Transformation of QRIS-Based Charity Boxes: Philanthropy as a Sustainable Innovation for Islamic Da'wah in the Digital Era

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Abstract

This study aims to investigate the role of the Quick Response Code Indonesian Standard (QRIS) in advancing the sustainability of Islamic da'wah through the digitalization of donation boxes. The emergence of digital philanthropy has markedly transformed donation practices, especially in the administration of QRIS-based donation boxes. This innovation enhances community engagement in Islamic da'wah by improving accessibility, efficiency, and transparency. Employing a qualitative methodology based on a comprehensive literature review, the research highlights critical factors including accessibility, transparency, efficiency in fund allocation, and technology-driven innovations within da'wah. The findings demonstrate that the implementation of the QRIS system not only enhances the efficiency of fund management but also improves the accountability of da'wah institutions through real-time transaction recording. Furthermore, the integration of QRIS with emerging technologies, such as blockchain and Islamic fintech, has the potential to expand the reach of da'wah activities and foster a more sustainable philanthropic ecosystem. These results indicate that digital technology has transitioned from serving merely as a supportive tool to becoming a fundamental component of contemporary da'wah strategies. Accordingly, the adoption of such technologies constitutes a strategic approach to addressing the challenges encountered by da'wah in the digital era, while simultaneously increasing public awareness and engagement in contributing to the common good.

Keywords:

Digital philanthropy; QRIS; Charity box; Da'wah

Abstrak

Penelitian ini bertujuan menganalisis peran Quick Response Code Indonesian Standard (QRIS) dalam mendukung keberlanjutan dakwah melalui digitalisasi kotak amal. Transformasi filantropi digital telah menghadirkan perubahan signifikan dalam praktik donasi, termasuk pengelolaan kotak amal berbasis QRIS. Inovasi ini memungkinkan masyarakat berpartisipasi dalam dakwah Islam dengan cara yang lebih mudah, efisien, dan transparan. Penelitian ini menggunakan metode kualitatif berbasis studi pustaka, penelitian ini menyoroti aspek kemudahan akses, transparansi, efisiensi distribusi dana, serta inovasi dakwah berbasis teknologi. Hasil penelitian menunjukkan bahwa penggunaan QRIS tidak hanya meningkatkan efektivitas pengelolaan dana, tetapi juga memperkuat akuntabilitas lembaga dakwah melalui pencatatan transaksi secara real-time. Selain itu, integrasi QRIS dengan teknologi lain, seperti blockchain dan fintech syariah, berpotensi memperluas jangkauan dakwah sekaligus membangun ekosistem filantropi yang lebih berkelanjutan. Temuan ini mengindikasikan bahwa teknologi digital tidak lagi sekadar instrumen pendukung, melainkan fondasi baru dalam strategi dakwah kontemporer. Adopsi teknologi ini dipandang sebagai langkah strategis untuk menjawab tantangan dakwah di era digital, sekaligus meningkatkan kesadaran dan keterlibatan umat dalam berbagi demi kemaslahatan bersama.

Kata kunci:

Filantropi digital; QRIS; Kotak amal; Dakwah

Introduction

The advancement of digital technology in the contemporary era has profoundly influenced various facets of life, including the practices of Islamic philanthropy and da'wah.[1] Traditionally, philanthropic management has predominantly depended on physical donation boxes situated in mosques or public areas. However, this approach encounters several challenges, such as restricted geographical accessibility, security vulnerabilities, and a lack of transparency in financial reporting.[2] The advent of financial technology (fintech) presents novel opportunities to mitigate these issues by offering more efficient, inclusive, and accountable mechanisms. A notable innovation in this regard is the Quick Response Code Indonesian Standard (QRIS),[3] an integrated digital payment system developed collaboratively by Bank Indonesia and the payment service industry. According to data from Bank Indonesia (2024), the number of active QRIS users has reached 50.5 million, exhibiting a significant upward trend annually.[4] This evidence indicates the readiness of Indonesian society to embrace digital payment systems, including within the religious domain. Consequently, the implementation of QRIS in digital donation boxes transcends a mere technical development; it signifies a critical transformation in Islamic da'wah in the digital age.[5] This phenomenon warrants further scholarly examination to optimize its potential contribution to the sustainability of Islamic propagation.

The implementation of technology in the management of donation boxes necessitates integrated and professional oversight. Within the context of da'wah, the success of such innovations should be evaluated not only by the ease of access and the volume of funds collected but also by the social impact they produce.[6] Digital donation box technology ought to empower the Muslim community by financing religious education programs, aiding the underprivileged, and supporting inclusive da'wah initiatives. Therefore, a comprehensive management system is essential to ensure that the collected funds yield maximal benefits for society.[7]

Previous research pertinent to this study can be categorized into several primary areas of focus. First, investigations addressing Zakat, Infaq, and Sadaqah (ZIS) emphasize the role of Islamic philanthropic institutions, such as BAZNAS and

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[1] Arjuna Al Kahfi, Kholis Ali Mahmud, "Transformation Of Da'wah In The Digital Era: Modern Strategies In Optimizing Technology-Based Da'wah Management," *Jdk: Jurnal Dakwah Dan Komunikasi* 9, No. 2 (2024): 63–79.

[2] Chusnan Jusuf, "Filantropi Modern Untuk Pembangunan Sosial," *Jurnal Penelitian Dan Pengembangan Kesejahteraan Sosial* 12, No. 01 (2007): 74–84.

[3] M.M. Dyah Ayu Paramitha, M.Ak Dian Kusumaningtyas, *Qris* (Kediri: Penerbit Fakultas Ekonomi Universitas Nusantara Pgri Kediri, 2020).

[4] (Lubis Et Al., 2024)

[5] Basar Dikuraisyin, "Manajemen Aset Wakaf Berbasis Kearifan Lokal Dengan Pendekatan Sosio-Ekonomi Di Lembaga Wakaf Sabilillah Malang," *Ziswaf : Jurnal Zakat Dan Wakaf* 7, No. 2 (2020): 101.

[6] Izzani Ulfi, "Tantangan Dan Peluang Kebijakan Non-Tunai: Sebuah Studi Literatur," *Jurnal Ilmiah Ekonomi Bisnis* 25, No. 1 (2020): 55–65.

[7] Riani Budiarsih, "Persepsi Pelaku Umkm Terhadap Alternatif Model Pemungutan Pajak," *Jurnal Pajak Indonesia V* 6, No. 1 (2022): 38–47.

mosques, in digitally managing community funds.[8] Second, studies on financial technology (fintech) concentrate particularly on the utilization of the Quick Response Code Indonesian Standard (QRIS) as an efficient, secure, and standardized non-cash payment method in both commercial and philanthropic contexts.[9] Third, research on digital philanthropy underscores factors such as accessibility, digital literacy, and the increased public engagement in donations facilitated by QRIS.[10] Fourth, inquiries into the implementation of QRIS focus on the sustainability of micro, small, and medium enterprises (MSMEs), especially regarding financial education and digital inclusion. Although numerous studies have explored the role of QRIS within the frameworks of ZIS and MSMEs,[11] there remains a lack of research specifically examining QRIS-based digital donation boxes as the primary subject. This study seeks to address this gap by investigating how innovations in QRIS-based donation boxes can enhance the sustainability of Islamic da'wah through improved efficiency in fund management, increased transparency, and the expansion of technology-driven propagation efforts. Moreover, this research proposes a conceptual framework that integrates QRIS into the digital da'wah system via a sharia-compliant fintech approach, while also exploring the potential incorporation of blockchain technology as an innovative mechanism to promote sustainability in Islamic philanthropy.

This study utilizes a qualitative approach centered on the analysis of literature pertinent to the research theme, specifically the transformation of digital philanthropy through the Quick Response Code Indonesian Standard (QRIS) in supporting the sustainability of Islamic da'wah in the digital era. This methodology was selected as it enables an in-depth exploration of concepts, theories, and perspectives advanced by scholars concerning digital philanthropy, financial technology, da'wah strategies, and community engagement—particularly among younger demographics—in technology-driven donation practices. The research process commenced with the identification and selection of relevant literature, including books, journal articles, research reports, and official documents addressing QRIS, digital da'wah, and the role of religious institutions in donation management. Selection criteria emphasized authenticity, validity, and relevance to the research focus. Subsequently, the collected data were systematically organized and subjected to critical analysis employing a descriptive-analytical approach, which involved describing and evaluating various

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[8] Dede Al Mustaqim, "Pertimbangan Pengguna Quick Response Code Indonesian Standard (Qris) Dalam Berdonasi Zis Di Baznas Kabupaten Cirebon," *Mutawasith: Jurnal Hukum Islam* 7, No. 1 (2024): 64–76.

[9] Rahmawati Lasena Rahman, Supandi, "Digital Filantropi Islam: Implementasi Qris Untuk Pengumpulan Zis Di Masjid Kota Gorontalo Serta Tempat Ibadah Yang Mulai Menerapkan Quick Response Indonesian Standard (Qris) Sebagai Metode Pembayaran Digital . Beberapa Masjid Di Kota Gorontalo," *Journal Of Principles Management And Bussines* 03, No. 02 (2024): 111–21.

[10] Adinda Tantri Rahmadani, "Dampak Penggunaan Qris (Quick Response Code Indonesian Standard) Pada Lembaga Filantropi Islam Dalam Meningkatkan Efesiensi Penghimpunan Dana," *Jumant* 14, No. 1 (2024): 54–61.

[11] Sri Anah And Abdul Rahmat, "Implementasi Qris Untuk Meningkatkan Keberlanjutan Umkm Di Kelurahan Meruya Utara," *Jurnal Abdimas Sosek* 4, No. 2 (2024).

findings and viewpoints from the reviewed sources. Through this methodology, the study aims to examine the potential, challenges, and impacts associated with QRIS implementation within the Islamic philanthropy ecosystem, while offering both theoretical contributions to the advancement of digital da'wah and practical recommendations for Islamic philanthropic and da'wah institutions to strategically and sustainably integrate technology.

Results and Discussion

The Evolution of Digital Philanthropy Facilitated by the QRIS Framework

The Quick Response Code Indonesian Standard (QRIS) represents Indonesia's standardized QR code payment system, developed by Bank Indonesia in collaboration with the Indonesian Payment System Association (Asosiasi Sistem Pembayaran Indonesia – ASPI).[12] This QR code encodes user or merchant information, payment amount, and currency details, enabling transaction processing through scanning. Since January 1, 2020, all Payment System Service Providers (Penyelenggara Jasa Sistem Pembayaran – PJSP) have been mandated to implement QRIS as the national standard for QR code payments.[13] The standardization of QR codes via the QRIS system offers multiple advantages to diverse stakeholders. It enables cashless transactions, minimizes the risk of monetary loss or exposure to counterfeit currency, and guarantees security, as all QRIS providers are officially licensed and regulated by Bank Indonesia.

First, the Quick Response Code Indonesian Standard (QRIS) enables individuals to make donations without requiring a specific bank account or multiple financial applications. The standardization inherent in QRIS allows a single QR code to be utilized across various financial service providers. From the perspective of da'wah management, the accessibility of QRIS facilitates increased public participation in philanthropic activities.[14] Religious and social institutions can seamlessly integrate QRIS into their financial management systems, thereby expanding their donor base and enhancing transparency in fund utilization.[15] Consequently, QRIS serves not only as a transactional tool but also as a strategic mechanism that promotes active community engagement in charitable and benevolent initiatives.

Second, security and Transparency, QRIS improves the security of digital philanthropic transactions by mitigating risks related to counterfeit cash and fund manipulation. Nevertheless, the potential misuse of QR codes for fraudulent activities continues to pose a significant challenge in the adoption of QRIS within the

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[12] Dyah Ayu Paramitha, M.Ak Dian Kusumaningtyas, *Qris*.

[13] Ningsih Et Al., "Perkembangan Sistem Pembayaran Di Indonesia : Kebijakan Dan Peran Bank Indonesia."

[14] Francis Maryanne Pattynama, "Legal Problems For Quick Response Code Indonesian Standard (Qris) Users In Online Payment Transactions," *Anayasa ((Journal Of Legal Studies)* 2, No. 1 (2024): 44–55.

[15] Mushdalifah, "Legal Analysis Of Digital Zakat Management: Security, Literacy, And Regulatory Challenges," *Constitutional Law Review* 3, No. 1 (2024): 65–79.

philanthropic sector.[16] Although QRIS enhances transaction security, effectively addressing cybersecurity threats and fraudulent practices necessitates ongoing education and vigilance from both donors and managing institutions.

Third, Efficiency in the Distribution of Funds. The implementation of QRIS enables philanthropic organizations to manage funds more efficiently by automatically recording transactions.[17] This capability reduces administrative expenses and ensures that a larger proportion of funds is delivered directly to beneficiaries. Consequently, the use of QRIS in fund distribution substantially improves both efficiency and accountability in philanthropic management.[18]

Fourth, Compliance with Sharia Principles in Digital Payment Systems. Within the framework of Islamic financial principles, the Quick Response Code Indonesian Standard (QRIS) is regarded as analogous to electronic money. According to the Majelis Ulama Indonesia (MUI) Fatwa No. 116/DSN-MUI/IX/2017 concerning Sharia Electronic Money, electronic money is permissible for use in Sharia-compliant transactions provided that it meets the following criteria: it must be free from maysir (gambling), gharar (uncertainty), and riba (usury); the funds managed through it should not be classified as deposits under banking regulations; and the electronic money must be issued based on pre-deposited funds and utilized exclusively for payments to third parties. These stipulations ensure that the use of QRIS conforms to the ethical and legal standards governing Islamic financial transactions.[19]

Fifth, Transitioning from Physical to Digital Donation Boxes. Prior to the introduction of QRIS technology, donation practices within mosques and da'wah institutions predominantly depended on physical donation boxes. Contributions were typically made in cash, frequently lacking clear donor identification, transparent transaction records, and sufficient safeguards against theft and misuse. Furthermore, the processes of collecting and distributing donations were time-consuming, involving manual tasks such as opening donation boxes, documenting contributions, and generating periodic conventional reports. The implementation of the QRIS system has resulted in a significant transformation in donation practices. Digital donation boxes now facilitate immediate contributions, with transactions automatically recorded. Worshippers are required only to scan a QR code using an e-wallet or mobile banking application, thereby eliminating the necessity for cash. Each transaction is directly documented within the digital system, enabling real-time financial reporting, streamlining audit processes, and enhancing public trust. This innovation has established a novel model of philanthropy characterized by increased efficiency,

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[16] Pattynama, "Legal Problems For Quick Response Code Indonesian Standard (Qris) Users In Online Payment Transactions."

[17] Pattynama, "Legal Problems For Quick Response Code Indonesian Standard (Qris) Users In Online Payment Transactions."

[18] Ciek Julyati Hisyam, "Analisis Platform Kitabisa.Com Sebagai Praktik Crowdfunding Dan Dampaknya Bagi Masyarakat," *Jurnal Multidisiplin Ilmu Akademik* 1, No. 3 (2024): 782–90.

[19] Linawati Dian Parera, "Tren Penggunaan Uang Elektronik Terhadap Era Digital: Implikasi Dan Perspekti Dalam Islam," *Iqtisodina: Jurnal Ekonomi Syariah Dan Hukum Islam* 7, No. 1 (2024): 224–34.

transparency, and the capacity to engage donors across various regions, including members of the Indonesian Muslim diaspora abroad.

Sixth, Broader Impact and Digital Inclusion. The implementation of QRIS in digital philanthropy provides multiple advantages for both donors and managing organizations. Donors can make contributions easily by scanning a QR code through their e-wallet or mobile banking application, eliminating the need for cash or manual bank transfers. This process not only streamlines donations but also enhances accessibility for potential contributors. Beyond improving operational efficiency, QRIS significantly contributes to broadening the scope of philanthropic initiatives.

This technology facilitates the participation of individuals in remote areas in charitable activities by overcoming geographical and banking access barriers. With the increasing penetration of smartphones and the internet, people from various regions, including the Indonesian diaspora, can readily contribute to social and religious initiatives in their home country through QRIS. According to a 2022 report by the Indonesian Internet Service Providers Association (Asosiasi Penyelenggara Jasa Internet Indonesia – APJII), digital literacy levels in Indonesia remain moderate, especially in rural areas. This finding underscores the necessity for continuous digital education to enhance the inclusivity and sustainability of digital philanthropy.

Prior to the implementation of QRIS technology, donation practices within mosques and da'wah institutions predominantly depended on physical donation boxes. Contributions were generally made in cash, frequently lacking clear donor identification and transparent transaction records, thereby increasing susceptibility to physical loss or misappropriation of funds. Furthermore, the collection and distribution processes were relatively slow, as they involved manual tasks such as opening donation boxes, recording donations by hand, and preparing periodic reports using conventional methods. Following the implementation of the QRIS system, a significant transformation has taken place. Digital donation boxes now enable instantaneous donations that are automatically recorded. Worshippers can simply scan a QR code using an e-wallet or mobile banking application, thereby eliminating the need for cash transactions. Each donation is directly logged into the digital system, facilitating real-time financial reporting, streamlining auditing processes, and enhancing public trust. This transformation has established a novel model of philanthropy that is more efficient, transparent, and capable of engaging donors across different regions, including members of the Muslim diaspora abroad.

The implementation of QRIS in digital philanthropy offers significant advantages to both donors and philanthropic management organizations.[20] Donors are able to make contributions conveniently by scanning a QR code using their e-wallet or mobile banking application, eliminating the need to carry cash or execute manual bank

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[20] Eka Rahayuningsih, "Implementasi Qris Dalam Koin Nu Lazisnu Jawa Timur," *Jurnal Ilmiah Ekonomi Islam* 10, No. 03 (2024): 3087–95.

transfers.[21] This innovation not only streamlines the donation process but also enhances accessibility for individuals seeking to make contributions. In addition to improving efficiency, the Quick Response Code Indonesian Standard (QRIS) significantly contributes to broadening the scope of philanthropic activities. This technology facilitates the participation of communities in remote areas in charitable endeavors by overcoming geographical barriers and the lack of access to traditional banking services. With the increasing penetration of smartphones and internet connectivity, individuals from diverse regions, including members of the Indonesian diaspora, are now able to support social and religious initiatives in their homeland through QRIS.[22] According to the 2022 report by the Indonesian Internet Service Providers Association (Asosiasi Penyelenggara Jasa Internet Indonesia – APJII), digital literacy levels in Indonesia remain moderate, especially in non-urban regions. This underscores the necessity for continued initiatives to enhance digital literacy, thereby promoting inclusive and sustainable engagement in digital philanthropy.[23]

The Future of Digital Philanthropy via QRIS

With the ongoing advancement of technology and the widespread adoption of digital systems in Indonesia, the Quick Response Code Indonesian Standard (QRIS) possesses significant potential to become the primary framework for managing digital philanthropy.[24] This system not only improves efficiency and transparency but also fosters an inclusive ecosystem for charitable activities in the contemporary era. As a prominent innovation within financial technology (fintech), QRIS effectively addresses challenges inherent in traditional philanthropic management, including limited geographical accessibility, inefficiency, and lack of transparency.[25] Moreover, QRIS enables individuals—regardless of their location or background—to engage in philanthropic activities with ease, speed, and security.

Despite the considerable advancements achieved through the implementation of the QRIS, challenges persist in remote and rural areas characterized by limited digital infrastructure. Key obstacles to the effective utilization of QRIS as a donation tool include unequal internet access, low smartphone penetration, and insufficient digital literacy. For instance, in certain mosques situated in remote regions of Kalimantan and Papua, QRIS has not yet been adopted due to the lack of stable internet connectivity and adequate digital banking networks. Furthermore, the majority of worshippers in these areas remain more accustomed to cash-based transactions than to digital payment systems.

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[21] Ahmad Al Adwan Et Al., "Data Analytics In Digital Marketing For Tracking The Effectiveness Of Campaigns And Inform Strategy," *International Journal Of Data And Network Science* 7, No. 2 (2023): 563–74, Https://Doi.Org/10.5267/J.Ijdns.2023.3.015.

[22] Jubba And Mada, "Motivasi Filantropi Di Kalangan Milenial Muslim Indonesia."

[23] Nurudin, *Information And Communication Technology , Dan Literasi Media Digital*, (Dosen Pad (Malang: Dosen Pada Program Studi Ilmu Komunikasi Universitas Muhammadiyah Malang, 2015).

[25] Desy Natalia Kristanty, "Tren Dan Tantangan Keamanan Bertransaksi Dengan Qris Dalam Era Transformasi Sistem Pembayaran Digital" 5, No. 10 (2024): 3923–33.

To address these challenges, it is essential to implement inclusive transitional strategies, including the simultaneous use of both physical and digital donation boxes, enhanced religious digital literacy education, and support from local governments and financial institutions to expand internet and digital infrastructure networks. Furthermore, QRIS should not be regarded solely as an urban solution but also as a mechanism for empowering underdeveloped regions, particularly when integrated with national programs aimed at accelerating digital transformation.

Looking forward, the application of QRIS can be broadened to facilitate a range of philanthropic endeavors, including disaster relief fundraising, scholarship programs, and social infrastructure development—areas that have historically depended on physical donation boxes.[26] Fintech-driven donation innovations utilizing QRIS offer contemporary alternatives to traditional methods, enabling donations that were once made in cash to be completed digitally via straightforward QR code scanning.[27] This development not only expedites the donation process but also guarantees that each transaction is recorded in real time and is readily auditable.

Religious institutions—including mosques, social foundations, and educational organizations—are increasingly implementing QRIS as an integral component of their philanthropic evolution, thereby establishing digital donation box models that are transparent, efficient, and aligned with the demands of contemporary society.

Integrating the Quick Response Code Indonesian Standard (QRIS) with emerging technologies, such as blockchain and artificial intelligence (AI)-based donation platforms, has the potential to significantly advance digital philanthropy. For example, blockchain technology can provide comprehensive accountability in fund management by permanently recording each donation transaction within the blockchain ledger. This enables donors to transparently track the allocation and utilization of their contributions, from initial collection through to distribution to beneficiaries. Such transparency not only fosters increased public trust in digital philanthropy systems but also promotes higher levels of donor engagement.[28]

Furthermore, donation applications integrated with QRIS can offer more personalized and targeted information to donors, such as charitable programs that align with their interests or values, thereby enhancing the relationship between donors and fund management institutions.[29]

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[26] Muhammad Aufa, "Madian Muhammad Muchlisefektifitas Penerapan Penggalangan Dana Dalam Aplikasi Pada Fitur Dompet Dhuafa."

[27] Ni Made Puriati Et Al., "Efektivitas Penerapan Sistem Pembayaran Quick Response Code Indonesia Standard (Qris) Pada Umkm Di Kabupaten Karangasem," *Jurnal Ilmiah Akuntansi Dan Humanika* 13, No. 3 (2023): 332–38.

[28] Muhammad Luthfi Et Al., "Pemanfaatan Teknologi Blockchain Untuk Memperkuat Ekonomi Islam (Studi Kasus Generasi Z Di Wilayah Karesidenan Pekalongan)," *Jurnal Sahmiyya* 3, No. 2 (2024): 341–48.

[29] Alfi Rizka Maulidah, "Perkembangan Sistem Pembayaran Digital : Pada Era Revolusi Industri," *Jurnal Ekonomi Dan Bisnis Digital* 01, No. 04 (2024): 798–803.

Fintech-based donation boxes utilizing QRIS technology can be designed to be more interactive and seamlessly integrated across various digital platforms. For instance, mosques or social organizations might offer regular financial reports accessible through applications or websites for donors.[30] Consequently, donations become not merely acts of charity but also components of an ongoing relationship between donors and recipient institutions. This system provides long-term advantages by fostering trust and enhancing the sustainability of da'wah and philanthropic initiatives.

The future of digital philanthropy through the Quick Response Code Indonesian Standard (QRIS) is expected to impact not only the technical dimensions of fund management but also societal perceptions and engagement in charitable activities. This innovation facilitates greater connectivity between social and da'wah initiatives and the digital community, enabling them to reach broader audiences and generate more significant social impact.[31] Through effective collaboration among government entities, technology providers, and social institutions, QRIS is positioned to become a foundational pillar in establishing a modern, inclusive, and sustainable philanthropic ecosystem in Indonesia.

Technological Innovations in Digital Philanthropy

Digital transformation has significantly influenced multiple sectors, including the field of philanthropy. The advancement of information and communication technologies has rendered philanthropic practices more modern, efficient, transparent, and accessible. This progress has facilitated various innovations that extend outreach to broader segments of society, encompassing both beneficiaries and donors. The following outlines several key technological innovations that have redefined the paradigm of philanthropy in the digital age.

a.   Fundraising via Social Media Platforms

Social media has emerged as a highly effective instrument for promoting public engagement in philanthropic endeavors.[32] Platforms such as YouTube, TikTok, Instagram, and Facebook provide specialized features to facilitate fundraising, including "donate" buttons and integrated charity campaigns directly connected to user accounts.[33] These platforms enable organizations and individuals to reach millions of users rapidly, thereby substantially increasing the visibility and reach of their campaigns. Furthermore, the interactive

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[30] Rahmah Et Al., "Pengaruh Transformasi Digital Dan Pengembangan Financial Technology (Fintech) Terhadap Inovasi Pengaruh Transformasi Digital Dan Pengembangan Financial Technology (Fintech) Terhadap Inovasi."

[31] Opiefah Nurviliza, "Pengaruh Zakat Dalam Pertumbuhan Ekonomi Terhadap Kesejahteraan Masyarakat: Analisis Implementasi Pada Lazismu.Org," *Ziswaf Asfa Journal* 2ziswaf As, No. 2 (2024): 163–80.

[32] Al Kahfi, Kholis Ali Mahmud, "Transformation Of Da'wah In The Digital Era: Modern Strategies In Optimizing Technology-Based Da'wah Management."

[33] Encep Saepudin Makhrus, *Media Sosial Dan Filantropi Islam Perspektif Pemberdayaan Masyarakat*, 2021.

characteristics of social media cultivate emotional engagement and a sense of immediacy, which encourage active participation in charitable activities.[34]

b.   Livestream Fundraising

Beyond static content on social media, livestreaming has emerged as a prominent and innovative medium for fundraising.[35] Platforms such as Twitch, YouTube Live, TikTok, and Facebook Live enable individuals and organizations to engage directly with their audiences in real time. During livestream sessions, viewers can contribute instantaneously through integrated donation features, fostering a sense of immediacy and collective participation. Livestream-based philanthropy has demonstrated particular efficacy during humanitarian crises and charitable events by combining transparency, entertainment, and social engagement.

c.   Donation Platforms Utilizing Blockchain Technology

Blockchain technology has established a novel paradigm in the management of philanthropic activities, prioritizing transparency, traceability, and accountability. Blockchain-based donation platforms guarantee that each transaction is permanently recorded within a decentralized system, thereby minimizing the risk of data manipulation or financial misappropriation. This technological advancement enhances donor confidence by offering verifiable and tamper-proof records of fund allocation.[36] Furthermore, blockchain facilitates the automation of donation processes through smart contracts, ensuring that funds are disbursed solely upon the fulfillment of predefined conditions, thus improving both efficiency and integrity in charitable operations.

d.   Donation Applications

Donation platforms, exemplified by Kitabisa in Indonesia and GoFundMe internationally, have fundamentally transformed the manner in which individuals engage with social and humanitarian causes.[37] These applications enable donors to conveniently identify and support organizations or individuals in need according to their personal preferences and interests. Moreover, such platforms typically offer comprehensive information about beneficiaries, including campaign goals, recipient profiles, and detailed reports on fund allocation. This transparency not only bolsters donor trust but also facilitates more informed decision-making in charitable contributions. By incorporating

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[34] Sindy Anzani, Chailla Sabrina, And Hikmah Sari Harahap, "Media Sosial Sebagai Sarana Publikasi Dan Promosi Kemanusian Di Era Digital," *Arini: Jurnal Ilmiah Dan Karya Inovasi Guru* 1, No. 2 (2024): 115–27.

[35] Suhendri - Et Al., "Utilization Of Facebook Live Streaming In Online Missionary Endeavor At The Ar-Risalah Al-Khairiyah Foundation," *Waraqat : Jurnal Ilmu-Ilmu Keislaman* 7, No. 1 (2022): 86–98, Https://Doi.Org/10.51590/Waraqat.V7i1.253.

[36] Luthfi Et Al., "Pemanfaatan Teknologi Blockchain Untuk Memperkuat Ekonomi Islam (Studi Kasus Generasi Z Di Wilayah Karesidenan Pekalongan)."

[37] M. Niko Andeska, Helda Nusrida, And Gusnam Haris, "Analisis Hukum Ekonomi Syariah Terhadap Bisnis Startup Crowdfunding Syariah," *Iqtishaduna: Jurnal Ilmiah Mahasiswa Hukum Ekonomi Syari'ah* 5, No. April (2024): 380–404, Https://Doi.Org/10.24252/Iqtishaduna.Vi.46812.

features such as progress updates, transparent reporting, and community feedback mechanisms, donation applications effectively bridge the divide between donors and recipients, thereby fostering a culture of accountability and collective empathy.[38]

This transformation not only facilitates charitable activities by making them more efficient and expedient but also improves transparency and accountability in fund management. The advent of social media, livestreaming, blockchain technology, and donation applications has endowed digital philanthropy with considerable potential to generate a greater social impact in the future. Nevertheless, ongoing efforts are required to address prevailing challenges, including digital literacy and data security, to ensure that technology is optimally leveraged to support the sustainability of philanthropic and da'wah initiatives.

Fintech-based donation boxes constitute a significant advancement in the field of digital philanthropy by utilizing financial technology to improve the efficiency and transparency of donation processes. The implementation of QRIS technology and digital wallets facilitates cashless donations, thereby broadening access to charitable giving, particularly in regions with limited banking infrastructure. Furthermore, fintech enables the automatic processing and accurate documentation of donations, which enhances accountability and fosters public trust in charitable and philanthropic organizations.[39] The integration of fintech with contemporary donation systems not only promotes financial inclusion but also accelerates the digital transformation of the philanthropic sector.

One of the primary advantages of fintech-based donation platforms is their enhanced accessibility and inclusivity. Utilizing only a mobile device and an internet connection, individuals are able to contribute donations at any time and from any location, eliminating the necessity of visiting a physical site. This technology facilitates the participation of communities that have historically been underserved by traditional financial systems in philanthropic activities, thereby fostering both financial and social inclusion.[40] Moreover, the system improves transparency and accountability, as each donation transaction is automatically recorded within a digital framework. This enables charitable organizations to generate more accurate and auditable real-time financial reports, thereby reinforcing public trust in these institutions, which frequently encounter difficulties in establishing credibility with donors.[41]

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[38] Da'i. Abi Yakto, "Gamifikasi Crowdfunding Melalui Konten Live Streaming Youtube Windah Basudara Sebagai Komunikasi Persuasif" (Semarang: Doctoral Dissertation, Universitas Islam Sultan Agung, 2024).

[39] Budi Setiawan Et Al., "User Innovativeness And Fintech Adoption In Indonesia," *Journal Of Open Innovation: Technology, Market, And Complexity* 7, No. 3 (2021), Https://Doi.Org/10.3390/Joitmc7030188.

[40] Setiawan Et Al.

[41] Fattah, *Fintech Dalam Keuangan Islam*, *Publika Indonesia Utama*, 2022.

Furthermore, the efficiency of fund distribution represents one of the most notable positive outcomes of this innovation. In contrast to traditional donation systems, which rely on manual labor and logistical processes for collection and distribution, fintech technology enables direct transfer of funds to beneficiaries with reduced transaction costs. This advancement also facilitates the expedited delivery of aid during emergencies, such as natural disasters or humanitarian crises, where timely response is critical to the effectiveness of assistance. However, these benefits are accompanied by challenges concerning data security and regulatory compliance. The application of fintech in digital donations heightens the risk of personal data breaches and potential fraud by malicious actors.[42] Consequently, it is imperative for regulators and fintech service providers to continuously enhance user data protection measures and cybersecurity protocols to sustain public trust in this system.[43]

In addition to addressing security concerns, enhancing digital and financial literacy is essential to enable a broader population to comprehend and effectively utilize fintech-based donation systems.[44] A limited understanding of financial technology can impede the adoption of these systems, particularly among individuals unfamiliar with digital transactions. Therefore, comprehensive educational initiatives are necessary to increase awareness of the advantages and appropriate use of fintech in philanthropy.[45] Given its various strengths and challenges, fintech-based donation platforms represent a viable approach to accelerating digital transformation within the philanthropic sector. Sustainable development of this ecosystem requires collaboration among multiple stakeholders, including government entities, the private sector, and civil society, to ensure that it delivers optimal benefits to beneficiaries and the broader community.

The Role of Digital Philanthropy in Enhancing the Sustainability of Islamic Da'wah

In the digital era, philanthropy is no longer exclusively linked to affluent individuals, elders, or retirees who establish charitable foundations.[46] Instead, millennial philanthropy has emerged as a significant trend among young people, who actively engage in diverse social and religious activities. Over the past five years, their roles and contributions within the philanthropic sector have steadily increased, facilitated by technological advancements that enable more efficient and rapid donations via digital platforms.

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[42] Dyna Heng Yoke Wang Tok, "Fintech: Financial Inclusion Or Exclusion?," *International Monetary Fund. Not For Redistribution*, No. July (2014): 14–15.

[43] Drew Propson Bryan Zhang, "The Future Of Global Fintech: Towards Resilient And Inclusive Growth," *World Economic Forum*, No. January (2024): 5–7.

[44] Kristanty, "Tren Dan Tantangan Keamanan Bertransaksi Dengan Qris Dalam Era Transformasi Sistem Pembayaran Digital."

[45] Rizky Yudaruddin, "Financial Technology And Banking Market Discipline In Indonesia Banking," *Journal Of Asia Business Studies* 18, No. 2 (2024): 299–317, Https://Doi.Org/10.1108/Jabs-05-2022-0174.

[46] Budi. Susilo, *Inspirasi Sukses Dari Prinsip Hidup Orang-Orang Hebat Dunia.* (Jakarta: Laksana, 2017).

A concrete example of QRIS implementation in digital philanthropy is evident at the Istiqlal Mosque in Jakarta, which, in 2022, initiated the deployment of QRIS-based digital donation boxes at various strategic locations within the mosque premises. In collaboration with Bank Indonesia and Islamic banks, the mosque provides QR codes linked to zakat, infaq, and sadaqah accounts. This system enables congregants to make donations swiftly using e-wallets such as OVO, DANA, GoPay, and LinkAja. According to an internal report from the Istiqlal Mosque Management Board (DKM), the adoption of QRIS has significantly increased daily donations, particularly during Ramadan, due to its practicality and the reduction of physical contact—benefits that align with post-pandemic health protocols. Another example is the National Zakat Agency (Laznas BAZNAS), which has incorporated QRIS into its zakat, infaq, and sadaqah collection systems. Utilizing digital platforms and mobile applications, BAZNAS provides QRIS options for both automatic and scheduled donations. According to the 2023 BAZNAS Annual Report, approximately 20% of the total ZIS (Zakat, Infaq, Sadaqah) funds were collected via digital channels, with QRIS being a primary contributor.

A regional example is evident at Al-Azhar Mosque in BSD City, which has implemented the QRIS system through the of Mosque Donation Boxes program since 2021. This initiative has not only increased congregational participation but also facilitated mosque administrators in real-time financial recording and reporting via a cloud-based financial dashboard. This model significantly enhances transparency and efficiency in the management of community funds.

This phenomenon holds significant importance for the sustainability of Islamic da'wah, as millennials function not only as passive donors but also as active agents of change who propagate Islamic values through diverse digital philanthropic initiatives. The accessibility afforded by QRIS, Islamic crowdfunding platforms, sharia-compliant e-wallets, and ZISWAF fintech enables millennials to efficiently direct donations toward various da'wah programs, including mosque construction, student scholarships, social assistance, and the dissemination of Islamic content via social media.[47] Millennial philanthropy extends beyond mere financial contributions; it also fosters innovation within Islamic da'wah. Young individuals actively mobilize resources to support creative, digital-based initiatives, including Islamic podcasts, educational platforms, and digital media campaigns. Demonstrating a profound spirit of generosity and social consciousness, the millennial generation has established philanthropy not only as a moral duty but also as a lifestyle that enhances the sustainability of Islamic da'wah.

Islamic philanthropy is conventionally categorized into two primary types. The first category comprises obligatory religious philanthropy, which includes zakat

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[47] Muhamad Abriyansyah And Ade Nur Rohim, "Analysis Of Factors Affecting Interest In Paying Zakat, Infaq, Sadaqa (Zis) Through E-Wallets," *International Journal Of Research In Business And Social Science (2147- 4478)* 12, No. 3 (2023): 216–30, Https://Doi.Org/10.20525/Ijrbs.V12i3.2562.

fitrah—mandatory almsgiving during the holy month of Ramadan—and zakat mal, which refers to almsgiving on wealth, both of which are prescribed according to specific religious regulations. The second category encompasses voluntary (sunnah) philanthropy,[48] which includes sadaqah (voluntary charity), infaq (expenditure in the path of Allah), and waqf (endowment).

Over time, modern philanthropic concepts and institutions emerged in Indonesia during the early twentieth century. Consequently, Islamic philanthropy experienced a transformation that corresponded with evolving social and governmental dynamics.

First, Facilitating Access to and Participation in Da'wah. Digital philanthropy enhances societal access to contributing to da'wah programs.[49] Through QRIS-based payment systems, digital transfers, and sharia-compliant e-wallets, individuals can donate at any time and from any location without the necessity of physically visiting a da'wah institution.[50] This transition from traditional methods—such as physical donation boxes in mosques—to digital platforms reflects a progression toward more inclusive and efficient models. The implementation of QRIS-based donation boxes enables the public to contribute without constraints related to time or location, thereby enhancing the sustainability of Islamic da'wah in the digital age.[51] Digital payment systems facilitate instantaneous and convenient donations, which previously relied on in-person interactions. This method corresponds with the preferences of younger generations, who are familiar with digital technologies, thereby promoting broader and more accessible participation in Islamic philanthropy.

Second, Transparency and Accountability in the Management of Da'wah Funds. One of the primary advantages of digital philanthropy is the enhanced transparency it offers in fund management.[52] Unlike traditional methods, digital donation platforms facilitate real-time transaction recording, allowing donors to monitor the utilization of their contributions in da'wah activities. In contrast, conventional donation systems often rely on manual recordkeeping and reporting, which can result in ambiguities regarding fund allocation. The implementation of QRIS enables real-time recording of every transaction, thereby allowing donors to verify the appropriate utilization of their funds. This transparency fosters increased public trust in da'wah institutions and

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[48] Abrori Abrori And Ahmad Kharis, "Dakwah Transformatif Melalui Filantropi: Filantropi Islam Dalam Mengentas Kemiskinan Dan Ketidakadilan," *Jurnal Al-Ijtimaiyyah* 8, No. 1 (2022): 102, Https://Doi.Org/10.22373/Al-Ijtimaiyyah.V8i1.13009.

[49] M Makhrus, N. Al Ngizati Ngama Yasifah, And Istianah Istianah, "Peningkatan Literasi Digital Melalui Idebergerak.Com Sebagai Gerakan Filantropi Berbasis Komunitas," *Jurnal Literasi Pengabdian Dan Pemberdayaan Masyarakat* 2, No. 1 (2023): 9–21, Https://Doi.Org/10.61813/Jlppm.V2i1.26.

[51] Muhammad Faruq (Universitas Muhammadiyah Lampung) Et Al., "Penguatan Ekonomi Masyarakat Berbasis Filantropi Islam Di Lembaga Keagamaan," *Muamalatuna* 7, No. 1 (2024): 41–51, Https://Doi.Org/10.36269/Muamalatuna.V7i1.2469.

[52] Siti Pitrianti Et Al., "Literasi Digital Pada Masyarakat Desa," *Prosiding Seminar Nasional Teknologi Dan Sistem Informasi* 3, No. 1 (2023): 43–49, Https://Doi.Org/10.33005/Sitasi.V3i1.655.

promotes greater community engagement in supporting da'wah programs.[53] Furthermore, the integration of blockchain technology and smart contracts within Islamic fintech provides an additional level of security, ensuring that funds are protected from manipulation or misuse, as all transactions are permanently recorded and accessible for public verification.

Third, Efficiency in the Allocation of Da'wah Funds. Digital technology facilitates the more rapid and efficient distribution of funds by da'wah institutions and philanthropic organizations.[54] Automated payment and disbursement systems enable expedited aid delivery for initiatives such as student scholarships, mosque construction, and Qur'an distribution, thereby minimizing delays associated with bureaucratic procedures. Digital philanthropy facilitates more precise targeting of beneficiaries. Traditional methods, such as collecting funds from physical donation boxes, often involve labor-intensive processes of collection, documentation, and distribution, which can impede the effectiveness of aid delivery.[55] Digital approaches address these challenges by enabling assistance to be directed to the appropriate recipients in a more efficient manner.

Fourth, Innovations in Technology-Driven Da'wah. Technological innovation in da'wah has gained significant relevance in the digital era, especially with the advent of QRIS-based donation boxes as a means of digital philanthropic transformation.[56] The implementation of QRIS enables the public to make donations conveniently through digital payment methods, thereby enhancing the sustainability of da'wah activities by overcoming physical and geographical limitations.[57] This model facilitates the utilization of collected funds for diverse innovative da'wah initiatives, including educational digital content, app-based donation platforms, and the development of interactive media—such as metaverse and NFT projects aimed at da'wah objectives. This transition signifies a strategic shift from traditional da'wah methods toward more contemporary, effective, and digitally adaptive approaches. Therefore, QRIS-based donation boxes serve not only as fundraising instruments but also as essential components in developing a modern, innovative, and sustainable da'wah ecosystem. This technology-driven approach enhances the accessibility of da'wah to the public while ensuring the continuity of programs that are both efficient and far-reaching. It facilitates the evolution of da'wah in tandem with technological advancements, maintaining its relevance and effectiveness.

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[53] Abdul Aziz, *Ekonomi Makro Islam Sebuah Pengantar*, 2024, Https://Www.Researchgate.Net/Publication/377955538.

[54] Mochammad Novendri S Citra Indriani, Umil Khoiri, "Tranformasi Zakat Menuju Era Digital: Peluang Dalam Penanggulangan Kemiskinan," *Jurnal Kajian Islam Dan Pengembangan Masyarakat* 9, No. 1 (2024): 41–62.

[55] Aldi Surizkika, "Dakwah Sosial Dan Filantropi Islam: Transformasi, Kesejahteraan Dan Keadilan Bagi Masyarakat," *Jurnal Sahid Da'watii* 3, No. 01 (2024): 28–39, Https://Doi.Org/10.56406/Jurnalsahiddawatii.V3i01.459.

[56] Jubba And Mada, "Motivasi Filantropi Di Kalangan Milenial Muslim Indonesia."

[57] Salwa Hayati, Ulia Lestari, "Strategi Pengumpulan Zakat Melalui Digital Quick Response Code Indonesian Standard (Qris) Pada Baznas Provinsi Nusa Tenggara Barat."

Fifth, Digital Philanthropy as the Foundation for Sustainable Da'wah. In the context of digital philanthropy transformation based on the QRIS system, this technology enables automatic and consistent donations from congregants.[58] Donors are no longer required to perform manual transactions regularly, allowing them to contribute continuously, even in small amounts but with high frequency.[59] This mechanism ensures stable funding for da'wah activities and reduces reliance on one-time or sporadic donations. Subscription-based QRIS donation systems enable da'wah institutions to establish predictable funding streams, facilitating improved planning and the consistent implementation of programs, including Islamic education, social assistance, and the development of digital da'wah media.[60]

Digital philanthropy has significantly transformed the sustainability of Islamic da'wah. By utilizing technologies such as QRIS, sharia-compliant e-wallets, and Islamic crowdfunding platforms, individuals can now make donations more conveniently and efficiently. This increased accessibility fosters greater community engagement in supporting religious initiatives, including mosque construction, student scholarships, and the dissemination of digital da'wah. Furthermore, transparency in fund management constitutes a significant advantage of digital philanthropy, enabling donors to clearly observe the allocation of their contributions and thereby enhancing public trust in da'wah institutions. In addition to facilitating fundraising processes, digital technology also enhances the efficiency of distributing da'wah funds.

Despite its numerous advantages, digital philanthropy necessitates stringent regulation and oversight to prevent the misuse of funds. The integration of blockchain technology and smart contracts within Islamic fintech can enhance transaction accountability. Moreover, da'wah institutions should implement subscription-based donation models and digital productive waqf strategies to ensure the sustainability of da'wah efforts is not solely dependent on spontaneous contributions. The integration of technological innovation with effective da'wah management principles positions digital philanthropy as a promising long-term strategy for supporting and sustaining Islamic da'wah in the contemporary era.

Conclusion

The digital transformation of philanthropy through the implementation of QRIS has substantially influenced donation practices among Muslims and the sustainability of da'wah in the digital era. The primary findings of this study reveal that utilizing QRIS in digital donation boxes facilitates a faster, more convenient, efficient, and transparent

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[58] Ahmad Faiz Et Al., "Dinamika Sosial Dan Identitas : Faktor Penentu Niat Berdonasi Sebagai Bentuk Dakwah Social Dynamics And Identity : Determining Factors Of Donation Intention As A Form Of Da ' Wah," *Dakwatuna: Jurnal Dakwah Dan Komunikasi Islam* 10, No. 2 (2024): 123–36.

[59] Yuliana Rakhmawati, "Studi Media Filantropi Online: Pergeseran Altruismetradisional-Karitas Menuju Filantropi Integratif," *Komunika: Jurnal Dakwah Dan Komunikasi* 13, No. 2 (2019): 167–86, Https://Doi.Org/10.24090/Komunika.V13i2.2082.

[60] Surizkika, "Dakwah Sosial Dan Filantropi Islam: Transformasi, Kesejahteraan Dan Keadilan Bagi Masyarakat."

donation process. This system promotes greater public engagement, particularly among younger generations, in Islamic philanthropic activities. Furthermore, the integration of QRIS with technologies such as blockchain and Islamic fintech has demonstrated effectiveness in enhancing accountability, broadening the reach of donations, and expediting the real-time distribution of da'wah funds. However, challenges including low digital literacy and inadequate infrastructure in remote areas persist as significant barriers that warrant serious consideration.

To facilitate the widespread adoption of QRIS within the digital da'wah ecosystem, concrete measures are imperative. Firstly, digital literacy training should be extended to mosque administrators, da'wah institutions, and the general public, with particular emphasis on rural communities. Secondly, it is essential to enhance collaboration among Islamic fintech companies, Islamic philanthropic organizations, and governmental bodies to establish robust digital infrastructure and ensure the security of donor data. Thirdly, the development of QRIS-based donation platforms integrated with Islamic financial reporting systems represents a strategic approach to fostering public trust. Through effective synergy, this digital philanthropic transformation can serve as a foundational element for achieving an inclusive, adaptive, and sustainable Islamic da'wah movement in the digital era.

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