

DIGITAL ISLAMIC PHILANTHROPY: MANAGEMENT OF ZAKAT, INFAQ, AND SADAQAH (ZIS) VIA JOGJANUCARE.ID

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Abstract.

This study examines the digital transformation of Islamic philanthropy through ZIS management on the jogjanucare.id platform. Using a descriptive qualitative design, the study analyzes public platform content, institutional reports, policy documents, and relevant literature through qualitative content and thematic analysis, guided by Everett M. Rogers' Diffusion of Innovations theory. The findings map the platform's documented functions onto the knowledge, persuasion, decision, implementation, and confirmation stages of diffusion, with technological accessibility, institutional trust, and social-religious legitimacy emerging as key contextual foundations. The study contributes a document-based interpretation of digital ZIS management while emphasizing the need for empirical research to assess user adoption, efficiency, access, donor behavior, and social impact.

Keywords: *digital transformation, Islamic philanthropy, zakat, social change, diffusion of innovation*

I. INTRODUCTION

The advancement of digital technology has brought about significant changes in various aspects of social life, including the practice of Islamic philanthropy. This transformation has not only altered fundraising methods but also influenced distribution patterns, transparency, and public participation in socio-religious activities. In this context, digitalization has emerged as a key catalyst for accelerating the mobilization of

social resources. (Hasanah, 2023); (Kasdi, 2016). Furthermore, the use of digital platforms in Islamic philanthropy expands the reach of donations and enhances institutional accountability through more transparent, real-time reporting systems. (Fauzia, 2016).

Islamic philanthropy encompassing zakat, infaq, and sadaqah (ZIS) plays a strategic role in achieving social welfare and alleviating poverty. However, conventional ZIS management often faces challenges such as limited access, low transparency, and suboptimal distribution. (Kasdi, 2016); (Fauzia, 2016). This necessitates innovation in management systems to ensure greater effectiveness and accountability. In this regard, Mokhamad Mahdum, a leader at BAZNAS RI, stated that zakat management can no longer be conducted using traditional methods but must adopt modern approaches. The larger the funds being managed, the greater the associated risks; consequently, governance and risk management approaches must also be modernized. (*Jelang ICONZ Ke-9, BAZNAS RI Dorong Inovasi Baru Pengelolaan Zakat Modern*, 2025).

Digital transformation in Islamic philanthropy has fundamentally altered the structure of social participation. This phenomenon is no longer merely a technical shift in fundraising methods but part of a broader evolution in social behavior, wherein acts of social worship are integrated into a modern digital lifestyle. (Arifah, n.d.). This can increase community participation, encourage changes in donor behavior, and expand access for mustahiq. (Fauzia, 2016). Thus, the digitalization of Islamic philanthropy can be understood as part of a broader process of social change. (Castells, 2009).

The jogjanucare.id platform is a digital medium for managing ZISWAF developed by LAZISNU PWNU DIY (rebranded as NU Care LAZISNU DIY) designed not only to collect and distribute Islamic philanthropic funds in a professional, transparent, and technology-driven manner. The website provides information on various social programs spanning education, health, the economy, and humanitarian aid, and features an online donation system that facilitates public participation. Fund management involves verification, distribution, and monitoring stages, all supported by an accountable reporting system. (LazisNU, n.d.)

The emergence of this platform signifies a digital transformation in Islamic philanthropy, resulting in enhanced efficiency, transparency, and public social participation. Digital platforms facilitate online fundraising, real-time reporting, and more structured, program-based distribution. However, in-depth academic study is still required to understand how the digital transformation of ZIS management via jogjanucare.id contributes to social change, particularly regarding both managerial aspects and social impact. Therefore, this research is crucial for systematically examining this phenomenon.

II. METHOD

This study employs a descriptive qualitative design based exclusively on literature and document analysis. No interviews, surveys, field observations, or other forms of primary data collection were conducted. The objective is to examine how the jogjanucare.id platform presents and organizes the digital management of zakat, infaq, and sadaqah (ZIS) and to interpret the platform's documented implications through Rogers' Diffusion of Innovations theory. Accordingly, claims about users, donors, beneficiaries, or social change are treated as documentary interpretations rather than direct evidence of individual experiences or behavior.

The data consist of secondary materials: public content published on jogjanucare.id and by NU Care-LAZISNU DIY; official institutional reports and publications, including BAZNAS materials; policy documents; and relevant scholarly articles and books. Documents were purposively selected when they met four criteria: direct relevance to digital Islamic philanthropy or ZIS management; identifiable institutional or scholarly provenance; sufficient textual information for analysis; and relevance to one or more analytical themes. The document, not a person, was the unit of analysis. No participants or informants were involved.

Data collection involved systematic retrieval and reading of selected documents and platform pages. For each source, the researchers recorded its bibliographic or organizational identity, publication context, content concerning platform functions or ZIS management, and evidence relevant to the five stages of Rogers' model. Platform descriptions were used to identify documented features and institutional claims; they were not treated as independent verification of actual user outcomes.

Analysis used a consolidated qualitative content and thematic analysis procedure. First, the documents were read repeatedly and relevant passages were extracted. Second, passages were coded deductively using Rogers' five stages: knowledge, persuasion, decision, implementation, and confirmation, while inductive codes captured technological accessibility, institutional trust, transparency and accountability, social-religious legitimacy, and digital inclusion. Third, related codes were grouped into themes and compared across platform materials, institutional documents, and scholarly literature. The unit of coding was a meaningful statement or passage about a platform function, management practice, adoption condition, or reported implication.

One researcher conducted the initial coding and thematic synthesis. Analytical credibility was strengthened through source triangulation, comparison between platform content and independent institutional and scholarly sources, retention of an audit trail of extracted passages and codes, and explicit separation of documented evidence from interpretation. Because no primary data were collected, the analysis does not estimate the prevalence of attitudes, intentions, or behaviors among users.

The main limitation is the absence of primary empirical data. The study cannot determine how many people use jogjanucare.id, how users evaluate the platform, whether donors continue using it, or whether digitalization has caused measurable changes in behavior, efficiency, access, or social welfare. The findings therefore describe the platform's documented features and the meanings that can reasonably be interpreted from the available documents. Interviews, surveys, usability testing, and transaction-level data would be needed to test these interpretations empirically.

III. RESEARCH FINDINGS

The jogjanucare.id platform is documented as a digital form of Islamic philanthropy. Public platform materials present online mechanisms for managing ZIS, including information about programs, donation access, and the institutional context of NU Care-LAZISNU DIY. The available documents support an analysis of how the platform is designed and communicated, but they do not by themselves demonstrate improvements in efficiency, participation, or social welfare.

Advancements in science and technology drive the emergence of various innovations that influence the dynamics of social life. Innovation is not limited to technological aspects but also encompasses ideas, practices, and systems that evolve in step with the changing times. In this context, understanding how innovations are introduced, disseminated, and adopted by society is a matter of significant importance for scientific study.

One theory widely used to explain this process is the Diffusion of Innovations theory developed by Everett M. Rogers. In his work “Diffusion of Innovations”, Rogers explains that the diffusion of innovations is the process by which an innovation is communicated through certain channels over time among the members of a social system. In other words, diffusion emphasizes the process of information dissemination and the adoption of innovations within a social group. (Rogers, 2003). In the context of

digital transformation, this theory is relevant for explaining how digital technologies in Islamic philanthropy such as online zakat platforms are gradually adopted by the public through a process of continuous communication and social interaction.. (Saidah et al., 2022). Furthermore, innovation is defined as an idea, practice, or object perceived as new by an individual or another adopting unit. This novelty is relative; an innovation is not necessarily absolutely new, but may be viewed as such by those unfamiliar with it. Consequently, the success of an innovation depends not only on the quality of the innovation itself but also on how it is communicated to and accepted by the public.

Fundamentally, the diffusion of innovations theory explains the mechanism by which an innovation is communicated through specific channels over a certain period to members of a social system. This process involves several key elements: the innovation itself, communication channels, time, and the social system. These four elements are interconnected in determining the success rate of an innovation's adoption.

In the context of this study, the diffusion of innovations theory is relevant for analyzing how technology-based innovations particularly within the realm of Islamic philanthropy are accepted and adopted by the public. Thus, the theory provides a robust analytical framework for understanding the social transformation resulting from the advancement of digital technology.

The following is an analysis of the transformation in the management of Zakat, Infaq, and Sadaqah by NU Care LAZISNU DIY via the digital platform jogjanucare.id, viewed through the lens of Everett M. Rogers' diffusion of innovations theory.

a. Knowledge

The knowledge stage is the initial phase in which an individual or group begins to become aware of an innovation's existence and understand its basic functions. At this stage, the individual has not yet made a decision but is merely acquiring preliminary information about the innovation (Rogers, 2003).

At the knowledge stage, the platform and related institutional materials make the existence and basic functions of jogjanucare.id visible to potential users. The sources describe the platform as a channel for accessing information

about ZIS programs and participating in online donations. This documentary evidence indicates the availability of an information and communication channel, but it does not establish which groups encountered the platform, which channels they used, or how well they understood it.

The reviewed documents refer to website-based communication and the wider NU institutional network as parts of the platform's public presentation. They do not provide participant-level evidence about how donors or beneficiaries learned about jogjanucare.id, nor do they support comparisons between younger and older users.

These materials can therefore be interpreted as evidence of the platform's intended communication infrastructure rather than evidence of actual diffusion among members of the public. In Rogers' terms, the knowledge stage is used here as an analytical category for examining how information about the innovation is made available.

The documentary record also leaves an important question open: whether the availability of digital information reaches groups with different levels of digital literacy. That question requires user research, analytics, or other primary evidence and cannot be answered from the present dataset.

b. Persuasion

The persuasion stage is the phase in which an individual begins to form an attitude toward an innovation, whether of acceptance or rejection. This attitude is influenced by perceptions regarding benefits, ease of use, and the level of trust in the innovation. (Rogers, 2003).

In this study, the persuasion stage is evident as the public begins to evaluate the benefits of using jogjanucare.id such as ease of transaction, receipt of e-receipts, speed of aid distribution, and report transparency. Trust in the managing organization also plays a crucial role in shaping a positive attitude toward the platform.

At the documentary level, persuasion is represented by the platform features and institutional claims presented to the public. These include online donation access, program descriptions, transaction or reporting information, and the association of the service with NU Care-LAZISNU DIY. Such elements correspond to Rogers' attributes of relative advantage, compatibility, and observability, but the documents do not establish that users actually developed a positive attitude toward the platform.

The recurring connection between digital convenience and institutional identity suggests that trust may be an important interpretive theme in digital Islamic philanthropy. In this study, however, trust is identified from institutional presentation and the relevant literature, not measured through user responses. The evidence therefore supports a proposition for further testing rather than a claim about the attitude of a majority of users.

The term value-based adoption is used as an analytical proposition developed by the authors. It refers to the possibility that acceptance of a digital ZIS service depends on both functional benefits and perceived alignment with religious and organizational values. Because this proposition is derived from documentary interpretation rather than participant data, it should be treated as a conceptual extension for future empirical research, not as a validated user-adoption model.

c. Decision

The decision stage is the phase in which an individual determines whether to accept or reject an innovation. At this stage, the individual begins to try out or evaluate the innovation before making a final decision (Rogers, 2003).

In the context of jogjanucare.id, this stage occurs when individuals decide to use the platform as a means for making donations. This decision is typically based on initial experiences, recommendations from their social circles, and the level of trust placed in the system and the managing organization.

The decision stage cannot be observed directly in the present study because the dataset contains no interviews, surveys, user logs, or transaction-level records. The documents show that jogjanucare.id is presented as an available channel for making ZIS donations, but they do not reveal how individuals compared platforms, what influenced their choices, or whether they completed a donation.

The platform's NU institutional affiliation can be interpreted as a potential source of social-religious legitimacy within the diffusion process. Nevertheless, claims about recommendations from family, religious figures, or organizational circles require primary evidence and are not made here. The decision stage is therefore treated as a theoretical lens for identifying conditions that future studies should investigate.

d. Implementation

The implementation stage is the phase when an innovation begins to be put into actual use by individuals or groups. At this stage, the innovation is no longer merely understood but is actively applied in daily life (Rogers, 2003). This implementation is evident as the public actively uses jogjanucare.id to make zakat, infaq, and sadaqah donations. The use of this platform demonstrates an integration of social religious practices with digital technology, reflecting a shift in public behavior toward a more modern and efficient system.

The platform's documented donation flow and online program information suggest an effort to make ZIS participation more convenient and digitally accessible. However, the present study does not measure task completion time, usability, transaction success, or differences in experience across demographic groups. It therefore cannot claim that most users found the platform easy, fast, or efficient.

The possibility of a digital literacy gap is supported as a contextual concern in the literature and policy discussion, but it is not demonstrated as a platform-specific outcome by the available documents. The inclusion of digitally vulnerable groups should consequently be treated as an empirical question and a practical design requirement, not as a finding about jogjanucare.id users.

e. Confirmation

The confirmation stage is the phase in which an individual seeks reinforcement for a decision already made. The individual will either continue or discontinue the use of the innovation based on the experience and results obtained (Rogers, 2003).

At the confirmation stage, public reports, program updates, and other forms of institutional information can be interpreted as potential cues that reinforce confidence in an innovation. The documents reviewed here do not provide longitudinal evidence of user satisfaction, continued use, loyalty, or recommendation behavior.

No claim is therefore made about the intention of a majority of users to continue using jogjanucare.id or about differences between younger and older users. Establishing those patterns would require repeated user data, interviews, surveys, or platform analytics.

The documentary evidence supports a narrower conclusion: transparency cues, accessible information, and institutional legitimacy are plausible conditions for continued adoption. Whether these conditions actually produce sustained use or make users agents of diffusion remains to be tested empirically.

IV. DISCUSSION

This discussion interprets the documentary findings in relation to Everett M. Rogers' Diffusion of Innovations theory and scholarship on digital Islamic

philanthropy. It does not report field observations or user experiences. The purpose is to explain what the selected documents reveal about the platform's design, institutional communication, and possible conditions of diffusion, while keeping documented evidence separate from interpretation.

Based on the analysis, the discussion focuses on the five stages of the innovation diffusion process: knowledge, persuasion, decision, implementation, and confirmation. These stages serve as a framework for understanding how the public adopts and utilizes jogjanucare.id, while also identifying the facilitating factors and obstacles involved in the digital transformation of zakat, infaq, and sadaqah management.

1. The Digital Transformation of Islamic Philanthropy through Jogjanucare.id

Research findings indicate that the transformation of zakat, infaq, and sadaqah (ZIS) management through the jogjanucare.id platform represents an adaptation by Islamic philanthropic institutions to the evolution of digital technology. The shift from conventional ZIS management mechanisms to a digital platform not only facilitates easier transactions but also alters the patterns of interaction between philanthropic institutions and the public. Digital platforms enable the public to access information, make donations, receive transaction receipts, and track program distribution with greater ease and speed. These findings demonstrate that the digitalization of philanthropy is not merely a change in transaction mediums but a transformation in the mechanisms of service delivery and communication between institutions and donors.

These findings are mapped onto Rogers' five-stage framework as an analytical interpretation of documentary material, not as evidence of observed informants' experiences. The framework helps organize the platform's documented functions and the conditions that future research should examine, including communication, accessibility, institutional trust, social legitimacy, and digital inclusion.

2. Knowledge: Differences in Communication Channels Based on User Characteristics

At the knowledge stage, the documents show that jogjanucare.id is presented through an online platform and an institutional network associated with NU Care-LAZISNU DIY. This supports the identification of a formal communication channel through which information about digital ZIS services can be made available. The documents do not establish which channels were most effective or which user groups were reached.

The implication is that communication strategy should be studied across both digital and community-based channels. The present document analysis cannot determine whether a multichannel strategy has increased awareness or adoption, but it identifies channel diversity as a relevant question for future research.

3. Persuasion: Trust as a Key Factor in Innovation Acceptance

At the persuasion stage, the platform materials emphasize online access, program information, institutional affiliation, and transparency or reporting cues. These features can be interpreted through Rogers' relative advantage, compatibility, and observability attributes. They do not, however, demonstrate that the public formed a positive attitude or that any particular factor was decisive in user acceptance.

Institutional trust is therefore treated as a central interpretive theme rather than a measured outcome. In Islamic philanthropy, the religious and organizational identity attached to a platform may shape how its digital features are understood. The present evidence supports examining this relationship, but it does not establish that trust caused adoption.

4. Decision: The Role of Social Networks and Opinion Leaders

Regarding the decision stage, the reviewed documents do not provide direct evidence of individual choices, comparisons with other platforms, or recommendations from social networks. They show only that jogjanucare.id is positioned as a legitimate channel for ZIS participation within the NU institutional context.

This institutional positioning suggests a possible role for social and religious legitimacy in future studies of platform adoption. It does not justify claims about how people decide to use the platform. Empirical research should examine whether family, religious figures, community networks, or organizational affiliation actually influence decisions.

5. Implementation: Digital Convenience and Inclusion Challenges

During the implementation stage, the platform's documented online donation process and program information indicate how digital technology is intended to be incorporated into ZIS management. The materials suggest potential convenience, but no usability test or transaction data is available to show how the process works in practice for different users.

The literature reviewed in this study identifies digital literacy and access as broader challenges in digital philanthropy. These sources support a risk-based discussion of inclusion, but they do not establish that older users or any other specific group experienced difficulty with jogjanucare.id.

The practical implication is that philanthropic institutions should combine digital services with user support, digital education, and alternative access routes. Whether such measures are needed, and which measures are effective for this platform, should be examined through empirical usability and user research.

6. Confirmation: Satisfaction, Loyalty, and Continued Adoption

At the confirmation stage, reporting and program updates can function as documentary cues that may reinforce institutional credibility and continued engagement. The present dataset contains no evidence of users' post-use satisfaction, intention to continue, or willingness to recommend jogjanucare.id.

Rogers' confirmation stage is therefore useful as a framework for identifying what should be measured after adoption, including continued use, satisfaction, trust, and discontinuance. In the case of jogjanucare.id, those outcomes remain open empirical questions rather than established findings.

7. Digital Islamic Philanthropy Innovation Diffusion Model

Overall, the document analysis suggests that the digital management of ZIS through jogjanucare.id should be understood through the interaction of platform accessibility, institutional communication, religious legitimacy, and the wider conditions of digital inclusion. Rogers' five stages organize this interpretation, but the study does not claim to observe the complete adoption process among actual users.

The analysis proposes three contextual foundations for studying digital Islamic philanthropy: technological accessibility, institutional trust, and social-religious legitimacy. These foundations were derived by comparing recurring themes across platform content, institutional documents, and scholarly literature. They extend Rogers' general diffusion framework by specifying contextual conditions that may shape diffusion in Islamic philanthropy. The model is conceptual and requires validation through interviews, surveys, behavioral data, or comparative case studies.

V. CONCLUSION

This study uses documentary evidence to analyze how jogjanucare.id can be interpreted through Rogers' five-stage Diffusion of Innovations framework. The platform and supporting documents present digital functions, institutional accountability cues, and program information. They do not permit direct claims about actual user adoption, satisfaction, continued use, or measurable social impact.

The analysis identifies three contextual foundations that merit further investigation: technological accessibility, institutional trust, and social-religious legitimacy. Together, they provide a case-specific conceptual contribution to the study of digital ZIS management, while the absence of primary data limits the conclusions to documented features and carefully bounded interpretations.

Accordingly, claims that digitalization improves efficiency, transparency, public participation, donor behavior, or social change should be tested through empirical

research using interviews, surveys, usability assessments, platform analytics, and transaction or program-outcome data. The present study offers a documentary baseline and a framework for that future investigation.

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