



Digital Philanthropy: Ethical Dilemmas and the Transition to Digital Society in Jember Regency

Khoirul Anam*

Universitas Muhammadiyah
Malang, Indonesia

Zaenal Abidin

Universitas Muhammadiyah
Malang, Indonesia

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Abstract

The accelerating transition toward digital society has profoundly transformed the governance architecture of contemporary philanthropy, particularly within Islamic charitable institutions increasingly dependent on platform-based systems for fundraising, communication, and public accountability. In Indonesia, the digitalization of Zakat, Infak, and Sedekah (ZIS) institutions has expanded fundraising accessibility, strengthened donor participation, and enhanced operational efficiency through the integration of crowdfunding platforms, social media campaigns, QR-code payments, mobile banking, and real-time reporting systems. However, despite the growing institutional adoption of digital philanthropy, existing scholarship continues to emphasize technological optimization and fundraising effectiveness while providing limited critical attention to the ethical contradictions emerging within digitally mediated philanthropic governance. This study critically examines the ethical dilemmas surrounding digital philanthropy practices in ZIS institutions in Jember Regency during the transition toward a digital society. Employing a qualitative multiple-case study design grounded in an interpretivist paradigm, data were collected through semi-structured interviews, non-participant observations, and institutional documentation involving 21 participants consisting of institutional managers, donors, and beneficiaries. The data were analyzed using reflexive thematic analysis supported by NVivo 14 software. The findings reveal that digital philanthropy significantly strengthens bureaucratic efficiency, real-time accountability, participatory donor engagement, and geographical distribution capacity. Nevertheless, the study simultaneously identifies persistent ethical tensions related to donor data confidentiality, platform dependency, transparency of ujah, informational asymmetry, and the commodification of poverty within emotionally driven digital fundraising campaigns. The study argues that digital philanthropy should not be understood merely as a technological fundraising innovation, but as a contested socio-technical and moral governance system where institutional legitimacy, algorithmic visibility, ethical accountability, and public trust continuously intersect and conflict. The findings contribute theoretically by extending discussions on techno-moral legitimacy and platformized philanthropy within Islamic charitable governance while offering practical insights for developing ethically sustainable and socially responsible digital philanthropic ecosystems.

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INTRODUCTION

The rapid expansion of digital technology has fundamentally reshaped the structure of contemporary philanthropy across the world. The integration of internet-based platforms, mobile payment systems, and social media into charitable activities has transformed how philanthropic institutions collect, manage, and distribute social resources within increasingly interconnected societies. Digital philanthropy is no longer positioned merely as a technological alternative to conventional donation practices, but rather as a structural transformation that redefines institutional governance, public participation, and the social meaning of giving itself (Issin et al., 2024; Pepin et al., 2023). In many countries, including Indonesia, philanthropic institutions are progressively adopting digital ecosystems to improve fundraising efficiency, strengthen donor engagement, and

* Corresponding author:

Khoirul Anam and Zaenal Abidin, Universitas Muhammadiyah Malang, Indonesia
khoirulanam_41@webmail.um.ac.id

expand social outreach beyond geographical limitations (Triantoro et al., 2021). This transformation reflects the emergence of a digitally mediated philanthropic culture in which trust, transparency, and technological legitimacy become inseparable from institutional sustainability. At the same time, the increasing dependence on digital systems has generated new forms of vulnerability related to ethical accountability, information asymmetry, and digital governance. Consequently, digital philanthropy must be understood not solely as a technological innovation, but as a socio-technical transition that reshapes the ethical foundations of contemporary charitable institutions.

The transformation toward digital philanthropy has accelerated significantly following the widespread adoption of smartphones, online financial services, and platform-based social interaction. In the Indonesian context, Zakat, Infak, and Sedekah (ZIS) institutions have increasingly utilized crowdfunding applications, digital payment gateways, QR-code systems, and social media campaigns to facilitate charitable participation and improve fundraising accessibility (Laila Fitria et al., 2025). These developments have enabled philanthropic activities to become more flexible, immediate, and widely accessible, particularly among younger generations who are deeply integrated into digital ecosystems. However, the rapid digitalization of philanthropy has also generated complex ethical tensions that extend beyond technical efficiency. Public concerns regarding donor data security, institutional transparency, misuse of digital campaigns, and the accountability of online fundraising platforms have become increasingly visible within digital charitable practices (Alwi et al., 2023; Anisah et al., 2025; Berliana Maharani et al., 2024). In many cases, philanthropic institutions are expected not only to demonstrate social impact but also to maintain ethical integrity within highly transparent digital environments. This condition creates a paradox in which digitalization simultaneously strengthens public participation while increasing institutional exposure to reputational risk and ethical scrutiny.

The ethical challenges emerging from digital philanthropy are closely associated with the growing reliance on data-driven systems in charitable governance. Digital donation platforms continuously collect and process sensitive personal information, including donor identities, transaction histories, behavioral patterns, and communication data, positioning information as both a strategic asset and a source of institutional vulnerability (Gopinath & Padmaja, 2024; Kamal et al., 2025; Le-Nguyen, 2024; Tsai, 2021). While digital systems offer operational efficiency and real-time accountability, they also create risks related to privacy breaches, unauthorized data use, and platform dependency. Public trust in philanthropic institutions is increasingly shaped by the quality of digital governance, particularly regarding transparency, system reliability, and data protection mechanisms (Fahmi, 2025; Khairudin et al., 2022). Inadequate governance practices may weaken institutional legitimacy even when philanthropic programs are socially beneficial. Moreover, digital fundraising campaigns frequently utilize emotional narratives and visual representations of poverty to attract public sympathy and stimulate online donations. Although such strategies may increase fundraising effectiveness, they simultaneously raise ethical concerns regarding the commodification of vulnerable communities for institutional visibility and financial gain (Keegan, 2023). These unresolved tensions indicate that digital philanthropy operates within a contested ethical space where technological efficiency and moral responsibility continuously intersect.

The transition toward a digital society further intensifies the urgency of examining ethical governance within philanthropic institutions. Digital society transformation is characterized by the integration of digital systems into everyday social, economic, and cultural interactions, fundamentally altering how institutions communicate, operate, and maintain legitimacy in public spaces (Kostenko Oleksii et al., 2025; Poliakova et al., 2020; Rosário & Dias, 2022). Within this transition, philanthropic organizations are not only required to adopt digital technologies but are also expected to develop adaptive governance systems capable of sustaining public trust in increasingly transparent and participatory environments. However, the transition toward digital society remains uneven, particularly in developing regions where disparities in digital literacy, technological access, and institutional capacity continue to persist (Dimas & Fahlevvi, 2024; Haniko et al., 2023). This condition creates a dual reality in which digital philanthropy simultaneously expands social inclusion while potentially reproducing new forms of exclusion among communities with limited digital capabilities. In Islamic philanthropic institutions, these dynamics become more complex because organizational legitimacy is strongly connected to religious accountability, moral trust, and social expectations rooted in communal values. Consequently, the digital transformation

of ZIS institutions cannot be separated from broader questions regarding ethical governance, institutional credibility, and the sustainability of public trust during the transition toward digitally mediated social systems.

Previous studies have extensively explored digital philanthropy from the perspectives of technological adoption, fundraising efficiency, crowdfunding mechanisms, and donor engagement. Research conducted by (Mansurah & Aishah, 2020; Pepin et al., 2023)Gong & Ye, 2025; Ye et al., (2025) demonstrated that digital platforms significantly enhance fundraising accessibility and broaden public participation in charitable activities. Other studies emphasized the strategic role of social media and digital communication in strengthening donor interaction and institutional visibility within highly connected societies (Issin et al., 2024; Ye et al., 2025). In the context of Islamic philanthropy, several scholars examined the digitalization of zakat management systems and the integration of online platforms into ZIS collection and distribution mechanisms (Triantoro et al., 2021). Furthermore, studies on digital governance highlighted that transparency, accountability, and technological reliability are essential determinants of institutional trust and organizational legitimacy (Alwi et al., 2023; Khairudin et al., 2022). Scholars in digital ethics have also discussed issues related to privacy protection, algorithmic governance, cybersecurity, and digital inequality within platform-based systems (Le-Nguyen, 2024; (Azer & Samir, 2024; TADDEO & FLORIDI, 2025). Despite these contributions, the majority of previous studies predominantly frame digital philanthropy as a technological innovation and fundraising instrument rather than as an ethical governance challenge embedded within broader socio-technical transitions.

A critical limitation within the existing literature is the insufficient attention given to the ethical contradictions emerging from localized digital philanthropy practices, particularly within Islamic philanthropic institutions operating at the regional level. Most previous studies focus on large-scale national platforms or technological performance indicators, while limited research critically examines how ethical dilemmas influence institutional legitimacy, donor trust, and governance sustainability in localized philanthropic ecosystems. Furthermore, the issue of poverty commodification within digital fundraising campaigns remains underexplored despite its growing prevalence in online philanthropic communication. Existing studies also tend to overlook the interaction between digital literacy, moral accountability, and public participation during the transition toward digital society. In addition, research examining the ethical implications of digital governance within regional ZIS institutions in Indonesia remains relatively scarce, even though these institutions possess distinctive characteristics rooted in religious authority, communal trust, and local social relationships. This gap is particularly important because regional philanthropic institutions often operate within hybrid governance environments where conventional religious legitimacy intersects with digitally mediated accountability systems. Therefore, understanding digital philanthropy solely through technological or managerial perspectives is insufficient to explain the complex ethical tensions shaping contemporary Islamic philanthropic governance.

Based on these considerations, this study aims to analyze the ethical dilemmas emerging from digital philanthropy practices within ZIS institutions in Jember Regency during the transition toward a digital society. Specifically, this research examines issues related to donor data confidentiality, transparency of platform administration fees, bureaucratic efficiency, digital governance practices, and the commodification of poverty within online fundraising campaigns. Jember Regency provides a relevant empirical setting because local ZIS institutions have actively adopted digital fundraising mechanisms while simultaneously facing challenges related to public trust, digital literacy disparities, and institutional accountability. The study contributes theoretically by extending discussions on digital philanthropy beyond technological adoption toward ethical governance and institutional legitimacy within socio-technical transition contexts. Practically, the findings are expected to provide strategic insights for ZIS institutions, policymakers, and digital platform managers in developing more ethical, transparent, and socially responsible philanthropic governance systems. Furthermore, this study contributes to the broader academic debate regarding how nonprofit and religious-based organizations negotiate moral accountability and public trust within increasingly digitalized social environments. Through its focus on localized Islamic philanthropic institutions, this research also offers empirical evidence regarding the complex interaction between digital transformation, ethical governance, and community participation in contemporary digital society transitions.

METHOD

This study employed a qualitative multiple-case study design grounded in an interpretivist paradigm to critically examine the ethical dilemmas emerging from digital philanthropy practices within Zakat, Infak, and Sedekah (ZIS) institutions during the transition toward a digital society in Jember Regency, Indonesia. An interpretivist qualitative approach was selected because the study sought to understand how institutional actors, donors, and beneficiaries construct meanings, negotiate ethical tensions, and interpret digital governance practices within their socio-religious contexts rather than to measure causal relationships statistically (Salam-Salmaoui et al., 2025). The multiple-case study design enabled the exploration of organizational similarities and contextual differences across several Islamic philanthropic institutions that have adopted digital fundraising systems. This approach was considered particularly relevant because digital philanthropy within Islamic charitable institutions represents a socially embedded phenomenon shaped by technological adaptation, institutional legitimacy, religious accountability, and public trust. The study also adopted a socio-technical perspective that views digital transformation not merely as a technological process but as a structural reconfiguration of institutional relationships, governance mechanisms, and moral responsibility within digitally mediated philanthropic ecosystems. By positioning digital philanthropy as a dynamic interaction between technology, ethics, and institutional governance, the qualitative case study design allowed the researcher to capture complex realities that could not be adequately represented through standardized quantitative measurement.

The research was conducted in Jember Regency, East Java, Indonesia, an area characterized by the active development of Islamic philanthropic organizations and the increasing adoption of digital fundraising systems among regional ZIS institutions. Jember was purposively selected because local philanthropic institutions have experienced a significant transition from conventional fundraising practices toward platform-based digital philanthropy through the utilization of crowdfunding applications, social media campaigns, digital payment gateways, QR-code donation systems, and mobile financial services. The region also represents a socially relevant setting due to the coexistence of traditional religious philanthropic culture and rapidly expanding digital public participation. The study focused on several major ZIS institutions operating in Jember Regency, including LAZISMU, LAZISNU, Rumah Zakat, Dompot Dhuafa, Nurul Hayat, and YDSF regional branches, all of which actively implement digital fundraising mechanisms. Data collection was conducted over a four-month period from January to April 2026 to allow prolonged engagement with participants, repeated field observations, and iterative thematic analysis. This extended period of fieldwork enabled the researcher to capture routine institutional practices, evolving digital campaigns, and donor interactions occurring within naturally operating philanthropic environments.

The participants of this study consisted of institutional managers, digital fundraising administrators, donors, and beneficiaries who possessed direct experience with digital philanthropy practices within ZIS institutions. A purposive sampling strategy combined with criterion-based selection was applied to ensure the inclusion of information-rich participants capable of providing deep and contextually relevant insights regarding ethical governance in digital philanthropy (Poljašević et al., 2025). Institutional participants were selected based on at least one year of involvement in digital fundraising management, donor communication, or digital governance activities. Donor participants were required to have conducted online donations through ZIS digital platforms on multiple occasions during the previous year, while beneficiaries were selected based on their involvement in digitally funded philanthropic programs. Participants who had limited interaction with digital systems or insufficient experience with institutional digitalization processes were excluded from the study. In total, 21 participants were involved, consisting of 8 institutional managers, 7 donors, and 6 beneficiaries. The sample size was determined using the principle of theoretical saturation, where additional interviews no longer generated substantially new conceptual categories, interpretive meanings, or thematic variation (Elmholdt et al., 2026; Mpofu, 2025). The inclusion of multiple participant groups enabled the study to capture diverse perspectives regarding digital governance, donor trust, institutional accountability, and ethical dilemmas within philanthropic practices.

Data were collected through semi-structured interviews, non-participant observations, and documentation analysis to achieve methodological triangulation and strengthen the credibility of the findings (Alaba et al., 2026). The semi-structured interview protocol was developed based on key dimensions identified in previous studies concerning digital philanthropy, ethical governance, institutional legitimacy, and digital society transition. The interview guide included themes related to donor data confidentiality, transparency of administration fees, digital accountability mechanisms, institutional trust, platform governance, digital literacy, and the representation of poverty in online fundraising campaigns. Semi-structured interviews were selected because they allowed participants to articulate experiences and ethical perceptions in depth while enabling the researcher to maintain analytical consistency across interview sessions. Interviews were conducted either face-to-face or through online communication platforms depending on participant accessibility and institutional conditions. Each interview lasted between 45 and 90 minutes and was audio-recorded with participant consent to ensure data accuracy and analytical reliability.

Non-participant observations were conducted to examine actual digital philanthropic practices implemented by ZIS institutions, including online campaign dissemination, digital reporting systems, donor interaction mechanisms, transparency practices, and platform-based fundraising activities. Observational data enabled the researcher to compare institutional narratives with real operational practices occurring within digital environments. In addition, documentation analysis was conducted using institutional reports, fundraising dashboards, social media publications, campaign posters, online donation records, governance guidelines, and publicly accessible digital materials. These documents were used not only to support contextual understanding but also to verify institutional claims related to transparency, accountability, and digital governance implementation. The integration of interviews, observations, and documentation analysis created a comprehensive data structure capable of capturing both discursive and operational dimensions of digital philanthropy practices.

The trustworthiness of the research instruments and analytical procedures was established through several rigorous validation strategies. The interview guide and observation framework underwent expert review involving two academics specializing in Islamic philanthropy and digital governance to ensure conceptual adequacy, contextual relevance, and interpretive clarity. Prior to the main fieldwork, pilot interviews were conducted with two participants outside the primary sample to refine interview structure, eliminate ambiguous wording, and improve question sequencing. In qualitative inquiry, rigor is associated with credibility, transferability, dependability, and confirmability rather than statistical validity alone (Alansari, 2026; Dyar, 2022). Therefore, this study implemented data triangulation, source triangulation, prolonged engagement, member checking, peer debriefing, and reflexive memoing throughout the research process. Member checking was conducted by returning summarized interpretations and thematic findings to selected participants for verification and clarification. Peer debriefing sessions were also conducted with fellow qualitative researchers to critically evaluate coding consistency, interpretive coherence, and thematic development. Furthermore, the researcher maintained reflexive field notes and analytical memos to critically examine potential biases, assumptions, and positional influences emerging during data interpretation. These procedures strengthened the transparency and methodological rigor of the study while minimizing subjective interpretive distortion.

The data collection process was conducted systematically in several interconnected stages. The first stage involved preliminary institutional mapping and identification of ZIS organizations actively utilizing digital fundraising systems within Jember Regency. Following institutional identification, formal communication and research permission were established with institutional representatives. The second stage involved conducting semi-structured interviews with participants selected through purposive criteria. Interview recordings were transcribed verbatim immediately after each session to preserve contextual meaning and conversational nuances. Interviews conducted in Bahasa Indonesia were translated into English using meaning-based translation procedures to maintain conceptual equivalence and interpretive consistency. Simultaneously, observational activities were carried out to document online campaign structures, digital reporting practices, donor interaction systems, and institutional transparency mechanisms. The final stage involved collecting institutional documents, screenshots of digital platforms, online campaign archives, social media publications, and researcher field notes. All collected materials were systematically organized

using coded identifiers to facilitate analytical integration and ensure data traceability throughout the research process.

The collected data were analyzed using reflexive thematic analysis following the framework proposed by (Boisvert et al., 2024; Dube et al., 2024). The analysis began with an intensive familiarization process through repeated reading of interview transcripts, field notes, observational records, and institutional documents. Subsequently, open coding was conducted to identify significant statements, recurring patterns, ethical tensions, and institutional practices related to digital philanthropy governance. Coding was performed iteratively using NVivo 14 software to facilitate systematic categorization, code refinement, and thematic organization. Initial codes were grouped into conceptual categories based on semantic similarity and interpretive relevance, including donor privacy, platform transparency, bureaucratic efficiency, digital accountability, institutional legitimacy, public trust, and poverty commodification. These categories were further refined through axial coding and interpretive abstraction to generate broader themes explaining how ethical dilemmas emerge, intensify, and are negotiated within digital philanthropic ecosystems. The analytical process combined semantic interpretation with latent thematic analysis to examine not only explicit participant statements but also underlying institutional assumptions, power relations, and moral tensions embedded within digital governance practices. Throughout the analysis, the researcher continuously engaged in reflexive interpretation to ensure analytical coherence and minimize overgeneralization. Negative case analysis was also conducted to identify contradictory findings and strengthen the robustness of thematic interpretation.

This study strictly adhered to internationally recognized academic research ethics principles throughout all stages of the research process. Prior to participation, all respondents received detailed information regarding the objectives of the study, data usage procedures, voluntary participation rights, and confidentiality protections. Written informed consent was obtained from all participants before interviews and observations were conducted. To maintain anonymity and protect participant privacy, all personal identifiers and institutional-sensitive information were replaced with pseudonyms and coded references. Digital files, interview recordings, transcripts, and observational data were securely stored in password-protected databases accessible only to the researcher. The study also ensured that no participant was exposed to reputational, psychological, or institutional harm during the research process. Ethical sensitivity was particularly emphasized when discussing issues related to donor trust, institutional weaknesses, digital transparency, and representations of poverty in fundraising campaigns. Furthermore, the researcher maintained professional neutrality and avoided institutional favoritism throughout data interpretation and reporting. By implementing rigorous methodological procedures, transparent analytical strategies, and strict ethical safeguards, this study sought to produce academically credible, contextually grounded, and internationally publishable findings regarding ethical governance within digital philanthropy during the transition toward a digital society.

RESULTS AND DISCUSSION

Results

The findings of this study reveal that the transition toward digital philanthropy within Zakat, Infak, and Sedekah (ZIS) institutions in Jember Regency has generated significant organizational transformation while simultaneously creating complex ethical and governance challenges. The analysis demonstrates that digitalization has not only improved fundraising accessibility, operational efficiency, and donor participation, but has also reshaped institutional accountability, transparency mechanisms, and public trust within increasingly connected digital environments. The results further indicate that the integration of digital systems into philanthropic practices has intensified institutional exposure to ethical dilemmas related to donor data confidentiality, transparency of platform administration fees, and the representation of poverty in online fundraising campaigns. Based on thematic analysis of interviews, observations, and institutional documentation, the findings are organized into several interconnected themes that explain how digital philanthropy reconfigures governance practices and ethical responsibility within Islamic philanthropic institutions during the transition toward a digital society.

Digital Transformation and the Reconfiguration of Philanthropic Governance in ZIS Institutions

The findings demonstrate that the digital transformation occurring within Zakat, Infak, and Sedekah (ZIS) institutions in Jember Regency has fundamentally reconfigured the operational structure of Islamic philanthropy from conventional charity-based administration toward digitally mediated governance systems. The transition was reflected in the integration of crowdfunding platforms, QR-code donation systems, mobile banking, e-wallet transactions, social media campaigns, and real-time reporting dashboards into institutional fundraising activities. Rather than functioning merely as technical tools, these digital systems have gradually reshaped how institutions establish legitimacy, maintain donor relationships, and negotiate public accountability within increasingly transparent digital environments. Most participating institutions acknowledged that digitalization significantly increased fundraising accessibility and expanded donor participation beyond geographical boundaries. However, the findings simultaneously reveal that institutional readiness for digital transformation remains uneven due to differences in technological infrastructure, financial capacity, and digital literacy among organizational personnel. This disparity created varying levels of transparency, responsiveness, and governance sophistication across institutions. Consequently, digital transformation within Islamic philanthropy cannot be interpreted solely as technological modernization but must be understood as a broader institutional restructuring process that directly affects organizational legitimacy, ethical accountability, and public trust during the transition toward a digital society.

Table 1. Structural Characteristics of Digital Transformation in ZIS Institutions

Dimension of Transformation	Empirical Findings	Governance Implications
Digital fundraising systems	Adoption of QRIS, e-wallets, crowdfunding platforms, and mobile banking	Increased fundraising accessibility and donor participation
Digital communication strategies	Intensive utilization of social media campaigns and online storytelling	Expanded institutional visibility and public engagement
Real-time accountability systems	Integration of digital dashboards and transaction notifications	Enhanced transparency and traceability
Digital donor databases	Collection and storage of donor identities and transaction histories	Increased operational efficiency but greater privacy vulnerability
Hybrid institutional governance	Simultaneous use of conventional and digital fundraising mechanisms	Transitional adaptation toward digitally mediated legitimacy

Table 1 illustrates that digital transformation within ZIS institutions extends beyond technological adoption and increasingly influences institutional governance structures, accountability systems, and mechanisms of public trust formation. The findings indicate that digital philanthropy operates as a hybrid governance model where technological efficiency intersects with religious legitimacy and ethical responsibility.

The findings further indicate that donor participation within digital philanthropy is strongly influenced by perceptions of convenience, accessibility, and institutional credibility. Several donors explained that digital platforms enabled them to donate more frequently because transactions could be conducted flexibly without spatial or temporal limitations. One participant stated that online donation systems were perceived as practical and responsive, although unstable internet connections occasionally disrupted the transaction process. Another donor emphasized that feelings of security emerged because the institution appeared professionally managed and publicly monitored. These narratives indicate that technological adoption alone is insufficient to sustain public participation unless accompanied by institutional trustworthiness and perceived moral integrity. In this context, digital platforms function not merely as transactional infrastructures but also as symbolic representations of institutional professionalism and legitimacy. The findings therefore suggest that digital philanthropy increasingly depends on the institution's ability to transform technological efficiency into ethical credibility within highly connected digital environments.

Operational Dynamics of Digital Philanthropy and Real-Time Accountability

The operational mechanisms of digital philanthropy identified in this study reveal a systematic transformation from fragmented conventional fundraising practices toward integrated digital governance ecosystems. Institutions generally implement interconnected operational stages beginning with campaign planning, digital dissemination, online transaction processing, automated recording systems, and real-time accountability reporting. The campaign planning stage was found to be strategically significant because institutions carefully designed fundraising narratives by considering donor segmentation, emotional engagement, visual communication patterns, and platform suitability. This planning process was not limited to administrative preparation but represented an institutional effort to construct persuasive yet ethically acceptable public narratives. Several institutional managers acknowledged that campaign effectiveness largely depended on the institution’s ability to balance emotional appeal with moral responsibility, particularly when representing vulnerable beneficiaries in digital spaces. Consequently, fundraising narratives became central instruments through which institutions simultaneously negotiated visibility, empathy, and ethical legitimacy within competitive digital environments.

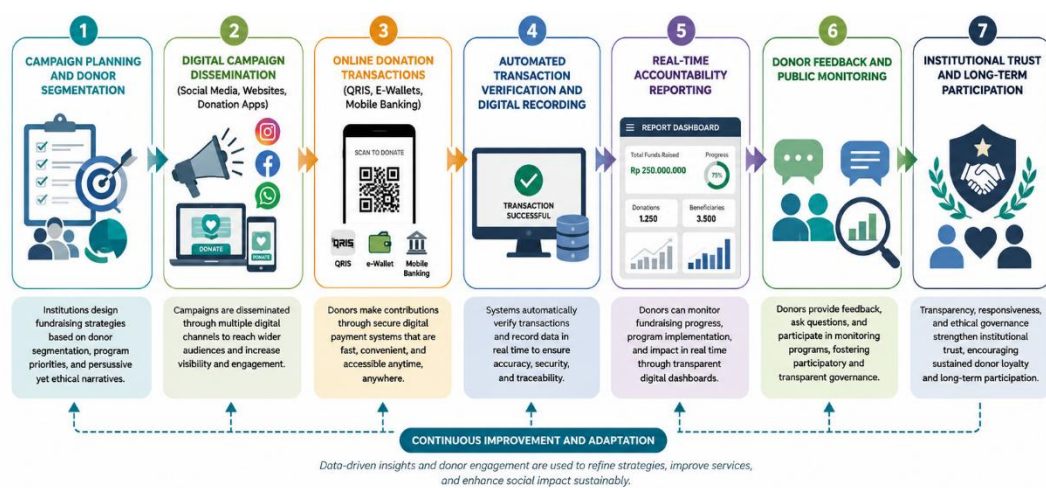


Figure 1. Integrated Operational Structure of Digital Philanthropy in ZIS Institutions

Figure 1 demonstrates that digital philanthropy within ZIS institutions operates through interconnected governance mechanisms emphasizing transparency, donor interaction, and institutional accountability. The operational flow indicates that fundraising activities no longer end with financial transactions but evolve into continuous legitimacy-building processes within digital public spaces.

The transaction stage emerged as the central component of digital philanthropy because it directly connected donor participation with institutional accountability systems. Digital payment mechanisms such as bank transfers, QR-code systems, and e-wallet platforms were integrated with automated verification systems enabling real-time transaction confirmation and traceable financial documentation. Donors immediately received notifications containing payment validation, supported program information, and transaction timestamps, thereby reducing uncertainty and strengthening perceptions of transparency. The findings suggest that automated reporting systems significantly reduced information asymmetry between institutions and donors because fundraising progress, distribution activities, and program outcomes became publicly visible through digital dashboards and online communication channels. This real-time accountability mechanism transformed donor relationships from passive trust dependence toward traceable institutional monitoring. Consequently, transparency within digital philanthropy increasingly functions as a performative governance mechanism through which institutions continuously negotiate credibility in publicly visible digital environments.

Table 2. Components and Governance Functions of Real-Time Reporting Systems

Reporting Component	Operational Function	Ethical and Institutional Implication
Fundraising dashboard	Displays real-time donation accumulation	Strengthens transparency and donor confidence

Reporting Component	Operational Function	Ethical and Institutional Implication
Automated transaction confirmation	Provides immediate donation verification	Enhances security and reduces uncertainty
Program progress monitoring	Reports implementation stages and field activities	Reduces information asymmetry
Impact and beneficiary reporting	Displays outputs and social outcomes	Reinforces institutional legitimacy
Donor interaction systems	Enables feedback, criticism, and evaluation	Encourages participatory governance

Table 2 demonstrates that real-time reporting systems serve not only administrative purposes but also function as institutional legitimacy mechanisms. Transparency practices increasingly shape donor perceptions regarding accountability, professionalism, and ethical governance within digital philanthropic ecosystems.

The findings additionally reveal that digital philanthropy has transformed donor participation into a more interactive and participatory governance relationship. Donors are no longer positioned merely as financial contributors but increasingly act as public evaluators who continuously monitor institutional performance through digital platforms. Through online feedback systems, donors actively request clarification regarding fundraising allocation, administrative transparency, and program implementation outcomes. This participatory mechanism creates a new form of digitally mediated accountability in which institutions become continuously exposed to public scrutiny. Several institutional managers acknowledged that the visibility created by digital platforms intensified pressure to maintain institutional responsiveness and transparency because reputational damage could rapidly spread within digital networks. Therefore, digital philanthropy simultaneously strengthens institutional participation while intensifying organizational exposure to public ethical evaluation.

Bureaucratic Efficiency and the Expansion of Philanthropic Reach

The findings indicate that digital transformation significantly increased bureaucratic efficiency within ZIS institutions by simplifying administrative procedures previously characterized by lengthy verification processes and fragmented documentation systems. The integration of digital databases, automated transaction recording, and online reporting mechanisms enabled institutions to process fundraising and distribution activities more rapidly and systematically. Institutional personnel explained that digital systems reduced repetitive administrative workloads and allowed human resources to focus more intensively on program management and beneficiary coordination. This transition also strengthened organizational responsiveness because digital information systems enabled real-time access to fundraising data, beneficiary records, and program implementation status. As a result, institutional decision-making processes became more adaptive and strategically responsive to urgent social needs. The findings therefore demonstrate that bureaucratic efficiency within digital philanthropy extends beyond procedural acceleration and reflects broader organizational restructuring toward data-driven governance systems.



Figure 2. Structural Relationship Between Digitalization, Bureaucratic Efficiency, and Distribution Expansion

Figure 2 illustrates that digitalization strengthens philanthropic governance through interconnected processes involving technological integration, administrative simplification, and broader social distribution capacity. Bureaucratic efficiency and distribution expansion emerge as mutually reinforcing dimensions of adaptive digital governance.

Another important finding concerns the expansion of geographical distribution enabled through digital philanthropic systems. Prior to digitalization, philanthropic distribution activities were often limited by geographical proximity and restricted institutional reach. However, digital beneficiary databases and online coordination systems now allow institutions to identify, verify, and distribute assistance to communities located in previously inaccessible areas. Several institutional managers explained that digital systems facilitated more equitable distribution because beneficiary data could be monitored systematically and updated continuously. This expanded reach strengthens philanthropy's role as an instrument of social equity, particularly within geographically dispersed communities. Nevertheless, broader distribution simultaneously increases governance complexity because institutions must maintain data accuracy, transparency, and accountability across larger operational networks. These findings indicate that digital philanthropy creates a structural transformation in which technological expansion intensifies both institutional opportunities and governance responsibilities within evolving digital society contexts.

One of the most dominant findings of this study concerns the ethical tension surrounding donor data confidentiality within digital philanthropy systems. Digital fundraising platforms continuously collect and store sensitive donor information, including identities, transaction histories, contact details, and donation preferences, positioning data as a strategic institutional asset. While digital databases improve fundraising management and operational efficiency, they simultaneously generate vulnerabilities related to privacy breaches, unauthorized access, and misuse of donor information. Several institutional participants acknowledged that data protection remains one of the most difficult challenges in digital transformation because not all institutions possess sufficient financial and technological capacity to develop sophisticated cybersecurity systems. One institutional manager explained that partnerships with third-party platforms further intensified concerns regarding data security because donor information may become exposed to external access. These findings indicate that digital philanthropy increasingly depends on institutional capacity to transform technological efficiency into ethically secure governance systems.

Table 3. Major Ethical Dilemmas Identified in Digital Philanthropy Practices

Ethical Issue	Empirical Findings	Institutional Impact
Donor data confidentiality	Vulnerability to data leakage and unauthorized access	Weakening of donor trust
Transparency of <i>ujrah</i>	Limited disclosure of administrative fee allocation	Information asymmetry
Commodification of poverty	Emotional exploitation in digital campaigns	Ethical legitimacy concerns
Digital literacy disparities	Unequal understanding of digital systems	Uneven public participation
Platform dependency	Reliance on third-party digital infrastructure	Governance vulnerability

Table 3 demonstrates that ethical dilemmas within digital philanthropy are multidimensional and extend beyond technical issues. These ethical tensions directly influence institutional legitimacy, governance sustainability, and public trust within digitally mediated philanthropic ecosystems.

Despite these vulnerabilities, donor participation remained relatively stable because institutional legitimacy and religious trust continued to shape perceptions of security. Several donors stated that they continued using digital philanthropic services because institutions appeared officially recognized, transparent, and socially accountable. This finding suggests that digital trust is constructed not solely through technological reliability but through institutional reputation and moral credibility. Nevertheless, the findings also reveal that many donors possessed limited understanding regarding how their personal data were collected, stored, and utilized by institutions or third-party platforms. This lack of informational clarity potentially intensifies asymmetrical power relations between institutions and donors within digital governance systems. Consequently,

donor data confidentiality emerges not merely as a technical security issue but as a central ethical dimension shaping institutional legitimacy within digital philanthropy.

Transparency of Platform Administration Fees (Ujrah)

Another critical ethical issue identified in this study concerns the transparency of platform administration fees or *ujrah* within digital fundraising systems. The findings indicate that donors frequently lacked comprehensive information regarding the proportion of funds allocated to operational costs, digital service fees, and platform management expenses. Several participants expressed uncertainty regarding how much of their donations were ultimately distributed to beneficiaries after administrative deductions were applied. This lack of transparency generated perceptions of informational imbalance because institutions often emphasized fundraising outcomes while providing limited explanations regarding platform cost structures. Institutional participants acknowledged that transparency mechanisms had gradually improved through digital reporting systems and online donor communication channels. However, limited human resources and technological constraints frequently hindered the consistent implementation of transparent reporting practices.

The findings further demonstrate that transparency in digital philanthropy extends beyond financial disclosure and increasingly involves ethical communication regarding institutional governance practices. Institutions perceived as more transparent generally provided clearer explanations regarding transaction verification, operational deductions, and reporting procedures. Donors interpreted such openness as evidence of institutional professionalism and ethical accountability. Conversely, limited disclosure regarding *ujrah* intensified skepticism and potentially weakened public trust. Therefore, transparency regarding platform administration fees functions not merely as financial information but as a symbolic representation of institutional integrity within digitally mediated fundraising environments.

Commodification of Poverty and Ethical Representation in Digital Campaigns

The final major finding concerns the commodification of poverty within digital philanthropic campaigns. The study found that institutions frequently utilized emotionally charged narratives, visual depictions of suffering, and vulnerable beneficiary representations to increase donor sympathy and stimulate fundraising participation. Although such strategies were considered highly effective in attracting public attention within competitive digital environments, they simultaneously generated ethical concerns regarding dignity, consent, and the exploitation of vulnerable communities. Several participants expressed discomfort regarding excessive exposure of beneficiaries' personal conditions because such practices risked reducing individuals into symbolic objects of fundraising narratives rather than respected social subjects.

The findings indicate that digital philanthropy operates within a persistent ethical contradiction between fundraising effectiveness and moral responsibility. Institutions face increasing pressure to produce visually persuasive campaigns capable of competing within saturated digital information spaces, yet these strategies frequently conflict with ethical principles related to privacy, dignity, and respectful representation. This tension demonstrates that digital governance within philanthropy cannot rely solely on technological efficiency or fundraising performance indicators. Instead, sustainable digital philanthropy requires ethical communication frameworks capable of balancing institutional visibility with human dignity and socially responsible representation practices. Consequently, the commodification of poverty emerges as one of the most critical ethical challenges confronting contemporary digital philanthropy during the transition toward a digitally mediated society.

Discussion

The findings of this study demonstrate that the digital transformation of Zakat, Infak, and Sedekah (ZIS) institutions in Jember Regency represents not merely a technological modernization process, but a profound restructuring of philanthropic governance within an increasingly platformized social environment. The transition toward digital philanthropy has altered how institutions construct legitimacy, negotiate public accountability, and maintain moral authority in digitally mediated public spaces. From a socio-technical governance perspective, technological systems are never value-neutral because they simultaneously reorganize institutional practices,

communication patterns, and power relations embedded within social interaction (Rosário & Dias, 2022; Taddeo & Floridi, 2025). The findings reveal that digital systems expanded fundraising accessibility and strengthened donor participation, confirming previous studies emphasizing the strategic role of digital platforms in improving philanthropic efficiency and social outreach (Issin et al., 2024; Pepin et al., 2023; Triantoro et al., 2021). However, this study moves beyond dominant technological narratives by demonstrating that digitalization simultaneously intensifies ethical exposure, reputational vulnerability, and public scrutiny within philanthropic governance. In contrast to earlier studies that predominantly framed digital philanthropy as an innovation-driven fundraising mechanism, the present findings indicate that digital transformation fundamentally reshapes the moral architecture of institutional legitimacy itself. This suggests that within Islamic philanthropic institutions, technological modernization cannot be separated from broader questions regarding techno-moral legitimacy, ethical accountability, and digitally mediated trust formation. Consequently, this study contributes conceptually by extending digital philanthropy discourse from operational efficiency toward the critical examination of governance ethics within socio-technical transition contexts.

Another important finding concerns the growing dependence of donor participation on the interaction between technological convenience and institutional credibility. Donors perceived digital donation systems as efficient, flexible, and highly accessible because transactions could be conducted instantly through mobile platforms without geographical restrictions. Nevertheless, the findings clearly indicate that technological convenience alone was insufficient to sustain long-term donor engagement. Donor trust remained strongly associated with perceptions of institutional integrity, transparency, and moral accountability. This finding aligns with institutional trust theory, which argues that public participation within digital systems is shaped not solely by technical reliability but also by symbolic perceptions of organizational ethics and legitimacy (Khairudin et al., 2022; Fahmi, 2025). Similar observations were reported by Alwi et al. (2023) and Gopinath and Padmaja (2024), who emphasized that transparency and accountability are central determinants of digital institutional trust. However, the present study offers a more contextually grounded contribution by demonstrating that within Islamic philanthropic ecosystems, donor trust is simultaneously constructed through religious legitimacy, communal values, and digital professionalism. This hybrid legitimacy structure differentiates regional ZIS institutions from purely commercial digital fundraising platforms because institutional credibility emerges from the intersection between spiritual authority and technological governance. The findings therefore challenge the dominant assumption that digital participation is primarily driven by technological adoption, suggesting instead that digitally mediated philanthropy operates through complex moral and socio-religious trust networks embedded within local cultural contexts.

The study further demonstrates that real-time accountability systems have transformed philanthropic governance into a continuously observable and publicly negotiated institutional process. Digital dashboards, automated transaction confirmations, online reporting mechanisms, and donor feedback systems created new forms of participatory accountability in which donors increasingly functioned not merely as contributors but as active evaluators of institutional performance. This transformation reflects the broader transition toward digitally mediated governance structures characterized by visibility, traceability, and permanent public observation (Kostenko Oleksii et al., 2025; Poliakova et al., 2020). Previous studies generally emphasized that digital reporting systems improve transparency and strengthen donor confidence (Anisah et al., 2025; Berliana Maharani et al., 2024). Nevertheless, the findings of this study reveal a more complex governance dynamic because transparency within digital philanthropy increasingly operates as a performative legitimacy mechanism rather than simply an administrative obligation. Institutions are compelled to continuously demonstrate responsiveness, accountability, and ethical consistency within highly interactive digital environments where reputational crises may rapidly escalate through networked communication systems. This condition creates a structural paradox in which digital visibility simultaneously strengthens public participation while increasing institutional vulnerability to ethical scrutiny and reputational destabilization. Therefore, accountability in digital philanthropy should not be interpreted solely as procedural disclosure but as a dynamic process of legitimacy negotiation shaped by platformized public interaction and digitally mediated moral evaluation.

The findings additionally reveal that digitalization significantly enhances bureaucratic efficiency and expands the geographical reach of philanthropic distribution, thereby strengthening the adaptive capacity of ZIS institutions within rapidly changing social environments. The integration of automated databases, online coordination systems, and digital verification mechanisms simplified administrative procedures that were previously fragmented and time-consuming. These findings support earlier studies suggesting that digital governance systems improve organizational responsiveness and operational effectiveness within nonprofit institutions (Gong & Ye, 2025; Ye et al., 2025). However, this study extends previous scholarship by demonstrating that bureaucratic efficiency within digital philanthropy is deeply connected to the broader process of datafication, where institutional decision-making increasingly relies on real-time information systems and digitally structured governance rationalities. The expansion of philanthropic reach into geographically distant communities further illustrates how digital systems facilitate broader social inclusion and more equitable distribution mechanisms. Yet the findings also reveal that wider operational expansion intensifies governance complexity because institutions must maintain data accuracy, transparency consistency, and ethical accountability across increasingly interconnected digital infrastructures. This contradiction indicates that digitalization simultaneously generates institutional empowerment and governance burden, particularly within regional Islamic philanthropic institutions operating under uneven technological capacity and varying levels of digital literacy. Consequently, the relationship between digitalization and bureaucratic efficiency should be critically understood as a multidimensional restructuring process that transforms not only operational procedures but also institutional responsibility and governance expectations.

One of the most critical contributions of this study lies in its analysis of donor data confidentiality as an emerging ethical dilemma within platformized philanthropy. Digital fundraising systems continuously collect and process donor identities, transaction histories, behavioral preferences, and communication data, transforming information into both a strategic organizational resource and a source of ethical vulnerability. These findings reinforce previous discussions regarding privacy risks, cybersecurity concerns, and surveillance-oriented governance within digital systems (Le-Nguyen, 2024; Kamal et al., 2025; Tsai, 2021). Nevertheless, this study advances the literature by demonstrating that donor data protection within Islamic philanthropy extends beyond technical cybersecurity concerns and directly influences institutional moral legitimacy. Many institutions acknowledged that limited technological infrastructure and financial capacity constrained their ability to establish advanced data protection systems, thereby increasing dependency on third-party digital platforms. This platform dependency creates asymmetrical governance relations in which donor information potentially becomes vulnerable to external access, algorithmic monitoring, and unauthorized utilization. Furthermore, the findings indicate that many donors possessed limited understanding regarding how their personal data were managed, processed, or shared within digital ecosystems. Such informational asymmetry reflects the emergence of datafication within philanthropic participation, where charitable engagement increasingly becomes embedded within opaque digital infrastructures. Therefore, donor privacy should be interpreted not merely as a technical governance issue but as a central ethical dimension shaping trust, legitimacy, and institutional sustainability within digitally mediated philanthropic systems.

Another important finding concerns the limited transparency surrounding *ujrah* or platform administration fees within digital fundraising mechanisms. Although institutions increasingly implemented online reporting systems and transaction notifications, many donors remained uncertain regarding how operational deductions and digital service costs were allocated. This condition reflects a broader governance problem associated with informational asymmetry in platform-based institutions, where fundraising visibility is often prioritized more strongly than operational transparency. Similar concerns were identified by Alwi et al. (2023) and Anisah et al. (2025), who argued that incomplete financial disclosure may weaken institutional trust and donor confidence. However, the present findings demonstrate that transparency within digital philanthropy functions not only as financial disclosure but also as symbolic evidence of ethical governance and organizational sincerity. Institutions perceived as more transparent tended to provide clearer explanations regarding transaction verification, reporting procedures, operational costs, and fund allocation mechanisms. Such openness strengthened perceptions of institutional

professionalism and moral accountability among donors. Conversely, insufficient disclosure intensified skepticism and reinforced perceptions of institutional opacity within digital fundraising environments. This finding suggests that transparency in digital philanthropy should be conceptualized as a communicative governance strategy through which institutions continuously construct ethical credibility and participatory legitimacy. Accordingly, sustainable digital governance requires institutions not merely to publish financial information, but to cultivate meaningful transparency practices capable of reducing informational asymmetry and strengthening donor trust within highly mediated digital ecosystems.

The most conceptually significant finding of this study concerns the commodification of poverty within digital fundraising campaigns. ZIS institutions frequently utilized emotionally charged narratives, visual depictions of suffering, and highly personalized representations of vulnerable communities to stimulate donor empathy and increase online fundraising effectiveness. While these strategies proved operationally successful within competitive digital environments, they simultaneously generated profound ethical tensions related to dignity, consent, and symbolic exploitation. This finding strongly supports Keegan's (2023) argument that contemporary digital humanitarianism increasingly operates through the politics of visibility, where vulnerable populations become mediatized objects within emotionally driven platform economies. However, this study extends existing scholarship by demonstrating that within Islamic philanthropic governance, poverty commodification emerges not simply as a communication strategy but as a structural consequence of platformized visibility systems that prioritize emotional engagement and algorithmic circulation. Institutions face continuous pressure to produce visually persuasive content capable of competing within saturated digital information spaces where visibility determines fundraising performance. Consequently, philanthropic communication becomes increasingly shaped by algorithmic governance rationalities that reward emotional spectacle over ethical representation. This creates a persistent contradiction between institutional survival and moral responsibility because fundraising effectiveness often depends on the strategic exposure of human vulnerability. The findings therefore challenge dominant assumptions that digital philanthropy inherently strengthens social solidarity, suggesting instead that platformized charitable systems may unintentionally reproduce symbolic inequalities through the commercialization of suffering. From a critical digital ethics perspective, this study contributes a new conceptual understanding of digital philanthropy as a contested moral economy in which technological efficiency, public visibility, institutional legitimacy, and human dignity continuously intersect and conflict during the transition toward a digitally mediated society.

CONCLUSION

This study concludes that the digital transformation of Zakat, Infak, and Sedekah (ZIS) institutions in Jember Regency has fundamentally reconfigured the governance structure of Islamic philanthropy within the broader transition toward a digitally mediated society. Digital philanthropy has evolved beyond a technical fundraising innovation and now functions as a socio-technical governance system that reshapes institutional legitimacy, donor participation, accountability mechanisms, and ethical responsibility. The findings demonstrate that digital systems significantly improve fundraising accessibility, bureaucratic efficiency, distribution capacity, and real-time transparency, thereby strengthening institutional adaptability within increasingly connected social environments. Nevertheless, the study also reveals that the expansion of digital philanthropy simultaneously intensifies complex ethical dilemmas related to donor data confidentiality, platform dependency, transparency of *ujrah*, digital governance asymmetry, and the commodification of poverty within online fundraising campaigns. These ethical tensions indicate that technological efficiency alone is insufficient to sustain institutional legitimacy because public trust increasingly depends on the institution's ability to maintain moral accountability, communicative transparency, and ethical governance practices in highly visible digital spaces. Furthermore, the findings demonstrate that digital trust within Islamic philanthropic institutions is constructed not only through technological reliability but also through the interaction between religious legitimacy, institutional professionalism, and socio-cultural moral expectations. Consequently, the study challenges dominant technological narratives that position digitalization as inherently beneficial by

showing that platformized philanthropy simultaneously produces opportunities for social inclusion and new forms of ethical vulnerability within digitally mediated governance systems.

The study contributes theoretically by extending discussions on digital philanthropy beyond technological adoption toward the critical examination of techno-moral legitimacy, performative accountability, and platformized ethical governance within Islamic philanthropic institutions. The findings provide a new conceptual perspective that positions digital philanthropy as a contested moral economy where institutional visibility, algorithmic communication systems, public trust, and human dignity continuously intersect and negotiate one another. In particular, the identification of poverty commodification as a structural consequence of digitally driven visibility systems represents an important contribution to contemporary debates concerning digital humanitarianism and ethical platform governance. Practically, the findings imply that ZIS institutions must develop governance frameworks that balance technological innovation with ethical safeguards related to donor privacy, transparency, participatory accountability, and respectful beneficiary representation. Sustainable digital philanthropy therefore requires not only advanced technological infrastructure but also adaptive ethical governance capable of protecting institutional legitimacy and public trust within increasingly transparent digital environments. Although this study is contextually grounded in regional Islamic philanthropic institutions in Jember Regency, the findings offer broader implications for nonprofit organizations, policymakers, and digital platform managers confronting similar governance challenges during digital society transitions. Ultimately, this study affirms that the future sustainability of digital philanthropy will depend not merely on technological expansion, but on the capacity of institutions to humanize digital governance while preserving ethical integrity, social justice, and moral responsibility in the evolving architecture of digital society.

AUTHOR CONTRIBUTIONS STATEMENT

Khoirul Anam was responsible for conceptualizing the study, designing the research framework, conducting data collection, performing data analysis, interpreting the findings, and drafting the original manuscript. Zaenal Abidin contributed to the development of the theoretical framework, supervision of the research process, validation of data interpretation, critical revision of the manuscript, and refinement of the academic arguments. Both authors collaboratively discussed the results, contributed to the final version of the manuscript, and approved the submitted version for publication.

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