18 articles as reference main based on relevance highest to focus study.

Table 2. Selection Flow Literature Based PRISMA Protocol

Stage	***Information***
Identification	Total articles found from Google Scholar, DOAJ, Garuda: 67 articles
Filtering Duplication & Relevance	24 articles excluded (duplication or No relevant with ZISWAF/digital topic)
Peer-Review Due Diligence	11 articles excluded (not through a peer-review process)
Articles Meet Criteria Inclusion	32 articles passed the selection full
Article Selected as Main References	18 articles chosen based on relevance highest to focus study

Source : Processed writer use PRISMA protocol (Tranfield et al., 2003).

3.2 Data Analysis Techniques

Analysis process done through four stages structured. First, selection and assessment quality source use criteria relevance topic, credibility publishers, and data up-to-dateness. Second, extraction information key from every source covers findings empirical, argument conceptual, and recommendations policy. Third, synthesis analytical with framework conditions-challenges-opportunities For mapping LKSI in comprehensive. Fourth, the formulation of strategies based on findings synthesis of a nature holistic, applicable, and sustainable, guided by the TAM and DTR frameworks as explained in Section 2.4.

4. Results and Discussion

4.1 Conditions Latest LKSI in Indonesia

In a way institutional, the Indonesian LKSI ecosystem shows growth consistent structure. On the zakat side, there are: one Central BAZNAS, 34 Provincial BAZNAS, 514 Regency /City BAZNAS, and dozens of Zakat Collection Institutions (LAZ) operating in a way official. Although Thus, fragmentation inter-institutional Still become obstacle coordination that has not been completed in a way systemic.

In matter collection, BAZNAS (2024) noted that national zakat potential reaching Rp. 327 trillion per year, but realization collection in 2023 only touched Rp. 32.3 trillion only about 10% of potential This figure Actually Keep going grow in a way consistent, driven by digitalization payment, reinforcement regulation, and increasing awareness muzaki. Projection show national ZIS collection can reaching IDR 38 trillion in 2024 and IDR 45 trillion in 2025.

In the sector waqf, BWI (2024) confirmed that accumulation successful cash endowment collected new reached Rp2.23 trillion not enough from 2% of potential of Rp180 trillion per year. Waqf assets No move in the form of land waqf recorded covering an area of 57,263 hectares spread across 440,512 points location. One worthy breakthrough noted is Cash Waqf Linked Sukuk (CWLS) instrument that achieved award IsDB Prize for Impactful Achievement in Islamic Economics in 2023, reflects confession international on innovation Indonesian waqf.

Table 1. Comparison Potential and Realization LKSI Fundraising in 2023

Instrument	***Potential (Rp Trillion / year)***	***2023 Realization (Rp Trillion)***	***Realization Rate (%)***
Zakat	327.0	32.3	~10%
Cash Waqf	180.0	2.23*	<2%
Alms & Donations	is n't any yet estimate national official	—	—

** Accumulated data as of February 2024. Source : BAZNAS (2024); BWI (2024), processed writer.*

The gap between potential and realization This need analyzed in a way critical through lens DTR framework. Viewed from three dimensions readiness digital transformation, LKSI Indonesia is still face deficit in all three dimensions at the same time : infrastructure technology that has not been evenly distributed, human resource capacity is not yet standardized, and regulations that have not been adaptive. Three factors specific contributing factors against the realization gap is : inaccuracy estimate potential zakat due to approach different calculations inter-agency ; not yet optimally muzaki data integration between BAZNAS and private LAZ ; and Still many muzaki who pays zakat in person direct to mustahik without through institution official (Firani & Huda, 2023). Understanding on third factor This become prerequisite important before solution based technology can implemented in a way effective.

4.2 Challenges of LKSI in the Digital Era

LKSI's digital transformation is not smooth. At least there are five obstacles structurally which consistent appear in various study empirical. First, the low ZISWAF literacy among society. BWI (2024) emphasized that understanding public about cash waqf is still very limited majority public Still identify waqf only with land or building, so that potential cash waqf is difficult maximized.

Second, limitations digital infrastructure and resources Power humans. Fitrani and Huda (2023) identified that LKSI managers in many area Not yet own adequate competence For adopt technology new, temporary availability internet infrastructure in the 3T region is still become obstacle accessibility digital services. Third, data and system fragmentation information. The Ministry of Finance (2024) noted that waqf database system Not yet integrated inter-institutional, so that cause data duplication and bottlenecks cross -program coordination institution.

Fourth, regulations that have not been fully adaptive. Development innovation technology often drive more fast than formation related regulations and fatwas, giving rise to uncertainty law for institutions that innovate in the digital realm (Firani & Huda, 2023). Fifth, trust the public who still need treated. The low transparency part amil institutions and issues personal data security zakat payer become necessary concerns answered with solution concrete technical.

In TAM perspective (Davis, 1989; Venkatesh et al., 2003), the fifth challenge the boils down to two dimensions main : low perceived trust (consequences issue transparency and data security) and perceived ease of use which have not been adequate (as a result platform interface that has not been intuitive and low digital literacy). Rozi et al. (2024) confirmed that perceived trust is factor determinant main adoption of sharia fintech among public religious. Therefore that, the sequence priority handling should started from strengthening trust and literacy before switch to development infrastructure technology.

4.3 Opportunities LKSI Strategy in the Digital Era

On the other hand, the digital landscape opens up row unexplored opportunities Once available previously. Improvement massive internet penetration and smartphone adoption creating a very broad digital donor market, especially from circles millennials and Gen-Z who have awareness social tall However during This not enough touched by conventional LKSI programs.

Wahyudi et al. (2024) concluded that collaboration between crowdfunding platforms and instruments digital waqf opens opportunity distant gathering more Inclusive and efficient. Indonesia's recognition as the most generous country in the world according to the 2023 World Giving Index provides a very strong social foundation. For development of digital- based LKSI. Instruments innovative such as Cash Waqf Linked Sukuk (CWLS) and Cash Waqf Linked Deposits (CWLD) expand channel collection at a time offer scheme productive investment.

From a TAM perspective, opportunities the need managed with prioritize two variables main : convenience ease of use and trust. Rakhmawati and Rizky (2023) found that that both of them is factor the strongest that pushes intention student digital donations. The implication is that the development of a digital ZISWAF platform must

prioritize intuitive interface and mechanisms transparent verification as feature featured, not just completeness feature technology.

Adaptive LKSI Strengthening Strategy

Based on synthesis literature, data analysis, and DTR framework, research This formulate four mutually reinforcing strategies for LKSI connected and interconnected complementary, along with step operational and responsible actors answer.

First strategy is integration technology financial Sharia- based. LKSI needs develop an integrated digital platform that integrates fundraising (QRIS, digital wallet, real-time transfer), centralized muzaki and mustahik data management, as well as a reporting dashboard that can accessible public in a way transparent and real-time. Partnership strategic with leading sharia fintech company such as BSI Mobile can speed up adoption technology without must build infrastructure from beginning (Anshori & Putri, 2024).

Second strategy is blockchain implementation for strengthening governance. Distributed ledger technology (DLT) systems in recording LKSI transactions will in a way structural increase transparency and accountability. Widiyanti (2023) has show that blockchain can become solution concrete for problem Transparency of Islamic social funds. Implementation need started by piloting at several national LAZs before expanded in a way gradually.

The third strategy is improvement Digital- based ZISWAF literacy. Educational program massive public about zakat obligation, benefits cash endowments, and convenience donate digitally necessary designed in a way systematic through collaboration with institutions Islamic education, digital religious figures, and social media. The increase the capacity of the LKSI management human resources Alone The same importance with literacy programs for public general.

The fourth strategy is synergy ecosystem finance Islamic social harmony regulations between BAZNAS, BWI, OJK, and the Ministry of Religion need accelerated For remove overlapping overlap authority. Linkage program between LKSI and institutions Islamic finance in scheme productive zakat- based MSME financing is also necessary expanded its reach.

Matrix implementation the four strategies presented in Table 3 below, which summarizes step operational, actor main and priority time based on DTR framework (Mohammadi & Junaidi, 2023).

Table 3. Matrix Implementation of LKSI Strengthening Strategy in the Digital Era

Strategy	*Operational Steps*	*Main Actor*	*Time Priority*
Sharia Fintech Integration	Development of an integrated ZISWAF platform (QRIS, e-wallet, Islamic banking API); partnership between BSI Mobile & OVO Syariah	BAZNAS, BWI, OJK, Fintech Companies	Term (1–2 years)
Blockchain for Governance	Piloting DLT in 5 national LAZs ; development standard technical together with BSSN; audit of waqf smart contracts	BAZNAS, BWI, BSSN, Ministry of Finance	Term Intermediate (2–4 years)
Digital ZISWAF Literacy	Educational modules Social media- based muzaki & wakif ; digital amil certification ; ZISWAF curriculum at PTI	Ministry of Religion, MUI, Islamic Universities	Short- Medium Term (1–3 years)
Synergy Ecosystem	Compilation regulations digital LKSI umbrella ; establishment of BAZNAS-BWI-OJK-Kemenag coordination forum ; MSME linkage program	Government (OJK, Ministry of Religion, Ministry of Finance), BAZNAS, BWI	Medium-Long Term (3–5 years)

Source : Processed writer based on synthesis DTR literature and framework (Mohammadi & Junaidi, 2023).

These four strategies form framework reinforcement of a nature gradually. According to with DTR framework, the first (fintech integration) and second (blockchain) strategies are foundation technology and governance that must be prioritized moreover before, because both of them become prerequisite for the effectiveness of the third and fourth strategies. Digital ZISWAF literacy requires a trusted and easy-to-use platform. accessed, while synergy ecosystem need integrated data system as infrastructure together (Nugraha, 2024).

5. Conclusion and Suggestions

This study conclude that LKSI in Indonesia is at a moment full critical paradox : enormous potential However realization that is still Far from optimal, along digital transformation that opens up opportunity at a time present challenge new. Analysis based TAM and DTR framework shows that obstacle main No solely on limitations technology, but rather in deficit trust public, low ZISWAF literacy, and not yet adaptive ecosystem regulation. Third factor This in a way together pressing the level of perceived trust and perceived ease of use which are determinant adoption of the ZISWAF digital platform.

Four formulated strengthening strategies integration of sharia fintech, implementation of blockchain, improvement digital- based ZISWAF literacy, and strengthening synergy ecosystem is mutual approach complete and not can implemented in a way partial. Its implementation requires commitment together between government as a regulator, LKSI as managers and the community as donors at a time recipient benefit.

Study This recommend : (1) acceleration compilation regulations comprehensive for digital LKSI by OJK and Kemenag ; (2) development of an integrated ZISWAF data platform national below coordination between BAZNAS and BWI; (3) launching a massive and sustainable digital ZISWAF literacy program ; and (4) expanding the linkage program between LKSI and other institutions. Islamic finance in ecosystem empowerment economy people.

Study This own limitations in matter use of secondary data and limited coverage of the literature in Indonesian and English. For strengthen validity findings, studies furthermore recommended using primary data through surveys and interviews deep with LKSI managers in various area, as well as do testing empirical on the proposed strategy implementation model use structural equation modeling (SEM) approach.

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