



Philanthropic Transformation in the Digital Era: A Case Study of QRIS Use at DT Peduli in the Practice of Almsgiving and Religious Donations in Garut Regency

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Abstract: Digital transformation has brought significant changes in various aspects of life, including the practice of Islamic philanthropy in the collection of zakat, infaq, sadaqah, and religious donations. One innovation developing in Indonesia is the use of the Quick Response Code Indonesian Standard (QRIS) as a means of digital transactions. This study aims to analyze the transformation of philanthropy in the digital era through the use of QRIS in the practice of almsgiving and religious donations at DT Peduli Garut Regency, with an emphasis on community behavior, changes in the culture of almsgiving, and communication patterns in digital philanthropy. This study uses a qualitative approach with a case study method at DT Peduli Garut Regency as a National Zakat Institution (LAZNAS) that implements QRIS in fundraising. Data were obtained through observation, in-depth interviews with institution managers, muzaki, and donors, documentation, and literature studies. Analysis was carried out through the stages of data reduction, data presentation, verification, and drawing conclusions. The results show that the use of QRIS provides convenience, speed, flexibility, security, and efficiency in donating without being limited by space and time. This technology expands access to donations, including for communities outside the region, while also supporting transparency, accountability, and traceability of funds because all transactions are recorded digitally. However, the digitalization of philanthropy also presents several challenges. Reduced direct interaction between amil (recipients of charity) and donors can impact social closeness and communication in philanthropic activities. Furthermore, the rapid digitalization of the almsgiving process can diminish the spiritual experience felt when donations are made in person. The digital literacy gap is also a barrier because people's ability to use payment technology is not yet evenly distributed. Thus, QRIS not only represents a technical change in philanthropic transactions but also demonstrates the social, cultural, communication, and spiritual transformation of almsgiving practices in the digital era.

Keywords: community behavior; digital alms; philanthropic communication; philanthropic transformation; QRIS; religious donations.

1. Introduction

The digital technology revolution has brought about fundamental changes in nearly every aspect of modern human life, including in areas long considered the most sacred: religious practice and philanthropy. In Indonesia, the world's largest Muslim population, with over 237 million people, or approximately 87.2 percent of the total population, this transformation is taking place at an extraordinary pace and on a scale unprecedented in the history of Muslims in the archipelago. Bank Indonesia recorded that the value of digital transactions in 2023 exceeded IDR 220 trillion per month, with digital payment service users growing 47 percent compared to the previous year (Bank Indonesia, 2023). QRIS has developed rapidly in Indonesia, especially after the COVID-19 pandemic, from a commercial payment instrument to becoming part of various sectors, including the informal sector,

public services, and socio-religious sectors. This development is supported by Bank Indonesia regulations through national standards that encourage interoperability, competition, and expanded access to digital payments (Otoritas Jasa Keuangan, 2023).

The increasing use of QRIS in Garut Regency indicates that digital payments are beginning to become part of socio-religious activities. This has encouraged philanthropic organizations like DT Peduli to adopt QRIS to expand access, improve efficiency, transparency, and accountability in fundraising. However, digitalization also raises questions about changes in social relationships, spiritual experiences, and the meaning of almsgiving. In Garut society, which has a tradition of philanthropy based on friendship and trust, the use of QRIS is a phenomenon that is not only technological but also related to cultural and religious changes. Therefore, this transformation is important to examine to understand the balance between digital convenience and spiritual meaning in Islamic philanthropic practices (GoodStats, 2023).

A pro-digitalization perspective believes that QRIS can expand access to philanthropy, especially for those who pay zakat (alms) far from their hometowns. Donors can distribute zakat, infaq, and sadaqah (charity) quickly without the constraints of distance or time. For institutions, QRIS also supports transparency, transaction traceability, reporting, auditing, and more modern financial management. Conversely, critics believe that digitalization has the potential to diminish the spiritual and relational dimensions of almsgiving. Transactions through QRIS are considered to reduce direct interactions, such as conversation, prayer, and closeness between muzaki and amil. From this perspective, almsgiving is not simply a transfer of funds, but an expression of monotheism, sincerity, and social concern that involves awareness of the heart, mind, and action. Thus, QRIS needs to be understood as a means of supporting philanthropy, not a substitute for the spiritual values and social relationships that accompany it (Badan Amil Zakat Nasional, 2024). Digitizing almsgiving through QRIS offers a solution to the limitations of fundraising, but also presents new challenges for religious institutions and experiences. Almsgiving is not only a financial transaction, but also a socio-spiritual practice that builds relationships, meaning, and reciprocity between donors, institutions, and beneficiaries (Mauss, 2002).

Digitalization has transformed the way people give alms, shifting from face-to-face to transactions via QRIS. This shift raises questions about the sustainability of the social, spiritual, and reciprocity dimensions of giving. Almsgiving in Islam is not only a voluntary act to gain God's approval, but also a means of strengthening solidarity, empathy, and social cohesion. Almsgiving behavior is influenced by internal factors, such as religiosity, religious knowledge, motivation, and spiritual experience, as well as external factors such as family, culture, economic conditions, media, and trust in institutions. Technological developments have made it easier to donate anytime and anywhere, especially for a generation accustomed to digital transactions. However, the success of digital philanthropy remains dependent on trust, transparency, accountability, institutional professionalism, and the ability to maintain spiritual and social values in almsgiving practices (Madjid, 1992). Historically, Islamic philanthropy in the archipelago has developed since the early days of Islamization, and Azyumardi Azra notes that the network of scholars connecting the archipelago with centers of Islamic scholarship in the Middle East also brought philanthropic traditions that then took root and developed in a unique local context. Historically, Islamic philanthropy in the archipelago has developed since the early days of Islamization, and Azyumardi Azra notes that the network of scholars connecting the archipelago with centers of Islamic scholarship in the Middle East also brought philanthropic traditions that then took root and developed in a unique local context (Azra, 2013).

People's behavior in giving alms is the result of the interaction between religious values, norms, culture, experience, social environment, and individual beliefs. From a social psychology perspective, these actions are formed through a continuous learning process and interaction. Strengthening religiosity can encourage prosocial behavior through the practice of almsgiving. In the development of Islamic philanthropy in Indonesia, the presence of LAZNAS (National Alms Agency) after the reformation era contributed to professionalization, service diversification, and institutional strengthening. This development then continued in the digital era through the use of technology as a

means of collecting and distributing funds. This transformation shows that philanthropic practices are not only developing institutionally, but also experiencing changes in societal behavior patterns in response to social and technological developments (Latief, 2010).

Among Islamic philanthropic institutions, DT Peduli (Teaching of the Nation) has a unique character, having grown out of the Daarut Tauhiid da'wah and education movement. Founded in 1999, this institution evolved into LAZNAS (National Zakat Agency), with a focus on professional zakat management and sustainable empowerment. Its branch network, including in Garut Regency, allows for closer community engagement while simultaneously requiring adaptation to local socio-religious characteristics. Garut, a region with a tradition of Islamic boarding schools and community-based philanthropy, provides an important context for the implementation of QRIS. Digitalization facilitates transactions, expands donor reach, increases donation frequency, and simplifies record-keeping. However, public response has been mixed. Younger donors tend to embrace QRIS for its practicality and flexibility, while some older donors perceive a reduction in personal interaction and the warmth of friendship. This situation demonstrates that digitalization not only changes transaction mechanisms but also influences spiritual experiences, social relationships, and the meaning of philanthropy (Simmel, 2004).

Community behavior in religious almsgiving is a multidimensional phenomenon influenced by psychological, religious, social, economic, cultural, and technological factors. Therefore, the study needs to examine the interrelationships of these various factors holistically. From a sociological perspective, changes in the medium of almsgiving through digital technology are not neutral, as they can influence patterns of interaction, solidarity, religious experience, and collective identity. Referring to Durkheim's thinking, religious rituals have a social function in strengthening community bonds and building collective consciousness. Therefore, the digitalization of philanthropy needs to be studied not only based on transaction efficiency but also on its ability to maintain the social and spiritual values inherent in the practice of almsgiving (Durkheim, 2001). In the practice of religious almsgiving, attitudes, subjective norms, and perceived behavioral control influence a person's decision to give alms. Digitalization through QRIS then changes the interaction patterns in the philanthropy of DT Peduli, Garut Regency. The ritual of zakat distribution and friendship, which were previously personal, has the potential to diminish, while the donation network becomes more horizontal and decentralized. From Castells' perspective, this change reflects the nature of a network society, where muzaki (recipients of zakat) can connect directly with philanthropic programs without always relying on personal intermediaries. Thus, QRIS not only speeds up transactions but also transforms the structure of relationships, communication, and social experiences within philanthropic practices (Castells, 2020).

Zygmunt Bauman's concept of liquid modernity helps explain the changing social relations in the digitalization of philanthropy by DT Peduli, Garut Regency. The transition to QRIS transactions has the potential to make the relationship between institutions and zakat payers more flexible, faster, but less personal. Fahrurroji and Miftahul Ulum emphasize that digital religious transformation is not merely a technical change, but also influences how people express their faith and their charitable behavior. The DT Peduli phenomenon in Garut is part of a global shift in Islamic philanthropy that utilizes digital payment technology. Similar developments are also seen in waqf institutions in Malaysia, zakat payments via apps in Saudi Arabia, and the use of cashless payments in British mosques. Thus, digitalization is a transnational phenomenon that is changing contemporary philanthropic patterns (Loveland, 2003). Each philanthropic institution has a different social and cultural character, so research findings cannot be directly generalized. In this context, DT Peduli, Garut Regency, is in a unique position because it combines the heritage of da'wah and Islamic boarding schools with the demands of digitalization through QRIS. This condition makes this institution an important space to study how technology is negotiated with the values of brotherhood, personal closeness, and assistance to mustahik.

This study views the use of QRIS not simply as a technology adoption, but as part of a socio-cultural transformation that influences the behavior of muzaki (alms givers), the culture of almsgiving,

and institutional communication patterns. Several previous studies have discussed the professionalization of philanthropy, digital fundraising strategies, technology adoption, donor trust, religious communication, and the transformation of giving behavior. However, these studies generally address specific dimensions separately. Several studies on LAZNAS (National Azan Zakat Agency) indicate that digitalization can expand the reach of fundraising and increase efficiency, but potentially diminish personal relationships with donors. Studies on digital donation behavior also demonstrate an ambivalence between ease of transaction and reduced emotional and spiritual engagement. Meanwhile, research on religious communication confirms that changes in media can influence how people experience and express religious identity. Studies on digital trust also show that trust is built not only through technological security, but also through transparency, reputation, communication, and community engagement.

However, there are three main gaps. First, there is little research integrating QRIS adoption behavior, the transformation of the culture of almsgiving, and changes in institutional communication patterns within a single analytical framework. Second, research on QRIS in Islamic philanthropy still emphasizes technical aspects, efficiency, and expanding access rather than the social and spiritual experiences of users. Third, the regional context, such as Garut Regency, remains relatively understudied, even though the character of its community is shaped by the traditions of Islamic boarding schools (*pesantren*), mosques, religious study groups (*Majelis Taklim*), and trust-based social relationships. Therefore, this study positions DT Peduli Garut Regency as a case study to understand how QRIS is transforming philanthropic practices at the local level. The research focuses on the processes of adaptation, resistance, and negotiation that occur between digital technology and Islamic philanthropic values. Therefore, this research is expected to contribute to the study of the sociology of religion, particularly in explaining how digital modernization influences giving behavior, spiritual meaning, social relations, and institutional communication in contemporary philanthropic practices.

2. Research methods

This study employed a qualitative approach with a social constructivism paradigm and an interpretive orientation. This approach was chosen because the study sought to deeply understand the meanings, experiences, behaviors, and social processes that emerge from the use of QRIS in religious almsgiving and donation practices. QRIS is not viewed merely as a payment instrument, but as part of socio-religious change that can influence charitable behavior, almsgiving culture, community beliefs, spiritual experiences, and communication patterns between philanthropic institutions and the community. The research design employed a single case study with DT Peduli Kabupaten Garut as the primary unit of analysis. This case study was chosen because it allows researchers to examine phenomena in depth within a real-life context (Creswell, 2015).

The research data consisted of primary and secondary data. Primary data were obtained through in-depth interviews, field observations, and digital observations. Informants were selected using purposive sampling based on their knowledge, experience, and involvement in digital philanthropy practices. Informants included DT Peduli administrators, *amil* (religious charity collectors), donors or *muzaki* (recipients of charity) using QRIS, mosque administrators, community leaders, young people, teachers, employees, traders, entrepreneurs, and other relevant community groups. Where necessary, informant selection was expanded through snowball sampling until data saturation was reached. Secondary data were obtained from institutional documents, activity reports, regulations, official publications, academic literature, and digital content related to QRIS use and Islamic philanthropy. Data collection was conducted through semi-structured interviews to explore informants' experiences, motivations, perceptions, levels of trust, and interpretations of digital almsgiving. Observations were conducted at DT Peduli offices, mosques, fundraising and distribution activities, and digital spaces such as social media and the institution's communication channels. Observations focused on QRIS use, communication strategies, community responses, and changes in interaction patterns in philanthropic

practices. Documentation is used to complete data in the form of reports, photos, archives, campaign materials and digital publications (Sugiyono, 2013).

Data analysis was conducted in stages through coding, category grouping, linking between categories, and integrating core categories. Categories such as ease of transactions, religious motivation, trust, transparency, digital literacy, security, spiritual experiences, changes in face-to-face interactions, and adaptation of a culture of almsgiving were analyzed to identify patterns of digital philanthropy transformation. Data validity was maintained through triangulation of sources, techniques, time, and theories, as well as member checking, peer debriefing, and an audit trail. Through these strategies, the research is expected to yield a comprehensive understanding of how the use of QRIS transforms religious behavior, the culture of almsgiving, and institutional communication in the context of Islamic philanthropy in Garut Regency.

3. Research Result

Development of Digital Payment Infrastructure and QRIS Adoption in Garut

QRIS is a national quick response code standard developed by Bank Indonesia in collaboration with the payment system industry to unify various QR code-based payment channels from Payment System Service Providers (PJSP) into a single format, which was officially launched on August 17, 2019 (Bank Indonesia, 2023). Since its launch, QRIS has experienced very rapid growth, with national transaction volume reaching 6.24 billion transactions in 2024 and the number of users reaching 59.53 million in 2025. This growth has also encouraged the expansion of QRIS use from merely a commercial transaction instrument to an instrument for collecting socio-religious funds, including zakat, infaq, sedekah, and waqf (ZISWAF). In Garut Regency, the adoption of QRIS in the context of religious philanthropy began to be seen significantly from the 2021-2022 period, coinciding with the post-COVID-19 pandemic recovery period when non-cash transaction habits increased sharply due to restrictions on physical interaction. Several large mosques in downtown Garut, several Islamic boarding schools with large student populations, and district-level zakat collection institutions have begun installing QRIS code stickers on donation boxes, mosque pulpits, and the institutions' official social media platforms as an alternative channel for paying alms, donations, and zakat, complementing the conventional donation boxes that have long been used.

Sharia and conventional banks operating in the Garut region are actively promoting QRIS literacy for philanthropic purposes, through collaborations to provide free QRIS merchants to mosques and socio-religious institutions. This collaborative pattern aligns with previous research findings showing that the provision of free QRIS facilities from banking institutions to mosques is a key driver of accelerated adoption of digital payments in managing community funds (Fahreza, Aziz, Alim, Kurniawan, & Mulazid, 2026). In addition to formal collaborations with banking institutions, researchers also observed the emergence of communities and individuals as informal facilitators in the QRIS adoption process at the grassroots level. Several mosques and small prayer rooms (musala) in rural Garut reported that they first learned about and operated QRIS not through formal outreach from banking institutions, but through community initiatives, typically from younger generations with higher digital literacy, who volunteered to help mosque administrators register merchant accounts and print QRIS code stickers. This informal, community-based diffusion pattern complements the formal, banking-based diffusion pattern, creating a dual pathway for complementary technology dissemination in the context of Garut Regency.

The sharia financial technology ecosystem in Garut is also enriched by the presence of various digital wallet applications and national online donation platforms that also target the religious philanthropy segment, although this study specifically focuses on QRIS as the most widely used instrument in the context of direct almsgiving at the mosque and local institution levels, given its universal nature (can be scanned by almost all digital payment applications without requiring special application installation) and its relatively affordable implementation costs for small-scale religious institutions compared to online donation platforms that generally require more complex technical integration.

Profile of Philanthropic Institutions Using QRIS

DT Peduli is the official name of the National Zakat Collection Institution Daarut Tauhiid Peduli (LAZNAS DT Peduli), a non-profit institution engaged in the collection, management, and utilization of zakat, infaq, alms, waqf (ZISWAF) funds, as well as various forms of humanitarian donations. This institution is under the auspices of the Daarut Tauhiid Foundation founded by KH. Abdullah Gymnastiar or better known as Aa Gym. The head office of DT Peduli is located at Jalan Gegerkalong Girang Number 32, Isola, Sukasari District, Bandung City, West Java. The development of the institution is also supported by the use of digital media through online channels as a means of information, communication, service, and community fundraising. The forerunner of DT Peduli began on June 16, 1999, when KH. Abdullah Gymnastiar founded Dompot Peduli Ummat Daarut Tauhiid (DPU DT) as part of the Daarut Tauhiid Foundation. The institution's activities have been running effectively since June 2000. Early in its development, the DT DPU attempted to establish a relatively structured donor management system. Each donor was recorded through a database and assigned a number and membership card. This system demonstrated an initial effort to establish a more orderly, measurable, and service-oriented philanthropic management system for donors.

The institutional journey of DPU DT subsequently experienced strengthening in terms of legality. On June 11, 2016, the institution received recognition as the National Zakat Collection Institution (LAZNAS) through the Decree of the Minister of Religious Affairs Number 257 of 2016. This status confirmed the position of DPU DT as an Islamic philanthropic institution that has legitimacy in collecting and utilizing zakat funds. The next important change occurred at the end of 2017 when DPU DT transformed into Daarut Tauhiid Peduli (DT Peduli). The name transformation was determined through the Decree of the Management of the Daarut Tauhiid Foundation Number 236/SK/C/YYSDT/XII/2017 and was officially introduced in a series of commemorations of the Milad Daarut Tauhiid. This change is not only related to the organizational identity, but also reflects the institution's orientation to expand its service reach and build increasingly professional philanthropic capacity. Throughout its development, the legality of DT Peduli has continued to undergo updates. One such step is through Decree No. 403 of 2022 issued by the Minister of Religious Affairs. This legal update demonstrates DT Peduli's continued adaptation of its institutional governance to evolving regulations governing zakat management in Indonesia. The long journey from 1999 to the present demonstrates the transformation from a community-based fund management organization to a philanthropic institution that develops service, collection, utilization, and communication systems utilizing digital technology.

DT Peduli cannot be separated from the figure of KH. Abdullah Gymnastiar (Aa Gym) as the founder of the Daarut Tauhiid Foundation. Aa Gym is known as a preacher who developed the Qolbu Management (MQ) approach, namely an approach to Islamic development that places the management of the heart, morals, sincerity, and monotheism as an important part of a Muslim's life. These values then shape the institutional orientation of Daarut Tauhiid, including in the management of social and philanthropic activities. The philosophical foundation of DT Peduli rests on the values of monotheism, trustworthiness, professionalism, and empowerment. ZISWAF funds are not only positioned as assistance provided for consumption, but are also directed as an instrument of community empowerment. This orientation is evident in the development of various programs aimed at increasing the community's ability to be more independent economically, educationally, socially, and religiously. Thus, DT Peduli's philanthropic activities have both social and spiritual dimensions because the management of community funds is directed at providing benefits and improving the welfare of beneficiaries.

DT Peduli's primary focus is to be a trustworthy, professional, and responsive institution focused on community issues. Empowerment is achieved through community-based programs, including community mentoring in various regions. This approach positions beneficiaries not merely as objects of aid but as subjects empowered to develop and achieve independence. This empowerment orientation is crucial for DT Peduli's position as a philanthropic institution. The collection of zakat, infaq, sedekah, and waqf (Islamic charity) does not stop at fundraising, but continues through a distribution and

utilization process aimed at creating social change. Therefore, DT Peduli's existence can be understood as part of the Islamic philanthropic ecosystem that connects donors, managing institutions, and beneficiary communities in a sustainable social relationship. In implementing its programs, DT Peduli develops five main areas: economics, education, health, da'wah, and social and humanitarian issues. These five areas serve as the primary areas for utilizing ZISWAF funds.

Endowments and Integrated Endowment Areas (KWT)

Beyond collecting zakat, infaq, and alms, Daarut Tauhiid also launched the Integrated Waqf Area (KWT) concept, which is the productive and integrated management of waqf in one area to increase the benefits of waqf assets for the welfare of the community. This concept is divided into five complementary waqf areas: Waqf for Islamic Propagation Facilities, which includes the construction of mosques, Islamic boarding school facilities, and waqf of Al-Qur'an manuscripts; Waqf for Islamic Propagation Media in the form of radio, television, and other Islamic propagation media equipment; Waqf for Basic Education Facilities to support Daarut Tauhiid's formal education facilities; Waqf for Health Facilities; and Waqf for Productive Economics. These five areas are designed to be integrated in one area to form what is known as the DT Integrated Waqf Area. The scale of DT Peduli's impact continues to grow from year to year. Throughout 2025, zakat, infaq, and alms collected by "Sahabat Peduli" and distributed through DT Peduli have benefited 849,876 beneficiaries through various programs. At the regional level, DT Peduli Aceh raised approximately two billion rupiah throughout 2024 from various ZIS donation contracts, with the largest amount coming from the Palestine aid program.

Several other important moments were also recorded: on September 19, 2025, DT Peduli received a waqf donation of Rp66,267,682 from Waqf Daarut Tauhiid, all of which was distributed to help the Palestinian people amidst the humanitarian crisis. Previously, on December 27, 2024, the Head of the Aceh Regional Office of the Ministry of Religious Affairs handed over a donation of Rp150 million for the "Kemenag Aceh Cares for Palestine" program through Daarut Tauhiid Peduli, which was received directly by Aa Gym in the imam's room at the Baiturrahman Mosque after the tsunami warning. Meanwhile, the Ramadan fast-breaking program in one of the regional areas (Region 4) was recorded as having reached more than six thousand students and congregants. As a national zakat institution, DT Peduli routinely reports its fundraising and distribution activities to the relevant authorities to maintain public accountability. DT Peduli Aceh, for example, consistently submits semi-annual and annual ZISWAF collection reports to the Aceh Provincial Ministry of Religious Affairs Regional Office, a practice publicly commended by the Head of the Aceh Ministry of Religious Affairs Regional Office, H. Azhari. In Cianjur, DT Peduli Cianjur submitted its 2024 Performance Report to the Cianjur Regency National Zakat Agency on February 19, 2025, as a form of annual performance accountability.

The official DT Peduli website also has a dedicated "Governance" page containing information on formal legal matters, quality policies, audit results, financial and performance reports, complaints services, and the Gratuity Control Unit—demonstrating a formal governance structure that resembles the practices of professional philanthropic institutions. Monthly and annual financial reports are also regularly published through an internal magazine called *Swadaya*. As a means of communicating with donors and the wider community, DT Peduli publishes a monthly magazine called *Swadaya*. One of its editions, Number 257, published in February 2024, includes the columns "Greetings from the Editors," "DT Peduli News," "Program Tracks" and activity galleries, as well as special sections such as "Hikayat" which reviews Islamic history, "Hidup Fit" which discusses mental health, "DT Peduli Credibility," "Family Friend's Pen," and a special column from Aa Gym himself. Each edition also includes a monthly financial report and testimonials from program beneficiaries.

In the national Islamic philanthropy ecosystem, DT Peduli stands alongside a number of other national zakat institutions, such as Rumah Zakat Indonesia — which has its roots in Dompot Sosial Ummul Quro (DSUQ) in 1998 and officially holds LAZNAS status since Decree of the Minister of Religious Affairs Number 42 of 2007, with a focus on education, health, the environment, and economic empowerment — and LAZ Persatuan Islam (LAZ PERSIS). This alignment confirms DT Peduli's

position as a major player in the Islamic philanthropy ecosystem in Indonesia, both in terms of legality and operational scale.

Profile of DT Peduli Garut Regency Branch

DT Peduli Garut is one of the regional branch offices of the LAZNAS Daarut Tauhiid Peduli network that carries out ZISWAF fund collection and utilization activities in the Garut Regency area, West Java. Its working area covers the Garut City area to South Garut which has different geographical characteristics. South Garut, for example, is known to have a number of areas that are more vulnerable to disasters and face relatively greater economic challenges. These conditions also influence the orientation of the DT Peduli Garut program, which is largely directed at community groups in need of social, economic, and humanitarian support. In institutional implementation, several individuals are recorded as carrying out leadership and operational functions at DT Peduli Garut. Dehari Teguh Aji is known to hold the position of Head of DT Peduli Garut, while Lutfi Abdilah F. serves as Head of the Representative Service Office (KPP). In the aspect of aid distribution, Adi Heryadi is listed as a staff member or person in charge of distribution who has a crucial role in ensuring aid reaches beneficiaries in the field. This structure shows the division of functions between institutional management, service, and program distribution.

One of the important characteristics of DT Peduli Garut is seen in the development of productive economic programs that utilize local potential. Garut has a strong identity as a sheep and goat producing area, so this potential is developed into a basis for empowering fostered farmers. One form of cooperation is realized through the signing of a memorandum of understanding with the Margawati Sheep and Goat Breeding Development Center (BPPTDK). The partnership is aimed at improving the skills of farmers so they can become more competent, resilient, and independent livestock entrepreneurs. As part of the follow-up, coordinators and members of the fostered farmer groups were given the opportunity to participate in a one-week internship at BPPTDK Margawati. Productive economic development is also evident through the Productive Zakat-Based Egg-Laying Chicken Program launched on February 11, 2025, through a collaboration between DT Peduli Garut and the Darajat Geothermal LAZ. The program is implemented in Tauhiid Village, Sejahtera Village, Cimanglid Village, Padamulya Village, Pasirwangi District, Garut. This program demonstrates a collaboration between philanthropic institutions and corporate zakat institutions in the geothermal energy sector. Interestingly, the qurban activity can also be linked to the economic program, as some of the qurban animals are obtained from livestock farmers assisted by DT Peduli. Thus, there is a clear link.

Zakat Services, Donations, and Payment Instruments

As a national zakat amil institution, DT Peduli provides various zakat services, especially Zakat Maal which covers a number of asset categories. Information regarding the provisions and calculation of zakat is provided openly through the Zakat Calculator feature on the institution's official platform. For gold and silver zakat, for example, the nisab limit is set at 85 grams of gold and 595 grams of silver respectively. These assets are required to be zakated if they have reached the nisab and have been owned for one hijri year or meet the haul provisions, with a zakat rate of 2.5 percent. Income zakat or professional zakat is also one of the types of zakat served. The nisab refers to the value of 85 grams of gold in one year, while the amount of zakat imposed is 2.5 percent. Similar provisions are applied to savings zakat, which is 2.5 percent on savings that have reached the nisab limit and met the ownership period according to the haul provisions.

In the investment sector, DT Peduli also provides zakat services for stocks and investments. Zakat is obligatory when the value of the investment assets and the profits obtained meet the nisab (minimum threshold) and haul (haul). The calculation can be based on the value of investment profits, including capital gains and dividends, with a zakat rate of 2.5 percent. Meanwhile, agricultural zakat has different provisions. Agricultural produce that relies on rainwater or natural sources for irrigation is subject to 10 percent zakat, while agricultural produce that uses a costly irrigation system is subject to 5 percent, after reaching the predetermined nisab. In addition to zakat maal, DT Peduli also provides various

other forms of philanthropic services. Donors can distribute infaq (infaq), sadaqah (charity), waqf (endowment), fidyah (alms), donations to orphans, and humanitarian aid for Palestine. This diversity of channels demonstrates that DT Peduli's services are not solely oriented towards zakat collection, but also encompass various forms of social and religious funds that can be distributed to the community according to their individual needs and abilities.

In fundraising, DT Peduli provides several payment methods designed to provide convenience while maintaining accountability in fund management. In addition to using QRIS, donors can transfer funds through accounts differentiated by fund type, such as accounts for zakat, infaq, special infaq, waqf, and qurban. This account separation is important because each fund has different contractual characteristics and distribution objectives, requiring orderly and appropriate management. In some service information, accounts are still found using old institutional names, such as Yayasan Daarut Tauhiid, Daarut Tauhiid Peduli, or the historical DPU nomenclature for zakat, infaq, and waqf. The existence of these accounts can be understood as part of the continuity of service to donors who have used the old accounts. Thus, institutional transformation is not always accompanied by a simultaneous change in all service instruments.

In addition to bank transfers, the public can also utilize donation services via WhatsApp and various other digital channels. Social media platforms such as Facebook, Instagram, X, and LinkedIn also serve as communication tools that support interactions between institutions and the public. This development demonstrates that the fundraising process is increasingly integrated with the digital communication ecosystem. From an institutional perspective, DT Peduli's zakat services are also supported by legality established through Ministry of Religious Affairs regulations. Several official DT Peduli pages published during the 2022–2024 period list the legal basis for the status of national zakat institutions. Changes and updates to these legal documents demonstrate that zakat management is an activity within the framework of state regulations and requires institutional certainty.

In the context of the Garut Branch of DT Peduli, the existence of QRIS offers significant potential for development as a more practical fundraising instrument that aligns with changing community behavior. The established collaborative network with various parties, such as the Darajat Geothermal LAZ, the Garut Branch of the Indonesian Doctors Association, and the Garut Primary Tax Service Office, can serve as both social and institutional capital to expand QRIS use. This collaboration can be developed through joint campaigns, the provision of QRIS at social events, and co-branding models in fundraising activities. Optimizing QRIS also requires considering the demographic and geographic characteristics of Garut Regency. More intensive use of digital payments has the potential to develop among urban communities, productive age groups, millennials, and those with access to smartphones and internet networks. Conversely, in remote areas that still face limited digital infrastructure, direct collection and distribution methods remain highly relevant. This situation demonstrates that the digitalization of philanthropy does not mean replacing all conventional mechanisms, but rather creating a combination of digital channels and face-to-face approaches tailored to the characteristics of beneficiaries and beneficiaries.

This pattern can be understood through the perspective of spatial innovation diffusion. Innovations are generally more readily adopted in areas with higher levels of urbanization, population density, and social and economic connectivity. Innovations can then spread to other areas through social networks, inter-community relationships, and the interconnectedness of urban centers with their surrounding areas. In the context of QRIS, this pattern explains that the adoption of digital payment technology in philanthropy is influenced not only by technological aspects, but also by geographic structure, social networks, economic characteristics, and the community's ability to access digital infrastructure. Thus, the use of QRIS in DT Peduli Garut's philanthropy can be seen as part of a broader transformation process. QRIS provides convenience in collection, but the effectiveness of this transformation depends heavily on how the collected funds are managed, distributed, and generate social impact for the community. The transformation of digital philanthropy, therefore, goes beyond changing payment methods, but encompasses changes in communication patterns, services, fund

management, utilization, and the relationships between institutions, muzaki (recipients of alms), and mustahik (recipients of alms).

Data regarding DT Peduli's services and activities in this study were obtained through interviews with relevant parties, searches of the official DT Peduli website, institutional sources from Daarut Tauhiid, media reports, and various academic literature on philanthropy and the utilization of productive zakat. Some information related to recent activities also came from searches of online sources, allowing the information to evolve following updates to the institution's activities. Historically, the development of digital philanthropy is also inseparable from increasingly rapid social change, including the community's experience during the COVID-19 pandemic. Restrictions on in-person interactions have prompted religious institutions and communities to seek new mechanisms for carrying out social and religious activities. Under these conditions, digital payment technology has become an instrument that allows philanthropic practices to continue despite limited face-to-face interactions. Therefore, the QRIS transformation at DT Peduli Garut can be understood not simply as a payment technology innovation, but as part of the institutional adaptation process and changes in social relationship patterns in the practice of Islamic philanthropy.

From this perspective, QRIS serves as a bridge between transaction convenience, changes in zakat payer behavior, and strengthening the philanthropic ecosystem. Its success is measured not only by the increase in the number of digital transactions, but also by the institution's ability to transform collected funds into empowerment programs that have a real and sustainable impact on beneficiaries. Therefore, digitizing fundraising needs to be positioned as one of the steps in building a philanthropic system that is more accessible, adaptive, transparent, and oriented towards creating social impact.

Digital Accountability and Institutional Governance

Digital transformation in Islamic philanthropy has not only changed the way people distribute zakat, infaq, and sadaqah (charity), but also driven changes in the accountability and governance systems of institutions. The use of QRIS at DT Peduli in Garut Regency, for example, not only serves as a more practical payment method but also becomes part of a fund management system that produces digital transaction records. This situation requires institutions to strengthen recording, reconciliation, reporting, and monitoring to ensure transaction convenience continues alongside transparency and accountability. Research by Sudirman (2024) and Rahmadani, Putri, and Ardian (2024) shows that the use of QRIS in ZIS fundraising can support efficiency and transparency, especially if the institution has adequate organizational readiness and human resources. In its fund management practices, DT Peduli implements account separation based on fund types, such as zakat, infaq, special infaq, waqf, and qurban. This separation demonstrates an effort to maintain consistency between transaction types, contracts, and fund allocations. This system is crucial because digital transactions don't stop at the payment process, but must be traceable through to the recording, grouping, management, and distribution stages to beneficiaries (DT Peduli, 2026). Thus, QRIS generates transaction data that needs to be managed through an institutional system capable of ensuring administrative accuracy while upholding the principle of trustworthiness in managing community funds.

This strengthening of accountability is also related to DT Peduli's governance structure, which divides the functions of collection, utilization, finance, sharia supervision, human resources, and institutional networks in a more structured manner. This division of functions demonstrates that digitalization does not automatically result in good governance. Technology still requires an internal control system, a clear division of authority, and a clear oversight mechanism to ensure the resulting transaction data can be accounted for. Transparency regarding legality, quality policies, audit results, financial and performance reports, and complaints services also demonstrates that transparency has been placed as part of the institution's governance (DT Peduli, 2026). In this context, achieving an Unqualified Opinion (WTP) on DT Peduli's 2024 Financial Report is an important indicator of institutional credibility. DT Peduli obtained the WTP opinion after the 2024 financial report was audited by the Agus Widarsono Public Accounting Firm. The audit process included document review and vouching, or data verification, down to the beneficiary level. The audit results were announced in

July 2025 and showed that DT Peduli's financial statements received a fairness assessment from the independent auditor.

In this study, WTP can be understood as an institutional trust signal, namely an institutional signal that provides information to the public regarding the credibility of organizational management. The WTP predicate not only has administrative significance but can also serve as a basis for donors in assessing the institution's seriousness in accounting for the funds entrusted to it. DT Peduli's 2024 audit report officially recorded an Unqualified Opinion (WTP) from KAP Dr. Agus Widarsono, S.E., M.Si., Ak., CA., CPA. The meaning of WTP is further strengthened when associated with the nature of digital transactions. QRIS allows donors to make payments without meeting the amil in person, thus relatively reducing interpersonal relationships in the philanthropic process. In such conditions, trust is built more through institutional evidence in the form of information transparency, financial reports, audit results, and oversight mechanisms. Thus, external audits can function as a verification mechanism that helps reduce information uncertainty between institutions and donors.

From an institutional communication perspective, audit results can also serve as a symbol of credibility, conveying a message about the organization's professionalism, integrity, and accountability. Publication of audit results provides information that the public can use to assess the quality of an institution's accountability. This demonstrates that audits operate not only within the accounting realm but also serve as a communication instrument that strengthens the institution's legitimacy. Therefore, the 2024 WTP (Unqualified Opinion) can be positioned as a crucial indicator in establishing institutional trust at DT Peduli. QRIS provides convenience and digital recording of transactions, while governance, audits, and report publication provide a framework to ensure that these transactions are managed responsibly. Donor trust is ultimately determined not only by technological convenience but also by the institution's ability to integrate digitalization with transparency, accountability, professionalism, and oversight. In this context, the WTP achievement serves as evidence that the digital philanthropic transformation at DT Peduli is occurring concurrently with the process of strengthening institutional governance and legitimacy (Arifin, Ratnasari, & Pertiwi, 2024; DT Peduli, 2025; Njoto, 2023).

QRIS Optimization and Challenges in Fundraising

The use of QRIS at DT Peduli in Garut Regency demonstrates that the digitalization of fundraising occurs not only through a single medium, but through the integration of various communication and service channels. Based on research findings, QRIS is placed at the reception desk of branch offices, on activity banners and flyers, on fundraising content on social media, and on online donation program catalogs. This pattern indicates that QRIS has evolved from a mere payment instrument to part of a philanthropic communication strategy that connects physical and digital spaces (Mustopa, 2019). The placement of QRIS at branch offices serves a strategic function because it maintains a direct connection between the institution and donors. Donors who come for consultations, pay zakat, participate in activities, or obtain program information can directly use QRIS as an alternative payment method. The presence of QRIS alongside conventional channels demonstrates that DT Peduli does not eliminate face-to-face service patterns but instead adds digital transaction options. This strategy allows the institution to serve community groups with varying levels of digital literacy.

QRIS on banners and flyers also demonstrates the integration between program communication and donations. When the public receives information about social activities or beneficiary needs, the QRIS code can be used immediately to make payments. This shortens the time between the intention to donate and the actual transaction. QRIS serves as a link between campaign messages, public attention, and philanthropic actions. This pattern demonstrates that payment technology has become part of the fundraising communication strategy, not just an administrative facility. The integration of QRIS with social media further expands this reach. Fundraising content distributed through social media can reach people beyond Garut, including Garut residents living in Bandung, Jakarta, and other areas. Social media provides a space to tell stories about programs and beneficiaries, while QRIS provides a means to convert that attention into donations. The relationship between storytelling and

instant giving demonstrates the shift in philanthropic communication from interpersonal patterns to broader digital communication (Mustopa, 2019).

The online donation program catalog provides a more comprehensive function because donors not only receive a payment method but also information about the program options they can support. The QRIS (Qualifying Transaction Reports) in the catalog enables integration between program information, donation amount or purpose, and payment options. This gives donors greater freedom to choose programs that best suit their interests and preferences. This pattern demonstrates a shift from institution-centered fundraising to one that increasingly allows for donor choice. The integration of these various channels also has the potential to expand the Garut diaspora network. People living in Bandung, Jakarta, and even abroad can still support social programs in their hometowns without having to be physically present. In this context, digitalization allows philanthropic relationships to be maintained beyond geographic boundaries. DT Peduli's activities, which involve Indonesian diaspora communities in Australia and Istanbul, also demonstrate that DT's institutional network has interacted with Indonesian communities abroad.

However, the wider the distribution of QRIS, the greater the need for information control. Each code must be linked to an official channel and the correct funding destination. Information regarding the institution's name, program type, campaign period, and fundraising objective needs to be updated regularly. This is crucial to prevent the use of outdated materials or mismatches between campaign messages and funding objectives (Mustopa, 2026). Therefore, the integration of QRIS in offices, banners, flyers, social media, and online catalogs can be understood as a form of omnichannel philanthropy. Donors can find information through social media, obtain further explanations through catalogs, make payments using QRIS, and then obtain accountability information through other institutional channels. This integration makes QRIS not just a payment instrument, but a node that connects the entire donor journey, from obtaining information, building interest, making transactions, to receiving information regarding fund accountability.

Comparison of Digitalization Strategies with Other Philanthropic Institutions

To understand the position of DT Peduli Garut Regency in the development of digital philanthropy, the use of QRIS needs to be placed in the context of changing strategies for collecting zakat, infaq, alms, and religious donations in Indonesia. QRIS is no longer simply a payment instrument, but has evolved into part of a fundraising ecosystem that connects institutions, donors, technology, communications, and empowerment programs. Institutions such as BAZNAS and LAZISNU have also developed digital payment channels to improve access and ease of transactions. In this context, DT Peduli Garut's strategy can be analyzed through three main aspects: ease of transactions, digital channel integration, and the ability to connect fundraising with trust and fund utilization (Mustopa, 2019). DT Peduli Garut Regency implemented QRIS through a multi-channel approach, placing it at branch offices, banners, flyers, social media, and in the online program catalog. This approach allows people to donate without having to visit the office in person and also opens up opportunities for participation from people outside Garut, including the Garut diaspora. Thus, QRIS expands donation access points without completely eliminating conventional mechanisms. This strategy demonstrates that DT Peduli's digitalization is adaptive to the characteristics of the local community and is not solely oriented towards shifting transactions from cash to digital.

Compared to BAZNAS, there are differences in the scale and level of digital integration. BAZNAS offers a variety of payment channels, such as QRIS, account transfers, mobile banking, e-commerce, crowdfunding, digital banking, e-wallets, and digital applications. The BAZNAS QRIS system even includes a mechanism for filling in customer data and sending transaction receipts via email (Badan Amil Zakat Nasional, 2024). This demonstrates BAZNAS's positioning of QRIS as part of a broader digital payment ecosystem. Meanwhile, DT Peduli Garut excels in its close relationship with the community and the flexibility to connect QRIS with socio-religious activities at the local level. A comparison with the Bengkulu Province BAZNAS shows that providing QRIS alone is not enough to ensure the success of digital fundraising. Research by Lestari, Isnaini, and Sumarni indicates that QRIS

implementation requires community outreach and education. In other words, technology adoption is a behavioral change issue that requires ongoing communication (Lestari & Sumarni, n.d.). These findings are relevant to DT Peduli Garut because the community's diverse digital literacy levels make education a crucial part of a digital fundraising strategy.

A similar situation was found at the Banyumas Regency BAZNAS. Faliyah and Aziz showed that QRIS facilitates the collection of ZIS funds, but obstacles remain, including low digital literacy and the inability to separate QRIS transaction data from bank transfers (Fitriani, Hadi, Aprianto, & Jasmi, 2024). These findings provide an important lesson for DT Peduli Garut: the success of digitalization is determined not only by the number of QRIS available but also by the institution's ability to manage transaction data. When QRIS is deployed across multiple channels, the institution needs a system capable of identifying transaction sources, donation amounts, selected programs, and donor characteristics. In this context, DT Peduli's digital fundraising development needs to move toward collection analytics. Transaction data should not remain merely administrative records, but should be used to determine the effectiveness of each communication channel and campaign. Information on the number of transactions, donation value, repeat donation frequency, and public response to specific campaigns can form the basis for developing more targeted communication strategies. Thus, digital transformation is not simply about increasing payment points, but rather improving the institution's ability to transform data into strategic insights.

A comparison with LAZISMU reveals another dimension in the digitalization of philanthropy. LAZISMU is developing digital zakat, infaq, and alms payments through a collaboration with PCS Indonesia as part of strengthening cashless transactions and improving public services (LAZISMU, 2025). Research on LAZISMU Makassar also shows that QRIS contributes to transaction speed, operational efficiency, ease of access, and increased donor participation (Muhyiddin & Safei, 2002). These similarities demonstrate that QRIS has a strategic function in reducing transaction barriers and expanding opportunities for public participation. However, the implementation of QRIS in DT Peduli Garut has a distinct social character. The Garut community has varying levels of digital literacy and access to technology. Urban communities and the younger generation are relatively more adaptable to digital payments, while some people in remote areas and certain age groups still require in-person services. Therefore, DT Peduli's strategy is better understood as hybrid fundraising, combining digital channels with conventional mechanisms. QRIS works alongside office services, direct communication with amil (recipients of charity), bank transfers, and other fundraising methods.

This uniqueness can be formulated as community-based multi-channel fundraising. QRIS on banners and flyers connects program information with donations, while QRIS on social media allows people to quickly move from campaign narrative to transaction. The online catalog provides information about programs and contribution options. Thus, QRIS becomes part of the donor journey, not just a payment code. This pattern demonstrates that technology serves as a bridge between philanthropic communication and donation behavior. Institutionally, DT Peduli also has a distinct character because it connects fundraising with community empowerment. DT Peduli's profile demonstrates the integration of governance, sharia compliance, information technology, and programs in da'wah, economics, education, health, and socio-humanitarianism. This orientation is evident in DT Peduli Garut's synergy with LAZ Bumi Darajat Star Energy through an economic empowerment program for asatidz (Islamic teacher) involving the construction of a chicken coop and the procurement of 150 chickens. This program is aimed at strengthening the economic independence of educators while supporting madrasah operations.

Furthermore, DT Peduli's empowerment focus is evident in its support for the people of South Garut, who face limited geographic access. The Quran and qurban distribution program reaches areas such as Banjarwangi, Singajaya, Pendeuy, Pamulihan, and Cisompet, which are relatively remote from the city center. This fact demonstrates that digitalization does not make the institution's orientation more abstract, but rather can be used to expand resources, which are then distributed to communities in need. Based on this comparison, there are three main patterns of philanthropic digitalization. First, the platform model, as seen at BAZNAS through the diversification and integration of payment channels. Second, the collaborative model, as demonstrated by LAZISMU through collaboration with

technology partners. Third, the community-based multi-channel model, as implemented by DT Peduli Garut through the integration of QRIS with offices, community activities, social media, and program catalogs. These three models do not demonstrate a hierarchy of superiority, but rather reflect strategies tailored to the scale, structure, and social character of each institution.

From a trust perspective, digitalization must also be accompanied by transparency and accountability. Ease of payment can encourage transactions, but sustainable relationships with donors require confidence that funds are managed responsibly. Therefore, QRIS needs to be linked to program information, fund usage reports, distribution documentation, and communication regarding program impact. Thus, DT Peduli's strategy can be understood as trust-based digital fundraising, a strategy that combines technological convenience with strengthening institutional trust. Ultimately, DT Peduli Garut's position can be understood as an institution moving from digital payment adoption to a digital fundraising ecosystem. QRIS is the entry point, while subsequent development stages include donor data integration, program communication, reporting, fundraising analytics, and impact measurement. Digitalization also needs to be understood as an input, while community empowerment is the impact. Thus, the success of philanthropic transformation is not solely measured by the number of QRIS transactions, but rather by the technology's ability to expand resources, improve service access, strengthen accountability, and generate social change. In this context, DT Peduli Garut can be defined as a model of community-rooted digital philanthropy, a digital philanthropy that utilizes technology and partnership networks, while remaining rooted in local community needs and guided by Islamic values.

4. Conclusion

Based on the results of research on the transformation of philanthropy in the digital era through the use of QRIS in the practice of almsgiving and religious donations at DT Peduli, Garut Regency, it can be concluded that QRIS is not only a technical innovation in the transition from cash transactions to digital, but also part of the socio-religious transformation that influences the behavior of giving, the culture of almsgiving, communication, institutional governance, and the relationship between donors, amil, and beneficiaries. QRIS provides convenience, speed, flexibility, efficiency, and expands access to donations without limitations of space and time. However, this transformation does not completely replace conventional mechanisms due to still limited digital literacy, internet access, and public preference for cash transactions. This condition shows that philanthropy at DT Peduli, Garut Regency is developing through a hybrid and multi-channel pattern. In terms of community behavior, the use of QRIS is influenced by convenience, benefits, religiosity, trust in the institution, and digital capabilities. This technology allows the community, including donors from outside the region, to continue participating in philanthropic activities. In terms of the culture of almsgiving, digitalization enhances the spontaneity and continuity of giving, but simultaneously has the potential to reduce interpersonal interaction, emotional closeness, and the spiritual experience of direct almsgiving. Meanwhile, in terms of communication, QRIS encourages a shift towards faster, broader, and more documented digital communication. The novelty of this research lies in understanding QRIS as an infrastructure for transforming philanthropic relations, not simply a payment instrument. Thus, the ideal philanthropic transformation is not digitalization that eliminates tradition, but rather the integration of technology with spiritual values, social relationships, transparency, and accountability. An inclusive multi-channel philanthropy model is a relevant approach by integrating QRIS, digital transfers, direct services, field amil, and cash transactions in a sustainable manner.

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