

## Digital Islamic Philanthropy in Building Sustainable Humanitarian Solidarity

Windy Erviana Putri<sup>1</sup>, Linda Amilia<sup>2</sup>, Muhammad Huirol Umam<sup>3</sup>, Gadis Ayu Yuniarti<sup>4</sup>, Afnur Nadila<sup>5</sup>  
<sup>1,2,3,4,5</sup>University of Jember, Indonesia  
Email: <sup>1</sup>windyervianaputri18@gmail.com, <sup>2</sup>lindaamilia14@gmail.com, <sup>3</sup>mhdhrlumam@gmail.com,  
<sup>4</sup>gadisayu584@gmail.com, <sup>5</sup>afnurnadilah@gmail.com

### ARTICLE INFO

#### Kata Kunci:

Filantropi Islam Digital;  
Solidaritas Kemanusiaan;  
Keuangan Sosial Islam;  
Keberlanjutan; Transparansi

#### Keywords:

Digital Islamic Philanthropy;  
Humanitarian Solidarity;  
Islamic Social Finance;  
Sustainability; Transparency

#### Article history:

Submitted: 09-05-2026  
Revision: 21-05-2026  
Accepted: 10-06-2026  
Published: 18-06-2026

terletak pada pengembangan kerangka filantropi Islam digital berkelanjutan yang mengintegrasikan nilai-nilai Islam, inovasi teknologi, dan tata kelola yang akuntabel untuk memperkuat solidaritas kemanusiaan jangka panjang di era digital.

### ABSTRAK

Transformasi digital telah mengubah praktik filantropi Islam secara signifikan melalui pemanfaatan media sosial, aplikasi digital, dan platform crowdfunding dalam penghimpunan serta penyaluran dana sosial keagamaan. Perkembangan ini memperluas jangkauan filantropi Islam melampaui batas geografis serta mempercepat respons terhadap berbagai persoalan kemanusiaan dan sosial. Namun demikian, meningkatnya penggunaan platform digital juga menimbulkan tantangan terkait transparansi, akuntabilitas, kepercayaan publik, keikhlasan, serta perlindungan martabat penerima bantuan. Penelitian ini bertujuan untuk menganalisis peran filantropi Islam digital dalam membangun solidaritas kemanusiaan yang berkelanjutan serta mengkaji kontribusinya dalam kerangka keuangan sosial Islam. Penelitian menggunakan pendekatan kualitatif melalui studi literatur dengan menelaah Al-Qur'an, hadis, artikel ilmiah, dan berbagai kajian mengenai filantropi digital serta keuangan sosial Islam. Hasil penelitian menunjukkan bahwa filantropi Islam digital tidak hanya berfungsi sebagai sarana ibadah dan donasi, tetapi juga berkembang menjadi instrumen sosial-ekonomi yang mampu meningkatkan partisipasi masyarakat, mempercepat mobilisasi sumber daya, mendukung respons kemanusiaan, serta berkontribusi terhadap pembangunan sosial yang berkelanjutan. Kebaruan penelitian ini

### ABSTRACT

Digital transformation has significantly reshaped Islamic philanthropic practices by enabling Muslims to perform charitable giving through social media, mobile applications, and crowdfunding platforms. This development has expanded the reach of Islamic philanthropy beyond geographical boundaries and accelerated humanitarian responses to social and economic challenges. However, the increasing reliance on digital platforms also raises important concerns regarding transparency, accountability, donor trust, sincerity, and the protection of beneficiaries' dignity. This study aims to examine the role of digital Islamic philanthropy in strengthening sustainable humanitarian solidarity and to explore its contribution within the broader framework of Islamic social finance. Employing a qualitative approach through a literature review of the Qur'an, Hadith, scholarly publications, and studies on digital philanthropy and Islamic social finance, the study analyzes the opportunities and challenges emerging from the digitalization of charitable practices. The findings indicate that digital Islamic philanthropy functions not only as a medium for religious giving but also as a strategic socio-economic instrument that enhances public participation, mobilizes resources efficiently, supports disaster and humanitarian responses, and contributes to sustainable social development. The study proposes a framework of sustainable digital Islamic philanthropy that integrates Islamic ethical values, technological innovation, and accountable governance to strengthen long-term humanitarian solidarity in the digital era.

## **INTRODUCTION**

The rapid advancement of digital technologies has transformed various dimensions of economic and social life, including philanthropic practices (Nazah, 2022). The emergence of social media, crowdfunding platforms, mobile payment systems, and financial technology applications has significantly altered how charitable giving is mobilized, managed, and distributed. In the Islamic context, these developments have facilitated the digitalization of charitable instruments such as zakat, infaq, sadaqah, and waqf, enabling broader public participation and faster resource mobilization for social and humanitarian purposes (Atmaja & Yusuf, 2023). As a result, Islamic philanthropy is increasingly recognized not only as a religious obligation but also as an important component of contemporary social welfare and development systems (Anoraga, 2024; Damayanti et al., 2024).

Within the framework of Islamic social finance, philanthropic instruments serve as mechanisms for wealth redistribution, poverty alleviation, and social protection (Kunhibava et al., 2024; Wahyudi et al., 2025; Wibowo et al., 2026). These instruments contribute to the realization of social justice and collective welfare by channeling resources from those with greater economic capacity to vulnerable groups in society. Previous studies have emphasized the strategic role of Islamic social finance in supporting economic inclusion, reducing inequality, and strengthening community resilience, particularly in developing countries with large Muslim populations. As digital technologies become more integrated into everyday life, philanthropic activities are increasingly conducted through online platforms, thereby expanding the scale and reach of charitable initiatives.

The growth of digital Islamic philanthropy has generated significant opportunities for strengthening humanitarian solidarity (Suryanto et al., 2020; Nazah, 2022; Shahmi et al., 2025). Digital platforms enable individuals to contribute to social causes regardless of geographical boundaries, allowing donations to be mobilized rapidly during natural disasters, humanitarian emergencies, economic crises, and armed conflicts. Social media campaigns, crowdfunding initiatives, and digital fundraising platforms have facilitated collective action on an unprecedented scale, enabling philanthropic organizations to reach wider donor communities while accelerating aid delivery. These developments have enhanced the responsiveness of humanitarian assistance and created new forms of transnational solidarity among Muslim communities.

Despite these opportunities, the digitalization of philanthropy also raises important governance and ethical challenges. The increasing visibility of charitable activities on digital platforms creates tensions between transparency and sincerity, particularly when fundraising campaigns rely heavily on public exposure and emotional appeals. While transparency is essential for maintaining donor trust and accountability, excessive publication of beneficiaries' identities may compromise dignity, privacy, and ethical standards. Furthermore, concerns regarding fraud, misinformation, misuse of funds, and weak accountability mechanisms have become increasingly prominent within digital philanthropic ecosystems. Consequently, the sustainability of digital philanthropy depends not only on technological innovation but also on effective governance structures that ensure trustworthiness, transparency, and ethical responsibility.

From a broader perspective, digital Islamic philanthropy has become increasingly relevant in addressing contemporary humanitarian challenges. Global crises, including poverty, forced displacement, natural disasters, and armed conflicts, have intensified demands for rapid and coordinated humanitarian responses. Digital fundraising campaigns have enabled Muslim communities worldwide to participate directly in humanitarian initiatives, thereby strengthening

collective responsibility and social solidarity. In this regard, Islamic philanthropic practices extend beyond short-term charitable assistance and contribute to long-term social development through education, health, community empowerment, and humanitarian support programs.

Existing studies have extensively examined Islamic philanthropy, Islamic social finance, crowdfunding mechanisms, and digital donation behavior (Al-Daihani et al., 2025; Fajri et al., 2025; Latifah et al., 2025). Other studies have focused on technological adoption, donor motivation, and the effectiveness of digital fundraising platforms. However, the literature remains fragmented regarding the relationship between digital Islamic philanthropy, ethical governance, and sustainable humanitarian solidarity. In particular, limited attention has been given to how Islamic philanthropic values can be integrated with digital governance principles to ensure accountability, preserve beneficiary dignity, and strengthen long-term social sustainability. This gap is increasingly significant as digital philanthropy becomes a dominant mechanism for mobilizing humanitarian resources in Muslim societies.

Accordingly, this study seeks to analyze digital Islamic philanthropy as an emerging component of Islamic social finance and to examine its role in fostering sustainable humanitarian solidarity. The study explores both the opportunities and challenges associated with the digitalization of charitable giving, with particular attention to issues of transparency, accountability, trust, ethical responsibility, and social sustainability. By integrating perspectives from Islamic social finance, digital philanthropy, and humanitarian governance, this research aims to provide a more comprehensive understanding of the evolving role of philanthropy in the digital era (Dirie et al., 2024; Syarifuddin, 2024; Al-Daihani et al., 2025).

The novelty of this study lies in the development of a conceptual framework of sustainable digital Islamic philanthropy that integrates Islamic ethical values, digital governance principles, and humanitarian objectives. Unlike previous studies that primarily focus on fundraising effectiveness or donor behavior, this research positions digital Islamic philanthropy as a strategic socio-economic instrument capable of strengthening sustainable humanitarian solidarity while maintaining the core Islamic principles of trustworthiness, accountability, justice, and human dignity. This framework contributes to the growing literature on Islamic social finance and provides practical implications for philanthropic institutions seeking to enhance their social impact in an increasingly digitalized environment.

## METHOD

This study employs a qualitative research design using a library research approach to examine digital Islamic philanthropy and its role in fostering sustainable humanitarian solidarity within the framework of Islamic social finance (Creswell & Poth, 2023). The study adopts a normative Islamic approach to explore the ethical foundations of philanthropy in Islam, a conceptual approach to analyze the transformation of charitable practices in the digital era, and a socio-critical approach to investigate contemporary issues related to transparency, accountability, donor trust, privacy protection, and the dignity of aid recipients. These approaches enable a comprehensive understanding of how digital technologies reshape philanthropic activities while maintaining Islamic ethical values.

The research relies entirely on secondary data sources. Primary normative sources include relevant Qur'anic verses and Prophetic traditions concerning charity, infaq, social solidarity, trustworthiness (*amanah*), and public welfare (*maslahah*). Secondary sources consist of peer-reviewed journal articles, academic books, institutional reports, and scholarly publications related to Islamic social finance, digital philanthropy, crowdfunding, humanitarian

finance, social media, digital governance, and sustainable development. Data were collected through systematic documentation techniques by identifying, reviewing, and categorizing relevant literature into key themes such as digital philanthropy, humanitarian solidarity, transparency, accountability, ethical governance, and sustainability.

Data analysis was conducted using qualitative content analysis. (Almusaed et al., 2025; Wheeler, 2025) The analytical process involved data reduction, thematic categorization, interpretation, and conceptual synthesis. The selected literature was examined to identify recurring themes and patterns, which were subsequently interpreted by linking contemporary digital philanthropic practices with Islamic ethical principles and the objectives of Islamic social finance. To enhance the credibility of the findings, source triangulation was applied by comparing evidence from various academic and institutional sources. The results were then synthesized to develop a conceptual framework of sustainable digital Islamic philanthropy that integrates technological innovation, ethical governance, transparency, accountability, and long-term humanitarian objectives.

## **RESULT AND DISCUSSION**

### **Digital Islamic Philanthropy as a Contemporary Islamic Social Finance Instrument**

Islamic philanthropy, particularly in the forms of *sadaqah* and *infaq*, has historically functioned as an important mechanism for wealth redistribution, poverty alleviation, and social welfare enhancement within Muslim societies. Beyond their spiritual significance, these philanthropic instruments contribute to social inclusion and economic support by channeling resources from individuals with greater financial capacity to vulnerable members of society. Consequently, Islamic philanthropy represents not only an act of worship but also an essential component of Islamic social finance aimed at promoting collective well-being and social justice (Wahab et al., 2023; Fajri et al., 2025).

The rapid development of digital technology has transformed the operational landscape of Islamic philanthropy. Social media platforms, crowdfunding systems, mobile payment applications, and digital fundraising tools have significantly reduced barriers to charitable participation. Donations that previously required direct interaction can now be conducted instantly through digital platforms, enabling philanthropic institutions to mobilize resources more efficiently and reach broader donor communities. This transformation has expanded the scale of philanthropic engagement and strengthened the role of Islamic social finance in addressing contemporary social challenges.

From the perspective of Islamic social finance, the significance of digital philanthropy extends beyond fundraising activities. Its primary contribution lies in increasing public participation, enhancing social connectivity, and improving the responsiveness of humanitarian assistance. Digital platforms facilitate interaction among donors, philanthropic organizations, and beneficiaries, thereby creating a more inclusive and participatory philanthropic ecosystem. Furthermore, technology enables institutions to provide more accessible information regarding fundraising and distribution activities, contributing to stronger public trust and institutional legitimacy.

### **The Transformation of Charity and Infaq in the Social Media Era**

The emergence of social media has fundamentally altered the way charitable activities are organized, communicated, and implemented. Traditional donation practices were often

constrained by geographical distance, limited institutional access, and communication barriers. In contrast, digital platforms enable philanthropic campaigns to reach large audiences within a short period, allowing humanitarian appeals and social assistance programs to gain broader public attention.

Social media has evolved from a communication channel into a strategic instrument for mobilizing collective action (Hilyatunisa, 2026; Yin et al., 2026). Through visual storytelling, live broadcasts, digital campaigns, and interactive content, philanthropic organizations can generate empathy and encourage charitable engagement among users. This transformation has facilitated the emergence of micro-donations, where small contributions from large numbers of individuals collectively generate substantial social impact. Consequently, digital philanthropy has strengthened social inclusion by lowering participation barriers and expanding opportunities for charitable involvement (Rizqiyah et al., 2026).

In addition to facilitating fundraising, social media has improved communication between philanthropic institutions and the public. Organizations can provide regular updates regarding fundraising progress, aid distribution, and program outcomes, thereby enhancing transparency and stakeholder engagement. This interactive environment has redefined the relationship between donors, institutions, and beneficiaries, creating a more responsive and participatory model of philanthropy in the digital era.

### **Ethical Challenges: Sincerity, Transparency, and the Protection of Human Dignity**

Despite its numerous benefits, digital Islamic philanthropy presents important ethical challenges. One of the most significant concerns involves maintaining sincerity (*ikhlas*) in charitable activities that are increasingly visible and publicly shared through digital platforms. While social media can effectively encourage charitable participation, excessive emphasis on publicity may shift attention away from the spiritual purpose of giving toward personal recognition, social status, or institutional branding.

Another challenge concerns the relationship between transparency and ethical communication. Transparency is essential for maintaining accountability and donor confidence. Donors increasingly expect clear information regarding fundraising outcomes, program implementation, and the utilization of donated resources. However, transparency should not be interpreted as unrestricted public exposure. Excessive publication of charitable activities may create ethical dilemmas when beneficiaries' identities, personal circumstances, or experiences of hardship become publicly displayed.

The protection of human dignity is therefore a critical consideration in digital philanthropy. Images and narratives depicting poverty, suffering, or humanitarian crises are often used to attract public attention and encourage donations. While such approaches may increase fundraising effectiveness, they also risk commodifying human suffering and undermining the dignity of aid recipients. Ethical philanthropic practices require institutions to prioritize respect, privacy, informed consent, and beneficiary protection when communicating program activities.

Accordingly, sustainable digital philanthropy requires governance mechanisms that integrate transparency with ethical responsibility. Accountability should encompass not only financial reporting but also the protection of beneficiaries, responsible communication practices, and the preservation of the moral values that underpin Islamic philanthropy. In this regard, trustworthiness (*amanah*) remains a foundational principle for maintaining public confidence and ensuring long-term institutional sustainability (Ibrahim et al., 2026).

## **Digital Philanthropy and the Strengthening of Humanitarian Solidarity**

One of the most significant contributions of digital Islamic philanthropy is its capacity to strengthen humanitarian solidarity across geographical and social boundaries. Digital platforms enable individuals to respond rapidly to humanitarian emergencies, including natural disasters, poverty, displacement, and armed conflicts. Information regarding humanitarian crises can spread globally within minutes, allowing philanthropic organizations to mobilize resources and coordinate assistance more effectively than traditional fundraising mechanisms (Ma'mun, 2023; Kurniawan et al., 2024).

The humanitarian dimension of Islamic philanthropy reflects the broader objectives of Islamic social finance, which emphasize compassion, social responsibility, and collective welfare. Through digital channels, acts of charity are no longer confined to local communities but increasingly support transnational humanitarian initiatives. Fundraising campaigns for disaster relief, refugee assistance, healthcare support, and conflict-affected populations illustrate how digital philanthropy facilitates global expressions of solidarity among Muslim communities and the wider public.

However, humanitarian solidarity should not be limited to emergency responses. While immediate relief remains essential, sustainable social development requires longer-term interventions focused on empowerment and resilience building. Educational programs, economic recovery initiatives, healthcare services, and community development projects provide more enduring benefits than temporary assistance. Consequently, digital Islamic philanthropy should be viewed not merely as a fundraising mechanism but as a strategic instrument for fostering sustainable social transformation.

This perspective aligns with contemporary approaches to Islamic social finance, which increasingly emphasize empowerment-oriented interventions rather than purely consumptive assistance. By integrating humanitarian relief with long-term development objectives, digital philanthropy can contribute to more inclusive and sustainable welfare outcomes.

## **Toward a Sustainable Digital Islamic Philanthropy Framework**

The discussion demonstrates that the sustainability of digital Islamic philanthropy depends on the integration of technological innovation, ethical governance, and social impact orientation. While digital platforms enhance fundraising efficiency and public participation, long-term sustainability requires a broader framework that addresses accountability, trust, human dignity, and community empowerment. Digital philanthropy should therefore be understood not only as a technological innovation but also as a socio-economic mechanism grounded in Islamic ethical values.

A sustainable digital Islamic philanthropy framework can be conceptualized through five interconnected pillars. The first pillar is sincerity and ethical intention, ensuring that philanthropic activities remain oriented toward worship, compassion, and social responsibility rather than personal recognition. The second pillar is trustworthiness and accountability, requiring transparent financial management, responsible governance, and accessible reporting systems (Arif et al., 2025; Asih et al., 2025; Pahlevi et al., 2025). The third pillar is human dignity protection, emphasizing respect for privacy, ethical communication, and the avoidance of exploitative representations of poverty and suffering.

The fourth pillar is social empowerment, which directs philanthropic resources toward education, economic recovery, skills development, and community resilience. Rather than focusing solely on short-term assistance, empowerment-oriented philanthropy seeks to create

lasting socio-economic improvements that reduce dependency and strengthen self-reliance. The fifth pillar is humanitarian solidarity, reflecting the ability of digital philanthropy to mobilize collective action in response to local and global humanitarian challenges.

The interaction among these five pillars demonstrates that digital Islamic philanthropy can function as an integral component of Islamic social finance. Technology serves as an enabling mechanism that facilitates fundraising, communication, and aid distribution, while Islamic ethical principles provide the normative foundation guiding philanthropic activities toward social justice, public welfare, and sustainable development. Through accountable governance, transparent management, beneficiary-centered approaches, and empowerment-oriented programs, digital Islamic philanthropy can contribute not only to immediate humanitarian relief but also to long-term socio-economic transformation.

Therefore, the future development of digital Islamic philanthropy should focus on strengthening institutional trust, improving digital governance, protecting human dignity, and expanding sustainable empowerment initiatives that generate lasting social impact. Such an approach will ensure that digital philanthropy remains aligned with the objectives of Islamic social finance while contributing to sustainable humanitarian solidarity in an increasingly digitalized world.

## CONCLUSION

Digital Islamic philanthropy has emerged as a significant transformation within the Islamic social finance ecosystem, reshaping how charitable activities are conducted, managed, and distributed in the digital era. The integration of social media, crowdfunding platforms, and digital payment systems has expanded public participation, accelerated fundraising processes, and enhanced the responsiveness of humanitarian assistance across geographical boundaries. As a result, philanthropy is no longer limited to conventional charitable practices but has evolved into a strategic socio-economic instrument capable of supporting broader social welfare and sustainable development objectives.

This study demonstrates that digital Islamic philanthropy contributes not only to the mobilization of financial resources but also to the strengthening of humanitarian solidarity. Digital platforms facilitate collective action, increase social awareness, and enable rapid responses to humanitarian crises, poverty alleviation programs, educational initiatives, and community development activities. However, the sustainability of these initiatives depends on more than technological efficiency. Ethical challenges related to sincerity, transparency, accountability, donor trust, privacy, and the protection of beneficiaries' dignity remain central concerns that require careful institutional governance.

The findings further suggest that sustainable digital Islamic philanthropy should be built upon an integrated framework consisting of ethical intention, trustworthiness, human dignity protection, social empowerment, and humanitarian solidarity. The interaction among these dimensions enables philanthropic institutions to balance technological innovation with Islamic ethical values while ensuring meaningful and measurable social impact. Within this framework, technology functions as an enabling mechanism, whereas Islamic principles provide the normative foundation that guides philanthropic activities toward justice, compassion, and public welfare.

Theoretically, this study contributes to the growing literature on Islamic social finance by extending the discussion of philanthropy beyond fundraising efficiency toward issues of ethical governance and sustainable social development. Practically, the findings highlight the importance

of strengthening digital governance systems, improving transparency and accountability mechanisms, protecting beneficiaries' rights, and expanding empowerment-oriented programs. Future research may explore empirical evaluations of digital Islamic philanthropic platforms, donor behavior in digital environments, and the measurement of long-term social impact generated by digital philanthropic initiatives in different socio-economic contexts.

## REFERENCES

- Al-Daihani, M., Dirie, K. A., Muneem, A., Abdul Lateb, N., & Bouteraa, M. (2025). Islamic Social Finance and Its Potential in Addressing Natural Disaster Emergencies and Advancing Sustainable Development Goals: A Proposed Model. *International Journal of Ethics and Systems*. <https://doi.org/10.1108/IJOES-05-2024-0138/1250881/ISLAMIC-SOCIAL-FINANCE-AND-ITS-POTENTIAL-IN>
- Almusaed, A., Almssad, A., & Yitmen, I. (2025). Qualitative Data Collection and Management. *Practice of Research Methodology in Civil Engineering and Architecture*, 417–454. [https://doi.org/10.1007/978-3-031-97393-2\\_13](https://doi.org/10.1007/978-3-031-97393-2_13)
- Anoraga, B. (2024). A Decade of Charitable Crowdfunding and Its Impacts on the Social Justice Trajectory of Islamic Philanthropy in Indonesia. *Advances in Southeast Asian Studies*, 17(1), 5–24. <https://doi.org/10.14764/10.ASEAS-0094>
- Arif, M. N., Linggar, B., & Nugraheni, Y. (2025). Accountability in Infaq Fund Management: The Case of Jogokariyan Mosque. *Jurnal Dinamika Akuntansi Dan Bisnis*, 12(1), 41–64. <https://doi.org/10.24815/jdab.v12i1.40922>
- Asih, D. N. L., Andrianingsih, V., & Faisol, Moh. (2025). The Impact of Financial Literacy, Financial Technology, Social Environment, and Lifestyle on Financial Management. *Jurnal Akademi Akuntansi*, 8(2), 314–324. <https://doi.org/10.22219/JAA.V8I2.37454>
- Atmaja, F. F., & Yusuf, S. (2023). Pelatihan Pengelolaan Aplikasi Digital untuk ZISWAF di Jaten Sendangadi Mlati Sleman. *E-Dimas: Jurnal Pengabdian Kepada Masyarakat*, 14(1). <https://doi.org/10.26877/e-dimas.v14i1.13600>
- Creswell, J. W., & Poth, C. N. (2023). *Qualitative Inquiry and Research Design: Choosing Among Five Approaches*, 5th Edition. 552.
- Damayanti, E., Pinkytama, N. R., Nikmah, R. M., Prihartini, L. Y., & Zunaidi, A. (2024). *Harmonisasi Prinsip Syariah dan Good Corporate Governance: Peran Dewan Pengawas Syariah dalam Membangun Institusi Keuangan Syariah yang Tangguh*. Proceedings of Islamic Economics, Business, and Philanthropy. <https://jurnalfebi.iainkediri.ac.id/index.php/proceedings/article/view/1791>
- Dirie, K. A., Alam, M. M., & Maamor, S. (2024). Islamic Social Finance for Achieving Sustainable Development Goals: A Systematic Literature Review and Future Research Agenda. *International Journal of Ethics and Systems*, 40(4), 676–698. <https://doi.org/10.1108/IJOES-12-2022-0317>
- Fajri, M. Z. N., Latif, A., Fajlurrahman, M. A. H., & Muhammad, A. A. (2025). SDGs in Islamic Commercial and Social Finance Literature: A Bibliometric and Content Analysis. *Journal of Islamic Economics and Business*, 11(1), 131–162–131 – 162. <https://doi.org/10.20473/JEBIS.V11I1.64274>

- Hilyatunisa, N. (2026). *Algorithms of Social Media as Agents of Social Dynamics: Polarization, Popularity, and Public Participation in Indonesia*. <https://ejournal.smartpedia.co.id/index.php/smedia/article/view/3>
- Ibrahim, R., Bawono, A., & Wibowo, W. (2026). Sinergi Amanah dan Tawakal dalam Ketahanan Bisnis Zero-Supervision: Refleksi Kritis Teori Agensi dan Homo Economicus. *AKUA: Jurnal Akuntansi Dan Keuangan*, 5(1), 213–223. <https://doi.org/10.54259/akua.v5i1.6497>
- Kunhibava, S., Muneeza, A., Mustapha, Z., Khalid, M., & Kiran, G. (2024). Blockchain Use Case in Islamic Social Finance. *ISRA International Journal of Islamic Finance*, 16(1), 93-110–193 – 110. <https://doi.org/10.55188/IJIF.V16I1.659>
- Kurniawan, Rizki, F., & Yayuli. (2024). *Dampak Penerapan Strategi Fundraising terhadap Peningkatan Pengelolaan Dana Zakat (Studi di Lazismu Surakarta)*. Universitas Muhammadiyah Surakarta. <https://eprints.ums.ac.id/126737/>
- Latifah, L., Rodoni, A., & Aziz, R. M. (2025). The Empowerment of MSMEs through Islamic P2P Financing: A Value-Based Social Entrepreneurship Framework. *International Journal of Islamic Economics and Finance (IJIEF)*, 8(2), 246–267. <https://doi.org/10.18196/IJIEF.V8I2.27985>
- Ma'mun, M. M. (2023). Strategi Fundraising Berbasis Komunitas; Peluang dan Tantangan (Studi pada Unit Pengumpul Zakat (UPZ) Badan Amil Zakat (BAZNAS) Kota Kediri. *El-Faqih: Jurnal Pemikiran Dan Hukum Islam*, 9(2), 388–404. <https://doi.org/10.58401/FAQIH.V9I2.1261>
- Nazah, R. K. (2022). Optimalisasi Potensi Wakaf Tunai sebagai Penggerak Bisnis Melalui Pengembangan Fintech Wakaf di Era Digitalisasi. *Nidhomiya: Research Journal of Islamic Philanthropy and Disaster*, 1(1). <https://doi.org/10.21154/nidhomiya.v1i1.722>
- Pahlevi, R. W., Warsono, S., & Setiyono, B. (2025). Conceptual Paper on the Relationship Between Mosque Performance, Financial Management, and Governance in Daerah Istimewa Yogyakarta, Indonesia. *Cogent Business and Management*, 12(1), 2435599. <https://doi.org/10.1080/23311975.2024.2435599>
- Rizqiyah, R., Titiek, T., Fatmawati, E., & Wibowo, W. (2026). Transformasi Tata Kelola Filantropi Islam Urban: Studi Kasus Model Pemberdayaan Sosioekonomi Holistik Masjid Raya Bintaro Jaya. *PESHUM: Jurnal Pendidikan, Sosial Dan Humaniora*, 5(3), 5690–5701. <https://doi.org/10.56799/PESHUM.V5I3.15660>
- Shahmi, M. A., Putra, M. D., Fahlefi, R., Arifah, L., & Mansur, M. (2025). Energy Waqf and the Environmental Crisis: Advancing Islamic Philanthropy for Sustainability. *Economica: Jurnal Ekonomi Islam*, 16(1), 1–17. <https://doi.org/10.21580/ECONOMICA.2025.16.1.23549>
- Suryanto, A., Rahmat, B. Z., & Marlina, L. (2020). Islamic Philanthropy: Waqf Empowerment of Madina Minimarket In Tasikmalaya - Indonesia. *IKONOMIKA*, 5(1), 1–16. <https://doi.org/10.24042/FEBI.V5I2.5315>
- Syarifuddin, F. (2024). Productive WAQF business models through the integration of Islamic social and commercial finance. *Edelweiss Applied Science and Technology*, 8(4), 620–655. <https://doi.org/10.55214/25768484.V8I4.1440>
- Wahab, N. A., Bin-Nashwan, S. A., Chik, M. N., & Hussin, M. Y. M. (2023). Islamic Social Finance Initiatives: An Insight into Bank Islam Malaysia Berhad's Innovative BangKIT Microfinance Product. *ISRA International Journal of Islamic Finance*, 15(1), 22–35. <https://doi.org/10.55188/IJIF.V15I1.483>

- Wahyudi, I., Yama, I., & Said, M. (2025). Islamic Social Finance as a Catalyst for SDGs: A Systematic Analysis of Implementation Models and Digital Innovation. *Falah: Jurnal Ekonomi Syariah*, 10(1), 54–70. <https://doi.org/10.22219/JES.V10I1.37591>
- Wheeler, K. (2025). How to Use Generative AI to Assist the Analysis of Qualitative Data. *How to Use Generative AI to Assist the Analysis of Qualitative Data*. <https://doi.org/10.4135/9781036217471>
- Wibowo, W., Nofriansyah, N., Nasrudin, N., & Aminuddin, A. (2026). *Integrating Islamic Financial Literacy, Social Entrepreneurship, and Social Finance: Innovative Pathways to Inclusive and Sustainable Development*. 115–144. <https://doi.org/10.4018/979-8-3373-1842-4.CH005>
- Yin, M., Wan, M., Lin, Z., & Jiang, J. (2026). Moralization-Aware Identity Fusion for Detecting Violent Radicalization in Social Media. *Information Processing & Management*, 63(2), 104413. <https://doi.org/10.1016/j.ipm.2025.104413>