Empowering Asnaf through Zakat and Digital Transformation: A Literature Review on Challenges and Strategic Directions in Malaysia

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ABSTRACT

This paper reviews the intersection between Zakat as a cornerstone of Islamic social finance and digital transformation for empowering the Asnaf community in Malaysia. Through a systematic literature review, it examines the challenges and strategic directions in integrating financial technology (Fintech) and digital platforms into zakat management. This review highlights how digitalization enhances transparency, accountability, and efficiency in zakat collection and distribution, ensuring more equitable access to resources and improving socio-economic outcomes for beneficiaries. However, despite Malaysia's progressive zakat infrastructure, challenges persist, including digital literacy gaps, inadequate technological readiness, regulatory constraints, and uneven access to digital tools among Asnaf communities. Addressing these challenges requires a comprehensive digital strategy underpinned by Shariah compliance, robust governance, and technological innovation. The review highlights the role of Islamic fintech, such as blockchain and mobile payment systems, in promoting financial inclusion and strengthening institutional credibility. Furthermore, it identifies the need for capacity building, particularly in digital entrepreneurship and literacy, to transform Asnaf from passive recipients into active economic contributors. Ultimately, the paper discusses that the synergy between zakat and digital transformation presents a transformative pathway for sustainable poverty alleviation and socioeconomic empowerment in Malaysia, aligning with the objectives of Maqasid al-Shariah and the United Nations Sustainable Development Goals (SDGs).

Keywords: Asnaf, Zakat, Digital Transformation, Social Finance, Fintech.

INTRODUCTION

This paper reviews the confluence of Zakat, a fundamental pillar of Islam, and digital transformation, as mechanisms for empowering Asnaf in Malaysia, addressing both existing challenges and proposing strategic directions. Specifically, it explores how leveraging digital platforms can enhance the efficiency and transparency of Zakat collection and distribution, thereby maximizing its impact on socio-economic development within the Asnaf community [45] and [41]. The integration of financial technologies into Zakat management systems represents a significant paradigm shift from traditional methods to more sophisticated digital markets [58]. This digital integration has the potential to streamline Zakat operations, ensuring greater accountability and broader reach in its disbursement to beneficiaries [55]. This evolution is particularly important in Malaysia, where the digitalization of Zakat management systems is seen as a key strategy to improve the recording of Asnaf beneficiaries and track collected and distributed funds more effectively [58].

Furthermore, the rapid advancements in information and communication technology, driven by the Industrial Revolution 4.0, offer substantial opportunities for optimizing Zakat compliance strategies and enhancing community engagement programs [45][3]. Consequently, zakat institutions are increasingly encouraged to augment their technological preparedness and deepen their understanding of innovation to fully exploit digital assets and capabilities for zakat management [58]. This includes adopting mobile applications and online donation systems to improve the transparency and reliability of ZISWAF fund management [15]. Such digital transformation not only streamlines the administrative processes but also fosters greater trust among donors through enhanced transparency in financial transactions and beneficiary identification [15]. However, despite these advancements, the Asnaf community continues to struggle with persistent socio-economic issues, including an inability to meet basic needs, significant digital disparities, and limitations in entrepreneurial opportunities [27]. Therefore, a robust digital infrastructure coupled with strategic interventions is crucial to elevate Asnaf from mere recipients to active economic participants, fostering sustainable self-sufficiency through initiatives such as digital entrepreneurship [44].

In short, the potential of technology integration in Islamic social finance extends beyond mere operational efficiency to fostering broader societal welfare by enhancing transparency, accountability, and impact [39][49]. Therefore, this paper delineates the challenges hindering the effective digital transformation of zakat institutions in Malaysia and proposes strategic directions to overcome these impediments, ultimately aiming for enhanced Asnaf empowerment.

LITERATURE REVIEW

This section synthesizes existing scholarship on the challenges and strategic directions pertaining to Zakat and digital transformation in the context of empowering Asnaf in Malaysia. It examines how digital solutions can address the socio-economic disparities faced by Asnaf, including inadequate access to basic necessities, technological gaps, and limited entrepreneurial avenues. Moreover, the literature highlights the imperative for Zakat institutions to embrace technological advancements, such as mobile payment applications and social media platforms, to enhance compliance, transparency, and community engagement [3]. This involves moving beyond traditional methods and embracing comprehensive digitalization, which can accelerate good governance practices in zakat management [13][3]. Such strategic implementation of technology necessitates an understanding of emerging digital trends and their application in enhancing both the collection and distribution efficiency of Zakat funds [58]. For instance, digital platforms hold substantial potential for enhancing the competitiveness of Asnaf zakat entrepreneurs, particularly as the prevalence of digital business has surged due to events such as the COVID-19 pandemic [44]. This digital transformation also facilitates greater financial inclusion for communities in remote areas, enabling easier access to Islamic financial services through platforms like e-wallets and mobile banking [19].

Empowering Zakat Through Technology

The development of Islamic financial technologies is important to improve online market liquidity and social finance, thereby strengthening the digital economy [18]. The integration of *shariah* economic principles within digital zakat technologies is important for optimizing *mustahik* empowerment programs [25]. The institutionalization and corporatization of zakat management, which began in the 1990s with the introduction of computerized systems and modern payment channels, laid foundational groundwork for contemporary digital advancements [61]. More recently, this has evolved to include sophisticated digital platforms for Zakat collection and distribution, mirroring trends in waqf management where blockchain and Fintech applications are gaining traction to improve transparency and efficiency [9]. The goal is to equip these technological advancements to not only enhance the operational efficacy of Zakat institutions but also to address the persistent socioeconomic challenges faced by the Asnaf community, fostering their transition towards selfsufficiency and improved welfare [1].

Furthermore, the evolving digital landscape reshapes economic behaviors, necessitating *shariah*compliant strategic measures and robust corporate governance to ensure the sustained impact of Islamic economic activities

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[67]. This integration, therefore, demands a meticulous assessment of the challenges inherent in digitalizing zakat operations and the formulation of strategic directions to effectively leverage technology for Asnaf empowerment. This involves not only optimizing the collection and distribution of Zakat but also equipping Asnaf with the digital literacy and tools necessary to participate in the modern economy [1]. Specifically, the increasing use of digital payment systems, including e-wallets and mobile banking, offers a pathway for streamlined Zakat collection and distribution, especially in areas with limited access to conventional banking infrastructure [2].

In addition, various empirical studies in Malaysia have proved the true effectiveness of digital transformation in zakat management. Research on the digital effort of Selangor Zakat Board (LZS) discovered that the usage of e-zakat and digital distribution platforms lowered aid processing time, increased record transparency, and increased Asnaf satisfaction [72]. Similarly, Kedah State Zakat Board program known as 'Zakat on Touch'demonstrated that digitalization successfully accelerated data verification and facilitated Asnaf profiling, hence boosting zakat distribution accuracy. These empirical findings provide compelling evidence that digital integration is more than just an administrative strategy; it leads to measurable performance improvements in the zakat collection and distribution process. Asnaf partaking in the digital platform helps to improve literacy and participation of Asnaf zakat entrepreneurs [44].

Furthermore, in the context of zakat management, empirical studies found that Selangor Zakat Board successfully shortened aid processing time by implementing a computerized distribution methodology, with data analysis demonstrating enhanced transparency and Asnaf satisfaction [72]. Similarly, Kedah State Zakat Board showed how digitalization may enhance data accuracy and accelerate recipient profiling [73]. Hence, these findings provide compelling evidence that the use of digital technology can enhance the effectiveness of zakat collection and distribution in Malaysia.

The Integration of shariah-based digital payment

The *shariah*-based digital payment solutions can further facilitate the distribution of various Islamic social funds, such as infaq, sadaqah, and waqf, thereby fostering broader economic recovery and growth [8]. The COVID-19 pandemic further accelerated the shift towards non-cash transactions, including zakat payments, highlighting the urgency for zakat institutions to undergo a comprehensive digital transformation [22][8]. This shift underscores the necessity for zakat institutions to embrace digital channels not merely for operational efficiency but as a fundamental component of their strategic outreach and financial inclusion efforts [13]. Such digital advancements, including blockchain, artificial intelligence, and mobile platforms, present unique opportunities to strengthen zakat and waqf operations and governance, enhancing transparency, automating recordkeeping, and reducing corruption [37][39]. These modern approaches to Islamic philanthropy, including strategic fund allocation and integration into contemporary financial systems, are important for adapting Zakat and Waqf to address complex societal issues like poverty alleviation and educational development.

However, there are challenges that need to be faced, such as the need for greater public awareness, regulatory support, and overcoming a preference for conventional financial institutions to fully realize the potential of Islamic social finance in sustainable economic development [50]. Despite these challenges, integrating technologies like cloud computing can significantly optimize the collection and management of Islamic social finance, enhancing its overall performance in poverty alleviation efforts [65]. Therefore, a comprehensive review of existing literature is essential to synthesize current knowledge, identify critical gaps, and propose actionable strategies for leveraging digital technologies to optimize zakat distribution and foster sustainable empowerment among the Asnaf community in Malaysia.

International case studies have also demonstrated the effectiveness of digital technology in improving the management of Islamic social finance. For example, the digital transformation of Indonesia's Badan Amil Zakat Nasional (BAZNAS) showed an increase in zakat collection of up to 40 percent after the introduction of a digital platform and mobile application [77]. This initiative has also been shown to increase the reach of assistance to rural mustahik, improve transaction transparency, and strengthen public trust in zakat institutions. This empirical evidence serves as an important reference for Malaysia, demonstrating the great potential of digital technology to enhance the effectiveness of zakat programs and expand community engagement.

The Role of Islamic Social Finance Initiatives

There has been several initiatives executed by our financial institution such as Bank Islam Malaysia Berhad (BIMB) which contribute to societal welfare through innovative products like BangKIT Microfinance. The product aligns with the broader goals of sustainable development and economic inclusion [68]. The implementation of Islamic banking principle such as *al-qardhul hasan* or benevolent loan is viewed as a sustainable financial instrument within zakat fund governance, aligning with the *al-maqasid shariah* principles to promote economic empowerment and social inclusion for Asnaf [5]. Such initiatives, particularly when employing *al- qardhul hasan* from zakat funds, can directly contribute to achieving Sustainable Development Goals (SDG) related to poverty alleviation, economic inclusion, and social justice in Malaysia [5]. Hence, the application of financial technology (fintech) further streamlines the management and investment of Islamic charity endowments, such as Waqf, presenting a technology-based solution for underserved areas [7].

Recent empirical studies show that implementing blockchain in waqf and zakat management improves audit trails, reduces leakages, and boosts public trust in Islamic financial organizations. Evidence suggests that implementing blockchain in the zakat distribution chain enhances transaction traceability and data security. Islamic social finance tools, particularly waqf and zakat, play an important role in fostering socioeconomic development by providing resources to asnaf communities through Shariah-compliant processes [76]. The authors underline that the effectiveness of these instruments is primarily dependent on the level of accountability and transparency displayed by the organizations in charge of their implementation.

Aligned with broader digital advancements, recent scholarship advocates for the integration of technologies such as blockchain as a transformative catalyst in waqf governance. Blockchain's inherent features transparent, immutable, and decentralized ledger capabilities enhance the integrity, reliability, and traceability of financial records. These characteristics align with Shariah's emphasis on trust, justice, and transparency in the management of communal wealth. The literature consistently emphasizes that digital transformation is not merely a technical innovation but a strategic governance mechanism capable of reinforcing institutional credibility and restoring public trust in Islamic social finance entities. Similar implications extend to zakat administration, which faces parallel challenges in ensuring operational efficiency, transparency, and the effective delivery of aid to asnaf communities.

Building on this discussion, recent research emphasizes the importance of blockchain in the larger Islamic social finance ecosystem, notably in the context of zakat payment systems. Their research finds critical factors influencing institutional and individual adoption of blockchain for zakat transactions, such as perceived utility, trust, technological preparedness, and regulatory backing. Blockchain-enabled zakat systems not only improve transparency and efficiency, but also minimize operational friction and boost user confidence in the payment and distribution processes' integrity [74]. This work adds to the existing literature by addressing the behavioral, organizational, and regulatory elements that influence effective digital transformation in Islamic social finance. Collectively, these findings underscore the growing consensus that blockchain adoption is a critical strategic direction for strengthening governance, improving resource allocation, and ultimately empowering asnaf through more accountable and technologically resilient zakat and waqf management frameworks.

The Integration of Fintech in the Management of Social Finance Fund

Fintech, encompassing innovations such as blockchain, is increasingly recognized for its potential to enhance operational efficiency, transparency, and disintermediation within Islamic social finance, especially in the collection and management of waqf [71]. For example, the integration of fintech solutions into waqf practices can significantly improve fund mobilization, investment, and disbursement processes, directly connecting donors to fundraisers and enhancing overall efficiency [71]. This integration offers a compelling avenue for promoting social justice and economic empowerment, aligning with principles exemplified by Islamic nanofinance through mechanisms like al- qardul hasan and waqf [34]. These mechanisms, when synergized with digital platforms, facilitate accessible and ethical microfinancing, particularly benefiting the B40 and M40 income groups and countering exploitative lending practices [32][34]. The global proliferation of financial technology has particularly impacted the financial sector, including Zakat institutions. For example, leveraging mobile banking for efficient distribution to Asnaf in Selangor, Malaysia [69]. The widespread adoption of digital payment systems offers a strategic pathway for zakat institutions to reach a broader base of beneficiaries, ensuring that funds are disbursed efficiently and transparently [20].

Furthermore, the strategic use of fintech platforms can significantly reduce administrative overheads associated with traditional zakat collection and distribution, thereby maximizing the proportion of funds directly benefiting the Asnaf [31]. This digital transformation is needed for sustaining development, particularly within Islamic finance, where digitalization and innovation are still nascent yet recognized as essential for achieving societal well-being and zero poverty [60]. For example, the integration of Fintech, such as blockchain, not only enhances transactional transparency and reduces costs for Islamic financial institutions but also facilitates innovative solutions for charitable purposes like Zakat and Waqf collection and distribution [29][63]. These technological advancements enable greater financial inclusion by making Shariah-compliant financial products and services more accessible, particularly for those in underserved communities [53].

The Impact of Digital Platform on Social Finance Management

Digital platforms have demonstrably accelerated the growth and impact of cash waqf management, increasing both public awareness and the benefits derived for community welfare [4]. Such integration also addresses vulnerabilities like cybercrime and fraud, ensuring secure and ethical financial practices within the Islamic finance framework [43]. This expanded accessibility, facilitated by digital payment systems and innovative fintech solutions, is particularly for expanding the reach of Islamic social finance to financially excluded populations [57]. The continued growth and sophistication of fintech in Islamic finance, including its application in zakat management, necessitates robust regulation and standardization to ensure ethical compliance and consumer protection [54]. This is especially pertinent given the potential for fintech to significantly increase zakat receipts and expand the number of contributors, as observed in various contexts [22][22][54]. The integration of Islamic fintech, driven by collaboration between government entities, financial institutions, and technology developers, is crucial for creating an ecosystem that fosters the growth of Islamic financial inclusion and expands access to *Shariah*compliant services [19]. This integration of technology with Islamic ethical principles provides innovative, transparent, and efficient *Shariah*compliant financial solutions, thereby disrupting traditional financial sectors and promoting economic development [38].

Furthermore, Islamic fintech plays a role in accelerating financial inclusion and sustainable development within Muslim-majority countries by offering accessible and ethically rich investment opportunities [24][21]. Its further aids in poverty alleviation and social justice by providing easier and less costly access to Islamic financial services, keeping pace with the aspirations of the new generation [56]. The rise of Islamic fintech not only promotes financial literacy but also cultivates entrepreneurship by making finance more accessible to individuals and businesses, thereby fostering economic empowerment [23]. This technological evolution is critical for driving the advancement of Islamic finance, encompassing areas such as digital payment systems, crowdfunding, and asset management, all while adhering strictly to *Shariah* principles [47]. The widespread adoption of Fintech in Islamic finance has been significantly accelerated by global events such as the COVID-19 pandemic, which underscored the critical need for digital financial services to ensure continuity and accessibility [24]. This accelerated adoption highlights the transformative potential of Islamic fintech in fostering resilience and innovation within the financial sector [23]. This momentum further necessitates focused educational initiatives to cultivate specialized expertise in Islamic finance and fintech, supporting sustained growth and awareness within the market [24].

The Role of Regulatory Framework

The continued development of appropriate regulatory frameworks is essential to support the secure and ethical expansion of Islamic financial technologies [24]. Such frameworks must balance innovation with safeguarding consumer interests and maintaining systemic stability, especially in developing economies where Fintech can significantly boost economic growth but also increase regulatory complexities [59]. Addressing these complexities requires a harmonized approach to regulation across jurisdictions, ensuring that Islamic fintech innovations can scale effectively while adhering to Shariah principles and consumer protection standards [33][23]. Therefore, a dynamic and adaptable regulatory landscape is imperative to equip the full potential of Islamic fintech, fostering an environment where innovation thrives within *Sharia*- compliance [23][38]. Furthermore, the global Islamic fintech market is experiencing substantial growth, with transaction values projected to reach USD 128 billion by 2025, outpacing conventional fintech at a 21% compound annual growth rate [24]. This rapid expansion underlines the necessity for continuous regulatory adaptation to accommodate the burgeoning *Shariah*-compliant digital financial services landscape [24]. This growth, however, must be supported by regulatory frameworks that can facilitate innovation while upholding *Shariah* principles and consumer protection [23][56].

Malaysia, in particular, has cultivated a wellestablished ecosystem that encourages startups and fosters industry expansion within the Islamic fintech sector through inclusive policies. According to [23], this proactive approach positions Malaysia as a hub for Islamic finance, balancing innovation with adherence to *Shariah* principles through fintechfriendly regulations. Should comparison were to be made with Indonesia, the country demonstrates a significant commitment to fostering Islamic fintech, evidenced by its substantial growth in the *Shariah* fintech industry, which saw an approximate 130% increase between 2020 and 2021, projected to reach 180% by 2022, positioning it among the top global ecosystems for fintech Despite this growth, Indonesia's Islamic fintech market size still trails behind nations like Saudi Arabia, Iran, the United Arab Emirates, and Malaysia This disparity highlights the ongoing need for enhanced regulatory frameworks and supportive policies in Indonesia to fully capitalize on its Islamic fintech potential, especially considering the challenges of inadequate regulations, complex licensing, and illegal financial activities These challenges, including legal uncertainty due to non-specific Islamic fintech lending regulations, highlight the necessity for a more comprehensive and adaptive regulatory environment to foster sustained growth and innovation within the Indonesian Islamic fintech sector a framework would ideally encompass consumer protection measures, transparent dispute resolution mechanisms, and robust data security protocols to build trust and confidence in Islamic fintech services.

Further complexities arise from the need to harmonize diverse regulatory approaches across different jurisdictions to prevent arbitrage and ensure consistent *Shariah* adherence [6][51]. Furthermore, according to [10], strengthening the infrastructure of the *Shariah* Fintech system and enhancing the value of financial services for halal MSMEs is crucial for sustainable growth and open innovation in the Indonesian context This requires addressing factors such as religiosity, Islamic financial literacy, and risk perception, which significantly influence the adoption of *Shariah* Fintech among halal MSME owners. The successful integration of *Shariah* Fintech within business operations can also significantly enhance brand image and improve overall business capacity for these enterprises including leveraging digital platforms to streamline Zakat collection and distribution, thereby enhancing financial inclusion and economic empowerment for the Asnaf community in Malaysia [42]. Moreover, the strategic application of Islamic fintech can lead to significant advancements in the efficiency and reach of Zakat institutions, ensuring a more equitable and transparent distribution of funds to those in need [66].

Enhancing Digital Skill

By fostering greater financial literacy among Asnaf, particularly regarding digital financial tools, the effectiveness of Zakat distribution can be further amplified, enabling recipients to better manage and grow their resources [10]. This digital transformation presents both challenges and opportunities for Islamic banking in achieving sustainable growth, requiring a deep understanding of its socio-economic impacts on Muslim communities, especially in regions with limited technological infrastructure [64]. Addressing these disparities necessitates inclusive and sustainable approaches to enhance technological capabilities and digital skills among Muslim populations. This includes bridging the digital divide through targeted educational initiatives and providing accessible, *Shariah*-compliant digital financial products that cater to the specific needs of these communities [19]. Furthermore, developing robust Islamic financial technologies is essential to enhance Shariacompliant online market liquidity and improve social finance mechanisms within these communities [18].

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This strategic integration of digital tools with Islamic finance principles can significantly enhance financial inclusion for micro, small, and medium enterprises, a critical segment often lacking access to conventional financial services [40]. The advancement of digital technologies, such as e-wallets, mobile banking, and Islamic fintech applications, plays a crucial role in enabling remote communities to readily access Islamic financial services, thus promoting financial inclusion [19]. This digitalization also extends to the management of zakat, where technology and innovation are instrumental in transforming traditional practices into efficient, digitized systems, ensuring compatibility with the current digital era [58]. This digital transformation in zakat management, particularly through the adoption of digital platforms and blockchain, promises enhanced transparency, efficiency, and a broader societal impact on welfare [39][49]. Such digitalized systems offer a check and balance mechanism for Zakat collection and distribution, ensuring accountability and improving the developmental impact of Zakat funds [58].

Furthermore, the integration of digital payment systems, online platforms, and mobile applications can significantly streamline zakat calculations and tracking, thereby optimizing both the collection and distribution processes [55]. This not only increases compliance but also fosters trust among contributors and beneficiaries, leading to greater community engagement in Zakah initiatives [3]. The growth of technology and innovation is thus inevitable, leveraging digital tools for more efficient zakat management systems in Malaysia [58]. The implementation of digitalized zakat management systems, such as the Zakat on Touch initiative by Lembaga Zakat Negeri Kedah, exemplifies how technological advancements can empower Asnaf and transform zakat into a sustainable socioeconomic instrument [41]. These advancements underline the critical need for a comprehensive digital strategy to overcome existing challenges and fully harness the potential of technology in elevating the socioeconomic status of Asnaf in Malaysia [45][58]. This transformation, propelled by the Industrial Revolution in Malaysia and the impact of the COVID-19 pandemic, necessitates that Asnaf entrepreneurs remain competitive through the mastery of digital marketing and e-commerce platforms [35]. Furthermore, the integration of digital platforms for ZISWAF funds presents significant opportunities for enhanced transparency and trust in fund management, addressing the need for robust digital infrastructures [15]. The emergence of various Fintech crowdfunding institutions and philanthropic organizations utilizing digital wallets for *Zakat, Infaq*, and *Sadaqah* payments further exemplifies this trend, driven by the increasing adoption of non-cash payment methods [2].

This shift towards digital transactions necessitates further research into user adoption and behavioral intention regarding halal blockchain digital wallets within non-bank financial institutions like zakat institutions [62]. This development highlights the critical importance of evaluating the challenges and strategic directions required for effective digital transformation within Malaysia's zakat landscape [45]. A thorough understanding of these challenges and strategic approaches is essential to harness the full potential of digital Zakat in improving the socioeconomic well-being of the Asnaf community [13]. The integration of digital platforms within zakat management not only streamlines the collection and distribution processes but also offers a pivotal pathway for Asnaf entrepreneurs to remain competitive in an increasingly digitized economy, especially in light of global events such as the COVID-19 pandemic [44] [67]. Proactive initiatives, such as the Human Development Program by State Islamic Religious Councils, are crucial for enhancing the entrepreneurial potential of Asnaf groups by aligning with strategies that prioritize both their welfare and economic empowerment [44]. These initiatives should focus on developing digital literacy and entrepreneurial skills, leveraging technological advancements to overcome existing socio-economic disparities and foster sustainable economic participation among Asnaf groups [44][48]. Moreover, tailored entrepreneurial support, including training, capital sources, and motivational programs, can significantly improve Asnaf's business management skills and contribute to their socio-economic development [45]. Such advancements necessitate a deeper exploration into the regulatory frameworks and technological infrastructures required to support and secure these digital transformations within the Malaysian zakat landscape [1][13].

Challenges and Strategic Directions for Empowering Asnaf

Current discussion is rooted into the socio- economic impact of digitalized zakat on Asnaf empowerment, critically analyzing both the opportunities and obstacles presented by this technological paradigm shift. It will further shed some lights on how digital platforms can enhance financial inclusion and entrepreneurial success among Asnaf individuals, thereby contributing to sustainable poverty alleviation efforts [26]. Additionally, present study shall also review the current zakat management systems in Malaysia, particularly how they leverage digital innovation to address poverty and economic inequality among Asnaf, given their varied management systems influenced by social, cultural, and regulatory characteristics. This comparative analysis across different systems will reveal the best practices and areas for improvement, particularly regarding infrastructure readiness and the impact of socio-economic disparities on effective distribution [14]. Specifically, the review will assess how robust digital infrastructures and equitable access to technology can bridge existing gaps in zakat distribution efficiency and recipient outreach [15], transformation of zakat institutions from traditional models to modern corporate-style management, acknowledging the shift towards computerized systems and contemporary payment channels that have enhanced efficiency and transparency but still raise public concern regarding credibility [61] and [30].

Furthermore, despite technology advancements, ensuring the integrity and accountability of digital zakat platforms remains paramount for maintaining public trust and encouraging broader participation in philanthropic initiatives [61]. Therefore, the continued evolution of zakat institutions demands a comprehensive understanding of both technological integration and the underlying *Shariah* principles to ensure effective and sustainable Asnaf empowerment [28][36]. The integration of digital accounting practices can significantly enhance financial transparency, which in turn strengthens corporate sustainability efforts by providing clear insights into a company's commitment to such initiatives. This enhanced transparency, alongside the strategic adoption of digital zakat, also positively influences corporate sustainability outcomes and encourages broader philanthropic engagement [11]. Such digital advancements in zakat collection and distribution are critical for addressing the growing complexity of contemporary social issues, including poverty alleviation and sustainable. Specifically, digital zakat acts as a catalyst for increased stakeholder engagement, fostering a participatory ecosystem for sustainable development [12]. This comprehensive approach not only ensures efficient resource allocation but also fosters a dynamic interaction between zakat institutions, corporations, and beneficiaries, thereby solidifying the social impact of these financial instruments.

A synergistic model integrating Islamic accounting and financial innovation could significantly enhance the competitiveness and operational efficiency of Sharia business entities, particularly SMEs, by facilitating rapid and accurate financial reporting and decision-making processes [46]. Such integration also ensures adherence to Sharia principles and aids in fulfilling social obligations, including zakat, infaq, and sadaqah [46]. This convergence of Islamic accounting and financial innovation also points to an enhancement in the decision usefulness of non-financial information, aligning with concepts of creating shared and sustainable value for various stakeholders [52][46]. This integration is further bolstered by the potential of emerging technologies such as blockchain, which offers enhanced transparency, security, and efficiency in Islamic social finance processes, including zakat management [49].

CONCLUSION

Islamic social finance mechanisms, such as zakat and waqf, are vital for achieving sustainable development goals, particularly in poverty alleviation and social welfare enhancement. Despite its recognized potential, the growth and utilization of Islamic social finance instruments, including Zakat and Waqf, remain suboptimal when compared to the broader Islamic finance industry. The integration of Islamic social and commercial finance, though still developing, is important for addressing economic and social issues within the global Muslim community. This integration offers a robust framework for poverty alleviation, wealth redistribution, and promoting financial inclusion within Islamic economies, aligning with the broader objectives of sustainable development. This alignment is further strengthened by the explicit recognition within Islamic finance of its potential to contribute significantly to the Sustainable Development Goals through ethical financial practices and robust governance. This underutilization necessitates a strategic reevaluation of operational and regulatory frameworks to maximize their developmental impact. This underscores the pressing need for innovative approaches and enhanced collaboration among stakeholders to fully leverage Islamic social finance for comprehensive sustainable development.

To this end, a comprehensive bibliometric analysis of Islamic social finance publications reveals an encouraging annual growth rate of 9.26%, with Malaysia demonstrating significant contributions to this expanding field. This trend highlights Malaysia's pivotal role in advancing the theoretical and practical applications of Islamic social finance as a tool for sustainable development. Specifically, initiatives like Bank Islam Malaysia Berhad's BangKIT Microfinance product exemplify efforts to integrate Islamic social finance with microfinance to address poverty alleviation and promote financial inclusion within the broader Islamic social finance framework. This product provides an Islamic microfinance solution to Asnaf entrepreneurs, which also incorporates an element of zakat to subsidise the profit rate, thus embodying a unique approach to sustainable financing. This innovative blend of microfinance and zakat highlights the potential of Islamic social finance instruments to enhance financial inclusion, which is critical given that the levels of zakat and cash waqf indicator indexes for financial inclusion in Malaysia remain relatively low. In conclusion, the integration of zakat and digital transformation presents a significant opportunity to overcome these challenges and empower the Asnaf community effectively. This approach aligns with strategic zakat management practices that leverage structured governance and innovative digital solutions to enhance socioeconomic development, as demonstrated by leading Islamic social finance institutions. This strategic integration not only streamlines the distribution of zakat but also amplifies its impact on poverty alleviation and economic empowerment for the Asnaf, fostering a more inclusive financial ecosystem. The effective implementation of digital platforms can further enhance the transparency and efficiency of zakat distribution, ensuring that funds reach eligible recipients swiftly and securely. This digital transformation also facilitates comprehensive data collection, enabling more precise needs assessments and impact measurement for improved allocation of resources. Such digitalization efforts in zakat management are crucial for expanding Islamic financial inclusion and leveraging technology to generate greater economic and social benefits, mirroring successful strategies in other developing economies. Specifically, the embracing of digitalization within the zakat system is vital for its compatibility with the contemporary digital era, aligning with evolving financial markets and introducing new business models. This strategic shift towards digital platforms is essential for empowering Asnaf entrepreneurs to remain competitive in a rapidly evolving marketplace, particularly given the changes in consumer behavior towards digitized purchases and the imperative to master digital marketing. This transition from traditional to digital markets offers a pathway for zakat institutions to advance their technological readiness and understanding, thereby embracing digital assets and their zakat-ability. Therefore, Asnaf must make sure their evolving on technological readiness up to par in order to privileging the competitive advantages [78].

Empirical findings and case studies demonstrate that digitalization not only improves the technical aspects of zakat management but also has a substantial impact on Asnaf's social and economic well-being. However, there are still few studies on the long-term usefulness of digital technology in Malaysian zakat management, particularly those that analyze the influence on Asnaf's socioeconomic development over time. Thus, a more extensive literature synthesis, such as the one undertaken in this study, is required to identify the strategic needs, knowledge gaps, and potential of digital technology in boosting the Malaysian zakat ecosystem.

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