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Accounting Digitalization and Zakat Waqf Compliance in Islamic Financial Institutions: Literature Synthesis 2020-2025

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Abstract−The rapid expansion of digital technologies has fundamentally reshaped accounting practices within Islamic financial institutions, particularly in the management of zakat and waqf funds that demand high levels of accountability, transparency, and sharia compliance. While prior studies have examined accounting digitalization and Islamic social finance independently, the existing literature remains fragmented and largely descriptive, offering limited integrative insight into how digital accounting contributes to zakat and waqf compliance mechanisms. This fragmentation becomes increasingly problematic as digital platforms, fintech solutions, and electronic payment systems are now widely adopted by zakat and waqf institutions. This study addresses this gap by providing a systematic literature synthesis of 50 peer-reviewed articles published between 2020 and 2025. Using a thematic and bibliometric analysis, the study maps dominant research trends, identifies underexplored dimensions, and critically examines the role of digital accounting in enhancing transparency, accountability, and sharia governance. The findings demonstrate that digital accounting functions not merely as a technical tool, but as a governance mechanism that strengthens compliance, reduces information asymmetry, and supports stakeholder trust. By consolidating dispersed empirical evidence, this study contributes to sharia accounting literature and offers a clearer analytical foundation for developing accountable and sustainable digital zakat–waqf management systems.

Keywords: Digital Accounting; Zakat and Waqf Compliance; Islamic Financial Institutions; Sharia Governance; Accountability and Transparency; Literature Synthesis

1. INTRODUCTION

Zakat and waqf play a strategic role in the Islamic economic system as instruments for social redistribution, poverty alleviation, and long-term welfare development. In recent years, Islamic financial institutions have increasingly adopted digital accounting systems to respond to growing demands for transparency, accountability, and regulatory compliance. However, the rapid diffusion of digital technologies has outpaced the development of coherent academic frameworks that explain how accounting digitalization substantively influences zakat and waqf compliance beyond operational efficiency (Narulitasari et al., 2023; Nurhidayah & Yazid, 2024).

Existing studies predominantly approach digital accounting in zakat and waqf management from isolated perspectives, such as system implementation, fintech adoption, or reporting efficiency. While these studies provide valuable insights, they often remain descriptive and lack critical engagement with broader governance and compliance mechanisms. In particular, limited attention has been given to how digital accounting reshapes institutional accountability, reduces information asymmetry, and strengthens sharia governance in an integrated manner. As a result, the literature does not yet offer a comprehensive understanding of the strategic role of accounting digitalization in achieving zakat and waqf compliance (Rozi et al., 2026; Sulaeman & Fahrezy, 2025).

Moreover, prior research rarely interrogates behavioral and governance dimensions simultaneously. Studies on zakat compliance frequently emphasize individual motivations or religiosity, whereas digital accounting research tends to focus on technological capability and system performance (Awalia & al., 2025; Rahmawati & Nugroho, 2022). This separation represents a significant research gap, as compliance in digital environments is shaped by the interaction between technology, governance structures, and stakeholder trust. Without addressing these interdependencies, existing literature provides an incomplete explanation of why and how digital accounting contributes to effective zakat and waqf management (Putra et al., 2026; Siregar et al., 2025).

The period 2020–2025 is methodologically significant, as it marks an acceleration in digital transformation driven by fintech expansion, regulatory reforms, and the increased reliance on digital platforms following global disruptions (Rozi et al., 2026). Focusing on this timeframe allows the study to capture contemporary developments and emerging research patterns that reflect current institutional practices rather than legacy systems. Therefore, a systematic synthesis of literature from this period is necessary to identify dominant themes, unresolved debates, and future research (Khulataini, 2025; Rahmawati & Nugroho, 2022).

Against this background, this study aims to critically analyze the evolution of research on accounting digitalization and zakat–waqf compliance in Islamic financial institutions. By synthesizing recent empirical and conceptual studies, the research seeks to clarify how digital accounting operates as a governance instrument that supports transparency, accountability, and sharia compliance. In doing so, the study addresses existing fragmentation in the literature and provides a more robust analytical foundation for future theoretical and practical advancements.

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2. RESEARCH METHODS

2.1 Research Design

This study adopts a systematic literature review combined with bibliometric and thematic analysis to examine the role of digital accounting in strengthening zakat and waqf compliance within Islamic financial institutions. A systematic approach is essential to ensure transparency, replicability, and methodological rigor when synthesizing fragmented literature across interdisciplinary domains such as accounting, Islamic finance, and digital governance (Okoli & Schabram, 2021).

2.2 Data Sources and search strategy

To enhance data quality and reduce publication bias, the literature search was conducted using multiple academic databases, including Scopus, Web of Science, and Google Scholar. Scopus and Web of Science were prioritized due to their structured indexing, rigorous journal selection criteria, and higher control over publication quality, which are critical for comprehensive and reliable literature reviews (Gusenbauer & Haddaway, 2020; Mongeon & Paul-Hus, 2016). Google Scholar was used only as a complementary source to capture potentially relevant studies not indexed in commercial databases, particularly in emerging or region-specific journals. This combined strategy mitigates the limitations associated with relying on a single database while improving coverage and robustness. The search process employed Boolean operators and keyword combinations such as *"digital accounting," "zakat compliance," "waqf management," "Islamic financial institutions,"* and *"sharia governance."*

2.3 Inclusion and Exclusion Criteria

Clear inclusion and exclusion criteria were applied to ensure methodological precision and relevance:
Inclusion criteria:

a. Articles published between 2020 and 2025, reflecting the acceleration of digital transformation in financial services.
b. Peer-reviewed journal articles written in English or Indonesian.
c. Publications indexed in Scopus or Web of Science, or accredited national journals.
d. Studies explicitly addressing accounting digitalization, zakat and waqf management, compliance, transparency, or sharia governance.

Exclusion criteria:

a. Non-peer-reviewed sources such as opinion papers, editorials, working papers, and unpublished theses.
b. Articles focusing solely on technical system design without linkage to governance or compliance.
c. Studies lacking methodological clarity or empirical or conceptual contribution.

The application of explicit inclusion and exclusion criteria is consistent with best practices in systematic reviews and reduces the risk of subjective selection bias (Peters et al., 2022).

2.4 *Article Selection and Quality Assessment*

The article selection followed a three-stage screening process: title screening, abstract review, and full-text assessment. To ensure quality consistency, journals were evaluated based on indexing status, peer-review process, and citation relevance. Quality appraisal was conducted to assess methodological transparency, theoretical grounding, and relevance to the research objectives, as recommended in evidence-based review frameworks (Huang et al., 2020).

2.5 *Data Analysis Techniques*

Data analysis was conducted using thematic synthesis and bibliometric mapping. Bibliometric visualization using VOSviewer was employed to identify keyword co-occurrence, research clusters, and temporal trends. Thematic synthesis was then applied to interpret relationships between accounting digitalization, governance mechanisms, and compliance behavior. Combining bibliometric and narrative synthesis enables both structural mapping and critical interpretation of the literature (Bhimani et al., 2020).

3. RESULTS AND DISCUSSION

3.1 Results

3.1.1 Network Visualization

Bibliometric analysis using VOSviewer software produced *a network visualization* map that illustrates the relationship between keywords in research on digital transformation of accounting and zakat-waqf compliance in Islamic financial institutions. This visualization shows the relevance of concepts based on the frequency of *co-occurrence* in the analyzed article.

Based on Figure 1, the keywords digital *accounting*, *Islamic financial institutions*, *zakat management*, *accountability*, and *Islamic governance* occupy a central position in the research network. The high level of connectivity between these keywords shows that accounting digitization has become the main theme that connects various aspects of governance, transparency, and compliance in the management of zakat and waqf.

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In addition, the visualization shows the formation of several interconnected research clusters. The first cluster focuses on technology aspects which include *accounting information systems*, *fintech*, *digital transformation*, and *digital payments*. The second cluster is related to sharia governance which includes *accountability*, *transparency*, *financial reporting*, and *Islamic governance*. Meanwhile, the third cluster is related to the social and normative dimension which includes *public trust*, *zakat compliance*, *maqasid al-shariah*, and *waqf management*.

These findings show that research on accounting digitalization is not only oriented towards technology development, but also emphasizes the role of technology in strengthening the accountability, transparency, and legitimacy of Islamic financial institutions. Thus, accounting digitization is seen as a strategic instrument that supports sharia governance and increased compliance in the management of Islamic social funds.

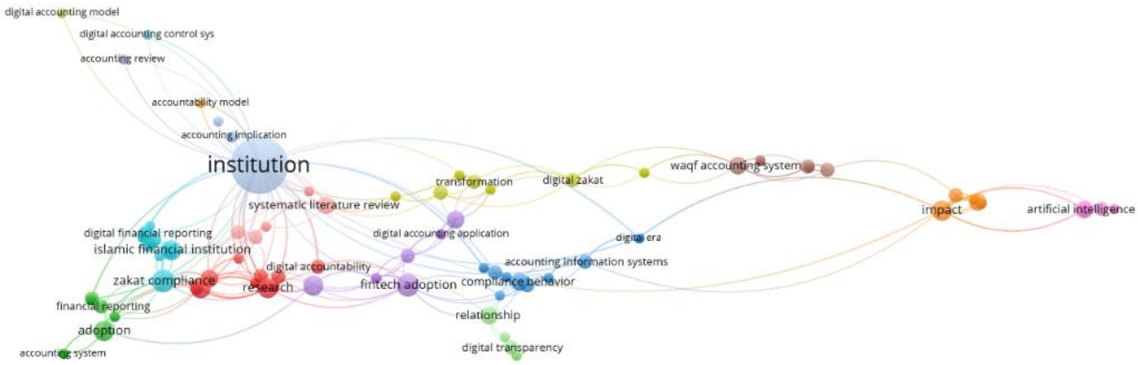

Figure 1. Network Visualization of Research Keywords
Source: Processed using VOSviewer.

3.1.2 Overlay Visualization

Visualization overlay *analysis* is used to identify the development of research trends based on the year of publication of the analyzed article. This visualization allows the identification of changes in the focus of the research over time based on the colors that represent the publication period.

Based on Figure 2, research in the 2020-2021 period is dominated by topics related to sharia accounting information systems, financial reporting, accountability, and governance of zakat institutions. In this phase, research focuses more on strengthening the foundations of governance and transparency in the management of Islamic social funds.

In the 2022-2023 period, the researcher's attention began to shift towards digital transformation, the use of *financial technology (fintech),* and the use of electronic payment systems in the management of zakat and waqf. This shift shows the increasing role of digital technology in supporting the efficiency and effectiveness of religious social fund management.

Meanwhile, in the 2024-2025 period, the research theme will develop towards more strategic issues, such as *digital zakat*, *technology adoption*, *public trust*, *behavioral compliance*, and *Islamic governance*. The emergence of these themes shows that the focus of research is no longer limited to the implementation of technology, but also to the impact of digitalization on user behavior, sharia compliance, and public trust in zakat and waqf management institutions.

These results indicate that the development of research has moved from a technical approach to a more comprehensive approach by integrating aspects of technology, governance, behavior, and sharia values.

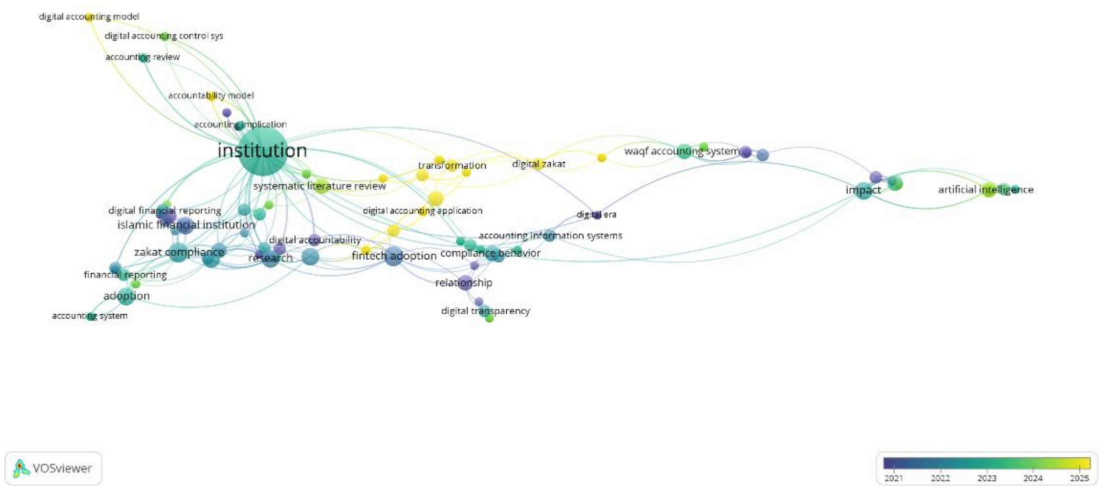

Figure 2. Overlay Visualization Based on Publication Year
Source: Processed using VOSviewer

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3.1.3 Density Visualization

Density visualization *analysis* was used to identify the degree of dominance and intensity of the emergence of research themes in the analyzed literature. The higher the density level of an area, the more attention the researcher pays to the theme. Based on Figure 3, the area with the highest density level is in the keywords *digital accounting*, *Islamic financial institutions*, *zakat management*, *accountability*, and *transparency*. These findings show that research on accounting digitization in Islamic financial institutions is still dominated by discussions related to governance, financial reporting, and strengthening institutional accountability.

On the other hand, some themes such as *digital waqf*, *behavioral compliance*, *technology acceptance*, and *public trust* show relatively lower levels of density. The low intensity of research on these themes indicates that studies on aspects of user behavior, digital technology acceptance, and implementation of digital waqf are still not optimally developed compared to research on systems and governance.

These findings suggest significant research opportunities in the future. Further research can develop a conceptual model that integrates accounting digitization, public trust, muzaki and waqf compliance behavior, and the achievement of *maqasid al-shariah goals*. In addition, an empirical study on the effectiveness of digital platforms in increasing public participation in zakat and waqf programs is also still very much needed.

Overall, the results of *the density visualization* show that the current literature still focuses on the technical and governance aspects of accounting digitization, while the behavioral, social, and institutional dimensions still open up a wide space for future research development.

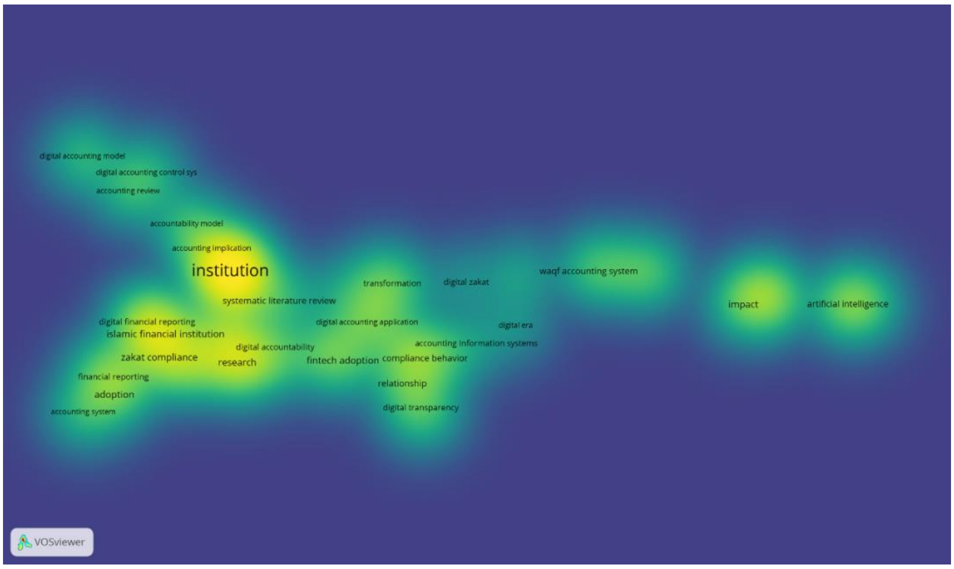

Figure 3. Density Visualization of Research Themes
Source: Processed using VOSviewer.

3.1.4 Research Gap Identified

Based on the results *of network visualization*, *overlay visualization*, and *density visualization*, it can be identified that research on accounting digitization in Islamic financial institutions is still dominated by aspects of information systems, governance, and financial reporting. On the other hand, studies that integrate accounting digitalization with muzaki and waqf compliance behavior, public trust, technology acceptance, and the implementation of digital waqf are still relatively limited. Therefore, future research needs to develop a more integrative approach by linking the dimensions of technology, sharia governance, user behavior, and the achievement of *maqasid al-shariah* to gain a more comprehensive understanding of the effectiveness of digital transformation in the management of Islamic social funds.

3.6 Discussion

The bibliometric findings should not be interpreted merely as a visual mapping exercise but as an analytical lens to understand structural patterns, thematic imbalances, and latent gaps in the literature on accounting digitalization in Islamic financial institutions. While the network visualization highlights the centrality of keywords such as *digital accounting*, *zakat compliance*, *Islamic governance*, *accountability*, and *transparency*, this dominance also reveals a structural concentration of scholarly attention on governance-oriented and system-driven narratives rather than on behavioral and socio-institutional dimensions. Such clustering suggests that the existing literature tends to frame digital transformation primarily as a technical and regulatory solution, potentially overlooking the complexity of human interaction with digital accounting systems (Bhimani et al., 2020; Moll & Yigitbasioglu, 2019).

A closer interpretative reading of the overlay visualization indicates a temporal shift in research emphasis. Earlier studies predominantly focused on infrastructure development, system design, and digital reporting mechanisms. In contrast, more recent publications have begun to address normative concerns, including sharia compliance, public trust,

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and the ethical implications of digital governance. This shift reflects a broader maturation of the field, where digital accounting is increasingly understood not as a neutral technological artifact but as a value-laden institutional practice embedded within Islamic moral and social objectives (Haniffa & Hudaib, 2021; Kamla, 2022). However, despite this progression, the transition remains uneven, as evidenced by the limited integration of behavioral theories in explaining compliance and trust formation.

The density visualization provides further insight into this imbalance. High-density areas around governance and accountability contrast sharply with the sparse representation of themes such as *digital waqf*, *technology acceptance*, *behavioral compliance*, and *user trust*. Rather than indicating a lack of relevance, this low density signals a significant underexplored domain. Prior research in information systems consistently demonstrates that the effectiveness of digital technologies is contingent upon user acceptance, perceived transparency, and institutional trust, not solely on system quality or regulatory alignment (Dwivedi et al., 2023; Venkatesh et al., 2021). Therefore, the bibliometric pattern suggests that current scholarship may overestimate the institutional impact of digital accounting by underestimating behavioral mediators.

Importantly, claims regarding the strategic role of accounting digitalization in enhancing zakat and waqf compliance should be interpreted cautiously. The bibliometric evidence indicates association and thematic proximity rather than causal validation. Without complementary statistical or empirical analysis, assertions about direct impact risk being overstated. Existing empirical studies suggest that transparency and digital reporting can enhance trust and compliance, but only when accompanied by user literacy, perceived fairness, and ease of access (Kasri & Chaerunnisa, 2022; Saad & Aziz, 2021). Thus, the bibliometric results should be positioned as indicative of research trends and intellectual structure, not as definitive proof of effectiveness.

From a sharia accounting perspective, the findings reinforce the argument that digital accounting systems must be evaluated against their contribution to *maqasid al-shariah*, particularly in safeguarding wealth (*hifz al-mal*), promoting justice, and strengthening social welfare. While governance-focused research aligns with these objectives, the neglect of behavioral and cultural factors may limit the practical realization of these goals (Dusuki, 2020; Siddiqi & Rahman, 2023). Consequently, future research should move beyond descriptive mapping by integrating behavioral accounting frameworks, technology acceptance models, and empirical validation to capture the multidimensional nature of digital transformation in Islamic social finance.

Overall, this discussion reframes the bibliometric analysis from a descriptive visualization into an interpretative assessment of the field's intellectual orientation, limitations, and unrealized potential. The results highlight not only where the literature is concentrated, but also where theoretical development and empirical inquiry remain insufficient, thereby offering a more grounded and analytically defensible contribution to sharia accounting and digital governance research.

4. CONCLUSION

This study synthesizes the development of research on accounting digitalization and zakat–waqf compliance in Islamic financial institutions during the period 2020–2025 through bibliometric and thematic analyses. The findings reveal that existing scholarship is strongly concentrated on governance-oriented themes, particularly accountability, transparency, financial reporting, and sharia governance, while behavioral and socio-institutional dimensions remain comparatively underexplored. The evolution of research themes further indicates a shift from technological infrastructure and reporting systems toward issues of public trust, compliance behavior, and ethical governance in digital environments. Beyond identifying research trends, this study contributes theoretically by proposing that accounting digitalization in Islamic financial institutions should be understood as a socio-technical governance mechanism rather than merely a technological innovation. The bibliometric evidence suggests that the effectiveness of digital accounting is shaped not only by system quality and regulatory compliance but also by the interaction between governance structures, stakeholder trust, technology acceptance, and behavioral compliance. This perspective extends the current literature by integrating insights from sharia accounting, digital governance, and technology adoption theories into a more holistic conceptual understanding of digital transformation in Islamic social finance. From a practical standpoint, the findings imply that zakat and waqf institutions should move beyond technology deployment as an end in itself. Policymakers and institutional managers need to strengthen digital literacy programs, enhance transparency mechanisms, improve user experience, and cultivate public trust to maximize the effectiveness of digital accounting systems. Digital transformation initiatives that focus solely on technical infrastructure without addressing behavioral and institutional factors may fail to achieve their intended governance and compliance outcomes. This study also identifies a clear research agenda for future investigations. Future studies should empirically test the relationships among digital accounting adoption, trust formation, technology acceptance, compliance behavior, and maqasid al-shariah outcomes. The development of an integrated framework linking technological, behavioral, governance, and sharia dimensions represents a promising direction for advancing both theory and practice. Such an approach would provide a more comprehensive explanation of how digital accounting contributes to sustainable, accountable, and socially impactful management of zakat and waqf funds in Islamic financial institutions.

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