

Ziswaf Futurescape: Between The Spirit Of Islamic Philanthropy And Digital Resilience In The Green Economy

Nor Amelia^{1*}, M. Khafi Ahdi Pratama Putra Hery²

¹Antasari State Islamic University, ²Brawijaya University

noramelia50@gmail.com

Abstract

This study provides a comprehensive analysis of how the concept and implementation of ZISWAF (Zakat, Infaq, Sadaqah, and Waqf) evolve through the enhancement of digital resilience to support an inclusive and sustainable green economy. The study emphasizes the integration of Islamic philanthropic values with modern digital innovation as an effort to strengthen social resilience, transparency, and broad-based community empowerment. Employing a qualitative library research approach, this paper examines academic literature, institutional reports, and recent empirical findings on ZISWAF digitalization. The results reveal that strengthening digital resilience not only improves fundraising efficiency but also expands reach and social impact through innovative cross-sector collaboration. Within the futurescape framework, ZISWAF possesses great potential to become a key driver of a justice-based and sustainable green economy. The study further recommends advancing digital literacy, developing innovative Islamic financial platforms, and fostering strategic synergy among philanthropic institutions, government bodies, academia, and technology startups to realize a resilient, adaptive, and globally competitive Islamic economic future.

Keywords – ZISWAF, futurescape, Islamic philanthropy, digital resilience, green economy

INTRODUCTION

At the global scale today, the world economy faces increasingly complex pressures resulting from climate change, biodiversity loss, and excessive exploitation of natural resources. These phenomena have generated a new awareness of the importance of shifting paradigms toward a green economy—an approach oriented toward balancing economic growth with environmental sustainability. The concept of a green economy not only emphasizes resource efficiency but also social justice and collective well-being. In this context, the Islamic economic system is required to adapt to the challenges of the times—not only in terms of its values and financial instruments but also through innovation and the rapid development of digital technology (Nudin et al., 2024).

Within this framework, the management of zakat, infak, sadaqah, and waqf (ZISWAF) as one of the main pillars of Islamic philanthropy plays a strategic role in strengthening the socio-economic resilience of society. ZISWAF functions not only as a wealth redistribution instrument but also as a driver of economic self-reliance among Muslim communities through empowerment, education, and socially just and sustainable development. Through digital systems that are transparent, efficient, and easily accessible, ZISWAF can transform into a robust ecosystem capable of responding to the various dynamics of the global economy (Nudin et al., 2024).

However, amid the rapid advancement of digital technology, various new challenges have also emerged that must be anticipated. Digitalization indeed brings convenience, but it also introduces risks related to data security, public trust, and the digital literacy gap among Muslim communities. Hence, it is crucial to build digital resilience—the ability of the Islamic economic system, zakat institutions, and beneficiary communities to withstand and adapt to digital disruptions while utilizing technology as a means of sustainable empowerment (Fazial et al., 2025).

Digital resilience in the context of ZISWAF does not merely refer to readiness in facing technological disruptions, but also to the capacity to integrate sharia principles with digital innovation so as to remain aligned with values of justice and trustworthiness. Several recent studies indicate that financial technology (fintech), blockchain, and sharia-compliant crowdfunding can expand the distribution reach of ZISWAF, enhance accountability, and increase public participation in philanthropic activities (Abdullah & Satibi, 2024).

Nevertheless, challenges related to literacy, regulation, and digital ethics remain significant obstacles that must be addressed through an integrative approach encompassing technological, social, and spiritual dimensions (Omar & Khairi, 2021).

The purpose of this study is to examine the interrelation between Islamic philanthropic values, digital innovation, and the green economy within the framework of the future of Islamic economics—or ZISWAF Futurescape. By understanding how ZISWAF can be integrated into the green economy model through the use of digital technology based on sharia principles, this research is expected to provide strategic direction for developing an Islamic economic system that is resilient, inclusive, and environmentally friendly. This approach is also expected to foster synergy among Islamic financial institutions, the government, and society in creating an economic system that is not only productive but also just and sustainable (Jamal et al., 2024).

Furthermore, this study seeks to illustrate how Islamic philanthropic institutions such as BAZNAS, LAZ, and BWI can harness the potential of digital technology to expand their reach and social impact. Through data integration, real-time reporting systems, and public transparency via digital platforms, these institutions can strengthen public trust and accelerate the achievement of the Sustainable Development Goals (SDGs) (Hasanah et al., 2025). Thus, ZISWAF can serve as a catalyst for inclusive, socially just, and environmentally sustainable green economic growth (Saputra, 2025).

The novelty of this research does not lie in re-explaining the well-established discussions on ZISWAF, digital transformation, or the green economy. Instead, this study advances a structured analytical contribution through the development of the ZISWAF Futurescape model, which integrates these domains into a coherent conceptual ecosystem. The model provides an explicit analytical structure consisting of three interconnected components—Islamic Philanthropy Core, Digital Resilience Infrastructure, and Green Economy Orientation. Through this analytical lens, the study explains how the future direction of Islamic philanthropy can be interpreted as a system in which ethical values, technological capability, and sustainability imperatives reinforce one another. This approach distinguishes the present research from prior works that typically examined ZISWAF digitalization or environmental initiatives in isolation without offering a holistic conceptual pathway. Accordingly, the ZISWAF Futurescape model serves as both a theoretical

contribution—by operationalizing an integrative analytical framework—and a practical reference for strengthening a competitive, adaptive, and sustainability-oriented Islamic economic ecosystem.

RESEARCH METHODS

This study employs a descriptive qualitative approach using the library research method, focusing on scientific literature related to the digitalization of ZISWAF, Islamic philanthropy, and the green economy. This method enables an in-depth exploration of the conceptual and empirical dynamics that connect Islamic ethical values, technological innovation, and environmental sustainability. As explained by Sugiyono (2019), qualitative research emphasizes textual interpretation to understand complex social phenomena holistically. The data sources include primary and secondary documents such as academic journals, official reports, policy documents, and institutional publications related to the management of zakat, infak, sadaqah, and waqf (ZISWAF). Publications from BAZNAS, BWI, KNEKS, and other Islamic financial authorities were also integrated for triangulation, ensuring a comprehensive perspective on the development of the Islamic social finance ecosystem in the digital era (Rusydiana & Alfarisi, 2023).

The literature selection process was conducted systematically using several academic databases, including Google Scholar, DOAJ, Scopus-indexed journals available through institutional access, and ResearchGate. The search strategy employed explicit search strings such as “digital zakat management,” “Islamic philanthropy digital transformation,” “waqf innovation,” “green economy Islamic finance,” “sharia fintech,” and “sustainable ZISWAF governance.” Screening procedures consisted of four stages: (1) identification of all literature matching the keywords, (2) screening based on publication year (2018–2025), (3) eligibility checking for conceptual relevance, and (4) final inclusion of studies that directly discuss the integration of ZISWAF, technology, and sustainability. Data analysis followed a descriptive–comparative design by contrasting digital ZISWAF models in Indonesia, Malaysia, and the UAE. The coding process involved open coding to extract key concepts, axial coding to cluster themes (e.g., digital resilience, governance, ecological impact), and selective coding to synthesize analytical categories. This systematic procedure ensured rigor in deriving findings, and the analysis stages—data reduction, thematic presentation,

and conclusion drawing—followed established qualitative guidelines (Saputri, 2024; Siregar et al., 2025).

To ensure methodological validity, this study employed source triangulation by cross-verifying academic publications, institutional reports, and relevant empirical documentation. Each data source was critically compared to maintain accuracy and minimize interpretive bias. The thematic coding process categorized findings into major analytical dimensions such as Islamic Philanthropy Core, Digital Resilience Infrastructure, and Green Economy Orientation, which correspond to the ZISWAF Futurescape conceptual model. This thematic mapping allowed the researcher to connect literature findings with the model's analytical pathways, thereby enhancing interpretive clarity. Consequently, the study not only captures existing trends but also formulates strategic directions for strengthening the role of ZISWAF in building socio-economic resilience based on environmental sustainability principles (Fahmi, 2025; Siregar et al., 2025).

RESULTS

Digital Transformation in ZISWAF Management

The acceleration of digitalization in the management of zakat, infak, sadaqah, and waqf (ZISWAF) demonstrates that Islamic philanthropic institutions adopting technologies such as mobile platforms, sharia fintech applications, and real-time reporting systems have experienced significant improvements in transparency, efficiency, and accountability of fund distribution. This transformation not only changes the operational systems of amil zakat and nazhir institutions in managing community funds but also revolutionizes the relationship patterns between muzakki (donors), mustahik (recipients), and managing institutions through more interactive and service-oriented digital channels.

Moreover, the use of blockchain technology and big data analytics enables real-time tracking of donations, allowing every transaction to be publicly audited. This strengthens public trust and reinforces the legitimacy of Islamic philanthropic institutions within the modern financial system. The implementation of digital systems also supports data-driven decision-making processes, such as identifying priority beneficiary sectors and assessing the social impact of funded programs.

For example, research shows that the application of sharia fintech for zakat and waqf facilitates faster fund collection, more targeted distribution, and increased public trust in managing institutions (Sari & Herviana, 2024). Thus, digital transformation is not merely the modernization of traditional systems but a key strategy for ZISWAF institutions to expand their reach, strengthen governance, and empower the Muslim community through mechanisms that are more adaptive and responsive to technological developments. This transformation also highlights a new direction in contemporary Islamic economic practice, where sharia values and technological advancement can coexist harmoniously. Collaboration among philanthropic institutions, sharia-compliant startups, and the government has become a determining factor in expanding both economic and social impact. In the future, the digitalization of ZISWAF is expected to serve not only as a tool for administrative efficiency but also as a catalyst for social transformation—enhancing financial inclusion and promoting sustainable development based on the *maqāṣid al-sharī‘ah*.

Digital Resilience in the Islamic Economic Ecosystem

Digital resilience within the Islamic economic ecosystem reflects the capability of ZISWAF institutions to adapt and innovate during technological disruption. In practice, this resilience can be observed through measurable indicators such as the adoption rate of digital platforms, transparency of fund reporting, and transaction efficiency. For example, BAZNAS reported a 38% increase in digital zakat transactions in 2023, supported by mobile apps and real-time dashboards. Indonesia's digital waqf initiatives, managed through the BWI platform, recorded steady annual growth, although still below the performance of Malaysia's centralized WAQF Integrated System and the UAE's blockchain-based zakat channels, which provide automated audits and instant verification. These comparisons indicate that Indonesia is advancing but still developing in cybersecurity standardization and end-to-end data integration. Concrete innovations—such as BAZNAS' QRIS Zakat, Dompet Dhuafa's AI-assisted beneficiary screening, and BWI's digital waqf tracking—demonstrate how digital resilience strengthens institutional governance. Thus, digital resilience is not merely conceptual but is reflected in measurable outcomes and comparative global performance, positioning Indonesia on a growing but still advancing trajectory relative to Malaysia and the UAE (Mahfudz et al., 2024).

Integrating ZISWAF and the Green Economy

In facing global challenges such as climate change and environmental degradation, Islamic philanthropic instruments—zakat, infak, sadaqah, and waqf (ZISWAF)—demonstrate strategic potential to be directed toward strengthening an inclusive and sustainable green economy. Recent studies reveal that ZISWAF funds are increasingly being utilized for environmentally friendly projects—ranging from organic agriculture and renewable energy (such as micro-hydro) to water conservation and circular economy initiatives. These projects are not merely social activities but represent environmental investments and long-term commitments to the future of the Muslim community. For instance, a study in Indonesia found that Islamic philanthropy holds vast potential to support the development of a green economy through programs such as renewable energy investments, education and research initiatives, and community empowerment (Azwar, 2023).

Furthermore, channeling ZISWAF funds into green projects aligns strongly with the principles of *maqāṣid al-sharī‘ah*—particularly *hifz al-māl* (preservation of wealth) and *hifz al-bī‘ah* (preservation of the environment)—which emphasize that wealth and natural resources are not only for present consumption but must also be conserved and passed on sustainably to future generations. Hence, Islamic philanthropic values encompass not only social redistribution but also ecological investment that generates long-term impact within the framework of the green economy.

Nevertheless, integrating ZISWAF into the green economy faces challenges. Environmental literacy among ZISWAF managers remains limited, regulations governing the use of Islamic philanthropic funds for environmental projects are still insufficient, and monitoring and accountability mechanisms for green projects require strengthening. However, the potential to optimize ZISWAF funds is enormous if Islamic philanthropic institutions can build cross-sector partnerships (with government, private sector, and civil society organizations) and utilize digital technologies such as crowdfunding or green waqf platforms as new scalable mechanisms.

Thus, integrating ZISWAF into the green economy transforms Islamic philanthropic institutions from being mere “aid distributors” into “value-based investors” within a sustainable economic ecosystem. This directly supports the conceptual framework of the “ZISWAF Futurescape” model, which promotes collaboration among Islamic

philanthropy, digital innovation, and the green economy—integrating social, economic, technological, and environmental dimensions.

The Conceptual Model of “ZISWAF Futurescape”

The conceptual model of “ZISWAF Futurescape” is designed as an integrative framework that systematically links Islamic philanthropic values, digital resilience, and green economy principles within a unified sustainability ecosystem. This approach aligns with Humaidi’s (2024) view that contemporary Islamic philanthropy has evolved toward “green philanthropy,” namely a socio-religious movement that harmonizes spiritual values, environmental consciousness, and social justice. In this model, ZISWAF is positioned not only as a redistributive mechanism but also as a strategic driver of ecological and socio-economic transformation in the digital era.

The first component of this model is Islamic Philanthropy, which forms the ethical and normative foundation of ZISWAF governance. This component underscores the significance of sharia-based accountability and the objectives of *maqāṣid al-sharī‘ah*, particularly *ḥifz al-māl* (preservation of wealth) and *ḥifz al-bī‘ah* (preservation of the environment). In this regard, ZISWAF institutions serve as both fund managers and agents of social impact who ensure that philanthropic resources contribute to empowerment, justice, and long-term communal welfare.

The second component, Digital Resilience Infrastructure, reflects the technological capabilities required to modernize ZISWAF management. This includes the adoption of fintech, blockchain-based platforms, real-time reporting systems, cybersecurity, and improved digital literacy among amil and nazhir. Digital resilience serves as an enabling mechanism that strengthens transparency, expands outreach, and supports adaptive institutional capacity in responding to rapid technological disruptions. Through this mechanism, Islamic philanthropic institutions enhance their ability to maintain public trust and deliver data-driven and accountable services.

The third component, Green Economy Orientation, represents the strategic direction in which ZISWAF funds support environmentally sustainable economic initiatives. These initiatives may include renewable energy development, sustainable agriculture, conservation efforts, waste management, and circular economy projects. Consistent with Humaidi’s (2024) argument, this component embodies the transition toward green

philanthropy by ensuring that ZISWAF distribution produces ecological benefits while advancing environmental democracy and community resilience.

The interaction among these three components forms a mutually reinforcing ecosystem. Islamic philanthropic values provide moral legitimacy and direction, digital resilience enhances operational capacity and transparency, and green economy alignment ensures that ZISWAF contributes to sustainable and future-oriented development. Together, these dimensions create a closed-loop system in which values, technology, and ecological responsibility continuously strengthen one another.

Theoretically, the “ZISWAF Futurescape” model functions as a descriptive framework mapping current trends in digital Islamic philanthropy, an analytical model explaining causal pathways between values, technology, and sustainability, and a normative guide offering strategic direction for future governance. This provides clearer theoretical contributions than previous models that typically examined digitalization or sustainability in isolation.

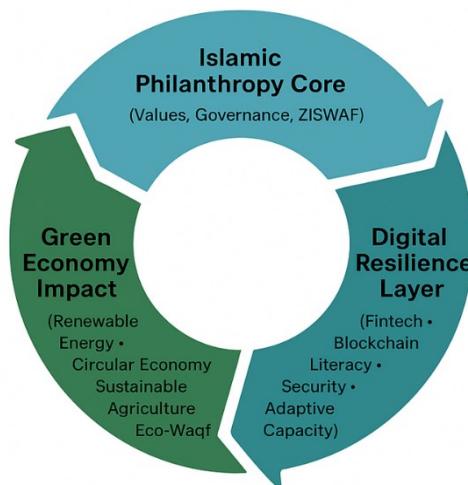


Figure 1. ZISWAF Futurescape Conceptual Model

DISCUSSIONS

Digitalization of ZISWAF as a Strategy for Social Transformation

The digital transformation of Islamic philanthropic funds such as ZISWAF—zakat, infak, sadaqah, and waqf—has become an essential strategy for responding to the rapidly evolving social, economic, and technological dynamics of the modern era. Advances in information technology have brought fundamental changes to the way Islamic philanthropic institutions

manage, distribute, and report religious social funds. By utilizing digital applications, online payment systems, and crowdfunding platforms, ZISWAF institutions can now reach muzakki (donors) and mustahik (recipients) more broadly, transcending geographical boundaries (Rika et al., 2025). This has made Islamic philanthropy more inclusive, efficient, and adaptive to the needs of an increasingly digitally connected society.

Digitalization not only enhances administrative efficiency but also transforms the paradigm of social fund management toward greater transparency and participation. Through digital reporting systems, the public can access real-time information on fund distribution, monitor funded social projects, and even interact directly with zakat or waqf management institutions. According to Wahidah (2025), this process of digitalization is not merely a form of technical modernization but also an effort to contextualize sharia economic law so that it remains relevant to contemporary challenges. This transformation enables Islamic philanthropic institutions to become agents of socio-ecological change, responsive to global issues such as poverty, environmental crises, and economic inequality. Thus, digitalization strengthens the objectives of *maqāṣid al-sharī‘ah* through *ḥifz al-māl* (preservation of wealth) that is oriented toward collective well-being.

Furthermore, the application of digital technology in ZISWAF management promotes the creation of a collaborative social ecosystem. Digital platforms allow muzakki to select social projects aligned with their values and concerns—such as community economic empowerment programs, educational development, or environmentally oriented green waqf projects. Meanwhile, amil zakat institutions can use data analytics to map mustahik needs more accurately and identify priority distribution areas (Salsabila et al., 2025). This creates a more strategic, measurable, and accountable management pattern, as every policy is based on valid and transparent data.

However, digitalizing ZISWAF also presents several challenges, including limited technological infrastructure in certain regions, low digital literacy among amil and nazhir, and data security risks. Another challenge lies in ensuring that every digital transaction remains compliant with sharia principles—both in contractual aspects and fund management. Therefore, collaboration among sharia financial institutions, the government, and Islamic educational bodies is essential to build a digital-based ZISWAF management system that is secure, efficient, and in harmony with sharia values.

By optimizing technological potential and enhancing human resource capacity, ZISWAF digitalization can serve as a strategic foundation for strengthening the social and economic resilience of the Muslim community. This transformation not only expands the social impact of Islamic philanthropy but also reinforces its role as a sustainable development instrument grounded in justice, sustainability, and the pursuit of public welfare.

Digital Resilience as a Pillar of Ummah Sustainability

Within an increasingly digitalized Islamic economic ecosystem, the concept of digital resilience stands as a key pillar for maintaining the sustainability of Islamic philanthropy systems—particularly ZISWAF (zakat, infak, sadaqah, and waqf). Digital resilience is not merely about the technical capacity of philanthropic institutions to operate technologies; it also encompasses their endurance, flexibility, and adaptive capacity to function effectively amid various disruptions—whether economic crises, global pandemics, or cyber threats. Research indicates that sharia financial institutions that integrate digital resilience strategies into their governance can mitigate operational risks and maintain public trust during global economic shocks (Tanin et al., 2025). This demonstrates that digital resilience is relevant not only for Islamic banking but also for ZISWAF institutions, which play a crucial role in ensuring social and economic justice within the Muslim community.

Furthermore, the ability to build digital resilience is closely related to governance. ZISWAF institutions that adopt digital-based systems must develop strong policies in data security, digital auditing, and risk management. Transparency in digital reporting and public accountability are not only moral obligations but also strategic steps in reinforcing donor confidence amid the prevalence of data manipulation issues. According to Suleman (2025), digital innovation in Islamic financial institutions has been shown to enhance organizational resilience by providing automated mechanisms capable of adjusting operations during external disruptions such as inflation, energy crises, or payment system breakdowns.

On the other hand, digital resilience cannot be achieved without human capacity development within these institutions. Digital literacy among amil, nazhir, and philanthropic fund managers is a fundamental requirement for ensuring that digital transformation is both effective and sharia-compliant. Low digital literacy often leads to weak cybersecurity, technical errors, or even dependence on third parties who may not fully

understand Islamic ethical principles in social fund management. A study by Hasibuan et al. (2025) found that most Islamic philanthropic institutions in Indonesia remain focused on transaction digitalization, while digital resilience aspects—such as data protection and cyber risk awareness—are yet to be optimized. These aspects are critical to ensuring donor data security, accuracy in fund distribution, and the protection of institutional reputation. Therefore, building digital resilience within the ZISWAF system is not simply about adopting technology but also about transforming governance values based on justice and sustainability. Collaboration among the government, sharia financial institutions, academia, and technology startups is required to design digital frameworks that are secure, efficient, and socially equitable. Through this approach, ZISWAF functions not only as an instrument of economic redistribution but also as a symbol of the Muslim community's strength in facing the digital era with adaptability and ethical responsibility. Ultimately, digital resilience will give rise to an Islamic philanthropic ecosystem that is robust, self-reliant, and aligned with the mission of *maqāṣid al-sharī'ah*—to preserve the welfare of humanity and the environment sustainably.

Synergy between Islamic Philanthropy and the Green Economy

The synergy between Islamic philanthropy and the green economy represents a new paradigm for achieving sustainable development grounded in justice and collective welfare. In this context, ZISWAF (zakat, infak, sadaqah, and waqf) serves not only as a mechanism of wealth redistribution but also as an instrument of social and environmental impact investment. By optimizing ZISWAF funds for green projects, the Muslim community can directly contribute to climate change mitigation, natural resource preservation, and social welfare enhancement for communities affected by environmental degradation. As Azwar (2023) explains, integrating Islamic social finance with the green economy creates innovative opportunities for directing philanthropic investments into renewable energy, sustainable agriculture, and eco-friendly technologies that deliver long-term benefits for both ecosystems and humankind.

Moreover, this concept is deeply rooted in *maqāṣid al-sharī'ah*, which emphasizes the protection of wealth (*hifz al-māl*) and the environment (*hifz al-bī'ah*). Islam advocates not only material prosperity but also ecological balance and intergenerational justice. Syarifuddin (2022) asserts that the green economy in the Islamic perspective is a

manifestation of *tawhīd*-based ethics and humanity's trust (*amānah*) as stewards (*khalīfah*) on Earth. Therefore, every economic activity, including Islamic philanthropy, must strive to create harmony among economic growth, social responsibility, and environmental preservation. This strengthens the moral and spiritual legitimacy of ZISWAF institutions in supporting a transition toward an inclusive and ethical green economy.

However, realizing this synergy requires adaptive and collaborative institutional governance. Without a strong institutional framework, the vast potential of Islamic philanthropy in advancing the green agenda cannot be effectively realized. Shahmi (2025) shows that the success of implementing green waqf and green zakat initiatives depends greatly on cross-sector coordination among philanthropic institutions, government bodies, academics, and green entrepreneurs. Such collaboration is essential for designing measurable green projects with clear sustainability indicators, supported by digital reporting systems that ensure accountability and transparency. Hence, the synergy between Islamic philanthropy and the green economy must move beyond a normative concept to become an operational agenda for building an equitable, resilient, and environmentally conscious economic civilization.

In the long run, strengthening the integration of ZISWAF and the green economy will define an Islamic economic model oriented toward socio-ecological resilience. Zakat funds can be directed toward community training and empowerment in green sectors, while waqf can function as a sustainable investment instrument in clean energy or water conservation. By combining the spirit of Islamic philanthropy, digital intelligence, and ecological awareness, the Muslim economic ecosystem can evolve toward a more resilient and environmentally just model—an important step toward an Islamic green civilization aligned with the vision of *rahmatan lil 'ālamīn* (a mercy to all creation).

The ZISWAF Futurescape Model as the Future of Islamic Economics

The ZISWAF Futurescape concept represents a new evolutionary direction for the Islamic economic system—transforming it into a digital, sustainable, and just ecosystem. In a global context characterized by economic uncertainty, climate change, and technological acceleration, ZISWAF Futurescape emerges as a model for Islamic social fund management that adapts to contemporary demands. It not only transforms how funds are

collected and distributed but also redefines the mindset of Islamic philanthropic institutions in generating communal welfare through innovation. According to Hasan (2023), the digitalization of ZISWAF allows for more transparent, efficient, and automatically verifiable collection and distribution processes through blockchain and artificial intelligence technologies. These technologies enable amil and nazhir institutions to maintain public trust, reduce misuse of funds, and accelerate real-time distribution of social assistance to beneficiaries across regions.

Furthermore, the ZISWAF Futurescape approach emphasizes the integration of social and economic dimensions. Farooq and Muneeza (2024) assert that the future of Islamic economics cannot rely solely on wealth redistribution but must also involve productive empowerment and social investment. This can be realized through the management of zakat, infak, sadaqah, and waqf in real economic projects—such as halal-based MSME development, sustainable agribusiness, and renewable energy initiatives aligned with green economy principles. By linking social philanthropy to productive sectors, ZISWAF not only addresses poverty but also creates a sustainable economic cycle and strengthens the competitiveness of the Muslim community in the global digital economy.

Conceptually, ZISWAF Futurescape serves as a space for integrating *maqāṣid al-sharī‘ah* values with sustainable development principles. Rahman (2025) emphasizes that the future direction of ZISWAF policy should aim to balance social welfare, economic justice, and environmental sustainability. From this perspective, ZISWAF is not merely a spiritual instrument but also a macroeconomic strategy capable of promoting green growth and social resilience within the ummah. Therefore, every policy and innovation in ZISWAF management must consider its impact on the environment, welfare distribution, and intergenerational justice. With this paradigm, ZISWAF Futurescape not only addresses contemporary philanthropic needs but also becomes a strategic instrument for building an inclusive and future-oriented Islamic economic civilization.

Practically, the successful implementation of ZISWAF Futurescape requires cross-sectoral and interdisciplinary collaboration. Governments, sharia financial institutions, academics, and digital communities must work together to build a sustainable ecosystem of data and social innovation. Amil and nazhir institutions must be equipped with technological competence, digital financial literacy, and adaptive managerial capacity. In addition,

supportive public policy and progressive sharia regulation will form the foundation for ensuring security, accountability, and efficiency within the digital Islamic philanthropy system. When all these elements synergize, ZISWAF Futurescape can become the backbone of 21st-century Islamic economics—a system that harmonizes spiritual values, social ethics, and technological innovation within the holistic framework of *rahmatan lil 'ālamīn*.

CONCLUSION

This study concludes that the transformation of ZISWAF governance in the digital era offers a strategic pathway for strengthening the socio-economic resilience of the Muslim community while supporting the transition toward environmental sustainability. Through the ZISWAF Futurescape model, this research provides an integrative analytical perspective showing how Islamic philanthropic values, technological capability, and sustainability principles can be positioned as mutually reinforcing components within a future-oriented Islamic economic ecosystem. The model clarifies that ZISWAF has the potential to evolve not only as an instrument of redistribution but also as a system of empowerment that aligns institutional innovation with long-term green development.

The implications of this conceptual model extend to ZISWAF institutions, policymakers, and stakeholders seeking to enhance governance capacity in the digital era. Strengthening digital literacy, improving institutional readiness, and developing regulatory support are essential steps to ensure that digital transformation contributes to transparent, accountable, and sustainability-driven philanthropic management. These insights provide a foundation for designing policies and institutional strategies that harmonize technological adoption with the ethical values of Islamic economics.

Despite its analytical contributions, this study is limited by its reliance on library research, which restricts the empirical verification of the model. Future research should therefore conduct field studies, comparative assessments, and digital readiness evaluations to test the practical applicability of the ZISWAF Futurescape across different institutional contexts. Empirical evidence will enrich the understanding of human resource capacity,

cybersecurity challenges, and digital infrastructure performance in operationalizing sustainable Islamic philanthropic governance.

REFERENCES

Abdullah, & Satibi, I. (2024). Financial Technology Innovation in Modernizing Zakat Payment in the Digital Era Article Info. *Journal of Business Management and Islamic Banking*, 03(2), 127–138. <https://doi.org/10.14421/jbmib>

Azwar, A. (2023). the Role of Islamic Philanthropy in Green Economy Development: Case in Indonesia. *International Journal of Islamic Economics and Finance Research*, 6(2 December), 40–55. <https://doi.org/10.53840/ijiefer105>

Fahmi, R. A. (2025). Islamic Social Finance and Environmental Sustainability: A Critical Review of Policy and Practice. *Iqtishodiah: Jurnal Ekonomi Dan Perbankan Syariah*, 7(1), 64–77. <https://doi.org/10.62490/iqtishodiah.v7i1.1103>

Farooq, M. O., & Muneeza, A. (2024). Integrating Islamic social finance with green and digital economy: A framework for sustainable development. *International Journal of Islamic Economics and Finance*, 7(1), 58–73.

Fazial, F., Md Ishak, M. M., Mohd Taher, M. S. I., & Ghazali, N. (2025). Enhancing Zakat Management Through Digitalization: a Literature Review on Emerging Technologies and Best Practices. *Journal of Information System and Technology Management*, 10(38), 64–86. <https://doi.org/10.35631/jistm.1038006>

Hasan, M. (2023). Digital transformation of zakat and waqf institutions: Toward a smart Islamic philanthropy system. *Journal of Islamic Accounting and Business Research*, 14(1), 54–71.

Hasanah, R. A., Hasan, Z., & Muhardi, S. (2025). Development of Syariah Fintech: Challenges and Opportunities in the Digital Economy. *Al Dzahab*, 6(1), 63–70. <https://doi.org/10.32939/dhb.v6i1.4938>

Hasibuan, M. F. E., Mualina, & Husain, I. (2025). Analysis of digital technology adaptation based on a cashless society: The case of Islamic philanthropic institutions in Indonesia. *Electronic Journal of Education, Social Economic and Technology*, 6(1), 779–789.

Humaidi, M. W., Hariyanto, & Azizah, M. (2024). Green philanthropy: Islamic activism

on Indonesia's environmental democracy. *Ijtihad: Jurnal Wacana Hukum Islam Dan Kemanusiaan*, 24(2), 167–191.
<https://doi.org/10.18326/IJTIHAD.V24I2.167-191>

Jamal, M., Putri, N. M., & Zahro', K. (2024). Peran Financial Technology Dalam Menghimpun Dana Zakat, Infaq dan Sedekah Serta Kontribusinya Dalam Menanggulangi Kemiskinan Di Indonesia. *Wahana Akademika: Jurnal Studi Dan Sosial*, 11(1), 63–72. <https://www.gontor.ac.id/institut-studi-islam-darussalam>

Mahfudz, A. A., Ahmad, R. A., & Nafi, D. M. (2024). Integrating Islamic Finance Principles and The Digital Disruptive Age to Support Global Sustainability. *International Journal of Advanced Research in Economics and Finance*. <https://doi.org/10.55057/ijaref.2024.6.2.15>

Nudin, N., Amin, S. M., & Sofyan, S. (2024). Bridging Faith and Technology: Digital Innovation in Islamic Economic Practices. *Li Falah: Jurnal Studi ...*, April, 170–180.
<https://ejournal.iainkendari.ac.id/index.php/lifalah/article/view/10753%0Ahttps://ejournal.iainkendari.ac.id/index.php/lifalah/article/download/10753/2868>

Omar, N., & Khairi, K. F. (2021). Zakat and Blockchain: a Review. *International Journal of Islamic Economics and Finance Research*, 4(2 December), 60–66. <https://doi.org/10.53840/ijiefer53>

Rahman, A. (2025). The future of Islamic philanthropy: Building resilience through ZISWAF and sustainable development goals (SDGs). *Economica (Jurnal Fakultas Ekonomi dan Bisnis Islam)*, 21(1), 105–122.

Rika, Nur, A., Waqia, N., Pratiwi, E., Julianti, A., & Sunusi, A. M. (2025). *Pranata ekonomi umat sebagai pendukung jaminan ekonomi syariah*. 29(8), 15–22.

Rusydiana, A. S., & Alfarisi, M. S. (2023). Green waqf and Islamic philanthropy for sustainable development goals in Indonesia. *Journal of Islamic Economics Perspectives*, 5(1), 73–88.

Salsabila, F., Rini, & Soelistiyono, A. (2025). Exploring Digital Waqf in Indonesia: Strategy for Optimizing Accountability and Transparency. *AKSY Jurnal Ilmu Akuntansi Dan Bisnis Syariah*, 7(2), 191–213.
<https://doi.org/10.15575/aksy.v7i2.45931>

Saputra, W. (2025). Digital Green Waqf: A Systematic Literature Review On Sustainable Islamic Philanthropy In The Digital Era. *Sujud: Jurnal Agama, Sosial Dan Budaya*, 1(3), 302–316. <https://doi.org/10.63822/86402062>

Saputri, M. (2024). Transformasi Digital dalam Filantropi Islam : Optimalisasi Pengelolaan Zakat dan Wakaf Melalui Fintech Syariah Meli Saputri berbagai sektor ekonomi di seluruh dunia , termasuk di negara-negara dengan mayoritas. *SANTRI : Jurnal Ekonomi Dan Keuangan Islam*, 2(6), 305–314.

Sari, M. A., & Herviana, L. (2024). Advancement and Challenges in Zakat Digitalization: A Systematic Literature Review. *Global Business and Management Research: An International Journal*, 16(3s), 240–253.

Shahmi, M. A., Putra, M. D., Fahlefi, R., Arifah, L., & Mansur, M. (2025). Energy Waqf and the Environmental Crisis: Advancing Islamic Philanthropy for Sustainability. *Economica: Jurnal Ekonomi Islam*, 16(1), 1–17. <https://doi.org/10.21580/economica.2025.16.1.23549>

Siregar, T. H., Majid, S. A., & Sugianto. (2025). Efisiensi Syariah dalam Era Digital: Tinjauan Sistematis terhadap Pengelolaan Zakat di Era QRIS dan Fintech Islam. *JSE: Jurnal Sharia Economica*, 4(3), 111–122. <https://doi.org/10.46773/jse.v4i3.2137>

Sugiyono. (2019). Metode penelitian kualitatif, kuantitatif dan R&D. Bandung: Alfabeta.

Suleman, S. (2025). Resilience of Islamic financial institutions amid economic shocks: A digital innovation perspective. Springer Series on International Banking and Finance, 8, 13–29.

Syarifuddin, F. (2022). Towards Green Economy Transformation Through Islamic Green Financing: Managing Risk and Fostering Sustainable Growth for the Real and Financial Sectors. 1–59. <https://publication-bi.org/repec/idn/wpaper/WP052022.pdf>

Tanin, T. I., Shaiban, M. S. M., Hasanov, A. S., & Brooks, R. (2025). Resilience and performance of Islamic and conventional banks amid oil price uncertainty. *Energy Economics*, 148(June). <https://doi.org/10.1016/j.eneco.2025.108637>

Wahidah, Z. (2025). Digital Productive Waqf : Contextualization of Sharia Economic Law in Indonesia. 4(3), 210–223. <https://doi.org/10.58824/arjis.v4i3.445>

Wiza, Y., & Febriani, E. (2025). *The Role of Zakat in Improving Economic Resilience Generation*. 189(May), 181–189.