

Integration of Digital Technology in Islamic Philanthropy and Its Implications for Welfare in Central Kalimantan

Integrasi Teknologi Digital dalam Filantropi Islam dan Implikasinya untuk Kesejahteraan di Kalimantan Tengah

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Abstract

This study aims to analyze the application of digital technology in Islamic philanthropy in Central Kalimantan and its impact on community welfare, especially in the management of Zakat, Infak, Sedekah, and Waqf (ZISWAF). The method used is a qualitative approach with a descriptive analytical research type. Secondary data sources come from journals, articles, reports of philanthropic organizations, and literature related to the concept of Islamic philanthropy and the development of digital technology. The analysis technique used is content analysis to identify patterns in the application of digital technology in Islamic philanthropy. The results of the study show that digital technology, such as mobile applications, ZISWAF information systems, and electronic payment platforms, have increased efficiency, transparency, and accessibility in the collection and distribution of ZISWAF funds in Central Kalimantan. The use of this technology also encourages higher community participation, as reflected in the significant increase in digital donations. Digitalization allows productive zakat and waqf to empower mustahik through economic empowerment, education, and skills programs, which contribute to poverty reduction and increased welfare. In addition, increased transparency through real-time tracking and open financial reports increases public trust in fund management. This



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study provides recommendations for ZISWAF managers to utilize digital technology to strengthen accountability and improve community welfare in Central Kalimantan.

KEYWORDS Digital Technology, Philanthropy, Well-being

Introduction

The rapid development of digital technology¹ has brought major changes to life, including in the world of philanthropy², which includes zakat, infaq, shadaqah, and waqf (ZISWAF)³ in Islam, which are derived from the Qur'an and hadith⁴. This is an integral part of the lives of the Indonesian people⁵. Based on the teachings of the Qur'an⁶, such as in Ali Imran verse 92, Islam encourages its followers to donate their wealth for the sake of blessings and the common good⁷. Despite its great potential, the management of ZISWAF funds in Indonesia remains traditional, with a significant gap between the potential zakat and the actual funds collected. This is due to the low public trust in the accountability of zakat management organizations (OPZ) and the effectiveness of fund

¹ Rohayati Suprihatini and Syamsul Maarif, "Peran Teknologi Terhadap Keunggulan Bersaing, Strategi Dan Sistem Peningkatan Penguasaan Teknologi Di Industri Teh Indonesia," *Forum Penelitian Agro Ekonomi* 17, no. 1 (2016): 76, <https://doi.org/10.21082/fae.v17n1.1999.49-65>.

² Dana Syariah, "Filantropi Digital: Era Baru Bagi Kegiatan Filantropi," 2024, <https://blog.danasyariah.id/filantropi-digital/>.

³ Deden Gandana Madjakusumah and Udin Saripudin, "Pengelolaan Dana Lembaga Filantropi Islam Dalam Pengembangan Ekonomi Umat," *SERAMBI: Jurnal Ekonomi Manajemen Dan Bisnis Islam* 2, no. 1 (2020): 42.

⁴ Sri Herlina, "Aplikasi Filantropi Dalam Ekonomi Islam," *TIN: Terapan Informatika Nusantara* 1, no. 4 (2020): 187.

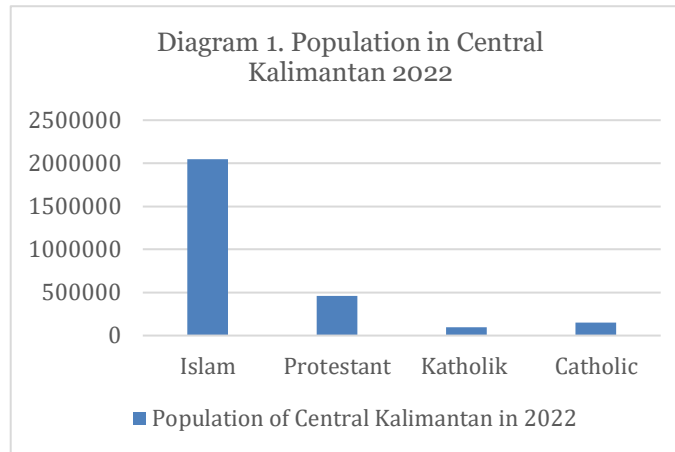
⁵ Tajudin et al., "Menumbuhkan Filantropi Antar Sesama," *Jurnal Loyalitas Sosial* 3, no. 1 (2021): 37.

⁶ M Yosi Ramadan and Ahmad Farishin Ikhwan, Muhibban, "Paradigma Kebajikan Dalam Ekonomi Syariah Dalam," *Al-Fadilah: Islamic Economics Journal* 2, no. 1 (2024): 32.

⁷ Maugfira Helni Mufida and Firda Isnaini Kamaliyah Hikma Ayu Ramadhani, "Menelaah Al-Quran Dan Hadist Filantropi Islam "Perbandingan Tafsir Ibnu Kastir Dan Tafsir Fi Zhilalil Qur'an," *Al-Munir: Jurnal Ilmu Al-Qur'an Dan Tafsir* 4, no. 2 (2022): 32.

distribution, which often raises questions about its impact on improving the welfare of mustahik through innovative and productive programs.⁸

In January 2024, Indonesia had 185.3 million internet users, representing 66.5% of the total population.⁹ The high demand for technology drives digitalization across various aspects of life, including in the management of ZISWAF, where fintech plays a vital role in facilitating fund collection and related transactions.¹⁰ According to the



population projection data from the Central Kalimantan Statistics Agency in 2024, the religious distribution is as follows:¹¹

In addition, the internet penetration rate in Kalimantan Island, Central Kalimantan Province, is in the first position.¹²

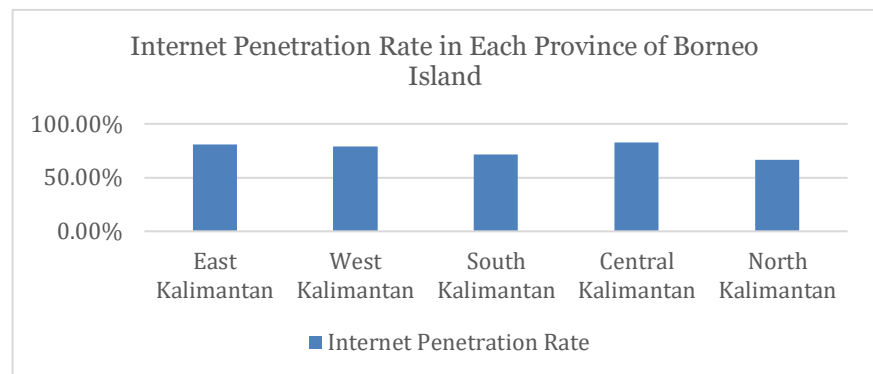
⁸ Ades Sugita et al., "Analisis Peranan Pengelolaan Dana Ziswaf Dalam Pemberdayaan Ekonomi Umat Pada Lazisnu Provinsi Cirebon," *JIISS* 1, no. 1 (2020): 10–11.

⁹ Data Reportal, "Digital 2024: Indonesia," 2024, <https://datareportal.com/reports/digital-2024-indonesia>.

¹⁰ Wasilatur Rohmaniyah, "Optimalisasi Zakat Digital Melalui Penguatan Ekosistem Zakat Di Indonesia," *Al-Huquq: Journal of Indonesian Islamic Economic Law* 3, no. 2 (2021): 235.

¹¹ BPS Kalimantan Tengah, "Provinsi Kalimantan Tengah Dalam Angka" (Kalimantan Tengah, 2024), 404.

¹² Narasi.co, "Survey Apjii, Pengguna Internet Kaltim Tembus 3 Juta Penduduk," 2024, <https://www.narasi.co/survey-apjii-2024-pengguna-internet-kaltim-tembus-3-juta-penduduk/>.



Central Kalimantan Province has significant potential in the digitalization of philanthropy, particularly in collecting and monitoring ZISWAF funds. This study aims to examine the implementation of digitalization in Islamic philanthropy in the region by analyzing the interpretation of Q.S. Ali Imran verse 92 as a theological foundation. The results are expected to provide strategic recommendations for ZISWAF managers and philanthropic institutions in supporting community welfare through digital technology.

Methods

This study uses a qualitative approach with a descriptive-analytical research type. The aim of this research is to explore the integration of digital technology in Islamic philanthropy and its implications for the welfare of the people in Central Kalimantan. The secondary data sources used in this study include journals, articles, reports from philanthropic organizations, as well as references related to the concept of philanthropy in Islam and the development of digital technology. The data analysis technique employed is content analysis to identify patterns and key themes related to the application of digital technology in Islamic philanthropy activities and its impact on welfare, by reviewing relevant literature.

Results and Discussion

I. Islamic Philanthropy

Philanthropy, in its linguistic sense, means generosity or love for others, while in its technical sense, it refers to the sincerity of heart in helping others with wealth, effort, or thought voluntarily.¹³ In Islam, philanthropy is manifested through zakat, infak, sadaqah,

¹³ Junia Farma and Khairil Umuri, "Filantropi Islam Dalam Pemberdayaan Ekonomi Umat," *JEIPS: Jurnal Ekonomi Islam Dan Perbankan Syariah* 1, no. 1 (2021): 14.

and wakaf¹⁴, which not only serve social purposes but also aim to purify wealth and the soul.¹⁵

Zakat is the obligation to give a certain portion of wealth that has reached the nisab (minimum threshold)¹⁶ to those who are entitled to it (mustahik) according to Shariah regulations.¹⁷ Infak refers to spending wealth¹⁸, either in the form of zakat or non-zakat, which can be obligatory (such as zakat and kafarat) or voluntary (such as helping the poor and disaster victims).¹⁹ Sadaqah is a voluntary gift from a Muslim, in the form of wealth or non-wealth, without a specific time or amount, aimed at earning Allah SWT's pleasure.²⁰ Wakaf, according to Abu Hanifah, is the act of dedicating certain assets for the benefit of charity without removing ownership from the giver.²¹

II. Integration of Digital Technology in Islamic Philanthropy and Its Impact on the Welfare of Central Kalimantan

The integration of information technology in managing ZISWAF has improved efficiency, transparency, and accessibility in the collection, management, and distribution of funds. In Central Kalimantan, information technology serves as an important alternative to optimize the management of ZISWAF more effectively.²²

ZISWAF management in Central Kalimantan can be enhanced through technological innovations, such as: (1) ZISWAF Information Systems for data collection, calculations, transaction recording, and financial reporting, which increase efficiency and reduce errors; (2) Mobile-based ZISWAF applications that facilitate calculations,

¹⁴ Abdiyansyah Linge, "Filantropi Islam Sebagai Instrumen Keadilan Ekonomi," *Jurnal Perspektif Ekonomi Darussalam* 1, no. 2 (2015): 158.

¹⁵ Farma and Umuri, "Filantropi Islam Dalam Pemberdayaan Ekonomi Umat."

¹⁶ Trian Fisman Adisaputra Asriadi Arifin, Dian Novianti, "Manajemen Zakat BAZNAS," *MONETA : Jurnal Manajemen & Keuangan Syariah* 1, no. 2 (2022): 4.

¹⁷ Ahmad Alam, "Permasalahan Dan Solusi Pengelolaan Zakat Di Indonesia," *Jurnal Manajemen* 9, no. 2 (2018): 129, <https://doi.org/10.32832/jm-uika.v9i2.1533>.

¹⁸ Qurratul 'Aini Wara Hastuti, "Infaq Tidak Dapat Dikategorikan Sebagai Pungutan Liar," *ZISWAF* 3, no. 1 (2016): 43.

¹⁹ Nuwun Priyono Fuad Yanuar Akhmad Rifai, "Upaya Penguatan Transparansi Dan Akuntabilitas Badan Amil Zakat Infaq Dan Sadaqoh (BAZIS) Berbasis PSAK 109 Dalam Kajian Literatur," *Journal of Economic, Management, Accounting and Technology (JEMATech)* 3, no. 2 (2020): 111.

²⁰ Sandi Mulyadi Arta Amaliah Nur Afifah, Riky Soleman, "Penafsiran Ayat Dan Hadits Sedekah Dalam Perspektif Islam," *NATUJA : Jurnal Ekonomi Syariah* 2, no. 1 (2022): 3.

²¹ Siti Hanna, "Wakaf Saham Dalam Perspektif Hukum Islam," *Mizan; Jurnal Ilmu Syariah* 3, no. 1 (2015): 100.

²² Erika Amellia Tamara et al., "Penerapan Teknologi Informasi Dalam Pengelolaan Zakat," *Jurnal Akuntansi, Manajemen Dan Bisnis Digital* 2, no. 2 (2023): 448–49.

online payments, project information, and regular payment reminders; (3) Electronic payments through bank transfers, digital platforms, or credit/debit cards to speed up fund collection; and (4) Cooperation with Islamic banks, including payment facilities via ATMs and applications like Muzaki Corner, to ease zakat transactions without having to visit amil institutions.²³

The integration of digitalization in managing ZISWAF (Zakat, Infak, Sadaqah, and Wakaf) has significant benefits in Central Kalimantan.²⁴ First, easy access via digital platforms encourages increased public participation, as seen from the experience of BAZNAS West Java, which successfully increased digital donations by 72%.²⁵ Additionally, productive zakat and wakaf can be used to empower the poor through economic, educational, and skill training programs, helping them break free from poverty.²⁶ Digitalization also creates transparency and accountability through real-time tracking features and open financial reports, increasing public trust in the management of philanthropic funds.²⁷

Furthermore, ZISWAF digitalization supports operational efficiency in fund management institutions²⁸, allowing more funds to be allocated to beneficiaries.²⁹ Digital ZISWAF funds can be used for strategic programs such as crowdfunding for MSMEs³⁰, public infrastructure development³¹,

²³ Muslihul Umam Isabela, "Optimalisasi Fintech Di Sektor Filantropi Islam Untuk Pengembangan ZISWAF," *EKOSIANA: Jurnal Ekonomi Syariah* 7, no. 2 (2020): 84.

²⁴ Ahmad Dwi Nuryanto, Khaidar Alifika, and El Ula, "Peran Lembaga Keuangan Sosial Syariah Di Indonesia Menuju Tranformasi Digital," *Jurnal Ilmiah Mahasiswa Perbankan Syariah (JIMPA)* 4, no. 1 (2024): 381.

²⁵ Maman Suryaman et al., "Pengaruh Minat Masyarakat , Transparansi Dan Platform Digital Terhadap Kewajiban Ziswaf Di Jawa Barat," *EKSISBANK (Ekonomi Syariah Dan Bisnis Perbankan)* 7, no. 2 (2023): 256.

²⁶ Arin Setiyowati, "DALAM PEMBERDAYAAN EKONOMI UMAT (Studi Kasus Lazismu Surabaya)," *Jurnal Masharif Al-Syariah: Jurnal Ekonomi Dan Perbankan Syariah* 2, no. 1 (2017): 5–6.

²⁷ Abdul Mufid, "Implementasi Teknologi Dalam Pengelolaan Zakat, Infaq, Shadaqah, Dan Wakaf: Studi Kasus Platform Digital," *ZISWAF ASFA Journal* 2, no. 1 (2024): 43.

²⁸ Fatkhur Rohman Albanjari, *INKLUSIVITAS FILANTROPI ISLAM Menuju Lembaga Keuangan Sosial Berdaya Saing* (Bandung: CV. MEDIA SAINS INDONESIA, 2023), 129.

²⁹ Mufid, "Implementasi Teknologi Dalam Pengelolaan Zakat, Infaq, Shadaqah, Dan Wakaf: Studi Kasus Platform Digital."

³⁰ Sugita et al., "Analisis Peranan Pengelolaan Dana Ziswaf Dalam Pemberdayaan Ekonomi Umat Pada Lazisnu Provinsi Cirebon."

³¹ Ahmad Syafiq, "Pemanfaatan Dana Wakaf Tunai Untuk Pembiayaan Pembangunan Inrastruktur," *Jurnal Zakat Dan Wakaf* 4, no. 1 (2017): 37.

skill training³², education³³, and healthcare for the underprivileged.³⁴ With this approach, ZISWAF digitalization not only improves the welfare of society but also empowers beneficiaries to become independent and contribute as muzzaki in the future, while also supporting income equality and poverty alleviation in Central Kalimantan.³⁵

Conclusion

The integration of digital technology in Islamic philanthropy, particularly in the management of ZISWAF (Zakat, Infak, Sadaqah, and Wakaf), has a significant impact on improving efficiency, transparency, and public participation in Central Kalimantan. The use of mobile applications, information systems, and electronic payment platforms simplifies the process of fund collection and distribution, thereby accelerating public access to fulfill their philanthropic obligations. This digitalization enables productive zakat and wakaf to empower the poor through economic, educational, and skill development programs. Moreover, enhanced transparency increases public trust in donating, making funds more efficiently utilized to improve welfare, reduce poverty, and strengthen income equality in Central Kalimantan.

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³² Chaidir Iswanaji Fitrah Aisyah Awwahah, "Peran Lazis Jateng Dalam Upaya Mengentaskan Kemiskinan Di Jawa Tengah," *Jurnal Syntax Admiration* 3, no. 4 (2022): 684.

³³ Sri Herianingrum Khurul Aimmatul Ummah, Ahmad Riyadi, "Pola Implementasi Alokasi Ziswaf Dalam Penyediaan Akses Pendidikan Bagi Kaum Dhuafa," *JEI (Jurnal Ekonomi Dan Bisnis Islam)* 3, no. 2 (2018): 256.

³⁴ M Fajran Sidiq P and Andi Intan Cahyani, "Strategi Pengelolaan Dana Zakat Terhadap Program Santunan Kesehatan Masyarakat," *Iqtishaduna: Jurnal Ilmiah Mahasiswa Jurusan Hukum Ekonomi Syariah* 3, no. 2 (2022): 77.

³⁵ Syaifudiin Nita Puspitasari, Norma Rosyidah, "Pemberdayaan Dana ZISWAF (Zakat , Infak , Sedekah Dan Wakaf)," *International Conference on Islamic Economic* 3, no. 1 (2024): 181.

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