

## Short Communication

Digital Transformation of Mosque-Based *Ziswaf* Management for Community Economic Independence

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This article contributes to:



**Abstract.** Mosques hold transformative potential as centers of community economic development in Muslim-majority societies, yet the management of *Ziswaf* — comprising Zakat, Infaq, Sadaqah, and Waqf — in many mosque institutions remains constrained by manual recording systems, limited transparency, and weak accountability mechanisms. This community service program, conducted in 2025 across two cross-national locations — Songkhla, Southern Thailand, and Kedah, Malaysia — aimed to facilitate the digital transformation of *Ziswaf* management practices in selected mosque institutions through structured training, system introduction, and ongoing mentoring. A total of 62 mosque administrators, committee members, and community leaders participated across both sites. The program introduced participants to accessible digital tools including spreadsheet-based financial recording systems, WhatsApp-based donor communication channels, and basic social media reporting practices. Post-program assessments demonstrated measurable improvements in administrative efficiency, collection transparency, and community trust in mosque financial management. Several participating mosques successfully transitioned from purely manual to hybrid digital recording systems by the program's conclusion. This article reports on the program methodology, outcomes, implementation challenges, and implications for the sustainability of mosque-based economic empowerment programs in transnational Muslim communities.

**Keywords:** *Ziswaf* Management, Digital Transformation, Mosque Economics, Community Empowerment, Islamic Social Finance.

## 1. Introduction

The mosque, in the Islamic tradition, has always been conceived as more than a space for ritual worship. From the earliest period of the Prophet Muhammad's (PBUH) community in Medina, the mosque served as a center of governance, education, dispute resolution, and economic distribution. This multidimensional institutional character positions the mosque as a natural anchor for community economic development in Muslim-majority societies. In contexts where formal state welfare systems are weak, geographically uneven, or administratively inaccessible, mosque-based social finance mechanisms — particularly *Ziswaf* — often constitute the primary redistributive institution for low-income and vulnerable households [1], [2].

In Southeast Asia, this tradition of mosque-centered economic activity remains vibrant, though its contemporary institutional expression varies considerably across national contexts. In Malaysia, mosque institutions are formally integrated into state-level Islamic finance bureaucracies, with some state religious departments (Jabatan Agama Islam Negeri) providing administrative oversight and digital infrastructure for mosque-linked *Ziswaf* activities. In Southern Thailand, by contrast, mosque committees (Khanakammakan Masjid) operate with substantially greater autonomy from state institutions, functioning largely through volunteer-driven, community-financed models with minimal formal administrative infrastructure. These contrasting institutional environments provide a rich comparative setting for exploring the potential and constraints of digitally enhanced *Ziswaf* management.

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The term *Ziswaf* is a composite acronym encompassing four instruments of Islamic social finance: *Zakat*, *Infaq*, *Sadaqah*, and *Waqf*. Together, these instruments represent a comprehensive framework for Islamic wealth redistribution and social investment, each with distinct jurisprudential foundations and distribution mechanics. *Zakat* is the obligatory annual tithe levied on Muslims whose wealth exceeds the *nisab* (minimum threshold) level, constituting one of the five pillars of Islam. *Infaq* refers to voluntary financial expenditure in the path of God, which may take the form of regular charitable giving beyond *Zakat* obligations. *Sadaqah* encompasses a broader category of voluntary charity, including non-monetary acts of generosity. *Waqf* is the Islamic endowment instrument through which an asset — typically land, property, or financial capital — is permanently dedicated to charitable purposes, generating ongoing benefits without diminishing the principal [3], [4]. When managed collectively and efficiently through mosque institutions, these four instruments can generate substantial community development resources.

The development potential of *Ziswaf* in Southeast Asia is significant but frequently unrealized. Firdaus et al. [5] estimated that Indonesia alone has annual *Zakat* potential of approximately IDR 217 trillion, yet formal collection consistently falls far short of this potential. Broader *Zakat*-governance literature and the *Zakat* Core Principles also emphasize that collection, reporting, supervision, and distribution systems require transparent and accountable institutional arrangements to strengthen public trust [2], [6]. Digital transformation therefore offers a structural intervention for bridging the trust and transparency gap, provided that it is aligned with the administrative capacity of mosque institutions.

Digital transformation, in the context of *Ziswaf* management, refers not to the adoption of complex technological infrastructure but to the systematic introduction of accessible digital tools that enhance the accuracy, transparency, accessibility, and communication effectiveness of *Ziswaf* administration. This includes tools as simple as spreadsheet-based financial recording systems, messaging platform-based donor engagement, social media reporting, and QR-code enabled payment collection. Studies on digital payment behavior for *Zakat*, *Infaq*, and *Sadaqah* indicate that digital channels can support collection convenience and donor participation when security, usability, and trust are adequately addressed [7].

The relevance of digital transformation to *Ziswaf* management operates across multiple dimensions. For administrators, digital recording reduces the risk of error, loss, and manipulation associated with paper-based bookkeeping, while also enabling faster report generation. For donors and *muzakki* (*Zakat* payers), digital systems provide verifiable receipts, real-time donation tracking, and transparent fund distribution reports that build confidence and increase giving rates. For beneficiaries (*mustahiq*), digital systems enable more systematic needs assessment and more equitable distribution practices. For the broader community, regular social media reporting of *Ziswaf* activities creates a culture of institutional accountability that strengthens long-term trust in mosque financial management [2], [6], [8], [9].

This community service program was designed with five primary objectives. First, to assess the current state of *Ziswaf* management practices in participating mosque institutions across Songkhla and Kedah. Second, to introduce mosque administrators to accessible digital tools appropriate for their institutional capacity and resource levels. Third, to build practical competency in digital financial recording, donor communication, and social media transparency reporting among participants. Fourth, to support the initial implementation of digital *Ziswaf* management systems in at least a subset of participating

mosques. Fifth, to document lessons learned and develop recommendations for scaling similar programs across the broader Southeast Asian Muslim community context.

## 2. Method

### 2.1 Program Design and Pedagogical Approach

The program was designed on the principle that digital transformation for mosque institutions in this context must be gradual, practical, and grounded in the existing administrative culture of volunteer-driven community organizations. A technology-first approach — one that introduces sophisticated platforms before building foundational digital literacy — was explicitly avoided. Instead, the program adopted a scaffolded learning model in which each new digital tool was introduced only after participants had demonstrated competency with its simpler predecessor, and in which every tool introduced had a clear, immediate application to the participants' existing administrative responsibilities. The program was implemented through three phases across 2025. Phase One (February–March) was conducted in Songkhla, targeting mosque administrators and community leaders from six mosque institutions in and around the city. Phase Two (May–June) was implemented in Kedah, Malaysia, targeting a comparable group from five mosque institutions. Phase Three (August–September) constituted a cross-site follow-up, in which a delegation of Kedah participants visited Songkhla to participate in a joint knowledge exchange session, and program mentors conducted follow-up site visits to all participating mosques.

### 2.2 Participants

Across both phases, a total of 62 participants were enrolled in the program. In Songkhla, 34 participants attended, representing six mosque institutions. In Kedah, 28 participants attended, representing five mosque institutions. Participants included mosque committee chairpersons (Ketua Kariah / Khanakammakan Masjid), secretaries, treasurers, *Zakat* collection officers, and selected community youth representatives who were identified as potential technology champions for their respective mosques. The participation of youth members was a deliberate program design choice, based on the recognition that sustainable digital adoption in these institutions would require intergenerational knowledge transfer, with younger members supporting older administrators in navigating new tools. Several of the most effective knowledge transfer outcomes observed during the program were attributable to this youth-elder pairing dynamic.

Table 1. Summary of Program Participants by Location and Role

Location	Mosques	Participants	Key Roles Represented
Songkhla, Thailand	6	34	Chair, Treasurer, Secretary, Youth
Kedah, Malaysia	5	28	Chair, Treasurer, <i>Zakat</i> Officer, Youth
Total	11	62	—

### 2.3 Institutional Partners and Cross-Country Coordination

The cross-country dimension of the program was facilitated through a partnership with the Islamic Studies faculty of a local university in Kedah, which provided venue facilities, participant recruitment coordination, and a cultural and linguistic bridge for the Malaysian program phase. In Songkhla, the program operated through the network of mosque institutions affiliated with the provincial Islamic committee, which endorsed the program and facilitated introductions to participating mosque leaders. The university-mosque partnership model proved effective in lending institutional credibility to the program and ensuring that participation was understood as a professionally recognized development activity rather than an informal community event.

## 2.4 Training Modules and Digital Tools Introduced

The training program was organized into four sequential modules, each delivered across two full-day group sessions, supplemented by inter-session practical assignments and individual mentoring support. This foundational module reviewed the jurisprudential basis of *Ziswaf* instruments, clarified the rights and responsibilities of mosque administrators as *amil* (*Ziswaf* administrators), and introduced international and national standards for *Ziswaf* governance. Particular emphasis was placed on the accountability and *amanah* (trustworthiness) dimensions of *Ziswaf* administration, framing transparency and accurate record-keeping as Islamic ethical obligations rather than merely administrative preferences [6], [11]. This module introduced participants to Microsoft Excel and Google Sheets as tools for *Ziswaf* financial recording. A standardized *Ziswaf* recording template was developed by the program team and introduced to participants, covering fields for collection by instrument (*Zakat* fitrah, *Zakat* maal, *Infaq*, *Sadaqah*, and waqf), collection by date and collector, distribution records by beneficiary category and *mustahiq* identity, and summary balance reporting.

Participants practiced data entry, formula-based calculation, and monthly report generation using the template with simulated transaction data before applying it to their own institution's real records. The template was designed to support basic accountability principles in Islamic financial recording [8]. This module focused on using WhatsApp as a structured donor communication platform. Participants learned to distinguish between personal and institutional messaging use, set up dedicated mosque *Ziswaf* WhatsApp channels (as distinct from general mosque announcement groups), and produce simple but professional digital communication materials including collection notifications, distribution acknowledgments, and periodic progress updates. Basic graphic design using Canva was introduced for the creation of visually engaging *Ziswaf* report cards that could be shared via WhatsApp and printed as physical notice board materials.

The final module addressed the use of Facebook and Instagram for public *Ziswaf* transparency reporting. Participants set up dedicated mosque social media accounts (or, where accounts already existed, created separate *Ziswaf*-specific content series). A simple quarterly reporting template was introduced, covering total collection by instrument, distribution categories and amounts, beneficiary counts, and upcoming programs. Participants produced their first social media transparency report post during the session, receiving peer feedback before publication.

## 3. Result and Discussion

### 3.1 Improvements in Financial Recording Accuracy and Efficiency

The introduction of spreadsheet-based recording systems produced immediate and measurable improvements in recording accuracy and administrative efficiency across participating mosque institutions. Pre-program baseline assessments, conducted through document review, found that the average time required for a mosque treasurer to produce a complete monthly financial summary from handwritten records was approximately 4.2 hours. By the conclusion of the program, treasurers who had adopted the standardized digital template reported average report generation times of 45 minutes — a reduction of approximately 82%.

Error rates also declined substantially. A comparison of independently recalculated totals against official records, conducted for participating mosques during the needs assessment phase, found a mean discrepancy rate of 6.3% in handwritten records — meaning that, on average, approximately 6% of recorded transaction data contained arithmetical or entry errors. In the digital recording system, formula-based calculation

eliminates arithmetical errors entirely, and participant-reported data entry error rates at the three-month follow-up were negligible.

Masjid Al-Ikhwan in Songkhla, one of the program's most engaged participating institutions, provides a compelling illustration of these outcomes. The mosque's treasurer, Pak Sulaiman (age 57), had maintained *Ziswaf* records manually for eleven years. At the outset of the program, he described his approach to annual reporting as "adding everything up at the end of Ramadan and hoping the numbers match." By the program's conclusion, Pak Sulaiman was proficiently managing a Google Sheets *Ziswaf* ledger, had back-entered six months of historical collection data, and had generated his first formally structured quarterly summary report — a document he described as "something I can actually show to the community without embarrassment."

## 2.5 Enhanced Transparency and Community Trust

The transparency reporting module produced particularly significant outcomes in terms of community response. Across both locations, mosques that began publishing regular social media *Ziswaf* reports experienced an observable increase in community engagement with their *Ziswaf* activities. Metrics available from mosque social media accounts at the three-month follow-up showed that *Ziswaf*-related posts consistently achieved the highest engagement rates (measured by likes, comments, and shares) of any content category, suggesting strong community appetite for this type of institutional transparency. This result is consistent with prior evidence that transparency is a key component of good governance in *Zakat* institutions [9].

Masjid Taqwa in Kedah launched a quarterly "Laporan *Ziswaf*" (*Ziswaf* Report) series on their Facebook page in June 2025. The inaugural post, which presented collection and distribution data for the first quarter of 2025 in a Canva-designed infographic format, reached 1,847 accounts within 72 hours — a substantially higher reach than any previous mosque social media post. The mosque's *Ziswaf* coordinator, Ustaz Farid, reported receiving multiple WhatsApp messages from community members commending the report and expressing increased willingness to contribute regularly, with one donor doubling their monthly *Infaq* commitment specifically citing the transparency report as the reason.

In Songkhla, where community skepticism about mosque financial management had been somewhat higher at baseline — reflecting historical concerns about accountability in voluntary organizations — the response to transparency reporting was equally positive. A community survey conducted at the three-month follow-up across three Songkhla mosque communities found that 71% of respondents reported increased trust in mosque *Ziswaf* management following the introduction of regular digital reporting, compared to 34% who reported this level of trust at the pre-program baseline.

## 2.6 Improvements in Collection Reach and Volume

While formal pre-post collection volume data was available for only a subset of participating mosques (due to variation in the completeness of baseline records), the available evidence indicates that digital adoption contributed to meaningful increases in *Ziswaf* collection volumes. Among the four Kedah mosques for which comparable data was available, mean monthly *Ziswaf* collection increased by an average of 23% between the pre-program baseline period and the three-month post-program follow-up period. While multiple factors may contribute to collection volume changes — including seasonal variation and broader economic conditions — program coordinators and mosque administrators consistently attributed a portion of the increase to two specific digital adoption outcomes: the introduction of QR-code based digital payment options

(facilitated through DuitNow QR codes linked to mosque accounts in the Malaysian context) and the increased donor engagement generated by regular WhatsApp and social media communication. This interpretation is consistent with digital-ZIS studies that identify payment convenience and trust as important drivers of online charitable giving [7].

In Songkhla, the digital payment infrastructure available to mosque institutions is less developed than in Malaysia, and the introduction of QR code payment options faced greater implementation barriers due to limited local banking system integration. However, three Songkhla mosques established PromptPay QR codes linked to mosque accounts during the program period, enabling cashless donations for the first time. Early data from these mosques suggested that approximately 15–20% of donations in the weeks following QR code introduction were made digitally, predominantly by younger community members aged 18–35 who cited convenience as the primary motivating factor.

Table 2. Key Program Outcomes by Indicator

Outcome Indicator	Songkhla	Kedah
Report generation time reduction	80%	84%
Community trust increase (survey)	71%	68%
Monthly collection increase (available mosques)	18%	23%
Mosques with active social media reporting	4 of 6	5 of 5
Participants with digital recording proficiency	79%	86%

### 2.7 Challenges During Implementation

Several significant challenges were encountered during program implementation, requiring adaptive responses from the facilitation team. The most persistent challenge was the highly variable digital literacy baseline among participants, not only between the two country contexts but within individual mosque institutions. In several cases, a single session group included both participants with strong smartphone proficiency and participants who had never used a spreadsheet application in any context. Managing this range within a unified training format required facilitators to employ extensive peer-assistance techniques, pairing higher-literacy participants with those requiring additional support — a strategy that, while effective, placed additional time demands on more proficient participants.

Resistance from older mosque administrators presented a second significant challenge. In two Songkhla mosques, senior committee members expressed concern that digitization represented a threat to the traditional authority structures of mosque governance, with one committee chairman stating that "computers cannot understand the needs of our community the way a person can." These concerns, while partly reflecting legitimate questions about the limits of technology in community contexts, also reflected broader anxieties about the erosion of institutional roles held by experienced but technology-unfamiliar elders. Addressing these concerns required considerable facilitation sensitivity, including reframing digital tools as administrative aids that enhance rather than replace human judgment, and ensuring that the program's narrative consistently emphasized empowerment of existing administrators rather than replacement of traditional practices.

In the Malaysian context, a different set of challenges arose from the institutional complexity of mosque governance under state Islamic authority oversight. Kedah mosque institutions, unlike their Thai counterparts, operate within a regulatory framework that includes state religious department (JAIK — Jabatan Agama Islam Kedah) guidelines for financial reporting. Some participants expressed uncertainty about whether the digital reporting formats introduced by the program were compatible with JAIK reporting

requirements, necessitating additional coordination between the program team and the relevant state authority to confirm compatibility and avoid creating administrative duplication for participating mosques. Finally, sustainability concerns were evident from the outset. Volunteer-run mosque institutions face inherent challenges of continuity, as key personnel may change, reduce their involvement, or relocate. The program addressed this challenge structurally by ensuring that digital records were maintained in cloud-based formats (Google Sheets) accessible to multiple authorized users, rather than on individual devices, and by training at least two participants per mosque — including at least one youth member — in all core digital competencies.

## 2.8 Cross-Country Learning and Knowledge Exchange

The cross-national design of the program generated a dimension of learning that exceeded the program team's initial expectations. The Phase Three joint knowledge exchange session, in which Kedah participants visited Songkhla and engaged in structured dialogue with their Thai counterparts, produced substantive insights that enriched the practice of both groups. Kedah participants were able to share their experience navigating state regulatory requirements for *Ziswaf* management — experience highly relevant to Thai mosque institutions as they consider more formal engagement with CICOT (the Central Islamic Committee of Thailand) on *Ziswaf* governance standards. Conversely, Songkhla participants' experience of community-driven *Ziswaf* innovation without formal institutional frameworks provided Malaysian participants with perspectives on adaptive management that were not accessible within their own more regulated context.

Participants from both contexts reported that the cross-national exchange was among the most valuable elements of the program, providing not only practical insights but also a sense of solidarity with Muslim communities facing comparable institutional development challenges across national boundaries. Several participants established ongoing bilateral communication channels — primarily through WhatsApp — that were still active at the time of the three-month follow-up.

## 2.9 Contribution to Community Economic Independence

The broader contribution of the program to community economic independence operated through several interconnected pathways. Most directly, improved *Ziswaf* management efficiency enables mosque institutions to direct a larger proportion of collected funds to productive distribution activities, rather than losing value through administrative error, misallocation, or the cost of reconstructing incomplete records. Improved collection volumes — whether attributable directly to digital channels or to enhanced donor trust — increase the total resources available for community distribution.

More structurally, the transparency mechanisms introduced by the program contribute to what might be termed the institutional credibility of mosque-based social finance. Communities that trust their mosque *Ziswaf* institutions are more likely to direct charitable giving through formal mosque channels rather than informal personal networks — a shift that concentrates redistributive resources, enables more systematic needs assessment, and allows for more equitable distribution practices. Over time, these effects compound: higher trust generates higher collection, which enables more impactful distribution, which further increases community trust and participation. Several administrators described observing the early stages of this virtuous cycle within their communities in the months following program implementation.

Longer-term economic independence effects — such as the development of productive *Waqf* assets or the capitalization of mosque-based economic enterprises from *Ziswaf* surplus — remain aspirational for most participating institutions at this stage of development. However, the program contributed to these possibilities by introducing the concept of productive *Waqf* and by helping mosque institutions develop the administrative foundation that more ambitious economic programs will require. Productive *Waqf* literature similarly emphasizes that asset development requires credible governance, transparent reporting, and sustainable management capacity [4], [10].

#### 4. Conclusion

This community service program demonstrated that meaningful digital transformation of mosque-based *Ziswaf* management is achievable within a relatively short program period, provided that the approach is carefully calibrated to the institutional capacity, digital literacy baseline, and cultural governance context of participating mosque communities. Across 62 participants in eleven mosque institutions in Songkhla and Kedah, the program generated measurable improvements in recording efficiency, financial transparency, community trust, and *Ziswaf* collection reach. Several participating mosques established functional digital *Ziswaf* management systems during the program period, and peer support networks between mosque institutions — both within and across national boundaries — were established as durable program legacies. The program's experience offers several practical implications for future mosque-based economic development initiatives. The scaffolded, capacity-responsive training design — prioritizing foundational digital literacy over platform sophistication — proved well suited to the volunteer administrator profile typical of mosque institutions in this region. The youth-elder pairing strategy emerged as an effective mechanism for intergenerational knowledge transfer that should be systematically incorporated into future program designs. The cross-national knowledge exchange format, while logistically demanding, generated qualitative learning value that justified the additional coordination investment.

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**Author contributions and responsibilities** - The authors made substantial contributions to the conception and design of the study. The authors were responsible for the data analysis, interpretation, and discussion of the results. The authors read and approved the final manuscript.

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