

Research Article

Analysis of Digital Technology Adaptation Based On Cashless Society in Islamic Philanthropic Institution Weet Dhuafa Waspada

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ABSTRACT

Adapting Digital Technology Based on a Cashless Society is a step taken by the Islamic philanthropic institution Dompot Dhuafa Waspada to introduce social programs by disseminating information. Cashless society in Islamic philanthropy is to simplify and speed up the donation process and so on, but this implementation also faces various challenges, such as low digital literacy among the community, resistance to change, and the need to ensure data and transaction security. The aim of this research is to examine the Adaptation of Cashless Society-Based Digital Technology used by Dompot Dhuafa. This research is qualitative research with a descriptive analysis method that focuses on primary data sources and secondary data. The results show that the adaptation of digital technology based on a cashless society at Dompot Dhuafa Waspada has great potential to increase efficiency, transparency and institutional reach. However, the success of this adaptation depends on strategic partnerships, increasing people's digital literacy, and ongoing efforts to build trust through data security and transparent reporting.

Keywords: Digital; Philanthropy; Adaptation; Cashless Society

1. INTRODUCTION

The development of digital technology in the modern era has brought significant changes in various aspects of life, including economic, social, and religious activities. One of the major impacts of this development is the emergence of the concept of a cashless society, namely a society that transacts without using cash. The movement towards a cashless society has been driven by a series of factors, including advances in digital technology, changes in consumer preferences, and efforts to improve the efficiency and security of financial transactions. New technologies such as electronic payments such as e-wallets, QR codes, bank transfers, or other payment applications have enabled people to make transactions without using physical cash. Along with that, government and financial institution initiatives to reduce the use of cash and encourage the adoption of digital financial technology have become increasingly common in various countries around the world (Kardono, 2024). The trend of a cashless society, namely a society that prefers cashless transactions, is increasingly widespread along with the presence of various digital payment technologies such as e-wallets (GoPay, OVO, Dana), mobile banking, to QRIS (Quick Response Code Indonesian Standard)-based payments. Bank Indonesia noted that digital transactions in Indonesia have increased significantly every year, indicating that people are starting to shift from conventional to digital transaction systems. This transformation not only affects the business and trade sectors but also penetrates the social sector, including philanthropy. In the context of Islamic philanthropy, institutions such as Dompot Dhuafa Waspada play a strategic role as managers of zakat, infaq, sedekah, and waqf (ZISWAF) funds which aim to help the poor and improve the welfare of the community. Efficiency and transparency in fund management are the main demands so that public trust in this philanthropic institution is maintained. Thus, adaptation to cashless-based digital technology is an urgent need for institutions such as Dompot Dhuafa (Mualina & Husain, 2024).

The development of digital payment systems in Indonesia has shown very rapid growth in recent years, in line with the increasing need for efficiency and convenience in financial transactions. Bank Indonesia data noted that the value of digital banking transactions in 2023 reached IDR 57,980.5 trillion, an increase of 11.88% compared to the previous year. Electronic money transactions also experienced a significant spike to IDR 508.93 trillion, an increase of 25.17% annually (BI, 2023). In addition, more than 30 million merchants have implemented QRIS, with the majority coming from the MSME sector. In addition, a national survey from the Ministry of Communication and Information showed that the digital literacy index of the Indonesian people is still at 49.68%, indicating a gap between the availability of technology and the

readiness of the community to adopt it optimally. In the context of Islamic philanthropy, this condition is an opportunity as well as a challenge for institutions such as Dompot Dhuafa Waspada in adopting a cashless system to collect and manage zakat, infak, sedekah, and waqf funds. The application of digital technology in philanthropy management is expected to accelerate the donation process, increase accountability, and expand the reach of donors—especially among young people who are more tech-savvy but at the same time, it needs to be balanced with literacy and education so that all groups can be involved inclusively.

Although the purpose of adapting a cashless society to Islamic philanthropy is to simplify and accelerate the donation process and so on, this application also faces various challenges, such as low digital literacy among the community, resistance to change, and the need to ensure data and transaction security (Marliyah et al., 2024). One of the problems in implementing a cashless society in Islamic philanthropy is the digital divide, although digital technology is increasingly widespread, there is still a digital divide in Indonesia, especially in remote areas that have not been reached by adequate internet infrastructure. This is a challenge for the implementation of digital philanthropy, because people in these areas may not have the same access as people in urban areas (Elisabethmardianaitomoi et al., 2023).

In addition, there is a risk of hacking user data, using non-cash transaction methods can prevent an increase in financial crime rates in society. However, this tradeoff can also encourage more criminal acts to be carried out in other ways and simultaneously. There is a lack of standardization in the terms of service of each company regarding the protection of its customers' personal data. As a result, the possibility of customer personal data being violated if most people make non-cash transactions - despite strong security protection. More importantly, the low public awareness of the importance of protecting personal data in today's digital era, another more urgent thing is data privacy protection, various crimes in the form of social engineering among the community have occurred in every aspect of life applied, which is due to the lack of awareness in individuals in protecting their personal data. This social engineering crime method aims to steal personal information from targeted individuals (Mualina & Husain, 2024). In addition, there are still many people who are retentive to change, many donors feel comfortable with traditional methods such as cash or direct transfers. Uncertainty about how digital applications or cashless payment methods work causes fear of the new. Many donors are concerned about transaction security, potential fraud, or misuse of personal data and the lack of transparency in the management of funds through digital platforms can exacerbate distrust (Hayati & Soemitra, 2022).

Digital platforms make it easier for people to participate in various philanthropic programs, whether through zakat, sedekah, infak, or waqf. In addition, technologies such as blockchain and social media help increase transparency and accountability, and expand the reach of philanthropic campaigns. However, digitalization also brings its own challenges, including the digital divide, data security issues, and the need for technological adaptation. To meet these challenges, collaborative efforts are needed between philanthropic institutions, the government, and the private sector to ensure that digital technology can be utilized optimally and safely. With the continued development of technology, the Islamic philanthropic movement in Indonesia has great potential to further empower communities, reduce development gaps, and strengthen food security, especially in areas that have been difficult to reach. Collaboration between various parties and innovation in the use of digital technology will be the key to success in achieving broader social and humanitarian goals (Ainur Hardianti et al., 2022).

Based on the results of interviews conducted with Dompot Dhuafa Waspada, the adaptation of digital technology based on a cashless society has become an important part of the institution's strategy in responding to the challenges of the times and changes in people's behavior. The institution explained that they have developed various digital donation channels, such as applications, websites, bank transfers, and QRIS, to facilitate a fast, flexible, and accessible donation process from anywhere. This innovation is considered capable of increasing the reach and participation of donors, especially from the younger generation who are more accustomed to using digital technology. In terms of sharia principles, the institution emphasized that the system used in cashless transactions remains based on Islamic law, such as avoiding usury and non-halal transactions. Efforts to verify and certify the halal platform used are also being carried out so that donors feel safer and more confident in channeling funds through the digital system. The implementation of a cashless society in Islamic philanthropic institutions such as Dompot Dhuafa is seen as a form of transformation that not only increases efficiency and accountability, but also strengthens transparency and professionalism in the management of ZISWAF funds.

In previous research, digital transformation had a significant impact on Islamic philanthropy, especially through the adoption of non-cash technology. E-money platforms have facilitated easier transactions for various social and economic issues, especially during the COVID-19 pandemic (Erininda, 2023). Islamic philanthropic institutions such as Dompot Dhuafa have utilized digital platforms to enhance fundraising efforts and community empowerment programs (Azmal et al., 2023). The digitalization of Islamic philanthropy has modernized the practice of piety, increased transparency, and expanded the reach of donations through the ZISWAF (Zakat, Infaq, Sadaqah, and Wakaf) digital platform (Valeria et al., 2020). Although there are still many obstacles, such as finding beneficiaries and obtaining permits to implement the program, these obstacles have actually given birth to innovations in more effective empowerment programs by utilizing digital platforms (Y. (Syujai, 2022). Overall, the digital transformation of Islamic philanthropy has strengthened its existence and encouraged Islam as an inclusive and humanist religion (Umdatul Hasanah, 2023).

Based on various previous studies and research, there has been much discussion about the role of digital technology in driving the transformation of Islamic philanthropy, including in the use of non-cash platforms such as e-wallets and QRIS (Siregar et al., 2025). However, most of these studies still focus on the general impact of digitalization on fundraising or are still conceptual. Meanwhile, studies that specifically analyze the process of adapting cashless technology in sharia-based philanthropic institutions, such as Dompot Dhuafa Waspada, are still limited, especially in local contexts such as the North Sumatra region. In addition, there has not been much research that explores in depth the perceptions of institutions regarding the implementation of a cashless society based on their practical experiences, including obstacles, strategies, and implications for donor trust. Therefore, this study is important to fill this gap, by providing a more comprehensive understanding of cashless-based digital adaptation strategies in Islamic philanthropic institutions at the regional level (Sari et al., 2022). The purpose of this study is to analyze how the process of adapting digital technology based on a cashless society is implemented by Dompot Dhuafa Waspada as an Islamic philanthropic institution in responding to the challenges of social change in the digital era, and how this strategy contributes to increasing the effectiveness of fund management, institutional transparency, and expanding the reach of donors at the regional level. With these challenges, the question arises about how institutions such as Dompot Dhuafa Waspada can adapt to cashless technology to increase the efficiency of fund management, reach more donors, and remain relevant in the digital era. Therefore, an in-depth analysis is needed to understand Dompot Dhuafa Waspada's adaptation strategy to cashless society-based technology, as well as its impact on institutional operations and community acceptance (Sugianto et al., 2022).

Digital Technology is the totality of means to provide goods necessary for the survival and comfort of human life. The use of technology by humans began with the transformation of natural resources into simple tools. The prehistoric discovery of the ability to control fire increased the availability of food sources, while the invention of the wheel helped humans travel and control their environment. Recent technological developments, including the printing press, the telephone, and the Internet, have reduced physical barriers to communication and allowed humans to interact freely on a global scale. However, not all technology is used for peaceful purposes. The development of increasingly powerful weapons of destruction has taken place throughout history, from clubs to nuclear weapons (Prof. Dr. Suryana, 2012). The word technology means the development and application of various tools or systems to solve problems faced by humans in everyday life. In everyday language, the word technology is close in meaning to the term procedures (E-commerce, n.d.)

Adaptation/adjustment is changing oneself according to environmental conditions but also changing the environment according to circumstances (self-desires). Changing oneself according to environmental conditions is passive (autoplastic), for example a village midwife must be able to adapt to the norms and values adopted by the village community where she works. Conversely, if an individual tries to change the environment according to their own wishes, the nature is active (alloplastic), for example a village midwife wants to change the behavior of mothers in the village to breastfeed their babies according to lactation management (Zuhratun Nisak Risnia & Nihayatu Aslamatis Solekah, 2023). According to Robbins (2020), adaptation is a process that places humans who are trying to achieve goals or needs to face changing environments and social conditions in order to survive. Based on the two definitions above, it can be concluded that adaptation is a defense that is obtained since birth or obtained because of learning from experience to overcome problems. That is, individuals or groups are required to adapt when entering a new environment, for example; family, company, nation, organizing or responding to their environment.

The activities of a number of modern Philanthropic institutions that are commonly known from America can be witnessed all over the world. Among those that were once famous in Indonesia are the Ford Foundation and the Rockefeller Foundation. Both have been established, lived and active for more than a century. Although maintaining the family name, this type of charitable institution is practically no longer related to the heirs of its founders. Their donations become eternal and are a public trust. What is interesting is the fact that the spirit of Philanthropy continues to grow and develop. Now thousands of grant-making institutions like that, large or small, live in Uncle Sam's country whose activities are widely enjoyed by the community, including Indonesian students. If we trace the history of Philanthropy in Indonesia, it began with elements of Traditional Philanthropy that originated from both Christianity and Islam. Religious philanthropy in Indonesia is related to missionary activities¹ and preaching. The activity of spreading religion is carried out by providing social services, especially education, health and social welfare (social institutions). Muhammadiyah, which I know is an Islamic community organization founded in 1912, is one example of a religious organization that provides social services. Now Muhammadiyah manages tens of thousands of educational institutions from pre-school to university level, hundreds of hospitals, maternity homes and thousands of social institutions spread throughout the archipelago. This is an example of an old tradition of community-based philanthropy that provides social services in Indonesia. Muhammadiyah exemplifies the Christian missionary movement that has been practiced for more than half a century before Muhammadiyah was founded.

The second current of the philanthropic movement in Indonesia is the emergence and development of civil society organizations that are more popularly known as non-governmental organizations (NGOs) in the 1970s. Civil society organNew social problems caused by the modernization process require a different approach from the Traditional Philanthropy approach. To deal with these new problems of poverty, labor, environment, gender, human rights,

democratization, social disabilities, drugs, HIV/Aids civil society organizations offer not only through service provision but also advocacy. Civil Society Organizations are not always engaged in Philanthropy and are not always supported by grassroots communities like their religious organizations. However, their activities are more pressing for more real change and show the need to act in other ways. The idea of people's participation and empowerment, about advocacy, freedom and human rights, all were in turmoil under the pressure of the Soeharto regime. Things like this colored the development of Modern Philanthropy in Indonesia in the 1990s. The early 1990s also witnessed the emergence of corporate Philanthropy organizations. This development was further based on the Asian economic crisis that had toppled the Soeharto regime in 1997. This crisis had sparked a new Philanthropic spirit by creating "momentum for a society that had long had a tradition of charity to abandon the habit of spontaneous giving and undertake long-term efforts to help society help itself". The reform era after Soeharto was the era of the rise of civil society organizations. The economic crisis and the collapse of the authoritarian regime had also enlarged the role of civil society and the wider community, their functions to the area of issues that had heated up during the regime⁴. In 2003 there were approximately 30 business foundations operating in Indonesia, and several of them were selected for further analysis with several criteria, namely; (a) Private non-profit organizations and based in Indonesia with domestic funding sources; (b) Private non-profit organizations that fund modern Philanthropy for general social development; (c) Domestic private non-profit organizations with funds (partially or wholly) from outside, but fully organized by Indonesian Foundations (domestic).

A cashless society is a concept of a society that reduces or replaces the use of cash in daily economic transactions by using various digital payment methods. Transactions are carried out through electronic technology such as credit cards, debit cards, e-wallets (digital wallets), bank transfers, or QR code-based systems (Hardianti, Intan, & Wahyuni, 2022). Indonesia is transitioning towards a cashless society by strengthening its financial technology infrastructure. This step is supported by the government through regulations such as the QRIS standard and digital financial literacy campaigns. In big cities, the use of cash has decreased drastically, although in rural and remote areas, the adoption of this technology is still constrained. A cashless society is the future of efficient, modern, and transparent economic transactions. However, cooperation is needed between the government, service providers, and the community to overcome the challenges towards full implementation (Widianita et al., 2023).izations in Indonesia are generally a response to modernization.

2. RESEARCH METHOD

This research is a qualitative research using an exploratory descriptive approach. The descriptive approach is a research approach that aims to make a factual and systematic description of the problem being studied. The exploratory approach is a research approach that tries to find and reveal the findings of the problem being studied. Through these two approaches, a solution concept is then formulated as an effort to solve the problem which is arranged in the form of a comprehensive discussion (Djaali, 2021). This research is a research and development research design that seeks to formulate solutions to existing problems. This research is a type of library research which is carried out through a study of various literatures that are relevant to the research (Khairani et al., 2023). The data in this study were obtained from secondary sources. The subject of this study was the Islamic Philanthropy Institution Dompot Dhuafa Waspada which is located in Medan City, North Sumatra. The selection of this subject is based on the active role of institutions in implementing digital technology based on a cashless society in managing social funds. Dompot Dhuafa Waspada is considered representative as a case study to analyze the process of adapting digital technology in the context of Islamic philanthropy at the regional level. Data from secondary sources were collected through a review of various literature relevant to the research. The literature in question is in the form of scientific journals, books, mass media news, and the internet which are considered credible and of good national and international standards. The use of this secondary source was chosen because of considerations of effectiveness and efficiency in order to support the completion of this research (Pradnya Nareswari et al., 2022). Primary data in this study were obtained through direct interviews with several Dompot Dhuafa Waspada staff involved in the digitalization process of the institution.

Interviews were conducted to obtain information regarding the implementation of the cashless system, the impact on the institution's operations, and the challenges faced in implementing the technology. Several sources interviewed included Mr. Suhaidi, Mrs. Mega, and Mrs. Wardhani, who provided views from a managerial, operational, and sharia perspective. Descriptive research is research that aims to describe a symptom, event, incident, that is happening now. While qualitative research is descriptive research. Data sources obtained through interviews conducted with the community. In addition to interviews, data is taken through document studies. Document studies are Document studies or documentary studies are data collection techniques by collecting and analyzing documents, either in the form of written documents, images, or electronic. Data taken through descriptive analysis of qualitative data (Priambodo & Yuniawati, 2022), namely Reducing data means summarizing, choosing the main things, focusing on important things, looking for themes and patterns and discarding unnecessary ones. Data reduction can be done by abstracting. Abstraction is an effort to make a summary of the core, processes and statements that need to be maintained so that they remain in the research data. In other words, this data reduction process is carried out by researchers continuously when conducting research to produce core notes from the data obtained from the results of data mining. Data Presentation: Data presentation is a collection of structured

information that allows conclusions to be drawn. Conclusion and Verification: Conclusion or verification is the final stage in the data analysis process.

3. RESULTS AND DISCUSSION

Adaptation of digital technology based on cashless society in Islamic philanthropic institutions such as Dompot Dhuafa Waspada is a strategic step to increase efficiency, transparency, and ease in managing funds. According to Mr. Suhaidi as the manager of Dompot Dhuafa Waspada, he said that "The impact of adapting digital technology based on cashless society is the implementation of digital technology, ease of transactions, increased transparency and accountability, increased donor reach, education and social, collaboration with third parties. According to Mrs. Mega, an employee of Dompot Dhuafa Waspada in terms of Sharia context regarding Cashless society is "Make sure the cashless system used is in accordance with sharia principles, such as not involving interest (riba) or non-halal transactions. Get halal certification for the digital platform used so that donors feel calm."With the adaptation of digital technology based on cashless society, Dompot Dhuafa Waspada can be more relevant in the modern era, increase efficiency, expand reach, and strengthen social impact.

The impact of cashless society-based digital technology adaptation on Islamic philanthropic institutions such as Dompot Dhuafa Waspada according to Mrs. Wardhani, an employee of Dompot Dhuafa Waspada, is "Increased Operational Efficiency Faster Donation Process: Donors can donate anytime and anywhere through a digital platform, without having to go through a manual process. Efficient Fund Management: The digital system allows for automation of transaction recording, thereby reducing human error. Increased Reach and Participation Global Access. Cashless technology allows donors from various regions or abroad to participate easily. The Young Generation as a New Target and Generation Z and millennials, who are more familiar with digital technology, tend to be more involved in philanthropy through cashless platforms. Transparency and Accountability Clear Track Record and all digital transactions are automatically recorded and can be accessed by donors as a form of transparency report. Increased Trust. Transparency in the use of funds can increase public trust in Dompot Dhuafa. Philanthropic Program Innovation Data-Based Program Development. Digital data from donation transactions can be analyzed to design more effective programs and as needed. Recurring Donations. Cashless technology enables recurring donation features to support long-term programs. Reduction in Operational Costs Reduction in logistics costs such as printing receipts, storing cash, and manual distribution. Reducing the need for physical branch offices, because transactions can be done online.

Filantropi syariah merujuk pada praktik kederewanan yang berlandaskan prinsip-prinsip Islam, termasuk zakat, infak, sedekah, dan wakaf. Konsep ini menekankan pentingnya solidaritas sosial dan keadilan dalam membantu sesama, dengan tujuan meningkatkan kualitas hidup masyarakat dan meringankan beban orang-orang yang membutuhkan. Dalam konteks Islam, filantropi tidak hanya sekadar tindakan amal, tetapi juga merupakan kewajiban spiritual yang mendukung kesejahteraan sosial. Di era digital, relevansi filantropi syariah semakin meningkat. Teknologi informasi memungkinkan penggalangan dana dan distribusi bantuan menjadi lebih efisien dan transparan. Platform digital dapat digunakan untuk memfasilitasi donasi secara langsung, memperluas jangkauan filantropi, dan meningkatkan partisipasi masyarakat. Selain itu, data analitik dapat membantu organisasi filantropi memahami kebutuhan masyarakat dengan lebih baik, sehingga mereka dapat merancang program yang lebih efektif (Kurnia Anisa & Kurniawan, 2023). Dengan demikian, filantropi syariah di era digital tidak hanya berfungsi sebagai alat untuk memberikan bantuan, tetapi juga sebagai sarana untuk memberdayakan komunitas dan menciptakan perubahan sosial yang berkelanjutan. Hal ini menciptakan sinergi antara nilai-nilai Islam dan kemajuan teknologi, menjadikan filantropi syariah relevan dalam menghadapi tantangan zaman modern.

In addition to the Positive impacts, the challenges are "Inequality of Access to Technology Not all donors have access to digital devices or understand how to use cashless technology, especially in remote areas. Security Risks Threats of Cybercrime Risk of theft of personal data or donor funds. Trust in Digital Platforms. Donors may be unsure about the security of their data, especially in the event of a data breach. Dependence on Technology High dependence on digital systems can cause problems if there is a technical disruption, such as server downtime or application damage. Adjustment to Regulations and Sharia Principles Must ensure that the entire cashless transaction process is in accordance with legal regulations and sharia principles, such as avoiding usury or non-halal transactions. Initial Cost of Implementation The initial investment to build a digital platform, such as an app or payment system, can be a financial burden before it yields results. Long-Term Impact. Change in Donation Culture Cashless society can change the mindset of donors to be more practical and digital-first, thus encouraging people to be more active in philanthropy. Better Institutional Reputation Adopting modern technology shows that institutions are open to changes in the times, improving the image of professionalism in the eyes of the public. Contribution to Financial Inclusion By involving donors in the digital system, philanthropic institutions also support financial literacy and inclusion in the community.

Table. Funds Income and Number of Donors in Dompot Dhuafa Waspada

Years	Number of Donor		Amount of Income	
	Bank	Cash	Bank	Cash
2021	4359	634	Rp.1.970.805.643	Rp.912.275.314
2022	3662	3603	Rp.2.327.202.239	Rp.1.125.874.457
2023	6536	7596	Rp. 3.159.730.021	Rp.2.326.275.734

Based on the table above, it can be seen that the amount of income and the number of donors increases every year, where the number of donors uses more cash than banks. However, the amount of income is greater using banks than cash. The adaptation of cashless society technology has a major impact on the modernization and effectiveness of Dompot Dhuafa Waspada. Although facing challenges, the positive impact is much more significant in supporting the philanthropic mission and reaching more beneficiaries. Dompot Dhuafa is a community-based non-profit institution that is committed to improving the welfare of the dhuafa through the management of social funds such as zakat, infak, sedekah, and waqf (ZISWAF), as well as various other forms of halal and legal funds. This institution was established with the spirit of raising the social dignity of humanity, through programs that are not only charitable, but also based on empowerment and sustainable development. In the context of Islamic philanthropy, Dompot Dhuafa is one of the pioneers in managing social funds based on sharia values with a professional and modern approach.

The background to the establishment of Dompot Dhuafa began with the concern of a group of journalists from the *Republika Daily* who in the early 1990s often had direct contact with poor people in various regions, while also interacting with more prosperous groups. The social inequality they witnessed gave birth to a collective spirit to present real solutions. This initiative was then realized in the form of internal fundraising called "Dompot Dhuafa". This program was first introduced to the public through a special column on the front page of the *Republika Daily* on July 2, 1993, which was later made the birthday of Dompot Dhuafa. The public's great response to the column indicated the high public need and trust in a credible and organized philanthropic institution. As a follow-up to the public's enthusiasm and the increasing volume of fund management, the Dompot Dhuafa *Republika* Foundation was then officially established on September 4, 1994. The founders of this foundation include Parni Hadi, Haidar Bagir, Sinansari Ecip, and Erie Sudewo. Since then, Dompot Dhuafa has grown rapidly into a modern zakat institution that prioritizes the principles of transparency, accountability, and innovation. Not only distributing social assistance in the form of cash funds, Dompot Dhuafa also develops various strategic programs in the fields of productive economy, education, health, women's empowerment, and disaster management.

On October 10, 2001, Dompot Dhuafa officially received recognition from the government as the National Zakat Collection Institution (LAZNAS) based on the Decree of the Minister of Religious Affairs of the Republic of Indonesia Number 439 of 2001. This inauguration also strengthened Dompot Dhuafa's legitimacy in carrying out the task of collecting and distributing zakat in accordance with the provisions of Law Number 38 of 1999 concerning Zakat Management. Since then, Dompot Dhuafa has continued to expand its service reach, from being initially local, to national, and even international. One proof of the expansion of this organization is the formation of representatives in various regions in Indonesia. One of them is Dompot Dhuafa Waspada, which operates in the North Sumatra region and its surroundings. This representative is present as a response to the local needs of the community in managing zakat and social funds that are closer, faster, and more responsive. Dompot Dhuafa Waspada also develops various philanthropic programs that are tailored to the needs of the local community, such as empowering productive zakat-based MSMEs, free health services, education scholarships, and distributing disaster relief. Along the way, Dompot Dhuafa has also demonstrated strong adaptability to technological developments and digitalization. This institution has begun to utilize digital-based donation systems, such as e-wallets, QRIS, and bank transfers, as a response to changes in community donation patterns in the cashless society era. This approach not only makes it easier for donors, but also strengthens a more accountable and transparent reporting system. By combining Islamic values, management professionalism, and the use of technology, Dompot Dhuafa is a concrete example of a modern Islamic philanthropic institution that is adaptive, innovative, and has a broad impact on society.

Cashless Society Development: Adoption of digital payment methods such as QRIS, e-wallet (OVO, GoPay, Dana), and bank transfers have become a necessity for modern society. Philanthropic institutions that want to be relevant need to adapt to this new habit. Relevance at Dompot Dhuafa Waspada: As an Islamic-based institution, speed, efficiency, and transparency are important elements in receiving and distributing funds. Operational Sustainability. The use of digital technology supports financial transparency and real-time reporting, which are important indicators for building donor trust (Nur Aini & Mundir, 2020).

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Digitalization of Payment Systems: Dompot Dhuafa Waspada has provided a digital-based donation platform, such as through websites, applications, and QR Codes, which make it easier for donors to make contributions without geographical barriers. **Integration with E-Wallet (Meitanti & Imsar, 2023):** The implementation of a payment system via e-wallet helps attract the younger generation (Generation Z and Millennials) who are more accustomed to non-cash methods. **Education and Digital Literacy:** Education for donors (especially age groups who are less familiar with technology) is important to increase acceptance and use of the cashless system. (Siregar, 2019).

a. Driver and Inhibitor Factors

Driver Factors The driving factors are: (Aini, 2020) **High Digital Penetration Rate:** In Indonesia, the use of smartphones and the internet continues to increase, so that digital platforms can reach more donors. **Trust in Philanthropic Institutions:** Transparency and real-time reports provided through digital technology can increase donor trust. **Inhibitor Factors:** **Technology Gap:** Not all levels of society have access or the ability to use cashless technology. **Doubts about Data Security:** Issues of transaction security and personal data can be an obstacle for some donors.

b. Impact of Adapting Cashless Society

The application of digital technology based on cashless society in the management of Islamic philanthropy, especially in Dompot Dhuafa, has brought a number of significant positive impacts on the operation of the institution. This transformation not only increases efficiency, but also changes the way of interaction between institutions and donors, and expands the reach of social fund receipts. Based on Mundir's view (2020), some of the main impacts of adapting a cashless system in philanthropic institutions can be described as follows (Dewi et al., 2023): **Operational Efficiency,** the cashless system reduces the need for manual administration and paper use in the donation recording process, so that operational costs can be reduced. Funds that were previously used for administrative purposes can now be allocated more directly to impactful social activities. **Increased Trust,** with a transparent and easily traceable digital system, donors can monitor the flow and use of the funds they donate. This creates a sense of security and confidence that their funds are distributed appropriately to beneficiaries. **Wider Access,** digital technology allows donations to come not only from local areas, but also from international donors. Through an online platform and integration of global payment systems, Dompot Dhuafa can reach diaspora communities and individuals abroad who want to contribute. With these various impacts, adapting a cashless society has proven to be a strategic step for Islamic philanthropic institutions in responding to the challenges of the times. The implementation of a digital system not only brings technical convenience, but also strengthens public trust, increases efficiency, and expands the potential for fundraising globally. This shows that technology, if utilized optimally, can be an important tool in strengthening the social and humanitarian role of philanthropic institutions in the digital era.

c. Optimization Strategy

Technology Development: Create a user-friendly donation application with real-time reporting features. **Integrate blockchain** for transaction transparency. **Public Education:** Conduct digital literacy campaigns to increase trust in the cashless system. **Strategic Partnerships** Collaborate with e-wallet and fintech providers to develop special features for Islamic philanthropy, such as zakat, infak, sedekah, and waqf. (Setiyani, 2020). The adaptation of digital technology based on a cashless society in Islamic philanthropic institutions such as Dompot Dhuafa Waspada provides a number of significant benefits, both for the operational of the institution and for donors. Here are some of the main benefits: (Mundir, 2019) **Increased Operational Efficiency of Fast and Easy Donation Processes** With cashless technology such as QRIS, e-wallets, and digital transfers, donors can make contributions quickly without having to come directly to the location. This reduces the time and effort required to receive and manage donations. **Integrated Data Management:** Digital systems make it easier to record transactions, making financial reporting more accurate and transparent.

d. Transparency and Accountability of Real-Time Reporting

Digital technology allows institutions to provide direct reports to donors on the status of their donations, including their use. This increases public trust. **Blockchain or Digital Audit System:** By utilizing sophisticated technology, institutions can guarantee that the funds distributed are safe and auditable.

e. Wider Access Global Coverage

Digital systems allow donors from various regions, both domestic and international, to donate without geographical barriers. For example: **Indonesian Diaspora** abroad can easily donate through digital platforms. **Reaching the Younger Generation** Generation Z and Millennials who are more familiar with cashless technology will feel more comfortable contributing through this method. **Lower Operational Costs** Reduction of Manual Administration With digitalization, costs

that are usually used for printing proof of donations, manual administration, and direct collection can be diverted to social programs. Efficiency of Fund Distribution: The cashless system allows funds to be directly distributed to beneficiaries without intermediaries, thus reducing the risk of fund leakage. Increasing Community Participation Ease of Small Donations Cashless technology allows people to donate in small amounts without feeling burdened, such as through the "regular donation" or "round-up" feature of e-wallet transactions. Interactive Digital Campaigns. Digital technology allows Dompot Dhuafa Waspada to run more effective donation campaigns through social media, websites, and applications.

Building Public Trust Transaction Security

The cashless system regulated by official institutions such as Bank Indonesia provides a guarantee of transaction security for donors. Modern and Professional Brand Image: Adaptation of technology shows that philanthropic institutions are responsive to developments in the era, which strengthens the reputation and trust of the community. Increasing Innovation in Social Programs Diversification of Funding Sources Technology allows institutions to create donation innovations, such as crowdfunding based on social projects or digital waqf. Use of Artificial Intelligence (AI). With AI, Dompot Dhuafa can analyze donation patterns and target campaigns to certain donor groups more effectively. Sustainability of Islamic Financial Ecosystem Utilization of Sharia Finance Cashless systems can be adjusted to sharia principles, such as avoiding usury in the transaction process. Facilitating the Distribution of Zakat, Infak, Sedekah, and Waqf (ZISWAF): Cashless technology facilitates the community to fulfill their religious obligations in a timely and efficient manner.

4. CONCLUSION

Based on the results of the research that has been conducted, it can be concluded that the adaptation of digital technology based on a cashless society in Islamic philanthropic institutions, especially Dompot Dhuafa Waspada, has a positive and strategic impact on the management of community social funds. Through the use of various digital donation channels such as QRIS, e-wallet, bank transfers, and other online platforms, institutions are able to improve operational efficiency, strengthen transparency, and reach more donors from various regions, including from abroad. Although this adaptation process brings significant benefits, institutions still face various challenges such as the digital literacy gap, resistance to change from some people, and issues of personal data protection. However, through a collaborative approach, continuous education, and the application of strict sharia principles in every digital transaction, Dompot Dhuafa Waspada is able to build public trust and strengthen professionalism as a modern philanthropic institution. Thus, the adaptation of a cashless society is not only relevant in increasing the effectiveness of collecting and distributing ZISWAF funds, but also reflects the readiness of institutions in facing the dynamics of the digital era. This study shows the importance of technology-based innovation in strengthening the role of Islamic philanthropic institutions in sustainable social development. Moving forward, developing inclusive, safe, and sharia-compliant digital systems will be crucial to ensuring the sustainability and success of humanitarian program.

RECOMMENDATIONS

The digitalization of the Dompot Dhuafa Waspada payment system is expected to increase transparency in promoting the provision of digital-based donation platforms, such as websites, applications, and QR codes, making it easier for donors to contribute without geographical barriers. Integration with e-wallets (Meitanti & Imsar, 2023): The implementation of e-wallet payment systems helps attract younger generations (Generation Z and Millennials) who are more accustomed to cashless methods. Education and Digital Literacy: Education for donors (especially those in age groups less familiar with technology) is important to increase the acceptance and use of cashless systems.

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AUTHOR'S CONTRIBUTIONS

All authors discussed the results and contributed to from the start to final manuscript.

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