

## TOWARDS SUSTAINABLE DEVELOPMENT: EXPLORING THE POTENTIAL PHILANTHROPIC CONTRIBUTION OF DIGITALIZATION

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### ABSTRACT

*Zakat is a mandatory philanthropic instrument that brings benefits to people. To optimize benefits, zakat is often combined with infaq and sadaqah. Concerning the world mission for sustainable growth, SDGs, zakat, infaq, and sadaqah are believed to align with its 17 goals. The research highlights several roles of amils in Indonesia and the zakat, infaq, sadaqah and waqf products' participation in the SDGs and finds out whether the role of zakat digitalization can play a role in this optimization, utilizing in-depth exploration of practices carried out in the field as well as interviews with managers and mustahiqs.*

*The research results show that the goals most often achieved are related to poverty alleviation along with efforts to resolve problems derived from poverty, each of which is no poverty (goal 1), reduced inequalities within & among countries (goal 10), good health and well-being (goal 3), quality education (goal 4) and decent work and economic growth (goal 8). In contrast, goals related to environmental preservation have begun to receive attention from amil but have not yet become a priority. Meanwhile, digitalization has played more of a role in fundraising, where muzakki can choose the instruments and campaigns they want to donate to using the crowdfunding system.*

*Digitalization is also expected to play a role in synchronizing fund distribution programs toward the SDGs by optimizing other digital financial instruments, such as Islamic e-wallets and blockchain.*

**JEL:** D64, L31, O35

**Keywords:** SDGs, digitalization, Islamic philanthropy, amil, zakat, Indonesia.

## 1. INTRODUCTION

*Zakat is an Islamic philanthropic instrument recognized as having a beneficial effect on people. (Fachruddin et al., 2023), especially the eight groups entitled to receive it, referred to as mustahiq. By imposing obligations on parties who have fulfilled the terms and conditions (muzakki), zakat is the most measurable instrument of Islamic philanthropy in terms of content and time. In the practice of distributing zakat, infaq and shadaqah instruments are the primary support (BAZIS DKI Jakarta, 2024). With flexibility in levels and timing, infaq and shadaqah can be optimized to meet the objectives of zakat distribution so that it is delivered well.*

In its distribution in Indonesia, zakat is expected to be a solution for fulfilling the livelihood needs of lower-middle-class people, which have not been fully fulfilled due to inequality and uneven development (Osinubi & Olomola, 2021). As is known, Indonesia covers a region with a land area of 1,922,570 square kilometers (Badan Informasi Geospasial, 2024), inhabited by 284 million people (Worldometer, 2024) with 87.2% of the population being Muslim (Central Bureau of Statistics, 2024), following global benchmarks, the income gap in Indonesia reaches 43%, with 32.9% of the population having an income of USD 3.2 per day or the equivalent of IDR 50,762 per day, which is included in the poverty line based on global standards (Osinubi & Olomola, 2021), and the fact that Indonesia is the country with the highest donation index in the world (Charities Aid Foundation, 2024). Thus, if every existing potential is optimized, Indonesia can obtain an adequate amount of zakat funds and optimize the distribution to all communities that meet the *mustahiq* criteria.

On the other hand, the world trend is increasingly heading towards humanism, where world leaders have reached an agreement to create a better world through the United Nations General Assembly in 2015 in New York, United States, where 193 countries agreed to create a better and more sustainable world through Sustainable Development Goals (United Nations, 2016). The SDGs, which consist of 17 goals (Figure 1), are a noble effort to improve human welfare on earth while maintaining the sustainability of nature and everything in it.

Basically, since 14 centuries ago, Islam as a teaching brought by Rasulullah PBUH has called for various things included in the goals of sustainable development, such as the call in Al Quran (Ministry of Religion of Republic of Indonesia, 2022) to assist the poor (QS2:177), prioritize education (QS58:11), equal rights for men and women (QS16:97), living in harmony with tolerance between humans (QS49:13), protecting nature (QS5:32), legal equality (QS4:58), and peace (QS3:103). Thus, it is hoped that Islamic instruments and programs created for sustainable development can always be in line.

Likewise, adapting to the times, programs for collecting and distributing zakat funds are expected to be in line with economic digitalization (Kasri & Yuniar, 2021). Digitalization in the philanthropic sector is expected to accelerate the potential for collecting and distributing zakat, infaq, shadaqah, and waqf funds by increasing the collection amount beyond distance and time and, of course, accelerating the rewards each donor can obtain.

Based on the background, this research was created with a problem formulation:

- 1) Of the 17 sustainable development goals, which goals have been touched by Islamic philanthropy fund distribution programs in Indonesia?
- 2) What forms of digitalization in *amil* are found and what potential of digitalization can be built to optimize the performance of Islamic philanthropy?

## **2. LITERATURE REVIEW**

### *2.1 Islamic Philanthropic*

Philanthropy means working together for good and providing benefits to others, which is universal human behavior. (Wiepking, 2021). Islam is a religion that upholds social aspects. In the Al Quran (Ministry of Religion of Republic of Indonesia, 2022) Allah commands the sharing of the fruits of good business (QS2:267) and repeatedly repeats the obligation to pay zakat, which is placed right after the commitment to pray (QS2:42, 83, 110, QS5:55, QS9:18). Likewise, Rasulullah PBUH said, “Alms can wash away sins as water can extinguish the fire.” (Tirmidzi, 2024) Thus, Islam is a religion that supports philanthropic actions with the aim of ensuring an equal distribution of income for all of society (QS59:7).

Zakat means holy; it is a means of cleansing oneself, soul, and property. Zakat also means blessing because it is believed that the remaining assets that have been cleaned by paying zakat will qualitatively receive blessings and grow (Rozalinda, 2017). Zakat is the third pillar of Islam, which is ordered after the shahada and prayer. This shows the importance of zakat as an obligation for every Muslim who meets the requirements, and it is the responsibility of Muslims to help others (Rozalinda, 2017).

Zakat is distributed to specific groups of people as regulated in the Quran (Ministry of Religion of Republic of Indonesia, 2022, QS 9:60), namely, poor people without income (*faqir*), poor people with income but still not enough to live on (*miskin*), converts who are persuaded by their hearts (*mualaf*), to free slaves (*riqab*), people who are in debt (*gharimin*), for the path of Allah (*fii sabilillah*) and for those who are on their way (*musafir*). There are two possible approaches to distributing zakat, namely consumptive and productive in the form of utilization (Bahri & Khumaini, 2020), both of which are regulated in BAZNAS Regulation Number 3 of 2018 concerning the Distribution and Utilization of Zakat (Peraturan Badan Amil Zakat Nasional Nomor 3 Tahun 2018, 2018).

Infaq has the aim of gaining approval from Allah and steadfastness of spirit in the form of patience and flexibility in carrying out religious commands, as well as having a context so that social responsibilities are effectively fulfilled well (Tho'in & Andrian, 2021). Meanwhile, shadaqah is a form of gratitude for the blessings given by Allah. Shadaqah has both vertical and horizontal dimensions and it can be considered a manifestation of worship that affects the lives of the surrounding community (Tho'in & Andrian, 2021) Both collecting and distributing zakat funds are often used as inseparable parts or complement the amount of zakat funds.

Waqf comes from the Arabic word *waqafa*, which means to stop or hold. In Islamic etymology, it means an institutional arrangement in which there is an effort to endow one's assets for the benefit of people or objects. These assets are eternally prepared and provided for a specific purpose and cannot be transferred through inheritance, sale, gift, or others (Abbasi, 2012, Maisyarah & Hadi, 2024).

## 2. Sustainable Development Goals

The 70th United Nations General Assembly in September 2015 in New York, United States, became a new historical point in global development. A total of 193 heads of state of the world attended and agreed on a new universal development agenda contained

in a document entitled Transforming Our World: the 2020 Agenda for Sustainable Development, which includes 17 goals and 169 targets that are valid from 2016 to 2030 (United Nations, 2016). This agenda is called Sustainable Development Goals (SDGs). SDGs provide a collective agreement for peace and prosperity for humans and the earth. The implementation of the SDGs is regulated in Presidential Regulation Number 59 of 2017.



**Figure 1. Sustainable Development Goals**

Source: (United Nations, 2016)

The SDGs consist of 17 goals, namely (United Nations, 2016) :

- 1) No Poverty
- 2) Zero hunger
- 3) Good health and well-being
- 4) Quality education
- 5) Gender equality
- 6) Clean water and sanitation
- 7) Affordable and clean energy
- 8) Decent work and economic growth
- 9) Industry, innovation and infrastructure
- 10) Reduced inequalities
- 11) Sustainable cities and communities
- 12) Responsible consumption and production
- 13) Climate action
- 14) Life below water
- 15) Life on land
- 16) Peace, justice and strong institutions
- 17) Partnerships for the goals

In Indonesia, the SDGs are grouped into four pillars, namely (Kementerian PPN/Bappenas, 2023):

- 1) Pillars of social development, consisting of 5 goals;
- 2) Economic pillar, consisting of 5 goals;

- 3) Environmental pillar, consisting of 6 goals
- 4) The legal and governance pillar consists of 1 goal.

### 2. 3 Digitalization of Islamic Philanthropy

On the other hand, the modern world is being disrupted by the development of digital technology, which has entered entire life (Widyarma et al., 2023), including the economic sector, including various forms of sales facilities (Widyarma et al., 2023), financial services (Nasution et al., 2023), even in the philanthropic sector (Azizah et al., 2021). In the philanthropy sector, various digital instruments are optimized creatively and continue to develop, where the various forms are dominated by currency units that are agreed upon and understood together. In general, activities in the philanthropy sector consist of collecting and distributing charitable funds, where the issue of transparency is becoming increasingly relevant nowadays (Azizah et al., 2021, Febriyanti et al., 2023). In Islamic philanthropy, zakat, infaq, shadaqah and waqf can be collected and distributed by optimizing available digital tools.

## 3. RESEARCH METHODS

This research is qualitative research with two stages, namely:

- 1) Find out about various zakat fund collection and distribution programs run by seven *amils*, as well as the digital instruments used, by direct observation, interviews with relevant *amil* officers and complementing this with literature studies and digital searches
- 2) Analyze all the findings into two topics: the relationship between programs and the SDGs and the digital potential that can contribute to optimizing the collection and distribution of Islamic philanthropic instruments.

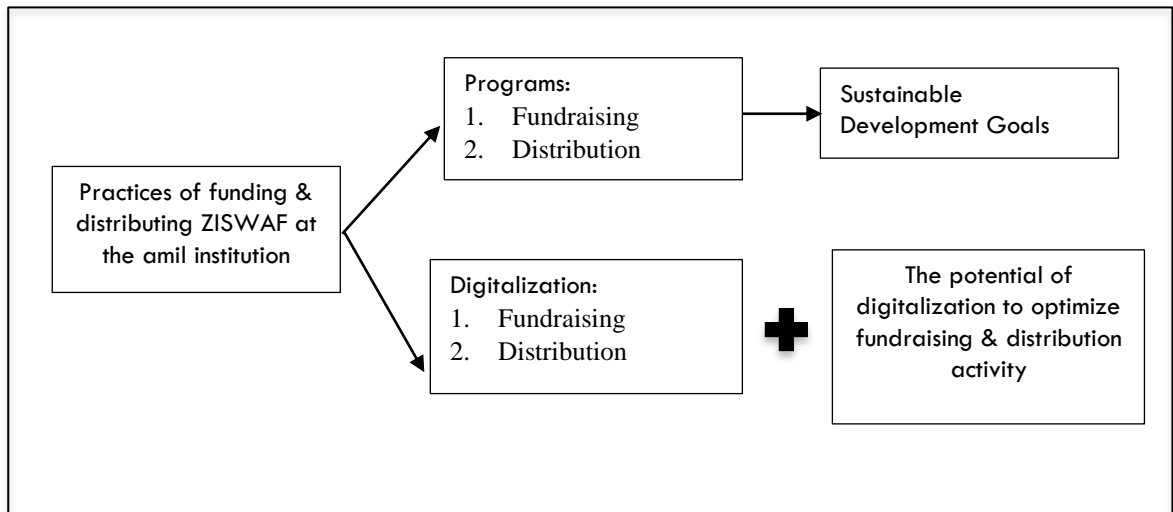
This research analyzes most of the population of zakat institutions (*amil*) in Indonesia. Still, due to time and budget constraints, a sample of *amils* that have permission from the national zakat *amil* agency (BAZNAS) and BAZNAS itself as a collector and distributor of zakat funds was taken. To ensure that the sample can represent the existing population, researchers refer to the results of an independent institutional survey, that is, Top Brand Award in the Charity and Zakat Institution category, namely (Top Brand Award, 2024):

- 1) Badan Amil Zakat Nasional (BAZNAS), 38.9%
- 2) LAZ Yayasan Dompot Dhuafa Republika, 27%
- 3) LAZ Rumah Zakat Indonesia, 5.4%
- 4) LAZ Baitul Maal Muamalat, 6.7%

This means that 78% of the public is familiar with these four brands, and it is assumed that 78% of the Indonesian Muslim community will pay zakat, infaq, and shadaqah through these four institutions. The rest is fulfilled by several *amil* institutions that can be found and observed directly in the field, namely:

- 5) LAZ Al Azhar Peduli

- 6) LAZ Al Kahfi Peduli
- 7) BAZNAS (BAZIS) Provinsi DKI Jakarta



**Figure 2. Research Framework**

## 4. RESULTS AND DISCUSSIONS

### 4.1 Results

This research involved seven *amils*:

- 1) Badan Amil Zakat Nasional (starting now referred to as BAZNAS)  
BAZNAS has a vision of becoming the leading institution for the welfare of the people, which is a non-structural government institution that has the authority to manage zakat while simultaneously making efforts to maximize the distribution and utilization of zakat, *infaq*, *shadaqah* and other religious social funds to alleviate poverty, improve the welfare of the people and reduce social inequality (BAZNAS, 2024). Thus, BAZNAS has the authority to collect and distribute various social and religious funds in Indonesia and for this purpose, it can be assisted by other *amils*. In its broad scope, BAZNAS collects zakat, *infaq*, *shadaqah*, *fidyah* and *qurban* funds with various distribution options available, which are paid manually or digitally with the support of different banking and payment digital financial platforms, as well as other methods available, such as payment through retail network outlets. BAZNAS uses various Islamic philanthropic instruments to distribute funds, except for waqf, with allocations divided into humanitarian, educational and da'wah, disaster and economic.
- 2) LAZ Yayasan Dompot Dhuafa Republika (from now on referred to as Dompot Dhuafa)  
Dompot Dhuafa is an Islamic philanthropic institution that operates to empower the people through the management of zakat, *infaq*, *shadaqah* and *waqf* funds, which are managed in a modern and trustworthy manner (Yayasan Dompot Dhuafa Republika, 2024). On the [digital.dompetdhuafa.org](http://digital.dompetdhuafa.org) website, various options for collection philanthropic funds are available, both with zakat, *infaq*, *shadaqah* and *waqf* options and displaying various types of campaigns with a crowdfunding model. Dompot

Dhuafa also has multiple programs with social, economic, health and educational coverage.

- 3) LAZNAS Rumah Zakat (after this referred to as Rumah Zakat)  
Rumah Zakat began its journey in 1998 in the form of the Lembaga Dompot Sosial Ummul Quro (DSUQ), which operates traditionally, then transformed into a national scope *amil* and became more professional with information technology in 2006, until in 2020, it declared itself as World Digital Philanthropy Institution with various awards received (Rumah Zakat, 2024). Rumah Zakat has multiple programs: Desa Berdaya (an integrated program to empower villagers' community), Health, Education, Economy, Ramadhan and *Qurban* Programs.
- 4) LAZ Baitul Maal Muamalat (from now on referred to as BMM)  
Founded in 2000, BMM has received support from various government and international entities, such as the Islamic Development Bank. BMM has a vision of becoming a national *amil* that is independent, professional and superior in providing convenience in zakat and improving the welfare of *mustahiq* (Baitul Maal Muamalat, 2024). BMM has various donation programs to choose from, both in the form of zakat, *infaq/shadaqah* and *waqf* across multiple fundraising campaigns in the form of crowdfunding (collective alms), as well as alms packages available for selection, equipped with prayer facilities for donors, as well as e-wallet payment facilities, virtual accounts and transfers.
- 5) LAZ Al Azhar Peduli (after this, referred to as Al Azhar Peduli)  
LAZ Al Azhar Peduli is an *amil* founded by the Yayasan Pesantren Islam Al Azhar to manage zakat, *infaq*, *shadaqah* and other religious donation funds since the end of 2004. In 2018, it was merged with Wakaf Al Azhar and BMT Al Azhar (Al Azhar Peduli, 2024). On the website it manages, there are various options for zakat, *infaq*, *waqf*, donations, *qurban* and *fidyah* which are equipped with a QR code facility that directs prospective muzakki/donors to choose a fundraising campaign offered in the form of crowdfunding. The various philanthropic fund distribution programs provided are divided into Rumah Gemilang Indonesia, Desa Gemilang, Sejuta Berdaya, My Heart for Yatim, FORMULA, Infralink, Indonesia Gemilang and Zakat Pride.
- 6) LAZ Al Kahfi Peduli (starting now referred to as Al Kahfi Peduli)  
Al Kahfi Peduli was established in 2008 and has a legal recommendation letter for the establishment of *amil* by BAZNAS number 078/2018, as well as an operational permit from the Ministry of Religion in the same year (LAZ Al Kahfi Peduli, 2024). Even though it is at the district level, Al Kahfi Peduli is equipped with digital facilities in the form of various zakat, *infaq*, *waqf*, and donation options, as well as a chat call center, which can make it easier for muzakki/donors to channel their social funds. Al Kahfi Peduli has several programs, namely Peduli Yatim (caring for orphans), Program Kesehatan (health program), Ekonomi Umat (community economy), Peduli Masjid (caring for mosques), Peduli Pendidikan (caring for education).
- 7) BAZNAS (BAZIS) Provinsi DKI Jakarta (starting now referred to as BAZIS DKI Jakarta)

Even structurally, BAZIS DKI Jakarta is currently included in BAZNAS; BAZIS DKI Jakarta was founded in 1968 at the suggestion of eleven national ulama figures under the name BAZ DKI Jakarta. To optimize fund collection, in 1973, the Governor of DKI Jakarta Province issued Decree Number D.iii/B 14/6/73, which refined it into the Amil Zakat and Infaq/Shadaqah Agency (BAZIS DKI Jakarta, 2024). BAZIS DKI Jakarta has various distribution programs tailored to the needs of the people of DKI Jakarta, namely Jak B Berdaya (program of economic empowerment of the people), Jak B Bertakwa (religion program), Jak B Cerdas (education program), Jak B Green (environment program), Jak B Sehat (health program), Masa Depan Jakarta (the future of Jakarta), Jak Bee dan Jakarta Berkurban. BAZIS DKI Jakarta also has fund collection facilities on its website with the option of zakat or donation. In the donation options, there are various campaign programs that donors can choose from in the form of crowdfunding.

From the various programs run by the seven *amil*s, it is evident that:

- 1) All of the collection programs implemented include the categories of zakat, infaq and shadaqah. Some institutions also complete or combine it with waqf, under the permits and legality they obtain. Not all fundraising programs are directly connected to SDGs.
- 2) Information about all distribution programs offered can be accessed via the website; most of them are available from *muzakki*/donors. However, for zakat, which has specific distribution rules, not all *amil*s provide distribution options. All programs offered also have accessible payment facilities, both digital and manual.
- 3) All *amil*s have economic programs, which are poverty alleviation programs, in various forms, both consumptive and productive. The rest varies for educational, health, religious and environmental programs. Two of these *amil*s also have sustainable village community development programs.

#### *4.2 Discussion*

##### *The Relationship Between Distribution Programs and SDGs*

###### Distribution Program of BAZNAS

BAZNAS has 31 programs of distribution with 25 of them having the first goal of SDGs (no poverty), with various variations of programs, some of which seek to alleviate poverty and combine it with preventing hunger (second goal), improving the quality of health (third goal), provide opportunities to experience quality education (fourth goal), work opportunities and enhance the economy of low-income families (eighth goal), efforts to reduce disparities (tenth goal), as well as effort to create a sustainable community (eleventh goal). BAZNAS has also started to think about the importance of gender equality (fifth goal), infrastructure for society (ninth goal) and the availability of clean water and adequate sanitation (sixth goal), as well as efforts to preserve life on the surface of the earth (fifteenth goal).

###### Distribution Program of Dompot Dhuafa



Dompot Dhuafa has 44 distribution programs, with quite a large amount being on the goal of health and a decent life (third goal), with a total of 27 programs connected to this goal. Poverty alleviation (first goal), quality education (fifth goal) and reducing inequality (tenth goal) are also goals that are widely targeted (14 programs), followed by preventing the risk of famine (second goal). Meanwhile, many productive programs target the eighth goal (decent work and economic growth) and the eleventh (sustainable cities and communities). There is a program related to life on earth (fifteenth goal) and clean water (sixth goal), showing Dompot Dhuafa's efforts to innovate and create nature conservation programs.

#### Distribution Program of Rumah Zakat

In total, Rumah Zakat has 16 programs, half of which have a mission in the fourth goal (quality education), followed by health and a decent life (third goal), as well as six programs each targeting poverty alleviation, preventing the risk of hunger and sustainable cities and communities. Rumah Zakat is also seen trying to innovate with environmental programs, such as programs with the goal of clean water and sanitation (sixth goal), affordable and clean energy (seventh goal), responsible consumption and production (twelfth goal), overcoming climate hazards (thirteenth goal) and life on earth (fifteenth goal).

#### Distribution Program of BMM

There are 15 BMM distribution programs, most of which aim to reduce inequality (tenth goal). Other programs variously fulfill the goals of poverty alleviation (first goal), quality education (fourth goal), sustainable cities and communities (eleventh goal), good health and well-being (third goal), and opportunities to earn a decent living (eighth goal). Apart from 2 programs with efforts to provide clean water (sixth goal), BMM does not have any other programs related to the environment.

#### Distribution Program of Al Azhar Peduli

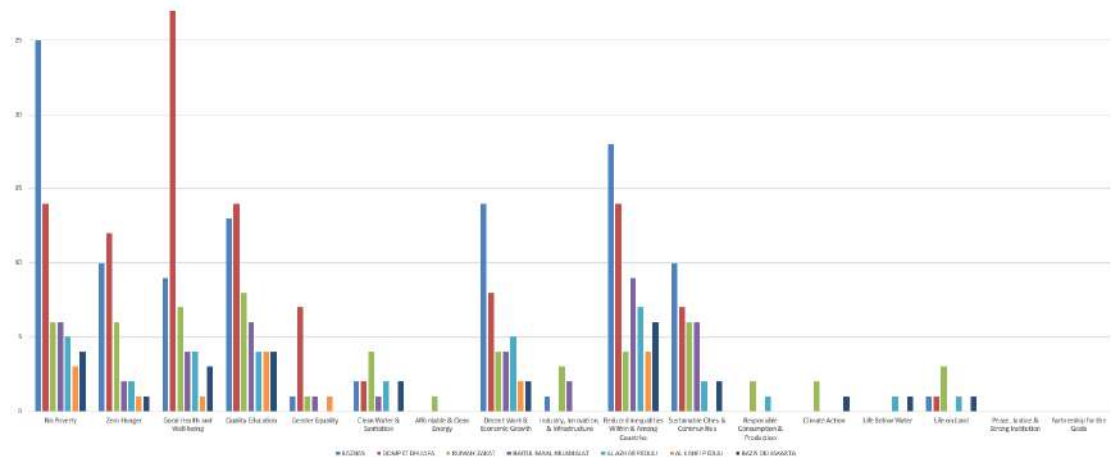
Of the 8 Al Azhar Peduli Programs, 7 of them fulfill the tenth goal (reduce inequalities), both in the form of education (fourth goal), entrepreneurship (eighth goal), and poverty alleviation (first goal). Most of the programs are sustainable, such as Desa Gemilang, which was later continued with Indonesia Gemilang, Zakat Pride, and Infralink. Only one program has short-term goals: FORMULA, which aims to overcome natural disasters.

#### Distribution Program of Al Kahfi Peduli

Al Kahfi Peduli has five main programs, which consist of special programs related to conditions at certain times, but in general, these five programs have been running continuously until now. Most programs center on efforts to provide quality education (fourth goal) and efforts to reduce inequalities (tenth goal). Likewise, the goal of poverty alleviation (the first goal) is still a priority for Al Kahfi Peduli. The reminder is aimed at preventing hunger (second goal), health (third goal), and gender equality (fifth goal), as well as job opportunities and economic growth (eighth goal).

### Distribution Program of BAZIS DKI Jakarta

BAZIS DKI Jakarta has eight programs, most of which aim to eliminate inequalities (tenth goal). This is followed by the goals of poverty alleviation (first goal), quality of education (fourth goal), and health (third goal). In addition, there are goals of preventing hunger (second goal), proper sanitation (sixth goal), job opportunities and economic growth (eighth goal), and sustainable cities (eleventh goal).



**Figure 2. Recap of SDGs Achievements of Each Amil**

### Analysis of the Linkage of All Programs with SDGs

Of the seven *amil* analyzed, 127 economic, educational, health, religious and environmental programs exist. Based on the grouping, 49.61% of them achieved the first goal (no poverty), followed by the tenth goal (reduce inequalities) of 48.82%, then good health and well-being (third goal), amounting to 43.31%, quality education (fourth goal) of 41.73% and decent work and economic growth (eighth goal), of 30.71%. Based on the results of the top five goals most targeted by the programs of *Amil*, it is evident that the vigorous efforts of these institutions to solve problems in Indonesia, such as poverty and social inequality, are then accompanied by the issue of neglected public health problems, lack of quality educational opportunities, as well as employment opportunities to achieve a decent life.

There are 11 programs, or 8.66% of the total, that relate to the fifth goal, gender equality (fifth goal), where Dompot Dhuafa makes the most considerable contribution with an interest in improving the excellent quality of life for mothers and young women concerning improving the quality of life of future generations healthier, such as programs to prevent malnutrition and reproductive organ health. The remainder is focused on efforts to strengthen the entrepreneurial abilities of homemakers or single mothers so that they can support efforts to improve the family's standard of living.

Based on guidelines from the United Nations (United Nations, 2016), the sixth goal, which is the availability of clean water and sanitation, covers two aspects: the aspect of human livability so that they can access good quality water and sanitation, as well as the

aspect of the environment, where it is expected that efforts to provide clean water and sanitation also involve efforts to preserve nature so that it can sustainability provide clean water for all living things. However, the programs created by *Amil* are still more focused on efforts to provide clean water for consumption by *mustahiq* or objects of donation, both in disaster management, to cover the lack of clean water and proper sanitation for communities in water-scarce environments or they do not even have awareness of cleanliness, which is still common in various corners of archipelago, or in a comprehensive village development program which is a program of two *amil*: Al Azhar Peduli and Rumah Zakat. Only one program for this purpose touches on environmental aspects: Jak B Green of BAZIS DKI Jakarta.

Apart from the sixth goal (clean water and sanitation), there are also several goals related to the environment, namely the seventh goal (affordable and clean energy), where only one program targets this goal, namely Desa Berdaya from Rumah Zakat; the twelfth goal (responsible consumption and production), there are for programs, namely Desa Berdaya and Bank Sampah from Rumah Zakat, Zakat Community Development from BAZNAS, and Indonesia Gemilang from Al Azhar Peduli; Thirteen goal (climate change), there are three programs, namely Desa Berdaya and Pohon Kehidupan from Rumah Zakat, also Jak B Green from BAZIS DKI Jakarta; The fourteenth goal: life under water, there are two programs that touch this goal, namely Jak B Green from BAZIS DKI Jakarta and Indonesia Gemilang from Al Azhar Peduli; and the fifteenth goal (life on earth), there are seven programs that touch this goal, namely Desa Berdaya, Pohon Energi and Desa Tangguh Bencana, also from Rumah Zakat, Zakat Community Development from BAZNAS, Jak B Green from BAZIS DKI Jakarta, and Indonesia Gemilang from Al Azhar Peduli.

In general, environmental goals still have a small portion in the programs created by *Amil*, where the most significant portion is found in the fifteenth goal (life on land), namely 5.51%. Reflecting on conditions in Indonesia, this is a normal thing, considering that the level of welfare of the Indonesian population is still relatively low, with 32.9% of the population still living below the poverty line according to global standards, as well as conditions in a large area with an uneven distribution, so that the ability to meet life's needs in the form of food, health and education is still below standard, along with low literacy levels. For this reason, *amils* are still more focused on efforts to provide a decent living for the community by choosing one or two focuses so that they can be a solution to problems that have not been reached by local authorities, such as BAZNAS which is more pay attention on poverty alleviation efforts, both in terms of consumptive and productive, Dompet Dhuafa which is more focused on improving the quality of public health, and Rumah Zakat which concerned about developing village communities and education (figure 2).

#### Digitalization of Islamic Philanthropy

Of the seven *amil* as the object of research, all of them have developed fundraising system platforms on their respective websites, all with the support of virtual account payment facilities from several banks, even equipped with the backing for payment

facilities from various e-wallets and large amils. It is even equipped with payment options at mini-market outlets spread across multiple regions in Indonesia.

The advantage of this finding is that many payment options are available for donating to Amil, whereas, for inter-bank transfer options and virtual accounts, there is at least one Islamic bank as a payment medium. However, the drawback is that payment facilities via e-wallets can only be used by e-wallets or conventional payment facilities. This happens because the existence of Islamic e-wallets is still minimal; where in Indonesia, there are only two Islamic e-wallets with a minimal usage network, so it is not yet possible to use them as a means of paying zakat, infaq, sadaqah, or cash waqf.

In appearance, these seven *amil*s have attempted to develop a website appearance that makes it easier for the public to access various available philanthropic programs, whereas zakat some platforms do not specify the purpose of their use on the website but optimize customer care efforts by providing information on fund distribution. In contrast, several amils others have tried to create a crowdfunding system which, apart from giving a more practical appearance, is also helpful for transparency in raising funds. Apart from that, Al Azhar Peduli provides the use of barcodes to make it easier for prospective muzakki/donors to access zakat and donation facilities via smartphones or other devices connected to payment facilities, as well as Rumah Zakat, which has its application to make donation needs even more effortless.

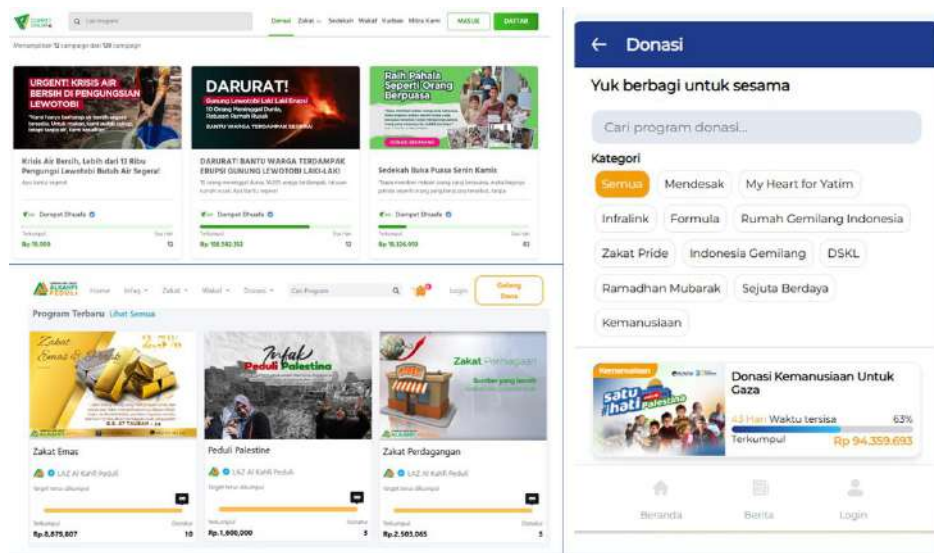


Figure 3. Example of a Crowdfunding System at Amil

Ease of use of the platform is an important variable to influence user perceptions of the benefits of the platform and attitudes towards using the platform (Siswoyo & Irianto, 2023), therefore platform managers have to pay attention to the appearance of the platform so that it can influence public perception; even for Islamic philanthropy platforms, there may be other public opinions, as research (Ningtias & Nadya, 2022) shows that consumers, muzakki, or donors are more interested in the benefits felt when giving zakat or donating

compared to the convenience when using the platform, as well as attitudes towards philanthropic instruments and the benefits they want to obtain influence interest. Still, the ease of use of the platform does not influence interest.

Even though Indonesia is a most charitable country (Charities Aid Foundation, 2024), there is a dark side to this generous attitude where there have been several cases of misuse of donations by specific individuals (Rohmah, 2024). This should be a lesson for related parties to maintain donors' trust better so that the funds collected can be channeled by the fundraising objectives stated at the beginning. One thing that can be pursued is transparency. The crowdfunding system has enabled transparency by showing the amount of funds collected, complete with the names of donors and the amount of funds donated. However, learning from existing experience, several donation platforms have provided information about the use of funds, fund withdrawal reports, and the latest news regarding fundraising activities. In addition, with the existing digital potential, it is possible to combine the platform with blockchain technology, where this technology is not limited to the use of a unique currency that is mutually agreed upon but also makes it possible for all parties involved to track the use of donations from the time they are delivered until they are received by the party involved intended (Almaghrabi & Alhogail, 2022), thereby reducing the risk of misappropriation of funds.

## 5. CONCLUSION

Based on the research results presented above, the following conclusions were obtained:

- 1) The contact between the activity of *amil* and SDGs is in distribution programs, where these programs are still focused on poverty alleviation efforts and the consequences arising from poverty, namely goals 1, 3, 4, 10 and 8. In contrast, existing programs of *amil* have not explored goals related to environmental preservation. Similarly, goals related to gender equality are focused on women's health matters, and only after that are women's entrepreneurship.
- 2) *Amils* have tried to provide easy facilities for donating or giving zakat, as reflected in the displays on each website. These facilities make it quite easy for donors or muzakki to donate/give zakat, but this needs to be improved by adding Islamic e-wallet facilities if they are available appropriately, as well as the development of blockchain technology for ease and transparency of funds until they reach the entitled parties.

Of these conclusions, the recommendations are:

- 1) The problem of poverty is still the nation's primary problem, which *amils* are trying to solve, but actually, this effort has to be carried out in an integrated manner involving government authorities, which is expected to not only create programs that are worthy of being funded with zakat, infaq and *shadaqah* funds, but we should also be able to find solutions for raising philanthropic funds to be shared by all the people in need
- 2) Serious efforts are needed to develop an Islamic e-wallet that meets people's needs so that the technology-friendly generations often use it. Furthermore, further study is

needed regarding the potential for using blockchain as an instrument for collecting and distributing zakat or other religious funds.

In this research, there are several limitations which are expected to provide input for further research, that are:

- 1) The limited number of *amils* that are the object of research, as well as the variety of *amils* that are leading institutions with quite a significant market control in society, there is a concern that this research does not represent the majority of *amil*
- 2) The digital potential discussed is still very limited to payment facilities and the appearance of the website of each *amil*. Future research must be carried out to compare existing practices and several advanced digital platform benchmarks at home and abroad.

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