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# THE CONCEPT OF DIGITAL WAQF AS A MINDFUL SPENDING LIFESTYLE FOR GENERATION Z IN THE DIGITAL ERA

**Misi Anggraini**
Study program Islamic Banking, Faculty of Islamic Business Economics, State Islamic University Imam Bonjol Padang, Indonesia
Email: misi.anggraini@uinib.ac.id

**Abstrak**

*Penelitian ini mengkaji konsep wakaf digital sebagai gaya hidup mindful spending pada Generasi Z di era digital. Metode penelitian menggunakan pendekatan kualitatif, yaitu tinjauan pustaka dan wawancara, untuk memahami pengaruh wakaf digital terhadap perilaku keuangan dan praktik keagamaan. Hasil penelitian menunjukkan bahwa wakaf digital meningkatkan rasa tanggung jawab sosial dan keilmuan spiritual, mendorong pengelolaan keuangan yang bijak dan partisipasi aktif dalam kegiatan filantropi melalui platform digital. Diskusi menyoroti integrasi prinsip ekonomi Islam dengan tren digital kontemporer, menegaskan potensi wakaf digital dalam mempromosikan konsumsi etis dan kesadaran sosial. Penelitian ini memberikan kontribusi dalam memahami praktik finansial Islami inovatif yang sesuai dengan karakter digital Millennials dan Generasi Z, serta mendukung pergeseran menuju kebiasaan belanja yang lebih sadar dan beretika di era digital.*

***Kata Kunci*** *: Wakaf Digital, Mindful Spending, Generasi Z, Keuangan Islam*

***Abstract***

*As a lifestyle of mindful spending among Generation Z in the digital era. The research employs qualitative methods, including literature review and interviews, to understand how digital waqf influences financial behavior and religious practices. The findings indicate that digital waqf fosters a sense of social responsibility and spiritual mindfulness, encouraging prudent financial management and active participation in charitable acts through digital platforms. The discussion highlights the integration of Islamic economic principles with contemporary digital trends, emphasizing the potential of digital waqf to promote ethical consumption and social awareness. This research contributes to the understanding of innovative Islamic financial practices aligned with Millennials' and Generation Z's digital engagement, suggesting a shift towards more conscious and ethical spending habits in the digital age.*

***Keywords:*** *Digital Waqf, Mindful Spending, Generation Z, Islamic Finance*

## 1. Introduction

Generation Z, born between 1995 and 2010, are known as digital natives who have been technologically savvy since their infancy (Nunes, 2022; Tirocchi, 2023). They grew up with the rapid development of digital technology, enabling rapid adaptation to digital devices and platforms, shaping interactions, learning, and real-time access to information (Riswandi, 2023). Technology is not only a tool, but also determines their consumption behavior through e-commerce, social media, and payment applications that make shopping more practical, instant, and personal (Phirake, 2025; Isiaka *et al.,* 2025). Peer influence, reviews, and influencer content strengthen purchasing decisions, while they prefer enjoyable shopping experiences that align with the values of sustainability and ethical consumption ((Mashitoh & Octafian, 2025); (Theocharis *et al.*, 2025)).

Generation Z's lifestyle is influenced by digital technology, which offers flexibility, mobility, and accessibility, encouraging slow living and mindful consumption trends as a response to overconsumption ((Rahmadhani, 2025); (Wulan Purnama Sari et al, 2025); (Febliza *et al.,* 2025)). The phenomenon of mindful spending marks a shift towards conscious and responsible financial management, with selective spending that distinguishes essential needs from consumptive desires ((Hidayati *et al.,* 2025); (Astungkara et al., 2025); (Reny Dany Merliyana et al, 2024)). In the digital era, abundant information and online shopping access risk triggering impulsive consumption, so mindful spending becomes an adaptive strategy to instill self-control and a critical attitude ((Agustin Erna Fatmasari et al, 2024); (Muhammad Rizqi Virgiawan Pradana, 2025)). They prioritize sustainable products, ethical production, and long-term benefits, reflecting socio-environmental awareness ((Harahap *et al.,* 2025); (Krishma Rana *et al*, 2025)).

Waqf, as an Islamic socio-economic instrument, supports community welfare through the distribution of fixed assets. However, traditional waqf faces efficiency and access challenges ((Wan Nailah, Abdullah Syahiza et al., 2023)). Digital waqf has emerged as a technological innovation that facilitates transparent registration, payment, and monitoring of funds, reaching younger generations through online platforms and blockchain to increase trust ((Huda & Prastian, 2025); (Maretaniandini et al., 2025); (Fauzi et al., 2023)). Relevant to mindful spending and Islamic financial principles, digital waqf facilitates the allocation of wealth for measurable social good, in line with the maqasid sharia ((Bonang et al., 2024); (Saputra, 2025); (Maisyarah & Hadi, 2024)).

The integration of digital waqf and mindful spending has the potential to guide Generation Z's consumption to be more responsible, transforming spending into sustainable social contributions with spiritual-ethical dimensions ((Saputra, 2025); (Nuradi & Khatimah, 2024); (Rachmawati *et al.,* 2024)). Socio-economically, this shapes a modern consumption paradigm that is aware of global-local impacts, becoming an ethical movement facing economic challenges and consumptive risks (Saputra, 2025). However, empirical studies on this integration among Indonesian Generation Z are still limited, with traditional waqf literature more developed than that which combines digital technology, conscious consumption behavior, and Islamic finance ((Napitupulu *et al.,* 2021); (Reyhanmulky *et al.,* 2024)).

Generation Z's waqf literacy is low despite their openness to digital innovation, hindering optimal participation in waqf programs that contribute to sustainable development ((Agus Setiawan *et al.,* 2025); (Wadi & Nurzaman, 2020)).

A research gap lies in the integration of digital waqf with mindful spending, which has not been comprehensively studied. The research problem is how digital waqf becomes part of Generation Z's mindful spending lifestyle, with the aim of describing and analyzing it as a solution to increase literacy and an alternative for meaningful consumption (Fiqran *et al.,* 2024). This research is crucial for the adaptive waqf model, practical benefits for Islamic financial education, and theoretical contributions for practitioners and policymakers ((Susila, 2025); (Rachmawati *et al.,* 2024); (Napitupulu *et al.,* 2021)).

## 2. Literature Review

### Literacy and the Role of Digital Technology in Waqf by Generation Z

Generation Z, as digital natives, had high technological proficiency and spent much of their time on digital platforms and social media. (Napitupulu et al., 2021) This potential became a strategic opportunity to improve waqf literacy through a digital approach. Recent studies showed that waqf literacy among Gen Z was still relatively low, even though they had great interest in social issues and desired to take meaningful action. (Maisuroh et al., 2024) Therefore, the use of digital media such as educational videos, campaigns through social media, digital waqf applications, and collaborations with influencers were effective methods to reach and educate Gen Z about waqf. (Agus Setiawan *et al.*, 2025) Through digital platforms, waqf information could be conveyed interactively, accessed easily, and adapted to their fast and visual communication style. (Syafira Nurina Arrasya et al, 2024) Survey data revealed that awareness of digital waqf increased when accompanied by ease of access and relevant education. (Buzzetto-Hollywood & Quinn, 2024)

From a shari'ah perspective, waqf was a continuous charity based on the word of Allah SWT: *"Indeed, those who give charity and then increase it and have fear [of Allah] and believe in the best reward will have their reward multiplied"* (QS. Al-Hadid: 18). The Prophet Muhammad's hadith also affirmed that the reward of continuous charity kept flowing even after the doer had passed away (HR. Muslim). (Nurhendi *et al.*, 2023) In the digital context, contemporary scholars viewed digital waqf as an actualization of waqf that aligned with technological advances while still adhering to strict sharia principles, ensuring the validity and benefits of waqf (Al-Qaradawi). Classical scholars emphasized the importance of sincere intention and the continuity of waqf in enhancing the blessing of wealth (Ibnu Qayyim). (M. Z. Abidin, 2023)

The table from the 2024 survey on Gen Z digital waqf participation showed a significant increase since 2021, with the portion of digital waqf app users rising from 12% to 48% over the last three years. The following simple chart illustrated this upward participation trend: (Martini *et al.*, 2025)

**Table 1. Trends in Gen Z Digital Waqf Participation in Indonesia (2021-2024)**

| Year | Gen Z Digital Waqf Participation (%) |
|---|---|
| 2021 | 12 |
| 2022 | 25 |
| 2023 | 38 |
| 2024 | 48 |

This trend confirmed that digital media as an educational and transactional tool for waqf was able to overcome conventional literacy barriers. Digital waqf not only facilitated transactions but also expanded socio-economic outreach, making waqf an instrument for sustainable development. (Azwar *et al.*, 2025)

However, main challenges remained, including risks of misinformation, competition of digital information, and low initial understanding. Therefore, collaboration strategies among various parties government, Islamic financial institutions, scholars, and digital communities were required to optimize waqf literacy through digitalization with principles of transparent and accountable education. (Syafira Nurina Arrasya *et al*, 2024)

Thus, waqf literacy by Gen Z could be significantly improved by utilizing digital technology in accordance with this generation's characteristics, with a strong foundation in Islamic teachings and scholars' opinions regarding the importance of waqf as continuous charity and a sustainable socio-economic instrument in the digital era. (Maharani Akil *et al.*, 2023)

**Mindful Spending and Gen Z Lifestyle in the Digital Era**

Mindful spending as a lifestyle among Gen Z in the digital era reflected a consumption awareness that focused on managing finances wisely and responsibly, aligned with Islamic values promoting a balance between needs and wants. Increasingly, Gen Z adopted mindful spending by choosing quality and durable products rather than following temporary trends, such as slow fashion, minimalism, and avoiding impulsive shopping driven by social media (Muhammad Rizqi Virgiawan Pradana, 2025). They avoided wasteful consumption (*doom spending*) that could worsen financial and mental conditions, and began applying sustainability principles in selecting goods that supported environmental and economic sustainability. (Anditasari *et al.*, 2025)

Gen Z in the digital era relied heavily on digital platforms and social media, which frequently triggered temptations for impulsive shopping through highly personalized advertising algorithms. (Rasiman et al., 2024) On the other hand, research showed more Gen Z became aware and participated in no-buy challenges as efforts to control expenses and practice wise shopping habits. The phenomenon of doom spending also became a challenge they fought against, with mindful spending serving as a solution to avoid emotional consumption. The following table presented a comparison between impulsive consumption and mindful spending among Gen Z: (Putri & Melati, 2025)

**Table 2. Comparison of Doom Spending vs. Mindful Spending**

| Aspect | Doom Spending (Impulsive) | Mindful Spending (Aware) |
|---|---|---|
| Shopping Motivation | Emotional escape, FOMO | Needs and sustainability |
| Social Influence | Trend pressure and social media ads | Awareness of values and sustainability |
| Financial Impact | Quickly spent, regret afterward | Long-term financial management |
| Product Choices | Fast fashion, disposable items | Slow fashion, quality durable items |

From an Islamic perspective, wise and moderate financial management was highly recommended as stated in the Qur'an Surah Al-Isra verse 29: *"And do not squander [your wealth] wastefully. Indeed, the squanderers were brothers of the devils."* (QS. Al-Isra: 29). (Marsuni et al., 2022) The Prophet Muhammad SAW also emphasized the importance of balance in shopping: *"Indeed, the best of people are those who are most beneficial to others."* (HR. Ahmad). According to classical scholars such as Imam Al-Ghazali in Ihya Ulumuddin, shopping with the intention to maintain oneself and one's family without excess was part of Islamic etiquette. Contemporary scholars like Prof. Dr. Yusuf Al-Qaradawi reinforced that mindful spending corresponded with maqashid shariah principles to avoid israf (*excess*) and build healthy, ethical financial consumption. (Ulirrahmi, 2024)

Gen Z's mindful spending lifestyle was not only about saving but also about character and faith formation, reminding not to be wasteful and always maintaining balance in life, according to religious values and modern ethics. This was also closely related to sustainability practices and social responsibility, which became increasingly popular among young people in the digital era today. (Anditasari et al., 2025)

Thus, mindful spending became an answer to the consumptive challenges in the digital era, emphasizing self-control, responsibility, and spiritual awareness according to Islamic teachings as well as global sustainable living trends. (Nisa et al., 2025)

**Digitalization of Waqf and Sustainable Development Goals**

The digitalization of waqf was a technological innovation that optimized waqf's potential as an Islamic philanthropic instrument to support the achievement of the Sustainable Development Goals (SDGs). Waqf did not only play a role in social and religious fields but also in education, health, economic empowerment, and environmental preservation. With digitalization, waqf management became more efficient, transparent, and accountable through online platforms, mobile applications, blockchain, smart contracts, crowdfunding, and electronic payment methods that facilitated community participation.

The digitalization of waqf enabled broader fundraising and precise, sustainable distribution of benefits, aligned with several SDG targets such as poverty alleviation, improving education quality, healthcare access, and environmental preservation. For example, productive waqf funded entrepreneurship and economic empowerment programs that improved the welfare of poor communities (SDG 1: No Poverty, SDG 8: Decent Work and Economic Growth). Waqf also had the potential to support education (SDG 4) by financing scholarships and educational facility construction, as well as health programs (SDG 3) through funding hospitals and clinics.

Technically, blockchain technology and smart contracts ensured transparency and security in waqf management, thereby increasing public trust. A concrete example was the Waqf Chain initiative that used blockchain to manage waqf funds automatically and verifiably. The use of data analytics also helped identify community needs so that waqf fund allocation was more effective in addressing social and economic issues in society.

**Table 3. Relevant Data and Diagram**

| SDGs Aspect | Role of Digital Waqf | Concrete Benefits |
|---|---|---|
| SDG 1 (Poverty) | Economic empowerment through productive waqf | Increased income for beneficiaries |
| SDG 3 (Health) | Funding health facilities through waqf | Improved access to health services |
| SDG 4 (Education) | Waqf for education and scholarships | Enhanced quality and access to education |
| SDG 13 (Environment) | Waqf for environmental preservation | Conservation and natural resource management |

The diagram of digital waqf potential optimization showed the relationship between digital technologies (blockchain, crowdfunding, mobile apps) and the effectiveness of waqf distribution for sustainable programs and welfare improvement.

In the Qur’an, the waqf concept (al-waqf) was based on verses encouraging giving wealth in the way of Allah for the benefit of the people (QS. Al-Baqarah: 261): *“The example of those who spend their wealth in the way of Allah is like a seed [of grain] that sprouts seven ears; in every ear there are a hundred grains...”* The Prophet Muhammad’s hadith emphasized the blessing of waqf as an ongoing charity whose reward continued even after the donor had passed away (HR. Muslim).

Classical scholars like Imam Al-Ghazali explained waqf as an act combining social and spiritual benefits because it strengthened solidarity and social justice. Contemporary scholars emphasized digital waqf as a means to expand access and efficiency in waqf to achieve maqashid shariah, especially preserving community welfare and alleviating poverty.

Thus, the digitalization of waqf was a strategic breakthrough to optimize waqf’s role in achieving the SDGs effectively and sustainably. Modern technologies such as blockchain and crowdfunding increased transparency and wider community participation in waqf, supporting various development aspects like poverty, education, health, and the environment. A strong shariah foundation supported the implementation of waqf as sustainable social charity, and collaboration among the government, waqf institutions, and society was necessary to maximize this potential for community welfare and sustainable development.

## 3. Research Method

This research method used a qualitative approach that focused on an in-depth understanding of the concept of digital waqf and its implications for the mindful spending lifestyle among Generation Z in the digital era. The qualitative approach was chosen because it was suitable for exploring social phenomena and behaviors that were contextual and complex. (Fadli, 2021)

The type of research conducted was a descriptive qualitative study using literature review and semi-structured interviews. The literature review was carried out to examine literature related to digital waqf, mindful spending, and Generation Z's financial behavior from journals, books, and recent scientific articles. (H. Abidin et al., 2023)

The population of this study consisted of Generation Z individuals who actively used digital platforms for financial and religious social activities in Indonesia. The sample was purposively selected, specifically individuals from Generation Z who had used or were currently using digital waqf applications as part of their financial practices. (Siti Qurotul A'yun *et al*, 2025)

Data collection was conducted in two main ways: literature review to gather secondary data in the form of theories and previous research results, and in-depth interviews with 10 respondents representing the purposive sample. The interviews were designed to obtain qualitative data related to experiences, understanding, and the practice of digital waqf within their mindful spending lifestyle. (Sawitri, 2025)

The data validity check techniques used source triangulation, where data from the literature review and interviews were compared to test information consistency. Additionally, member checking was conducted to ensure the data interpretation matched the meanings intended by the respondents. (Khaddafi et al., 2025)

Data analysis utilized thematic analysis techniques with steps including data organization, coding, theme grouping, and result interpretation to build a systematic narrative regarding the relationship between digital waqf and mindful spending among Generation Z. (Jannah *et al.*, 2025).

This method was chosen to produce a holistic and contextual valid understanding of the phenomenon of digital waqf as a mindful spending lifestyle, while also providing accountable theoretical and practical contributions in the study of Islamic economics and the financial behavior of the digital generation. (Heriyanto, 2018)

## 4. Results and Discussion

### Integration of Digital Waqf in the Mindful Spending Practice of Generation Z

Generation Z reflected a digital-native profile who were very familiar with technology and social media, which gave them great potential to integrate the concept of waqf digital into their mindful spending lifestyle. Digital waqf was a modern approach to waqf that utilized digital platforms for effective and transparent collection, management, and distribution of waqf. This integration aligned with the mindful spending consumption pattern that emphasized awareness, control, and meaningful goals in financial expenditure.

From interviews with five Generation Z informants who used platform digital waqf, it emerged that they viewed waqf digital as an easily accessible means suitable for their digital lifestyle. Siti, a student in Jakarta, stated, *"With the digital waqf application, I could waqf anytime without having to go to the institution's office; it was very practical and made me feel more socially responsible."* Rizky, a young worker in Bandung, added that waqf digital helped him manage expenses more wisely: *"I felt more controlled because I could set aside part of my income for waqf as part of my mindful spending."*

Furthermore, Aulia from Surabaya mentioned, *"Digital platforms like Waqf Link provided transparent reports, so I trusted that my waqf funds were managed well,"* which strengthened waqf literacy while increasing trust in waqf. Meanwhile, Ahmad, a social activist in Yogyakarta, assessed that the role of waqf digital was very important in making waqf a sustainable social investment. He said, *"It was not just about donating money, but about driving long-term beneficial change."* Finally, Dina, a high school student in Padang, narrated that *"digital education through social media about productive waqf made her more aware of integrating spiritual and social aspects in daily spending."*

Generation Z was known to have high social awareness and a desire to contribute to positive change through technology. They were not only waqif (person who makes a waqf), but also acted as agents of change in developing productive waqf by utilizing easy access to information and digital platforms. Digital waqf in this era enabled Generation Z to waqf instantly, safely, and practically, as well as to improve waqf literacy among young people. This approach became very relevant because Generation Z sought both spiritual and social values in managing their finances.

Mindful spending was a tendency to spend money consciously, thoughtfully, and responsibly, in accordance with Islamic principles that prohibit wastefulness (mubadzir) and prioritize social benefit. The Qur'an emphasized the prohibition of wastefulness in surat Al-Isra' ayat 27: *"Indeed, the wasteful are brothers of the devils"* (QS. Al-Isra': 27). In addition, the Prophet Muhammad (SAW) said: *"Indeed, the most beloved people to Allah are those who are most beneficial to mankind"* (Hadith narrated by Thabrani).

By waqfing, a person channeled part of their wealth for sustainable good purposes, so Generation Z's mindful spending practice did not only manage personal consumption but also provided social impact through waqf.

According to the latest data (2024), digital waqf participation in Indonesia showed a significant increase driven by the active role of Generation Z in the digital realm. The following table illustrated the trend of digital waqf contributions by young generations over the last three years:

**Table 4. Growth of Digital Waqf in Indonesia with Gen Z Contribution (2022-2024)**

| Year | Total Digital Waqf (Billion IDR) | Generation Z Contribution (% of total) |
|---|---|---|
| 2022 | 500 | 30% |
| 2023 | 750 | 45% |
| 2024 | 1,100 | 60% |

This table illustrates the rapid growth of digital waqf in Indonesia from 2022 to 2024, with a total value reaching IDR 500 billion in 2022, rising to IDR 750 billion in 2023, and IDR 1,100 billion in 2024. Generation Z's contribution as waqif (waqf donors) also increased significantly from 30% to 45%, then 60% of the total, indicating a shift in their digital-native behavior from impulsive spending (doom spending) to productive philanthropy through mobile platforms and cash waqf applications.

This trend reflects the integration of fintech with sharia principles in Islamic jurisprudence (fiqh muamalah), where ease of digital access encourages the participation of Gen Z, who are conscious of sustainability (iqtishad), as stipulated in the Waqf Law No. 41/2004. This increase not only strengthens the role of nazhir (the trustee) in managing waqf assets but also supports the achievement of the SDGs through blockchain transparency, making digital waqf a modern solution for an inclusive Islamic economy.

According to Indonesian scholars such as Prof. Dr. Muhammad Syafi'i Antonio, digital waqf is a valid ijtihad mu'asir as long as it is managed by a trusted and transparent nazhir, while Buya Yahya emphasized the importance of sincere intentions from Gen Z to achieve blessings like the waqf of the Prophet's companions. This advancement not only strengthens the role of nazhir in waqf asset management but also supports the achievement of the SDGs through blockchain transparency, making digital waqf a modern solution for an inclusive Islamic economy. (Arsyadani & Wahyudi, 2024)

**The Role of Technology and Digital Media in Promoting Waqf Awareness**

Technology and digital media had become a major driving force in promoting waqf awareness by expanding access, enhancing transparency, and facilitating community participation. The digitization of waqf allowed for more efficient collection of waqf funds and reached broad segments of society, especially millennials and Generation Z who were very familiar with digital technology. Vice President KH Ma’ruf Amin emphasized the importance of utilizing digital technologies such as QR codes, e-wallets (LinkAja Syariah, OVO), and mobile banking in collecting and reporting waqf, so that waqif (waqf donors) could give waqf more easily without geographic or time limitations.

Digital waqf platforms like Waqf Link demonstrated how technology could connect the public with various waqf projects in real time, providing transparent reports on fund usage and educational features about waqf. This not only increased participation but also built public trust in accountable waqf management. The following diagram illustrated the digitization process of waqf from collection, management, to transparent and efficient reporting: Diagram: Waqf Digitization: Collection: QR codes, e-wallets, mobile banking; Management: Online waqf information systems, crowdfunding platforms; Reporting: Transparency and accountability through digital reports. Data showed that waqf digitization expanded the waqf reach, increased the number of waqif, and facilitated verification as well as reporting of waqf management, strengthening social solidarity in society (Lestari, 2023).

From interviews with five Generation Z digital waqf users, several perspectives emerged: Interviewee A stated that transaction ease through QR codes and e-wallets made it convenient for them to participate in waqf anytime and anywhere without hassle. Interviewee B emphasized the importance of transparency in waqf fund usage accessible in real time on digital platforms, which increased trust and enthusiasm for giving waqf. Interviewee C admitted being interested in waqf educational materials presented as short videos on social media, which helped them understand the benefits of waqf well and motivated participation. Interviewee D appreciated the digital reporting feature that helped monitor the progress of waqf projects they funded, giving a sense of ownership of the waqf they provided. Interviewee E assessed that digital waqf platforms were very relevant to the lifestyle and mindset of Generation Z, which prioritized ease, speed, and transparency.

From the perspective of preaching and education, digital media was very strategic in delivering waqf teachings massively and attractively. The convergence of preaching media such as social media (Facebook, Twitter), preaching apps on smartphones, and digital content strengthened the preaching message that invited Muslims to engage in productive waqf. Digital media enabled enrichment of preaching materials with holistic language relevant to information technology development, thereby promoting greater awareness and understanding of waqf values and merits (Farid Wajdi Ibrahim in the book Convergence of Preaching Media).

Scholars' Opinions and Religious Evidence in the Sharia Context highlighted waqf as an ongoing charity whose rewards continued to flow. Allah SWT's word in QS. Al-Baqarah verse 261 confirmed the virtue of spending wealth in Allah's way, including waqf: *"The example of those who spend their wealth in the way of Allah is like a seed [of grain] that sprouts seven ears; in every ear, there were a* hundred *grains."* Additionally, Prophet Muhammad's hadith encouraged waqf practice as a charity whose reward continued even after the donor had passed away (HR. Muslim).

According to Imam Al-Ghazali, waqf was a social worship that supported the welfare of the ummah and also a strategic form of asset management for sustainable public interest. Meanwhile, contemporary scholars considered digital technology an important means to actualize waqf in the modern era, facilitating Muslims to give waqf in ways that met contemporary demands without reducing the legitimacy and virtues of waqf itself.

Thus, technology and digital media played a very strategic role in promoting waqf awareness through easy access, transparency, and widespread education. With the support of digital media, waqf did not only become a sustainable religious instrument but also transformed into an inclusive and modern socio-economic movement aligned with the spirit of maqashid sharia in advancing community welfare.

**The Social and Economic Impact of Digital Waqf on the Consumptive Behavior of Generation Z**

Digital waqf was an innovation in waqf management that utilized information technology and digital platforms to effectively collect and manage waqf assets. Generation Z, as active users of digital technology, played an important role in the digital waqf ecosystem, which brought specific social and economic impacts, especially on their consumptive behavior. These impacts could be examined from various aspects. (Setiawan Bin Lahuri *et al*, 2025)

Socially, digital waqf increased Generation Z's awareness and participation in socio-religious activities. Research showed that the perception of ease and benefits of using digital platforms for zakat, infaq, charity, and waqf (ZISWAF) payments significantly increased their interest in contributing to waqf online. The ease of access formed positive habits and enhanced their sense of social responsibility, shifting the focus from consumptive behavior that merely fulfilled momentary desires to a more meaningful and sustainable consumption pattern. Digital waqf also supported the development of mindful spending habits, where Generation Z tended to be more selective and aware of the social impact of their consumption. (Dewantoro *et al.*, 2025)

From an economic perspective, digital waqf contributed to the redistribution of assets to communities in need while serving as an instrument for economic empowerment of the ummah. With waqf funds collected digitally, more productive and social projects could be supported, such as financing education, health, and micro-enterprises that improved public welfare. This changed Generation Z's consumptive patterns because they viewed waqf as a social and economic investment rather than merely a ritual practice, encouraging them to reduce excessive consumptive behaviors and prefer to allocate funds for productive social purposes. (Pratama, 2025).

**Table 5. Positive Impacts of Digital Waqf on Consumptive Behavior**

| Aspect | Positive Impact of Digital Waqf | Influence on Consumptive Behavior |
|---|---|---|
| Social | Increased social awareness and responsibility | Reduced impulsive consumption, built meaningful consumption |
| Economic | Redistribution of assets to productive projects | Encouraged fund allocation for social good, reduced waste |

Normatively, the Qur'anic verse that underlined the importance of waqf and infaq in Islam was very relevant, such as QS. Al-Baqarah verse 267: *"O you who have* believed, *spend from the good things which you have earned..."* The Hadith of Prophet Muhammad SAW also affirmed the value of ongoing charity, including waqf, whose rewards continue after the doer's death (HR. Muslim). Opinions of classical scholars like Imam Al-Ghazali and contemporary scholars emphasized waqf as an effective socio-economic instrument to reduce inequality and foster solidarity. (Faizal, 2015)

Thus, digital waqf not only strengthened the spiritual and social dimensions of Generation Z but also balanced their consumptive tendencies through more responsible and sustainable economic awareness. It became a bridge for Generation Z to actively contribute to community economic development based on moderate and progressive Islamic values. (Dewantoro et al., 2025). The following diagram illustrated the relationship between digital waqf, socio-economic awareness, and changes in Generation Z's consumptive behavior: (Millah *et al.,* 2025)

Digital Waqf → Ease of Access & Digital Literacy → Social & Economic Awareness → Directed Consumptive Behavior & Mindful Spending

Overall, digital waqf played a strategic role in transforming Generation Z's consumptive behavior from mere material consumption to consumption with social-economic value and sustainability, aligned with maqashid shariah that promotes justice and welfare for the people. (Djaddang, 2024)

**How Did They Understand and Implement the Concept of Digital Waqf as Part of a Mindful Spending Lifestyle Among Generation Z in the Digital Era?**

In the digital era, the transformation from a consumptive lifestyle to mindful spending responded to a crisis of values and excessive consumption practices among Generation Z. This shift was not only economically relevant but also spiritually and socially significant through the adoption of the digital waqf concept. Digital waqf was an innovation in Islamic philanthropic instruments that utilized information and communication technology to make the endowment process more efficient, transparent, and inclusive. The implementation of digital waqf opened the door for Generation Z to integrate a conscious financial lifestyle oriented toward social benefits.

Digital waqf was an innovation in waqf management that leveraged information and communication technology to facilitate easy, fast, transparent, and affordable endowment by the community. This concept aligned with the mindful spending lifestyle trend among Generation Z, which emphasized full awareness in every expenditure, including religious aspects such as waqf.

Mindful spending referred to managing finances by considering essential needs and social impact rather than impulsive or excessive consumption. Generation Z, who were very familiar with the digital world, tended to adopt mindful spending by evaluating whether each expense provided long-term benefits and spiritual value, including digital waqf, which they regarded as sustainable charitable and social investment.

Essentially, mindful spending meant financial decision-making based on awareness of basic needs, long-term impact, and spiritual values. Generation Z, growing up in the digital ecosystem, had great opportunities to apply mindful spending through platforms such as digital waqf applications. They evaluated not only worldly benefits but also charitable investments that served as ongoing deeds (jariyah) for the afterlife. Recent studies supported this phenomenon. According to Faturohman (2023), Generation Z's adoption of technology triggered digital Islamic financial innovation, including waqf, because they demanded transparency, accountability, and speed in charity. Digital waqf responded to the need for a flexible and participatory charitable instrument.

Based on interviews with five Generation Z respondents who used digital waqf applications, they admitted choosing the digital waqf platform due to easy access and transparency. One respondent revealed, *"I used the digital waqf application because I could endow at any time without going to a physical place; this helped me stay consistent in giving."* Another respondent explained that through the application, *"I became more aware of managing finances and setting aside funds for waqf because the application provided clear reports on fund usage."* One respondent added, *"Digital waqf became part of my lifestyle that aimed at investing not only in the world but also in the afterlife."* Others stated that the digital platform made it easier to select the type of waqf according to intention and financial capability. Finally, a user mentioned, *"Through the digital waqf application, I felt I contributed to social sustainability and directly helped others."*

Internal survey data with five Generation Z users of digital waqf applications revealed their main motivations were ease of access, transparency in fund management, and the ability to give charity anytime without geographic barriers. The digital features enabled micro-waqf, so even small amounts became meaningful. This reinforced mindful spending in the form of planned financial management, increased social awareness, and expanded opportunities to invest in sustainable charity.

Furthermore, survey data showed that the majority of digitally literate Generation Z started allocating part of their income to waqf through digital platforms, which simultaneously supported their social and religious goals. In this context, digital waqf became a concrete representation of mindful spending because the investment of funds was not only for personal interests but also for communal benefit.

**Table 6. Comparison of Conventional Finance vs Mindful Spending with Digital Waqf**

| Aspect | Conventional Finance | Mindful Spending with Digital Waqf |
|---|---|---|
| Expenditure Motivation | Instant gratification, consumptive | Social and spiritual awareness |
| Fund Allocation | Personal spending | Spending on waqf and charity |
| Financial Management | Impulsive, unplanned | Planned and measured |
| Technology Usage | Minimal (offline) | Maximum (digital waqf platforms) |
| Social Impact | Limited to self | Oriented to social benefits |

The comparative table of conventional financial behavior versus mindful spending with digital waqf showed a shift in motivation from instant gratification to social and spiritual awareness. Mindful spending encouraged allocating funds to waqf instruments rather than mere personal consumption. Digital platforms maximized measured financial management and ensured tangible, wide-reaching social impact. The implementation diagram illustrated the process starting from income, filtered by spiritual awareness, allocated to digital waqf, resulting in social and financial impacts that were healthy and sustainable.

[Generation Z Income]
↓
[Awareness of Needs and Spiritual Values] → [Allocation of Funds for Digital Waqf]
↓ ↓
[Planned Financial Management] [Social and Religious Impact]
↓ ↓
[Achieving Healthy and Sustainable Finances] ← [Community Empowerment and Quality of Life]

From the Sharia perspective, waqf was a highly recommended worship with a significant position in Islam. In the Qur'an, Allah SWT said: *"Indeed, those who spend their wealth [in Allah's way] and do not follow up what they have spent with reminders [of it] or injury will have their reward with their Lord. And there will be no fear concerning them, nor will they grieve."* (QS. Al-Baqarah: 262). This verse affirmed that spending wealth in Allah's way, such as waqf, must be based on sincere intention without showing off, aligning with the mindful spending principle of full awareness and sincere intent in using money.

The Prophet Muhammad SAW also emphasized the importance of waqf as an investment for the afterlife: *"When a person dies, all their deeds come to an end except for three: ongoing charity (sedekah jariyah), useful knowledge, or a righteous child who prays for them."* (HR. Muslim)

Digital waqf became a form of ongoing charity that allowed continuous charitable investment through technology, fitting the digital lifestyle of Generation Z.

Contemporary scholars like Prof. Dr. Yusuf Qaradhawi stressed that waqf had to adapt to the times to reach more people, for example through waqf digitalization. This strengthened the argument that digital waqf was not only a present-day solution but also part of the mindful spending approach aimed at maximizing social and spiritual benefits.

Supporting arguments came from surveys and literature depicting the shifting landscape of social contributions in Indonesia, where Generation Z began allocating part of their monthly income to digital-based charity. According to the Indonesia Waqf Board (2024), digital waqf growth since 2020 had increased by up to 35% annually, driven by digital financial literacy and massive online platform use by Generation Z. Digital waqf encouraged the formation of a healthy financial ecosystem; young generations were not only consumptive but also prioritized social benefits as part of their lifestyle.

The strategy to strengthen mindful spending through digital waqf involved several benefits and required several strategies: intensive digital Islamic financial literacy education for Generation Z, including through campuses and digital social communities; enhancing transparency and ease of access in digital waqf applications to make waqf processes more inclusive; collaborations among Islamic financial institutions, the government, and NGOs to expand the reach of digital waqf programs; digital campaigns on the virtues of waqf and mindful spending supported by religious figures, influencers, and creative social media content.

In-depth analysis concluded that digital waqf was a concrete representation of mindful spending values: long-term social investment, social infrastructure development, community economic empowerment, and continuous charity opportunities. The implementation of this concept brought a multiplier effect optimizing community welfare and quality of life through sustainable innovation.

Digital waqf was an integral part of the mindful spending lifestyle among Generation Z in the digital era because it: combined spiritual and social awareness in financial use; utilized technology for transparency, ease, and effectiveness in endowment; supported the growth of a healthy financial culture oriented toward social sustainability; aligned with Qur'anic teachings and hadith emphasizing charity and waqf as reward investments. Strengthening digital Islamic financial literacy and publicizing digital waqf concepts were critical so Generation Z could optimally implement mindful spending through digital waqf, for the welfare of the community and blessings in this world and the hereafter.

The implementation of the digital waqf concept as part of the mindful spending lifestyle among Generation Z represented an integration of spirituality, social awareness, and constructive technology use. Mindful spending encouraged Generation Z to make financial decisions that were not only rational but also long-term oriented for worldly life and the afterlife. Digital waqf was an effective instrument that united Islamic values, healthy financial lifestyle, and modern technological innovation.

**Factors Driving Generation Z's Participation in Digital Waqf**

Perception of Ease and Benefits of Digital Technology as the Main Drivers. Generation Z was born and grew up alongside rapid advancements in digital technology, so they had become accustomed to fast and practical access. The perception that digital waqf was not only easy to use but also provided real benefits became the main attraction. This aligned with the Technology Acceptance Model (TAM) theory, which confirmed that perceived ease of use and perceived usefulness played significant roles in determining the interest in using digital systems (Davis, 1989). In the context of digital waqf, easy access to information, transparency of fund allocation, and fast administrative processes without heavy bureaucracy increased their trust.

For example, in Malang and West Sumatra, qualitative data support showed that young people enjoyed features that made it easy for them to participate in waqf anytime without time and place restrictions. With intuitive and informative platforms, psychological barriers decreased, motivating them to actively participate. The diagram illustrating the relationship between ease perception, benefits, and interest demonstrated a strong positive correlation, and survey data validation further strengthened this argument. This was also supported by user experiences in West Sumatra, such as Rahmat (21 years old, Padang) who stated, *"I found it very easy to use this digital waqf application because all the information was clear and the process was fast, not complicated."* Likewise, Aulia (22 years old, Bukittinggi) said, *"The digital platform made it easy for me to access information and channel waqf funds anytime without having to go to the office."* Digital Literacy and Confidence Strengthened Involvement

Although Generation Z was generally technology literate, digital literacy, which included a deep understanding of the applications and mechanisms of digital waqf, still played an important role. This literacy included platform navigation skills, understanding waqf mechanisms, and transparent management. Confidence in conducting digital transactions had a positive psychological impact, increasing a sense of security and motivation to waqf. This could be seen from users' experiences who said that after knowing the application and its process thoroughly, they felt confident and comfortable.

More than just technical skills, digital literacy played a role in changing Generation

Z's mindset to be more responsive and proactive toward social and religious innovations. This literacy also developed their creativity in analyzing and utilizing digital waqf data, even in spreading digital waqf movements through social media and digital communities. Social Concern and Spirituality as Essential Motivation.

Generation Z was known to have high social and spiritual awareness as characteristics of the post-millennial generation. They not only sought transaction convenience but also deeper meaning in waqf activities. Digital waqf became a bridge between religious values and social responsibility relevant to the contemporary context, enabling them to channel lasting charity contributions practically and with wide impact.

This motivation was rooted in Islamic teachings that strongly emphasized ongoing charity (amal jariyah) as a form of sustainable reward investment. Qur'anic verses from QS. Al-Baqarah: 261 and hadith encouraging charity and waqf reinforced the spiritual values that became intrinsic drivers. Fira (23 years old, Solok) conveyed, *"Through digital waqf, I felt how this worship could be a real contribution to help others and bring blessings."* Institutional and Community Support as Synergistic Drivers.

Involvement of educational institutions, religious communities, as well as social media and social organizations focused on digital waqf education became important factors in encouraging Generation Z's participation. Workshops, seminars, and digital campaigns provided interactive learning spaces that could build comprehensive understanding and foster self-confidence to waqf digitally. As expressed by Reza (24 years old, Pariaman), *"The workshop I attended was very helpful in understanding digital waqf and made me confident to participate."*

The synergy between formal and informal support bridged information gaps and formed social networks that strengthened the digital waqf movement. Mentors, religious leaders, and digital influencers among youth accelerated the spread of digital waqf values and strengthened sustainability of this generation's contributions.

**Factors Hindering Generation Z's Participation in Digital Waqf**

Lack of Comprehensive Information and Education as Major Obstacles. There remained significant understanding gaps among Generation Z regarding the actual concept of digital waqf. Many had not understood the technical mechanisms and both direct and indirect benefits obtained from waqf. Education offered so far had insufficiently touched on the spiritual values and social influences important in waqf decision-making. Incohesive and less persuasive information lowered motivation to waqf. Yet, educational approaches that explained the syariah aspects, technical details, and social-economic benefits integrally could build awareness and remove doubts. As expressed by Laila (19 years old, Dharmasraya), *"I was still confused about how digital waqf worked, and didn't understand the benefits I could gain or give."*

Limited Transparency and Trust in Waqf Management. Transparency in managing waqf funds reflected the trustworthiness principle fundamentally important in Islamic law. Lack of clear reports on the use of digital waqf funds generated skepticism and doubt. Generation Z had high standards for transparency and accountability, especially because they lived in a digital era where information quickly became accessible. These doubts potentially reduced their interest in waqf if there were no guarantees of fair and open management. The hadith of Prophet Muhammad about "each leader will be held accountable" served as the primary foundation for waqf management principles that must be implemented to build trust. According to Dani (22 years old, Agam), *"I was not sure where the digital waqf funds were distributed, so I hesitated to frequently donate through* *the application."*

Limited Technology Access and Infrastructure in Certain Areas. Although Generation Z was generally digitally literate, in rural and remote areas access to internet and digital technology devices still posed real obstacles. These limitations hindered their potential participation in digital waqf and widened the digital social gap. Uneven infrastructure made it difficult for some young people to access digital waqf platforms, thus the benefits did not spread optimally.

**Table 7. Driving vs. Hindering Factors of Gen Z Digital Waqf Participation**

| Driving Factors | Hindering Factors |
|---|---|
| Perception of ease and benefits of technology | Lack of comprehensive information and education |
| Digital literacy and self-confidence | Limited transparency in waqf management |
| Social concern and spiritual motivation | Limited access to technology in certain areas |
| Institutional and community support | |

It needed to be noted that geographical factors also required strategic solutions such as improving internet access, affordable digital devices, and technical support to open more inclusive participation spaces.

Generation Z's participation in digital waqf was not determined by a single factor, but a complex interaction among perceptions of technology ease, digital literacy, social-spiritual motivation, and institutional support. The obstacles found were multidimensional, ranging from education, trust, to technology access limitations. Therefore, strategies to increase participation had to be holistic: intensify comprehensive education combining religious, technical, and socio-economic benefits aspects of digital waqf; improve transparency in waqf management through blockchain technology, periodic reporting, and openness following the trust (*amanah*) syariah; expand technology access in difficult areas as a form of digital inclusion equity; involve educational institutions, religious figures, youth communities, and popular digital platforms to strengthen the dissemination and adoption of digital waqf.

This approach accorded with classical and contemporary scholars' views emphasizing the adaptation of worship to modern realms to maintain relevance and sustainability. Digital waqf was a strategic medium aligned with maqashid shariah regarding public welfare and social development that preserved tradition values while encouraging innovation.

Classical scholars agreed on the importance of waqf as a continuous charity (amal jariyah) that constantly rewarded (Al-Ghazali, Ihya Ulumuddin). Meanwhile, contemporary scholars underlined the necessity of waqf adaptation in the digital era to stay relevant to current developments, such as Dr. Yusuf al-Qaradhawi's view emphasizing innovation in worship and muamalah for efficiency and sustainability. Digital waqf was considered an effective tool to attract young generations if accompanied by education, transparency, and ease of access.

Thus, Generation Z's participation in digital waqf was influenced by factors of easy technology access, perceived benefits, digital literacy, and social-spiritual motivation. The main obstacles were lack of deep education, transparency in waqf management, and limited technology access. To improve participation, synergy among formal education, digital campaigns, and the integration of religious and social values was essential as the implementation of waqf syariah in the digital era. The principles of trust and responsibility in hadith should become the primary foundation of digital waqf management to ensure trust and sustainability of youth participation.

All of these reinforced that digital waqf was a strategic path for Generation Z to contribute to community development through continuous charity, in accordance with maqashid shariah for public welfare and social sustainability.

**How Did Digital Waqf Influence Consumptive Behavior and Their Financial Management Patterns Mindfully?**

Digital waqf was a social financial innovation that utilized digital technology in managing wakaf. Recent research showed that digital wakaf not only increased young generations' participation in giving wakaf, but also significantly affected their consumptive behavior and financial management patterns mindfully (with full awareness). The Al-Qur'an and hadith teaching blessings in sharing had served as important references in building a spiritual foundation for mindful financial management. For example, QS. Al-Baqarah verse 274 confirmed the reward for those who spent their wealth in a planned and consistent manner. A hadith from the Prophet Muhammad PBUH stating, *"Charity does not decrease wealth,"* instilled the belief that allocating finances for wakaf and charity would not cause loss but increase blessings and welfare.

Meanwhile, views from scholars such as Imam Al-Ghazali and Sheikh Yusuf Qardhawi strengthened the concept of digital wakaf as a form of adaptive social worship with the progress of the times, as well as an ethical solution to realize social justice and economic sustainability for the ummah. A user from West Sumatra, Rini, stated, *"With digital wakaf, I became more aware in managing finances. Previously I was often impulsive, now more planned and productive."* Besides that, Yusuf from Payakumbuh revealed, *"The digital wakaf application made it easy for me to give wakaf anytime and made me more socially and spiritually aware."* Wawan from Limapuluh Kota added, *"Now I focused more on productive spending rather than impulsive consumption."* Three other users, Dewi, Azhar, and Fajar, also expressed that they felt their financial patterns became more disciplined and oriented towards long-term welfare after regularly using the digital wakaf platform.

According to research in Payakumbuh City and Limapuluh Kota Regency, the digitalization of wakaf improved community welfare and enhanced financial management patterns. Based on a survey of 48 respondents in Payakumbuh, it was found that participation in digital wakaf positively impacted more planned and controlled financial management, reducing impulsive consumptive traits. This change affected not only individuals but also provided broader economic and social benefits. With the decline in wasteful and uncontrolled consumptive behavior, financial resources were channeled into productive and social activities that strengthened economic independence of the community and improved quality of life.

**Table 8. Impact of Digital Waqf on Gen Z Consumptive Behavior Transformation**

| Aspect | Before Digital Waqf | After Digital Waqf | Change (%) |
|---|---|---|---|
| Frequency of impulsive purchases | 75% | 40% | -35% |
| Productive spending | 25% | 55% | +30% |
| Financial planning | 30% | 70% | +40% |
| Charity/donation awareness | 35% | 80% | +45% |

Further, increased care for charity and almsgiving strengthened social solidarity and accelerated development of public facilities, education, health, and other essential sectors. In other words, digital wakaf not only changed individual behavioral patterns but also fostered socio-economic networks with sustainable impacts. The following table illustrated the effect of digital wakaf on consumptive behavior and financial management patterns:

The Mechanism of Digital Wakaf Influence was as follows: Increasing Spiritual and Social Awareness. Digital wakaf provided ease and convenience through digital platforms, thus changing the mindset of young generations from consumptive to more socially and spiritually concerned. They were encouraged to allocate part of their wealth for productive and beneficial wakaf to the broader society. Reducing Impulsive Consumptive Patterns. Technology-based digital wakaf required a more disciplined and planned financial management process, thus reducing unplanned or impulsive consumptive expenditures, leading to mindful spending patterns. Improving Financial Management Based on Islamic Ethics. Digital wakaf encouraged actors to manage finances ethically, in accordance with maqāṣid sharia, including prioritizing the welfare of the ummah and the use of wealth productively and beneficially.

Al-Qur'an Verse: Allah said, "Indeed, those who spend their wealth by night and day, secretly and publicly, will have their reward with their Lord" (QS. Al-Baqarah: 274). This confirmed the importance of sharing wealth consistently and planned, consistent with the concept of digital wakaf as sustainable charity. Hadith of the Prophet Muhammad PBUH: The Prophet said, *"Charity does not decrease wealth."* (HR. Muslim). This strengthened that sharing wealth by wakaf did not reduce personal welfare but brought blessings and wider welfare. Opinions of Classical and Contemporary Scholars: Imam Al-Ghazali explained that wakaf was a form of social worship that maintained wealth to be beneficial sustainably. Sheikh Yusuf Qardhawi emphasized innovation in digital wakaf products as a means to expand socio-economic benefits of the ummah in the modern era. The diagram below explained the relationship between digital wakaf, mindful financial management, and reduction of consumptive behavior:

Digital Wakaf→ Increased Social and Spiritual Awareness
Awareness → Planned Spending Patterns (Mindful Spending)
Planned Patterns → Reduction of Impulsive and Wasteful Consumption
Result → More Stable and Sustainable Finances

This diagram showed that increasing social and spiritual awareness from digital wakaf use acted as the main catalyst in shaping more planned and controlled financial usage patterns, leading to better financial stability and broad social benefits. Digital Wakaf had proven itself as an effective social financial innovation in addressing consumptive behavior challenges often experienced by young generations. With the combination of technology, Islamic values, and social awareness, digital wakaf had been able to drive change towards financial management that was not only productive but also ethical and mindful.

The implications of these findings were very strategic for the development of economic and social policies. The government and Islamic financial institutions needed to encourage the use of digital wakaf through supportive regulations, public education, and collaboration with technology platforms. Increasing financial and spiritual literacy would further strengthen the positive impact of digital wakaf, shaping a smarter, more caring, and responsible young generation in managing their wealth. Thus, digital wakaf had the potential to become a prototype of social financial instruments in the future capable of addressing consumptive issues and economic disparities holistically.

Hence, digital wakaf had significantly influenced young generations' consumptive behavior by shifting their financial patterns from impulsive consumptive to more planned and ethical mindful spending. The role of digital wakaf as a technology-based social financial instrument combined sharia values with the ease of modern technology, supporting better, more sustainable, and broadly beneficial financial management. The implementation of digital wakaf supported by understanding of Al-Qur'an verses, hadiths, and scholars' opinions had strengthened the spiritual and ethical foundation of wealth management so that excessive consumptive behavior could be minimized and community welfare increased overall.

## 5. Conclusion

The conclusion of this research affirmed that the concept of digital waqf played a significant role as a mindful spending lifestyle among Generation Z during the digital era. Digital waqf not only increased social and spiritual awareness but also encouraged wiser financial management and active participation in philanthropic activities through digital media. The findings showed that digital waqf could be applied as an effective alternative to integrate Islamic economic principles with a more ethical and responsible modern consumption pattern. As a recommendation, the development of digital waqf platforms should have focused on education and ease of access for Generation Z to further promote financial awareness and productive social roles in society. The widespread implementation of digital waqf had the potential to strengthen the mindful spending culture and enhance the economic contribution of the community in the digital era.

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