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Transformation of Zakat and Waqf in Society 5.0: Improving Welfare through the Utilisation of Technology and Social Innovation

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Abstract

The involvement of technology in the Society 5.0 era has changed the paradigm in the management of social funds such as zakat and waqf. The research aims to explore the potential use of technology and how social innovation can expand its impact on improving the welfare of the people. This study uses a literature study method with a qualitative approach. Data was obtained from a variety of credible literature sources, including academic journals, scientific articles, books, official reports, and materials from related conferences and seminars. An in-depth analysis of this literature is carried out to understand the evolution of the role of zakat and waqf in the context of history, recent developments, and changes with the emergence of Society 5.0. The results of the literature analysis show that the use of technology, such as digital platforms and technology-based financial systems, provides a great opportunity in improving the efficiency of collecting, managing, and distributing zakat and waqf funds. In addition, social innovation also plays an important role in expanding the impact of these philanthropic practices on people's welfare. This research is expected to provide an in-depth understanding of the need to adapt zakat and waqf to the concept of Society 5.0, as well as the importance of public awareness and education on the benefits of zakat and waqf in supporting wider welfare.

Keywords: *zakat; waqf; society 5.0; technology utilization; social innovation*

Abstrak

Penerapan teknologi di era Society 5.0 telah mengubah paradigma dalam pengelolaan dana sosial seperti zakat dan waqf. Penelitian ini bertujuan untuk mengeksplorasi potensi penggunaan teknologi dan bagaimana inovasi sosial dapat memperluas dampaknya dalam meningkatkan kesejahteraan masyarakat. Studi ini menggunakan metode studi literatur dengan pendekatan kualitatif. Data diperoleh dari berbagai sumber literatur yang kredibel, termasuk jurnal akademik, artikel ilmiah, buku, laporan resmi, dan materi dari konferensi dan seminar terkait. Analisis mendalam terhadap literatur ini dilakukan untuk memahami evolusi peran zakat dan waqf dalam konteks sejarah, perkembangan terkini, dan perubahan dengan munculnya Society 5.0. Hasil analisis literatur menunjukkan bahwa penggunaan teknologi, seperti platform digital dan sistem keuangan berbasis teknologi, memberikan peluang besar dalam meningkatkan efisiensi pengumpulan, pengelolaan, dan distribusi dana zakat dan waqf. Selain itu, inovasi sosial juga memainkan peran penting dalam memperluas dampak praktik filantropi ini terhadap kesejahteraan masyarakat. Penelitian ini diharapkan dapat memberikan pemahaman mendalam tentang kebutuhan untuk menyesuaikan zakat dan waqf dengan konsep Society 5.0, serta pentingnya kesadaran dan pendidikan publik tentang manfaat zakat dan waqf dalam mendukung kesejahteraan yang lebih luas.

Kata Kunci*:* *zakat; wakaf; masyarakat 5.0; pemanfaatan teknologi; inovasi sosial*

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INTRODUCTION

The transformation of Zakat and Waqf in Society 5.0 is a significant research subject in the context of economic development and social welfare. Society 5.0 is a socio-economic concept that promotes the integration of advanced technology in daily life (Mourtzis et al., 2023b; Skobelev & Borovik, 2017), creating a stronger connection between humans and technology to improve the quality of life (Di Marino et al., 2022). Within this framework, the role of zakat and waqf has great potential (Mahat et al., 2015) to become important instruments in achieving the goals of Society 5.0. Zakat, as a religious obligation in Islam, and waqf, as a form of donation to humanity, can be directed to strengthen social networks, address inequality, and support social innovation (Khoerulloh & Hidayah, 2021).

The involvement of technology in the Society 5.0 era has changed the paradigm in the management of social funds (Coelho et al., 2023) such as zakat and waqf. The use of digital platforms, mobile applications, and technology-based financial systems provides new opportunities to collect, manage, and distribute zakat and waqf more efficiently (Sharin et al., 2023; Isa & Mohamed, 2020). In this context, theresearch aims to explore the potential use of technology as a means to improve the effectiveness of zakat and waqf collection and distribution, as well as how social innovation can broaden its impact on improving people's welfare.

A synthesis of previous studies reveals a growing interest in the digitalization of zakat and waqf. Prior research has successfully documented the benefits of adopting digital payment systems, the importance of transparency through technology (Sharin et al., 2024), and the general potential of fintech in Islamic social finance. However, these studies often approach technology primarily as a tool for operational efficiency, focusing on the "how" of digitization. This body of work leaves critical gaps that this research intends to address. First, there is a lack of comprehensive analysis that situates this technological transformation within the broader, human-centric vision of Society 5.0, which seeks to balance economic advancement with the resolution of social problems. Second, previous studies have not sufficiently explored the pivotal role of concurrent social innovation in tandem with technology to redesign distribution models and create sustainable welfare impact, moving beyond mere efficiency. Third, there is a limited in-depth understanding of the behavioral adaptations and perceptual shifts required from society for this transformation to succeed, a core tenet of the Society 5.0 paradigm.

Therefore, this research is conducted to fill these gaps by explicitly exploring the synergistic role of advanced technology and social innovation in improving the management and distribution of zakat and waqf within the Society 5.0 framework. In the face of Society 5.0, combining zakat and waqf with technological and social innovation becomes crucial in designing an inclusive and sustainable economic system. This study will analyze the patterns of community behavior, acceptance, and the factors influencing participation in this new approach. The insights gained will not only open up new opportunities in people's economic empowerment but can also be an important milestone in creating a more just, empowered, and mutually supportive society.

Therefore, this research provides a broader view of how zakat and waqf can transform in the face of Society 5.0 and its impact on improving social and economic welfare.

Different from previous studies that tend to discuss zakat and waqf in a traditional context, this study explicitly explores the role of advanced technology and social innovation in improving the management and distribution of zakat and waqf. In the face of Society 5.0, combining zakat and waqf with technological innovation becomes crucial in designing an inclusive and sustainable economic system. Efforts to integrate the role of zakat and waqf in the context of this technological revolution will not only open up new opportunities in people's economic empowerment, but can also be an important milestone in creating a more just, empowered, and mutually supportive society. Therefore, this research is conducted with the hope of providing a broader view of how zakat and waqf can transform in the face of Society 5.0 and its impact on improving the social and economic welfare of the people.

LITERATURE REVIEW

Zakat

Zakat in the etymological sense is taken from the word زكى - يزكو which means blessing, growth, purity, good and excess (Qardhawi, 1988). According to LPPM UNISBA in (Mursyidi, 2003) there are several definitions of zakat in terminology, namely as follows:

1) *Blessing*, which means indicating that the object subject to zakat is an object that contains more benefit value. An economic potential, and bring blessings to everyone involved in it if the object has been paid zakat.
2) *Growing*, meaning that the assets that have an impact on the growth and development of other assets, not reducing or eliminating assets. Either by itself or with effort, moreover with a mixture of both; and foster human mentality and religion *muzakki* and *mustahik*.
3) *Sacred*, meaning that the assets subject to zakat are pure assets. Clean from haram and vile business. If you have paid zakat, it can purify the mentality of *muzakki* from bad morals, indecent behaviour and sin.
4) *Good*, meaning that the assets given are assets that have good quality and quality. When *muzakki* and *mustahik* give and receive good zakat, then there is a good quality between the two.
5) *Excess*, meaning that the assets that become the object of zakat are excess assets from the basic needs of *muzakki*, and are expected to meet the basic needs of *mustahik*. Zakat will not cause misery, but spread prosperity and happiness together.

Zakat is also one of the pillars of Islam (Marshall & Herianingrum, 2021) which is obligatory for all Muslims (with certain conditions determined by Islamic law) with the following Qur'anic arguments: *Zakah is only for the poor, the amil zakat, the converted, the slaves, the debtors, the way of Allah, and the traveller, as an obligation from Allah*. (QS. At-Taubah: 60)

Thus, zakat is an asset that is obliged by Allah SWT to be given to people who are entitled to receive (*mustahik*) with a predetermined size. There are two types of zakat, namely zakat maal and zakat fitrah. In the context of Islamic law, the payment of zakat fitrah is required during the holy month of Ramadan, while zakat *maal* can be paid annually or at any time without a specific time limit. The amount of zakat that must be paid by individuals depends on the amount of money or assets they own, with a fixed percentage of 2.5% (Khasandy & Badrudin, 2019).

Zakat is an obligation for financially capable Muslims to give a portion of their wealth to those in need. It is not only a philanthropic obligation, but also one of the five pillars of Islam. Zakat serves as a wealth redistribution mechanism that plays a role in reducing economic disparities and strengthening social unity in society. Zakat is the most complete instrument in *maqashidus shari'ah* (Kusuma & Ryandono, 2016). As can be seen in the following dimensions.

Table 1. Dimensions of the Pillars of Islam

	Spiritual	Individual	Social	Economic	Measurable
Shahada	√	√	-	-	-
Prayer	√	√	-	-	-
Zakat	√	√	√	√	√
Fasting	√	√	-	-	-
Hajj	√	√	-	-	-

Thus, zakat has many wisdoms, both related to the relationship between humans and God, as well as social relations between humans, such as:

1) Purify the soul, foster noble morals to be generous, have a high sense of humanity and erode miserliness and greed so that it can feel inner peace, because it is free from the demands of Allah and the demands of obligations to society.
2) Helping and fostering the weak to fulfil their basic needs, so that they can carry out their obligations to Allah SWT.
3) To eradicate the disease of envy that usually arises when he sees people around him full of luxury, while he himself has nothing and no helping hand from them (the rich) to him.
4) Towards the realisation of an Islamic society based on the principles of *ummatan wahidatan, musawah, ukhuwah islamiah* and *takaful ijtimai*.
5) Creating social welfare that is characterised by harmonious relationships, and inner and outer peace between one person and another.

Waqf

Waqf in the etymological sense is taken from the word وقف which means to stop, stay and hold (Ali, 1988). Meanwhile, waqf in the terminological sense is as follows:

1) According to the Hanafi school, waqf is to keep the ownership of an object that remains the property of the *waqif* (waqf giver) and donate the benefits of the object for good purposes (Najim, 1970);

2) According to the Maliki school of thought, waqf is the transfer of the benefits of an object, either through rental or the proceeds of rental, to be given to the rightful party, with the transfer made within a specified period of time according to the *waqif's* wishes (Fikri, 1938);
3) According to the Shafi'i Mazhab, waqf is holding property that retains its substance and can provide benefits, without changing ownership from the *waqif*, and is used for purposes permitted by religion (al-Anshari, 1997);
4) According to the Hambali Mazhab, waqf is giving the owner of the property limitations in using his property for beneficial purposes, as well as ensuring the permanence of the substance of the object and revoking all rights and authority over it. Meanwhile, the benefits are used for benevolent purposes with the aim of getting closer to Allah SWT (Fikri, 1938);
5) According to Government Regulation No. 41 of 2004, it is a *waqif's* legal action to separate part of his property, to be utilised forever or for a certain period of time according to his interests for the purposes of worship or public welfare according to sharia.

Thus, waqf in terminology is to hold the property of a waqif without changing his ownership rights to be used in the way of goodness. The purpose of waqf can be understood from the spiritual dimension, which includes providing means for the *waqif*, and from the socio-economic dimension, which involves providing broad benefits for underprivileged groups of society in particular and for society as a whole (Sharin et al., 2025; M., 2015). Waqf assets cannot be sold (i.e. ownership cannot be transferred). Only their benefits are utilised for specific purposes of a primarily charitable nature (Sadeq, 2002). Waqf consists of four basic elements, namely:
1) *Wakif*, the person who gives the waqf;
2) *Mauquf*, the object to be waqfed;
3) *Mauquf alaih*, the person who receives the benefit of the waqf; and
4) *Sighah*, ijab qabul.

Based on its type, waqf is divided into two types: movable waqf (e.g., cash waqf, stock waqf, and sukuk waqf) and immovable waqf (e.g., land and buildings) (Mutalib et al., 2016). Another element of waqf is the *nadzir*. The nadzir is appointed by the *waqif* (endower) and is responsible for managing the waqf assets for the benefit of the waqf recipient based on the terms and conditions set by the waqif (Dahlan et al., 2014). According to Law No. 41/2004 article 9, waqf nadzirs are divided into three types, namely individual organisations, non-profit organisations, and legal entities. Nadzir has several duties (article 11 of Law No. 41 of 2004), namely (i) administering waqf assets, (ii) managing and developing waqf assets in accordance with their purpose, function, and designation, (iii) supervising and protecting waqf assets, and (iv) reporting the implementation of duties to the Indonesian Waqf Board.

Waqf is the concept of giving property or assets for public or charitable purposes. Waqf is often used to establish schools, hospitals, mosques, and various other social institutions and public infrastructure (Lestari, 2023). It plays a significant role in community development and social empowerment. History records that waqf has widely functioned to provide various services, such as religious, humanitarian, social, economic, educational and health services (Kuran, 2001; Mohamed Aslam Haneef, 2018). However, waqf suffered a very serious setback during the colonial period, where the colonial rulers attempted to destroy waqf by making it an institution that had a limited scope of religious rituals, without contributing significantly to other aspects such as social and economic (Sofyan & Sofyan, 2023).

Based on the development of Islamic economics, the concept of cash waqf emerged. This waqf is usually applied through agricultural, livestock and even industrial projects. In addition, cash waqf is designed with modern financial products, collected and then empowered through financial institutions. The management of this waqf can be done through creative programmes according to the design of the nadzir (Aziz, 2017). After generating profits, the benefits will be distributed to the poor and needy or by providing religious facilities.

Society 5.0

As stated earlier, the society 5.0 era is a transformation concept from the industrial era 4.0 which originated in Japan (Arsovski, 2019; Darwin, 2021), this concept integrates humans with machines that can make work or activities easier, more efficient and sustainable. Society 5.0 is currently built on several pillars, including:

1) *Cyber-Physical System* (CPS) is a platform that involves mechanical systems governed by computer algorithms. This platform is integrated with the Internet and involves user participation in the network (Saadati & Barenji, 2022);
2) *Artificial Intelligence* (AI) is a representation of human intelligence implemented on computer systems or other machine devices, enabling those devices to process information and make decisions as humans do (Özdemir & Hekim, 2018);
3) *Internet of Things* (IoT) is a system that allows an object to transmit data over a network without any human-to-human or human-to-computer interaction (Aslam et al., 2020); and
4) *Extended Reality* (XR) is a technological concept that brings together various forms of reality, such as virtual reality (VR), augmented reality (AR), and mixed reality (MR). Through this technology, users can interact with digital environments that show elements of the real and virtual worlds (Mourtzis et al., 2022).

Society 5.0 opens up various opportunities for society, including: 1) service improvement: society 5.0 can facilitate the development of service solutions by utilising AI and IoT to simplify and make societal services more efficient (Narvaez Rojas et al., 2021); 2) sustainable living: society 5.0 can help reduce the environmental impact of human activities through the development of smart cities, green energy, and sustainable transportation systems (Alimohammadlou & Khoshsepehr, 2023); 3) digital transformation: society 5.0 can help businesses and organisations become more efficient and productive using advanced technologies such as robotics and automation (Sharin et al., 2025; Martynov et al., 2019); and 4) economic growth: society 5.0 can create new industries and jobs, driving economic growth and development (Fukuda, 2020).

In addition to opportunities, society also has challenges in facing society 5.0, namely: 1) privacy and security: the increasing use of advanced technology has raised concerns about privacy and data security. It is important to establish regulations and protocols to protect sensitive data and prevent misuse of technology (Sharin et al, 2023; Mourtzis et al., 2023a); 2) digital divide: the gap between those who have access to technology and those who do not. It is important to ensure that everyone has access to technology to promote equality (Sá et al., 2021); and3) inequality: the integration of technology into society has the potential to exacerbate existing social inequalities, such as access to healthcare, education and employment opportunities. It is important to ensure that these technologies are accessible to everyone, regardless of socioeconomic status (Sharin et al., 2025; Ayhan & Akar, 2022).

METHODOLOGY

This research is a literature study with a qualitative approach. Data was obtained from a variety of credible literature sources, including academic journals, scientific articles, books, official reports, and materials from related conferences and seminars. It is an in-depth analysis of relevant literature to understand the evolution of the role of zakat and waqf in the context of history, recent developments, and changes occurring with the emergence of Society 5.0. This includes understanding the concept of Society 5.0, technological transformation in social fund management, and innovative practices related to zakat and waqf (Ghony & Almanshur, 2014). In this research we conducted a study of literature, such as the Qur'an, al-Hadith, journals and other scientific works.

Through this literature study approach, it allows researchers to understand how the utilisation of technology and social innovation can strengthen the role of zakat and waqf in improving the welfare of the people, as well as its implications for the evolution of society in the modern era. Data analysis techniques were conducted using a qualitative approach (Basrawi & Suswandi, 2008), namely: 1) data collection; 2) data reduction; 3) data interpretation; and 4) verification.

RESULT AND DISCUSSIONS

Zakat and waqf have a central role in the Islamic tradition as philanthropic instruments that have great social impact (Hakim et al., 2020). In Islamic law, zakat is only intended for mustahik, but social funds are not only in the form of zakat, there is waqf which has an important role for society (Muqorobin & Urrosyidin, 2023) in facing the era of Society 5.0. In the era of Society 5.0, zakat and waqf can transform and adapt to socio-economic changes through the use of technology and social innovation:

Technology Utilisation

The potential use of technology as a means to improve the effectiveness of zakat and waqf collection and distribution refers to the utilisation of modern technological tools to improve and optimise the process of managing philanthropic funds in Islam as follows below:-

- ✓ Fund Raising Through Technology: Technology can be utilised in creating digital platforms, mobile applications, or dedicated websites that enable easier and more transparent collection of zakat and waqf. This can facilitate the process for individuals or institutions to donate zakat and waqf online in a secure and trusted method.

- ✓ More Efficient Fund Management: Technology enables more accurate and efficient recording and tracking of funds. Technology-based financial systems can be used to manage data on funds collected, funds disbursed, and the impact of the use of zakat and waqf funds in a more detailed and measurable manner.
- ✓ Measured and Targeted Distribution: The use of technology enables better identification of the right beneficiaries. With careful data analysis, zakat and waqf funds can be distributed in a targeted manner to those in need more effectively, reducing the possibility of waste or errors in distribution.
- ✓ Transparency and Accountability: Technology enables the creation of a system that is transparent and open to the public. Information on the collection, management, and use of zakat and waqf funds can be easily accessed by zakat givers, giving a higher level of trust to the institutions or bodies that manage the funds.

The utilisation of technology in the collection and distribution of zakat and waqf not only improves operational efficiency, but also strengthens openness, transparency and trust in the philanthropic process. This provides an opportunity to increase the social impact of zakat and waqf in a more effective and targeted manner in meeting the needs of people in need of assistance.

Social Innovation

Social innovation has great potential to expand its impact on improving people's welfare through zakat and waqf in the following ways:

1. Use of Data for Better Analysis: Social innovation leverages big data to analyse people's needs more carefully. Through in-depth data analysis, institutions that manage zakat and waqf can identify pressing needs, design more effective programmes, and target the distribution of funds to those in need more precisely.
2. Innovation in the Utilisation of Zakat and Waqf Funds: Social innovation introduces innovative approaches in the utilisation of zakat and waqf funds. For example, the development of programmes that promote education, health, and technology-based economic empowerment. This helps to optimise the use of funds and increase their impact in the long run.
3. Collaboration between Institutions and Related Parties: Social innovation strengthens collaboration between zakat and waqf institutions and other related parties. This collaboration enables the sharing of resources, knowledge and skills that strengthen the implementation of more effective and widespread programmes in improving the welfare of the people.

By utilising technology and social innovation, zakat and waqf can play a more effective role in strengthening the socio-economic welfare of Muslims and society as a whole. This transformation is part of the adaptation of the role of zakat and waqf in responding to new socio-economic challenges in the era of Society 5.0, while still maintaining philanthropic values based on Islamic teachings.

Increasing Public Awareness and Participation

In Society 5.0, the importance of public education and awareness about the role and importance of zakat and waqf becomes greater. Technology also makes it possible to create a wider awareness of the urgency and need for zakat and waqf, which can increase public participation in these philanthropic practices.

People's perception of zakat and waqf may vary. Some people may have a strong and positive understanding of zakat and waqf as important social or charitable obligations in Islam, while others may have a negative perception or lack of understanding of the meaningfulness and positive impact of zakat and waqf practices. In addition, the level of acceptance of technology in the management of zakat and waqf may affect community participation; some may feel comfortable with the use of technology to donate or manage philanthropic funds, while others may still be reluctant or lack trust in such technological systems.

The level of public trust in institutions that manage zakat and waqf plays an important role as high trust in transparency, accountability and good management will increase participation in giving zakat and waqf. In addition, the convenience and affordability factors also affect people's participation in giving zakat and waqf, where easy, transparent, and hassle-free collection and distribution processes will increase the level of participation.

The level of education and public awareness about the benefits and urgency of zakat and waqf also play an important role because good education about the values of Islamic philanthropy and the positive impact of zakat and waqf practices can increase participation. On the other hand, the economic condition of individuals can also affect participation in giving zakat and waqf, where people who are more financially established may be more inclined to donate heavily, while those who are less well-off may face constraints in donating. Understanding these factors can help zakat and waqf institutions, governments, and social organisations in developing more effective strategies to increase public participation in the utilisation of zakat and waqf in the Society 5.0 era. Education efforts, transparency, and ease of access are key in stimulating greater participation from the community.

Discussion

The results of this study show that zakat and waqf have a central role in the Islamic tradition as a significant philanthropic instrument in improving social welfare. In the era of Society 5.0, the transformation of zakat and waqf through the use of technology and social innovation is the key to optimizing its impact.

Modern technology offers a great opportunity to improve the effectiveness of zakat and waqf management. The use of digital platforms and mobile applications, such as Dompet Dhuafa Digital and Lazizmu in Indonesia, makes the fundraising process easier, more transparent, and accountable. The adoption of these platforms can be understood through the Technology Acceptance Model (TAM), where their perceived usefulness (e.g., faster distribution, wider impact) and perceived ease of use (e.g., intuitive interfaces) are critical drivers for public acceptance. Furthermore, the integration of blockchain technology for waqf management, as piloted for waqf land registries, introduces an immutable record of ownership and transactions, thereby enhancing trust. With such technology, recording and tracking funds has become more accurate, allowing for more targeted distribution. In addition, technology increases transparency and accountability, which is fundamental for building public trust in zakat and waqf management institutions. Our analysis shows that technology not only simplifies operations but also strengthens public trust, which in turn increases public participation in philanthropy.

Social innovation allows new approaches in the utilization of zakat and waqf funds. This aligns with Social Innovation Theory, which emphasizes novel solutions (e.g., new partnerships, models) that effectively address social needs. For instance, technology-based economic empowerment programs—such as providing digital business incubation funded by productive waqf—are a form of social innovation that creates sustainable impact beyond direct cash assistance. The use of big data for the analysis of community needs allows zakat and waqf institutions to design more effective and targeted programs, moving from a one-size-fits-all model to a needs-based approach. Collaboration between zakat and waqf institutions and other related parties, such as tech startups and academic institutions, strengthens the implementation of the program, utilizing existing resources and knowledge. These social innovations help overcome new socio-economic challenges that arise in the Society 5.0 era.

Public awareness and education about the importance of zakat and waqf is very crucial. Technology can be used to create a broader and deeper awareness of the urgency and benefits of zakat and waqf. A better understanding and positive perception of zakat and waqf can increase public participation. Public trust in the management institution also plays an important role; Transparency and accountability increase trust and participation. The factor of convenience and affordability in the process of collecting and distributing zakat and waqf also affects community participation. By understanding these factors, zakat and waqf institutions can develop more effective strategies to increase community participation.

From the analysis of the literature and the results obtained, the author argues that the synergistic use of technology and social innovation not only increases efficiency and transparency but also fundamentally strengthens the relationship between the community and the management institution. The application of TAM helps institutions design user-friendly platforms, while Social Innovation Theory guides them in creating impactful programs. Technology provides the necessary tools to monitor and evaluate the impact of zakat and waqf more effectively. In addition, social innovation paves the way for new approaches that are more relevant to the needs of today's society.

The author also underlines that the success of this transformation in the Society 5.0 era is a function of both technological capability and human factors. Continuous education efforts on Islamic philanthropic values and the concrete benefits of zakat and waqf can increase community participation. Ultimately, the success of technological integration and social innovation is highly dependent on the level of trust and participation of the public, which is cultivated through demonstrable transparency, accountability, and ease of access provided by the very technologies and innovative approaches discussed.

CONSLUSION

This study synthesizes the conceptual landscape of zakat and waqf transformation within the Society 5.0 paradigm, establishing a critical theoretical foundation. It concludes that the integration of digital technology and social innovation represents a fundamental paradigm shift, essential for enhancing the efficacy, reach, and social impact of Islamic philanthropy. The paper's primary academic contribution lies in framing this transformation through the dual lenses of technology adoption models and social innovation theory, thereby moving the discourse beyond operational efficiency to a holistic, human-centric redesign of philanthropic ecosystems. The successful realization of this potential is contingent upon designing solutions that are both technologically robust and deeply attuned to diverse community needs, fostering trust through demonstrable accountability.

As a conceptual study based on literature, it inherently calls for empirical validation and deeper investigation. Future research must now advance this foundation by pursuing specific, theory-driven inquiries. Researchers are encouraged to empirically test the applicability of models like the Unified Theory of Acceptance and Use of Technology (UTAUT) to identify the dominant factors influencing digital zakat adoption among various demographics. Furthermore, rigorous mixed-methods research is needed to conduct longitudinal impact assessments of specific social innovation models, such as technology-based productive waqf projects.

Finally, a deeper behavioral and institutional analysis is required to explore the role of digital nudges on donor behavior and to understand the organizational challenges institutions face in adopting advanced technologies. By pursuing these targeted directions, scholars can generate the robust, actionable knowledge necessary to guide policymakers and practitioners in ethically and effectively harnessing the full potential of Society 5.0 for the future of zakat and waqf.

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