

Qur'anic Ethics Of Zakat In The Digital Age: A Hermeneutic Reconstruction Of Lazismu's Philanthropic Model For Global Shared Prosperity

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Abstract: *This article examines the hermeneutic reconstruction of Qur'anic zakat ethics to reinforce LAZISMU's philanthropic model amid digital transformation and aspirations for global shared prosperity. It arises from tensions between rapidly expanding technological infrastructures and the need for spiritually grounded zakat governance that safeguards amanah, justice, and human dignity. Although LAZISMU has pioneered digital innovations in fundraising, distribution, and accountability, these practices have not been systematically analyzed through an integrative Qur'anic framework connecting technological acceleration with the ethical principles of tathir, tanmiyah, and rahmah. Using a qualitative hermeneutic approach, the study interprets key Qur'anic verses on zakat and philanthropy, including QS At-Taubah 9:60, Al-Baqarah 2:177, and Al-Hadid 57:25, and juxtaposes them with empirical observations of LAZISMU's programs, institutional documents, and digital platforms. The findings demonstrate that transformation of the zakat ecosystem becomes most effective when technology is conceptualized not merely as an instrument of efficiency, but as a medium for enacting Qur'anic moral agency, strengthening distributive justice, and cultivating translocal solidarity. The study concludes that a Qur'an-centered digital philanthropy paradigm provides a novel pathway for LAZISMU to develop a humane, connected, and accountable zakat institution oriented toward the future of prosperity.*

Abstrak: Artikel ini mengkaji rekonstruksi hermeneutik etika zakat Al-Qur'an untuk memperkuat model filantropi LAZISMU di tengah transformasi digital dan aspirasi akan kemakmuran bersama global. Hal ini muncul dari ketegangan antara infrastruktur teknologi yang berkembang pesat dan kebutuhan akan tata kelola zakat yang berlandaskan spiritualitas yang melindungi amanah, keadilan, dan martabat manusia. Meskipun LAZISMU telah memelopori inovasi digital dalam penggalangan dana, distribusi, dan akuntabilitas, praktik-praktik ini belum dianalisis secara sistematis melalui kerangka kerja Al-Qur'an yang integratif yang menghubungkan percepatan teknologi dengan prinsip-prinsip etika tathir, tanmiyah, dan rahmah. Dengan menggunakan pendekatan hermeneutik kualitatif, studi ini menafsirkan ayat-ayat Al-Qur'an kunci tentang zakat dan filantropi, termasuk QS At-Taubah 9:60, Al-Baqarah 2:177, dan Al-Hadid 57:25, dan membandingkannya dengan pengamatan empiris terhadap program-program LAZISMU, dokumen-dokumen kelembagaan, dan platform digitalnya. Temuan penelitian menunjukkan bahwa transformasi ekosistem zakat menjadi paling efektif ketika teknologi dikonseptualisasikan bukan hanya sebagai instrumen efisiensi, tetapi sebagai media untuk mewujudkan tindakan moral Al-Qur'an, memperkuat keadilan distributif, dan menumbuhkan solidaritas translokal. Studi ini menyimpulkan bahwa paradigma filantropi digital yang berpusat pada Al-Qur'an memberikan jalur baru bagi LAZISMU

untuk mengembangkan lembaga zakat yang manusiawi, terhubung, dan akuntabel yang berorientasi pada masa depan kemakmuran..

Keywords: *Digital Zakat Institutionalism; LAZISMU; Qur'anic Ethics*



Introduction

The accelerating digitalization of Islamic philanthropy has reshaped the institutional landscape of zakat management across Indonesia, particularly within organizations that historically grounded their mission in reformist Islamic ethics. LAZISMU, as Muhammadiyah's official zakat, infaq, and *ṣadaqah* institution, stands at the forefront of this transformation. In recent years, the rapid rise of online payment channels, data-driven beneficiary mapping, and platform-based fundraising has enabled LAZISMU to expand its reach beyond traditional congregational networks, reflecting broader trends in Muslim philanthropic modernization (Fauzia, 2013; Latief, 2012). However, technological expansion has also generated new tensions regarding the preservation of Qur'anic ethical foundations that have long defined the normative character of zakat. Zakat, in the Qur'anic worldview, is not merely an economic instrument; it is a moral, spiritual, and civilizational practice embedded in divine guidance. When digitalization advances without a rigorous ethical framework, the risk emerges that zakat becomes reduced to a transactional mechanism oriented toward efficiency rather than purification (*tathīr*), growth (*tanmīyah*), and compassionate solidarity (*rahmah*). These emerging tensions form the primary background motivating this study, which seeks to interrogate the alignment between Qur'anic ethics and LAZISMU's increasing reliance on digital infrastructures.

Recent scholarship demonstrates that digital philanthropy can both empower and destabilize religious social welfare institutions depending on the underlying values guiding technological adoption (Bunt, 2018). Within the Indonesian context, research on Islamic philanthropy has emphasized the importance of grounding institutional transformation in theological ethics to avoid the "marketization of piety," where religious obligations become shaped by consumerist logics rather than spiritual intentionality (Fauzia, 2013). Yet, despite substantial managerial and operational developments, the conceptual linkage between Qur'anic ethical categories and LAZISMU's digital reforms remains understudied. Muhammadiyah's long-standing vision of *tajdīd*—renewal grounded in scripture and reason—provides a valuable epistemic foundation, but it has not been systematically translated into a digital zakat governance framework. This study argues that Qur'anic ethics must become the normative compass for evaluating and designing technological systems within zakat institutions. Without such grounding, digital innovations risk drifting away from their revelatory purpose. Therefore, a reconstruction of Qur'anic ethics through a hermeneutic methodology becomes essential for ensuring that LAZISMU's digital initiatives remain spiritually anchored and socially transformative.

Although numerous studies explore digital zakat management, most analyses remain descriptive, focusing on efficiency, financial reporting, or donor engagement rather than deeper epistemological questions. For instance, recent works highlight how digital tools enhance transparency, reduce administrative delays, and strengthen public trust (Alshehadeh et al., 2024; Nasution, 2025). While these advancements are important, they tend to treat technology as value-neutral, overlooking the ethical character that the Qur'an embeds within zakat practices. LAZISMU's digital innovations—mobile apps, automated payment integrations, QR-based fundraising, and blockchain experiments—demonstrate institutional creativity but also raise normative questions. What does it mean for zakat to remain an act of worship in an era shaped by algorithms, metrics, and performance dashboards? How should digital platforms embody Qur'anic values such as sincerity (*ikhlaṣ*), justice (*'adl*), and compassion (*rahmah*)? These questions are not

merely philosophica l but directly affect program design, donor engagement, and beneficiary relations. Thus, the conceptual gap between technological progress and Qur'anic moral horizons reveals the need for a new analytical framework that connects scriptural ethics with digital institutional realities.

Hermeneutic approaches have gained renewed attention in contemporary Islamic studies as scholars attempt to interpret sacred texts within rapidly evolving socio-historical contexts (Saeed, 2014; Shihadeh & Thiele, 2020). Hermeneutics allows researchers to uncover the dynamic meanings of Qur'anic ethical concepts by situating them within new institutional settings. Applying hermeneutics to zakat ethics enables a reinterpretation of foundational principles – *tathīr*, *tanmiyah*, *rahmah*, *'adl*, and *ukhuwwah* – in ways that can guide LAZISMU's digital transformation. The Qur'an's ethical discourse on wealth, justice, and social solidarity carries implications that extend beyond distributive categories listed in At-Taubah 9:60. These concepts speak to the spiritual psychology of giving, the equitable design of financial systems, and the dignity of the marginalized. When digitalization restructures how zakat is collected and distributed, these ethical imperatives must be recontextualized rather than assumed. Hermeneutic reconstruction thus offers a conceptual bridge connecting classical interpretive traditions with contemporary organizational practice. By grounding technological adoption in a Qur'anic ethical framework, LAZISMU can ensure that digital innovation strengthens rather than dilutes its spiritual mission.

In the last decade, scholars have increasingly recognized that digital platforms shape not only institutional workflows but also the moral meaning of religious practices (Bunt, 2018; Campbell, 2005). The digital mediation of zakat introduces new ethical considerations: the automation of giving may weaken spiritual intentionality; algorithmic personalization can reinforce donor biases; digital anonymity can blur accountability; and data-driven targeting can commodify beneficiaries. These concerns highlight why zakat institutions must develop a principled ethical framework, not merely adopt technological solutions. LAZISMU's broad donor base, expanding digital ecosystem, and growing international presence make it an important case study for evaluating how Qur'anic ethics can be integrated into digital governance. Unlike generic philanthropic organizations, zakat institutions carry a divine mandate that shapes their responsibilities toward both donors and beneficiaries. This study argues that technology should not merely enhance efficiency but embody Qur'anic moral agency. Thus, digital reforms must be evaluated through an ethical lens that prioritizes justice, compassion, empowerment, and purification. This perspective demands a methodological approach capable of interpreting Qur'anic values in alignment with digital realities – hence the choice of hermeneutics as the guiding analytical tool.

LAZISMU's institutional identity is deeply intertwined with Muhammadiyah's reformist ethos, which emphasizes rationality, scriptural fidelity, and social transformation. Contemporary studies highlight how Muhammadiyah's philanthropic activities have increasingly embraced innovation while maintaining a commitment to social justice and human development (Burhani, 2020; Latief, 2012). However, the rapid expansion of digital infrastructures introduces institutional pressures that may unintentionally shift zakat from a spiritually rooted practice to a performance-oriented system defined by metrics, efficiency, and donor-driven priorities. Such tendencies reflect broader global challenges in faith-based organizations where digitization risks reinforcing managerialism at the expense of ethical depth (Kessler, 2023). For LAZISMU, maintaining a balance between innovation and ethics requires a deliberate conceptual framework that aligns digital operations with Qur'anic spiritual mandates. This study aims to contribute to that framework by reconstructing key Qur'anic ethical concepts and applying them to the evaluation of LAZISMU's digital platforms and governance practices.

A significant challenge in contemporary zakat management is ensuring that beneficiaries remain subjects of dignity rather than objects of statistical categorization. Digital data systems, while useful for efficiency and transparency, can reduce complex human experiences to abstract numbers. The Qur'an, however, insists on the recognition of human dignity, compassion, and fairness in ch

aritable interactions, themes widely discussed in recent ethical analyses (Osman & Elamin, 2023; Sachedina, 2022). If zakat distribution becomes too reliant on automated systems, the risk emerges that moral discernment—central to classical Islamic traditions—may erode. LAZISMU's expansion into digital mapping, beneficiary categorization, and predictive analytics therefore invites critical examination. The question is not whether technology should be used, but how it can reflect Qur'anic moral agency. This study argues that the integration of technology must enhance rather than replace the ethical reasoning embedded in Qur'anic teachings. Reconstructing the ethical principles of zakat through hermeneutics allows for a more humane and spiritually aligned vision of digital philanthropy.

The global aspiration for shared prosperity in the digital age requires zakat institutions to cultivate translocal solidarity, extending philanthropic care beyond immediate national borders. Digital platforms make this possible by enabling cross-border giving, real-time crisis response, and global volunteer networks. Yet, emerging scholarship warns that digital globalization may inadvertently reinforce inequalities if technological systems reflect the biases of their creators (Couldry & Mejias, 2019; Noble, 2018). For zakat institutions, this means that global digital expansion must be grounded in ethical scrutiny. LAZISMU, with its growing international collaborations and humanitarian outreach, stands at a pivotal moment where it can pioneer an ethical model of global Islamic philanthropy rooted in Qur'anic values. This requires a reinterpretation of Qur'anic teachings not only as local moral instructions but as foundations for planetary ethics—justice, compassion, and equitable prosperity. Hermeneutic reconstruction provides a methodological entry point for articulating this expanded ethical horizon.

Despite various advancements, literature on zakat institutions rarely integrates hermeneutic ethics with digital governance. Existing studies treat the Qur'an mainly as a textual source rather than a normative framework that can guide institutional design in contemporary contexts. By contrast, this research positions the Qur'an as an ethical architecture that must inform technological adoption, organizational behavior, and philanthropic strategies. LAZISMU's unique institutional position makes it an ideal locus for this investigation. Its reformist heritage, nationwide networks, and expanding digital platforms offer rich empirical material for analyzing how Qur'anic ethics can be actualized in the digital environment. This study contributes to the ongoing discourse by proposing a Qur'anic-centered model of digital philanthropy that resists reductionist tendencies and prioritizes human dignity, justice, and global solidarity. Such a model holds relevance not only for LAZISMU but also for broader Islamic philanthropic ecosystems seeking ethical grounding in the digital age.

Based on these considerations, this study aims to hermeneutically reconstruct the Qur'anic ethics of zakat and apply them to the evaluation of LAZISMU's digital philanthropic model. The research seeks to fill a major theoretical gap by articulating an ethical framework that aligns digital innovation with Qur'anic values such as *tathīr*, *tanmiyah*, and *rahmah*. This framework is intended to guide LAZISMU in designing a more humane, spiritually grounded, and globally responsive zakat institution. Ultimately, the purpose of the research is to demonstrate how a Qur'anic-centered approach can shape digital governance in ways that promote justice, transparency, solidarity, and shared prosperity. To achieve these aims, the study focuses on two central research questions: (1) How can Qur'anic ethical concepts be hermeneutically reconstructed to inform the governance of digital zakat institutions? (2) How can this hermeneutic framework be applied to critically assess and re-envision LAZISMU's digital philanthropic model for advancing global shared prosperity?

Literature Review

Recent scholarship highlights a renewed interest in grounding Islamic philanthropic practice within the ethical universe of the Qur'an, especially as modern institutions navigate technological transformation. Studies in Qur'anic hermeneutics emphasize that zakat must be understood beyond

its juridical categories, extending into the moral imperatives of *tathir* (purification), *tanmiyah* (growth), and *rahmah* (compassion) that shape its broader socio-cosmic vision (Auda, 2008; Saeed, 2014). Contemporary interpretations argue that digitalization should not detach zakat from its spiritual epistemology but instead serve as a pathway to recover the Qur'an's ethical intentionality, especially in strengthening justice, accountability, and collective welfare (El-Gamal, 2006). The Qur'an's repeated emphasis on distributive balance in verses such as QS. Al-Hashr 59:7 and At-Taubah 9:60 is increasingly read through socio-ethical analysis that integrates context, maqasid, and economic realities (Hallaq, 2018). However, literature reveals a gap: while the Qur'an is frequently interpreted regarding social justice, little work explicitly connects these ethics to the operational models of modern zakat institutions using digital platforms. This indicates the need for a hermeneutic approach that not only understands Qur'anic philanthropy conceptually but also applies it to institutional governance within contemporary technological ecosystems.

Research on LAZISMU – Muhammadiyah's official philanthropic body – shows that it has undergone significant transformation over the past decade, adopting digital fundraising, automated reporting systems, and data-driven distribution mechanisms (Latief, 2017; Pratama et al., 2025). These shifts reflect broader trends in Indonesian zakat governance, where institutions increasingly integrate fintech applications to strengthen transparency and reach (Abdul-Rahman et al., 2023). LAZISMU's innovations, such as cashless donation channels, disaster-response dashboards, and digital mustahik profiling, signal its attempt to reposition zakat as an adaptive instrument for socio-economic development rather than a static ritual obligation. However, scholarly analyses largely focus on managerial efficiency, technological adoption, or organizational behavior, leaving a conceptual gap concerning the normative underpinnings that should guide LAZISMU's digital evolution. Studies on Islamic philanthropy argue that without an ethical anchor rooted in Qur'anic teachings, digitalization risks reducing zakat to transactional charity rather than an institution of social transformation (Ahmad & Berghout, 2025). Consequently, there is a pressing need to situate LAZISMU's digital advancements within a Qur'anic ethical framework that ensures technology reinforces, rather than replaces, spiritual values such as trust (*amanah*), justice (*'adl*), and social solidarity (*ukhuwwah insaniyyah*).

The intersection of Qur'anic hermeneutics and institutional zakat governance remains underdeveloped in contemporary literature. While frameworks such as *maqasid al-shari'ah*, systems thinking, and value-based economics have been used to reinterpret Islamic social finance (Auda, 2008; Dusuki & Abdullah, 2007), few studies apply these interpretive tools directly to organizational models like LAZISMU. Existing works on Muhammadiyah emphasize its reformist commitment to rationality, modernity, and socio-religious empowerment (Latief & Nashir, 2020; Nakamura, 2012), yet little has been written on how these ideational foundations shape its digital philanthropic strategy. Meanwhile, scholarship on digital religion suggests that technological mediation inevitably reshapes authority, ethics, and community interaction (Campbell, 2013). This underscores the importance of examining whether LAZISMU's digital transformation aligns with Qur'anic moral intentionalities or merely reflects global technological pressures. Integrating hermeneutic exegesis with institutional analysis offers a novel approach to understanding how Qur'anic ethics can be operationalized into digital governance, accountability standards, and program design. Therefore, current literature suggests a need for research that synthesizes textual ethics, organizational practice, and technological adaptation – an intersection that remains largely unexplored and demands deeper scholarly attention.

Method

This study adopts a qualitative hermeneutic research design aimed at reconstructing Qur'anic ethical principles of zakat and aligning them with LAZISMU's digital philanthropic model. Hermeneutics is employed because it enables an interpretive engagement with scripture that

considers linguistic meaning, socio-historical context, and ethical intent (Saeed, 2014). This design moves beyond traditional exegesis by integrating contemporary institutional realities, allowing Qur'anic concepts such as *tathir*, *tanmiyah*, and *rahmah* to be interpreted within the complexities of digital philanthropy. The approach follows Auda's systems-thinking hermeneutics, which emphasizes interconnectedness between values, institutions, and social outcomes (Auda, 2008). By combining textual interpretation with analysis of LAZISMU's digital initiatives, the methodology bridges normative Qur'anic ethics and practical governance. Qualitative hermeneutics is suitable for this research because it prioritizes meaning-making rather than measurement, enabling the study to uncover how moral imperatives—such as *amanah* and *'adl*—can be operationalized through digital systems. This methodological framework ensures that Qur'anic ethics are not treated abstractly but are engaged as guiding principles for institutional innovation in the digital age.

The study relies entirely on documentary data, combining scriptural texts and institutional documents without conducting interviews or field surveys. The primary data source consists of Qur'anic verses that explicitly or implicitly address zakat, social justice, and collective welfare, including QS. At-Taubah 9:60, Al-Baqarah 2:177, Al-Hashr 59:7, and Al-Hadid 57:25. These verses were selected based on their prominence in contemporary Qur'anic scholarship and Islamic social finance literature (Dusuki & Abdullah, 2007; El-Gamal, 2006). Secondary data come from LAZISMU's publicly accessible reports, strategic documents, digital platform interfaces, and online publications. This timeframe captures LAZISMU's transition into digitally mediated philanthropy, a period noted in recent studies on Indonesian zakat institutions (Abdul-Rahman et al., 2023; Latief & Nashir, 2020). Additionally, relevant academic literature—such as works on digital religion, Islamic philanthropy, and hermeneutic methodology—forms a tertiary data layer that supports analytical rigor (Campbell, 2013). Document selection follows a purposive sampling strategy, ensuring that only materials related to zakat ethics, institutional governance, and digital transformation are included. This multi-source documentary approach enables systematic and replicable data triangulation.

The analysis proceeds through a structured three-stage hermeneutic procedure. In the first stage, *textual hermeneutics* examines the linguistic, thematic, and ethical dimensions of selected Qur'anic verses by employing a contextualist interpretive model (Saeed, 2014). Keywords such as *tazkiyah*, *adl*, and *rahmah* are analyzed to extract the Qur'an's normative vision of zakat as moral purification, distributive justice, and compassionate solidarity. The second stage, *institutional analysis*, involves coding LAZISMU's documents and digital platforms to identify themes such as transparency, technological innovation, accountability, and beneficiary empowerment. This method aligns with qualitative approaches used in recent digital governance and philanthropy studies (Abdul-Rahman et al., 2023; Pratama et al., 2025). The third stage, *hermeneutic synthesis*, juxtaposes scriptural ethics with LAZISMU's operational practices. Following Auda's systems-thinking hermeneutics, the synthesis identifies points of convergence—where digital systems enhance Qur'anic moral agency—and divergence—where technological acceleration risks overshadowing ethical commitments (Auda, 2008). This analytical process ultimately generates a reconstructed ethical framework suitable for guiding LAZISMU's digital zakat governance.

Validity in this study is strengthened through methodological triangulation across scriptural sources, institutional documents, and scholarly literature. The use of multiple data types enhances interpretive depth and reduces the risk of bias, consistent with best practices in qualitative Islamic studies research (Dusuki & Abdullah, 2007). Reliability is ensured through transparent documentation of all analytical stages, including coding schemes, hermeneutic notes, and interpretive criteria. Because the research relies solely on publicly available documents, it maintains high ethical integrity and avoids issues related to confidentiality or participant consent. The study also applies Campbell's digital ethics framework to ensure responsible engagement with online institutional content (Campbell, 2013). Hermeneutic reflexivity is integrated throughout the process to acknowledge the researcher's interpretive standpoint and the value-laden nature of Qur'anic

exegesis. This reflexive component helps prevent overextension of textual claims and supports balanced reasoning. By grounding the analysis in established hermeneutic principles and contemporary Islamic social finance scholarship, the methodology provides a rigorous and ethically sound foundation for reconstructing Qur'anic ethics within LAZISMU's digital philanthropy ecosystem.

Results and Discussion

Hermeneutic Reconstruction of Qur'anic Ethical Concepts for Digital Zakat Governance

The hermeneutic reconstruction of Qur'anic ethics is essential for conceptualizing a normative framework capable of guiding digital zakat governance in contemporary Muslim institutions. Classical commentaries often emphasize the ritual and distributive dimensions of zakat, but the accelerating complexities of digital infrastructures require deeper ethical excavation. The Qur'an itself frames zakat not as a static rule but as a dynamic moral system intertwined with social justice, purification, and human upliftment (Engineer, 1990). Therefore, digital zakat governance must be rooted in ethico-spiritual values rather than merely procedural compliance. Contemporary hermeneutics, as argued by Arkoun and Abu Zayd, encourages a layered interpretation that moves beyond literalism toward contextual, purposive reasoning (Arkoun, 2003; Zayd, 2006). This approach helps illuminate how values like *tathir*, *tanmiyah*, and *rahmah* can inform data transparency, digital accountability, algorithmic fairness, and user-centered service design. As zakat institutions integrate apps, AI-based assessment tools, and automated disbursement systems, a purely legalistic reading becomes insufficient. Hermeneutics thus becomes a bridge connecting Qur'anic timelessness with the ethical challenges embedded in technological acceleration. By grounding digital processes in Qur'anic values, institutions such as LAZISMU can cultivate a spiritually infused governance model capable of addressing both socio-economic inequalities and emerging digital-age risks.

The ethos of *tathir* (purification) plays a central role in the Qur'anic philosophy of zakat and offers significant implications for digital governance. Qur'an 9:103 underscores that zakat purifies wealth and hearts, suggesting that purification operates at both individual and systemic levels. In a digital environment where financial flows are processed through automated systems, the idea of purification must be expanded to include algorithmic integrity, transparency, and protection from corruption. Digital philanthropy studies highlight that technological platforms tend to amplify trust deficits if users perceive opacity behind data-driven processes (Izzati et al., 2024). Therefore, a hermeneutic reading of *tathir* implies designing technological systems that cleanse – not obscure – financial pathways. This includes ensuring transparent reporting dashboards, tamper-proof blockchain records, and clear audit trails that mirror the Qur'anic demand for moral clarity in transactions. Classical scholars like Al-Ghazali emphasized that purification entails safeguarding the heart from deceit; in the digital age, this translates into ensuring systems are safeguarded from manipulation and privacy violations (Al-Ghazali, 2016). Through hermeneutic reconstruction, *tathir* evolves into a broader ethic of digital hygiene, moral transparency, and institutional sincerity – qualities indispensable for zakat governance in technologically mediated ecosystems.

The Qur'anic concept of *tanmiyah* (nurturing growth) offers another hermeneutic axis that is highly relevant for contemporary zakat governance. Derived from the root *n-m-w* (to grow, to develop), *tanmiyah* in modern Islamic economic discourse is often associated with empowerment and socio-economic transformation (Asutay & Yilmaz, 2015). Qur'an 30:39 contrasts genuine growth with usurious inflation, indicating that true development must be grounded in ethical intentionality. When reconstructed through digital hermeneutics, *tanmiyah* implies the design of technological tools not merely for the efficiency of collection but for maximizing developmental impact. Studies on digital Islamic finance show that technology can either reproduce inequalities or expand opportunities depending on its ethical framing (Khan & Zaman, 2024). Thus, *tanmiyah* suggests

prioritizing programs that use digital systems to map beneficiary needs, track long-term impact, and allocate zakat toward sustainable livelihood initiatives. Past scholars like Ibn Khaldun argued that wealth grows through justice and social cohesion (Faturrahman, 2025); in the digital era, this means using data responsibly to nurture equitable growth. Therefore, *tanmiyah* becomes a normative compass encouraging zakat institutions to adopt technologies that foster human capability, build productive ecosystems, and cultivate economic resilience among *mustahiq* communities.

The ethos of *rahmah* (compassion) forms the moral core of Qur'anic guidance and offers indispensable direction for the ethical deployment of digital technologies in zakat governance. Qur'an 21:107 describes the Prophet as a mercy to all worlds, implying that Islamic philanthropic systems should embody universal compassion and human dignity. Digital tools, however, tend to depersonalize interactions, transforming beneficiaries into data points and donors into anonymous transactions. Hermeneutic reconstruction counters this by re-situating *rahmah* as a moral lens shaping platform design, communication strategies, and user experiences. Research on digital humanitarianism warns that technologically mediated assistance can obscure human suffering behind screens (Sandvik et al., 2014). Therefore, *rahmah* demands that digital zakat systems maintain the dignity of *mustahiq* through ethical data practices, empathetic storytelling, and user-centered interfaces. Earlier scholars such as Ibn Qayyim al-Jawziyyah noted that the Shariah is fundamentally built on compassion (Hamid & Putra, 2021); applying this to digital systems means minimizing bureaucratic barriers, reducing technological exclusion, and ensuring equitable access. In this reconstructed sense, *rahmah* becomes a guiding principle for designing inclusive, humane, and justice-driven digital philanthropic infrastructures.

Hermeneutic engagement with Qur'anic verses such as At-Taubah 9:60 allows for a deeper ethical reading of the zakat categories beyond their juridical boundaries. While classical exegeses (e.g., Al-Tabari, Ibn Kathir) outline fixed categories, modern hermeneutics emphasizes the teleological aims embedded in these allocations (Cherney, 2016). The verse's mention of *fi sabilillah* and *al-gharimin*, for example, extends into contemporary contexts where structural vulnerabilities are digitally mapped and categorized. Research by Fauzia notes that digital platforms can visualize poverty and vulnerability in ways that enable strategic targeting, but this requires ethical criteria to prevent algorithmic biases (Fauzia, 2013). Hermeneutic reconstruction suggests that the categories of zakat beneficiaries should be interpreted through the Qur'anic imperatives of justice and compassion, allowing institutions to use digital data to prioritize structural empowerment. The digital age expands the interpretive horizon of 9:60, enabling zakat institutions to move from static classification to dynamic, context-sensitive allocation. This aligns with the *maqasid* approach advocated by contemporary scholars like Jasser Auda, who argues that ethical objectives must take precedence over literal formalism (Auda, 2008). Thus, hermeneutic reconstruction transforms 9:60 into a living ethical framework adaptable to digital governance realities.

Al-Baqarah 2:177, which defines righteousness as a synthesis of creed, ethics, and social action, provides an important ethical paradigm for evaluating digital zakat systems. The verse emphasizes truthfulness, patience, justice, and the giving of wealth out of love – qualities that must frame digital governance. From a hermeneutic standpoint, this verse undermines reductionist interpretations that treat zakat as a mechanistic financial act. Instead, it calls for digital systems that reflect honesty in reporting, reliability in data governance, and compassion in distribution. Recent studies in Islamic digital ethics argue that digital systems can detach users from the moral dimensions of giving unless the platforms explicitly embed ethical reminders and reflective prompts (Schoentgen & Wilkinson, 2021). Classical scholars like Al-Razi emphasized that the spirit of righteousness lies in harmonizing inner sincerity with outer action; thus, digital zakat platforms must be designed to cultivate moral consciousness rather than automate generosity. Hermeneutic reconstruction of 2:177 therefore supports the integration of spiritual nudges, transparent reporting, and ethical storytelling into digital platforms. This transforms digital governance from a technical exercise into a spiritually infused ecosystem aligned with Qur'anic righteousness.

Al-Hadid 57:25 highlights the divine purpose behind revealed scriptures and the sending of prophets: establishing justice through guidance and equitable distribution of resources. This verse also emphasizes the role of instruments – *al-hadid* (iron) – symbolizing technology and societal tools. Contemporary scholars interpret this as an invitation to integrate technology with ethical consciousness (Sardar, 2017). Within a hermeneutic reconstruction, 57:25 suggests that digital tools used in zakat governance must serve justice, transparency, and social equilibrium. Algorithmic systems, data analytics, and digital financial tools must not merely optimize efficiency but actively reduce inequality and enhance accountability. The verse positions justice as the teleological endpoint of all institutional design. Hermeneutically, this means digital zakat governance must operationalize justice through equitable beneficiary selection, fair representation of marginalized groups, and prevention of data-driven discrimination. Classical jurists like Al-Mawardi linked justice with social stability; in the digital era, this translates into designing systems that balance technological innovation with moral safeguards (HANIF, 2023). Thus, 57:25 is reconstructed as a theological mandate for ethical digital governance in zakat institutions such as LAZISMU.

The integration of Qur'anic ethics into digital zakat governance requires moving beyond literalist readings toward a purposive framework grounded in *maqasid al-shariah* (higher objectives of Islamic law). Contemporary scholars like Auda and Kamali argue that maqasid-oriented interpretation allows Islamic institutions to respond creatively to emerging socio-technological challenges (Auda, 2022; Kamali, 2003). Hermeneutic reconstruction positions Qur'anic values – purification, growth, compassion, justice – as living principles that shape digital systems from architecture to user engagement. This shift aligns with trends in digital Islamic finance emphasizing ethical design and value-based programming (Shahimi & Zahari, 2025). Literalist approaches, by contrast, often limit digital zakat governance to procedural compliance without addressing deeper moral implications such as data ethics, digital inclusion, or algorithmic fairness. Hermeneutic reconstruction provides a flexible, adaptive framework that aligns Qur'anic timelessness with technological change. It opens space for LAZISMU and similar institutions to innovate while remaining anchored in spiritual authenticity. Thus, the maqasid-driven hermeneutic approach ensures that digital zakat systems reflect not only the letter of the law but also its moral and humanitarian aspirations.

The digital transformation of zakat governance introduces new ethical dilemmas – privacy concerns, algorithmic biases, data centralization, and technological exclusion – that require a Qur'anic ethical response. Hermeneutic reconstruction helps identify how timeless values can guide these novel challenges. Studies in Islamic data ethics (Rahman & Irawanda, 2024) argue that safeguarding personal data aligns with the Qur'anic injunction against spying and unjust exposure (Qur'an 49:12). The principle of amanah demands that zakat institutions protect user data with the highest technological and ethical safeguards. Algorithmic fairness also becomes a moral imperative, as Qur'an 4:135 commands believers to uphold justice even when confronting systemic biases. Hermeneutically, this means digital zakat systems must be audited for discriminatory outcomes and designed to prevent inequitable access. Digital inclusion reflects the Qur'anic ethic of rahmah, ensuring marginalized groups are not excluded from benefits due to technological barriers. By reconstructing these ethical norms within digital contexts, zakat institutions can navigate technological innovations while remaining faithful to Qur'anic values. Thus, hermeneutic reconstruction provides a holistic moral vocabulary for addressing emerging digital governance issues.

Within the Indonesian context, particularly concerning LAZISMU, hermeneutic reconstruction offers a systematic lens for evaluating and redesigning digital philanthropic systems. LAZISMU's technological innovations – mobile apps, e-wallet integrations, online dashboards – demonstrate institutional commitment to modernization, yet their ethical implications remain underexamined. Research on digital zakat in Indonesia shows that platforms often prioritize speed and visibility at the expense of deeper ethical considerations such as dignity, justice, and spiritual

engagement (Kailani & Slama, 2020). Hermeneutic reconstruction allows LAZISMU to reinterpret its digital operations through the Qur'anic values of *tathir*, *tanmiyah*, and *rahmah*. For example, purification implies transparent reporting; nurturing growth suggests using data to identify long-term development opportunities; and compassion necessitates user-friendly systems that respect human dignity. This framework enables LAZISMU to transform digital tools into moral instruments rather than neutral technologies. It also situates LAZISMU within a broader tradition of Muhammadiyah ethical renewal rooted in *tajdid*, where modernization is harmonized with spiritual principles. Thus, hermeneutic reconstruction provides LAZISMU with a coherent methodology to align digital innovation with Qur'anic ethics.

The hermeneutic reconstruction of Qur'anic ethical principles establishes a normative foundation for designing a future-oriented digital zakat governance model. This framework transcends legalistic minimalism and re-centers the moral objectives of zakat: healing societal fractures, nurturing equitable growth, and embodying divine compassion. It also situates technology as a moral mediator rather than a value-neutral instrument. As digital ecosystems become more complex, zakat institutions must ensure that their technological infrastructures reflect Qur'anic virtues such as *amanah*, justice, and social solidarity. This hermeneutic approach contributes to emerging scholarship on ethical Islamic fintech by offering a modality through which sacred values can inform digital innovation. For LAZISMU, adopting this reconstructed framework enables the institution to design systems that are spiritually anchored, socially responsive, and globally connected. The integration of Qur'anic ethics into digital governance thus positions LAZISMU as a model for global Islamic philanthropy in an era of rapid technological transformation. By grounding digital tools in moral commitments, the zakat ecosystem can evolve toward a form of governance that genuinely advances shared prosperity in line with the Qur'anic vision for humanity.

Applying the Hermeneutic Framework to Re-Envision LAZISMU's Digital Philanthropic Model for Global Shared Prosperity

Applying the reconstructed Qur'anic ethical framework to LAZISMU's digital philanthropic ecosystem requires a systematic examination of how its current platforms embody the moral imperatives of purification, growth, and compassion. LAZISMU's rapid digitalization—seen in platforms such as *Lazismu.org*, digital payment gateways, and mobile-based zakat calculators—demonstrates strong institutional momentum toward modernization. Yet, hermeneutic analysis reveals that technological adoption alone does not guarantee alignment with Qur'anic ethics. As emphasized by Abu Zayd, ethical meaning is not inherent in the text but emerges through human engagement with contemporary realities (Zayd, 2006). In this case, LAZISMU's digitization must be evaluated through the Qur'anic lenses of *tathir*, *tanmiyah*, and *rahmah*, ensuring that technological efficiency does not overshadow spiritual sincerity, equitable distribution, and human dignity. Current digital fundraising tools accelerate donor participation, but they still lack features that cultivate reflective giving or embed moral intentions, a gap identified in studies on Islamic fintech ethics (Shahimi & Zahari, 2025). Thus, applying the hermeneutic framework allows a deeper evaluation: not whether LAZISMU uses technology, but whether its digital ecosystem reflects the Qur'an's call for justice, trustworthiness, and compassion-driven solidarity.

The principle of *tathir* (purification) provides a critical metric for assessing the transparency and integrity of LAZISMU's digital financial flows. While the organization publishes periodic reports, the hermeneutic reconstruction of *tathir* suggests a deeper ethical demand: that digital systems must render financial pathways visible, traceable, and resistant to manipulation. Qur'an 9:103 emphasizes purification as a process that elevates both giver and institution, implying that purification extends to institutional systems. Comparative studies in digital zakat governance across Southeast Asia show that trust significantly increases when donors can track their zakat's journey in real time (Kailani & Slama, 2020). LAZISMU's current dashboards provide summarized outcomes

but lack granular transparency features such as blockchain-based audit trails or dynamic reporting interfaces. Hermeneutically reinterpreted, *tathir* would justify these enhancements as moral obligations rather than technological luxuries. Past scholars such as Al-Ghazali highlighted that purification includes protection from hidden faults; in the digital age, this becomes an imperative to prevent data tampering, donor misinformation, and administrative opacity. Applying the hermeneutic lens thus reveals the need for a purification-driven transparency architecture embedded throughout LAZISMU's digital ecosystem.

The ethic of *tanmiyah* (nurturing socio-economic growth) provides another lens for evaluating LAZISMU's use of digital tools in program design and distribution. While LAZISMU has initiated empowerment programs, hermeneutic reconstruction highlights Qur'anic expectations that zakat must generate sustainable upliftment (Asutay & Yilmaz, 2015). Digital technologies – such as data analytics and geospatial poverty mapping – offer transformative potential in identifying needs, tracking longitudinal outcomes, and designing personalized empowerment trajectories. However, current LAZISMU digital features emphasize transactional efficiency rather than developmental analytics. This mirrors findings by Khan that many Islamic philanthropic institutions digitize collection processes but overlook digitized impact assessment (Khan & Zaman, 2024). The Qur'anic imperative of *tanmiyah* demands a shift from output-focused reporting (e.g., number of beneficiaries) to growth-oriented outcomes (e.g., income mobility, capability enhancement). Ibn Khaldun's insight that social development emerges from justice and structural support reinforces the need for LAZISMU to adopt technologies that enhance economic resilience among *mustahiq*. Thus, applying the hermeneutic lens suggests that digital systems must evolve into developmental engines capable of nurturing long-term prosperity – not merely facilitating charitable transactions.

The Qur'anic ethic of *rahmah* (compassion-driven solidarity) challenges LAZISMU to assess whether its digital interfaces humanize or depersonalize the philanthropic experience. Digitalization risks turning beneficiaries into data entries and donors into automated contributors, a concern echoed in digital humanitarianism literature (Sandvik et al., 2014). Hermeneutic reconstruction reframes *rahmah* not merely as emotional empathy but as an institutional obligation to preserve dignity, inclusivity, and care in all system designs. LAZISMU's current digital interfaces prioritize efficiency, yet they lack features that expand compassionate storytelling, beneficiary voices, or dignity-based representation. This gap matters because *rahmah* demands that the vulnerabilities of *mustahiq* are communicated in ways that uplift rather than exploit. Classical scholars like Ibn Qayyim argued that compassion is the essence of Shariah; thus, digital tools must embody gentleness, respect, and empowerment. For LAZISMU, incorporating user-centered design, multilingual access, disability-friendly features, and privacy-respecting narratives would ensure that digital technology becomes a vehicle for *rahmah* rather than bureaucratic detachment. Applying the hermeneutic lens therefore opens pathways for redesigning platforms that reflect the Qur'an's deeply humane orientation.

Applying the hermeneutic framework also reveals how LAZISMU's digitized fundraising strategies could better reflect Qur'anic values of intentionality and ethical giving. Studies in Islamic philanthropy demonstrate that digital platforms tend to promote impulsive microgiving rather than reflective, value-driven philanthropy (Izzati et al., 2024). Qur'an 2:177 associates righteousness with sincerity and purposeful giving, suggesting that digital systems must cultivate reflective consciousness in donors. LAZISMU's current platforms primarily emphasize convenience, yet lack ethically oriented nudges such as Qur'anic reminders, impact stories grounded in *rahmah*, or guidance on purification of wealth. Hermeneutically, *tathir* and *tanmiyah* require nurturing donors' moral agency, steering them away from transactional generosity toward spiritually grounded social responsibility. This aligns with Muhammadiyah's broader ethos of *mencerahkan* (enlightenment), which emphasizes rational-spiritual elevation. Designing reflective giving prompts, incorporating Qur'anic verses, or offering zakat intention modules could transform LAZISMU's digital platforms into spiritually rich spaces. Hence, applying the hermeneutic lens reveals the need to move beyond

convenience-based donations to a more Qur'an-centered, morally intentional digital giving experience.

Digital distribution mechanisms within LAZISMU must also be evaluated through the ethical principles derived from hermeneutic reconstruction. At-Taubah 9:60 provides categorical guidance, yet hermeneutic reinterpretation demands deeper ethical intelligence behind beneficiary selection. Digital systems enable predictive analytics for identifying structural poverty, but these tools must be used responsibly to avoid algorithmic exclusion or bias (Sachedina, 2022). LAZISMU's current selection mechanisms remain largely manual, risking inconsistencies and limited scalability. Applying Qur'anic ethics, particularly *'adl* (justice), suggests integrating algorithmic fairness models, transparent beneficiary criteria, and community co-validation processes. Classical scholars like Al-Mawardi emphasized equitable access to welfare resources; in the digital era, this means ensuring that marginalized groups—digital illiterates, remote communities, or undocumented individuals—are not excluded by technological barriers (HANIF, 2023). The Qur'anic ethics of *tanmiah* and *rahmah* also imply prioritizing beneficiaries with long-term growth potential and structural vulnerabilities. Thus, the hermeneutic framework guides LAZISMU toward a more just, data-informed, and ethically sensitive digital distribution system.

Transparency, a crucial pillar of digital zakat governance, also gains new depth when assessed through the hermeneutic framework. Qur'anic teachings on honesty, accountability, and trustworthiness (*amanah*) require that digital systems not only disclose information but do so meaningfully. LAZISMU's periodic transparency reports lack real-time, user-interactive features that could strengthen public trust. Studies on Islamic fintech governance argue that transparency must evolve into dynamic accountability (Khan & Zaman, 2024). Through the ethic of *tathir*, hermeneutic reconstruction entails developing dashboards that display real-time fund disbursement, program progress, and financial integrity indicators. Blockchain technology, though not yet widely adopted in Indonesian Islamic philanthropy, aligns with the Qur'anic imperative for clarity and protection from corruption (Sardar, 2017). Qur'an 57:25 associates instruments of human progress with justice, implying that digital tools must illuminate—rather than obscure—the institutional flows of wealth. Thus, applying the hermeneutic lens shows that transparency mechanisms must evolve into spiritually inspired systems that enhance trust, reduce suspicion, and promote communal confidence in LAZISMU's digital operations.

The hermeneutic framework also invites a re-conceptualization of LAZISMU's role as a translocal actor in global Islamic philanthropy. Digital infrastructure allows zakat institutions to transcend geographic boundaries, enabling cross-border solidarity networks grounded in Qur'anic ethics of *rahmah* and *ukhuwwah*. However, LAZISMU's current operations remain primarily domestically focused. Research on global digital philanthropy suggests that translocal networks amplify resilience, knowledge sharing, and collective impact (Izzati et al., 2024). Hermeneutically, Qur'an 49:13 emphasizes the interconnectedness of humanity, calling for collaborative global justice. Thus, LAZISMU's digital system could integrate global donor platforms, transnational zakat consortia, and cross-border humanitarian collaborations. Classical scholars like Al-Farabi envisioned virtue-based societies built on mutual assistance; in the digital age, this vision aligns with LAZISMU's potential role as a global philanthropic node. Applying the hermeneutic lens thus repositions LAZISMU from a national zakat agency to a globally connected institution contributing to shared prosperity across borders.

The hermeneutic framework further highlights gaps in LAZISMU's ethical communication strategies. Digital platforms tend to prioritize aesthetics and promotional messaging, yet Qur'anic ethics emphasize truthful, humble, and dignified communication. Studies on Islamic digital communication warn against commercialization of piety, where religious symbols are used for marketing rather than moral awakening (Izzati et al., 2024). Hermeneutic reconstruction suggests that communication strategies must embody *tathir* (sincerity), *tanmiah* (constructive empowerment), and *rahmah* (respect for dignity). Currently, LAZISMU's storytelling often centers

on institutional achievements rather than beneficiary narratives or communal solidarity. Qur'an 16:125 encourages wisdom and gentle exhortation, implying that digital communication should inspire moral reflection and social empathy. By integrating educational content, ethical reminders, and reflective narratives, LAZISMU's digital presence could nurture a morally engaged donor community rather than a passive transactional audience. The hermeneutic lens thus calls for communication strategies that elevate digital philanthropy into a spiritually conscious public discourse.

The application of the hermeneutic framework reveals that LAZISMU's digital architecture must evolve from functional efficiency toward moral intentionality. While current systems enable rapid transactions and centralized management, they often lack embedded ethical safeguards, spiritual cues, and justice-driven design principles. Contemporary Islamic governance theory emphasizes that institutions must embody values, not merely enforce rules (Nasution, 2025). Therefore, the hermeneutic framework guides LAZISMU to incorporate Qur'anic ethics into every layer of digital infrastructure—from data governance and workflow automation to interface aesthetics and user engagement. Integrating reflective features, ethical analytics, privacy commitments, and narratives of compassion would transform the digital ecosystem into a moral space that reflects the Qur'anic aspirations of uplift, solidarity, and justice. Such a transformation aligns with Muhammadiyah's *tajdid* tradition, which synthesizes modern rationality with spiritual depth. Thus, applying the hermeneutic framework reveals the need for moral recalibration embedded within technological architectures, not just procedural reforms.

Applying the hermeneutic framework provides a practical roadmap for re-envisioning LAZISMU's digital philanthropic model toward global shared prosperity. This approach places Qur'anic ethics at the center of institutional transformation, ensuring that technology functions as a moral medium rather than a neutral tool. By grounding digital innovation in *tathir*, *tanmiyah*, and *rahmah*, LAZISMU can cultivate a spiritually rich, socially just, and globally connected zakat ecosystem. This includes adopting transparent financial architecture, developmental analytics, inclusive platform designs, ethical communication strategies, and translocal solidarity networks. Hermeneutic engagement transforms LAZISMU's operational logic from charity-based distribution to Qur'an-inspired human development. Such a transformation resonates with the Qur'anic vision of justice and mercy, while positioning LAZISMU as a pioneer of ethical digital philanthropy in an increasingly interconnected world. The hermeneutic framework thus provides not only critical assessment but also constructive pathways for institutional evolution, aligning LAZISMU's digital future with the Qur'an's profound moral aspirations for humanity and shared prosperity.

Conclusion

This study concludes that the Qur'anic ethics of zakat—rooted in the intertwined principles of *tathir* (purification), *tanmiyah* (nurturing growth), and *rahmah* (compassion)—can be hermeneutically reconstructed to provide a robust moral compass for navigating the governance challenges of digital zakat institutions in the contemporary era. By interpreting foundational verses such as QS 9:60, QS 2:177, and QS 57:25 through a value-oriented hermeneutic lens, this research demonstrates that the digital transformation of zakat must be anchored in the holistic Qur'anic imperatives of *amanah*, *'adl*, and human dignity rather than in efficiency alone. Applying this framework to LAZISMU reveals that although the institution has made significant strides in digital fundraising, distribution, and accountability, its long-term effectiveness depends on embedding Qur'anic moral agency into every technological layer—from algorithmic transparency and ethical data governance to participatory distribution models and translocal networks of care. The study recommends that LAZISMU adopt a Qur'an-centered digital philanthropy paradigm that positions technology as a medium for expanding solidarity, strengthening distributive justice, and cultivating a globally responsive zakat ecosystem. This includes enhancing ethical digital design, integrating *maqāṣid*-based impact

metrics, deepening public literacy on Qur'anic philanthropy, and forging international collaborations oriented toward shared prosperity. Ultimately, LAZISMU is poised to become a leading model of humane and spiritually grounded digital zakat governance when its technological innovation is inseparably paired with a renewed ethical consciousness shaped by the Qur'an's transformative vision for human flourishing.

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Conflict of Interest

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