

Digital Transformation of Islamic Philanthropy Through QRIS

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Abstract: This study aims to examine how the implementation of QRIS transforms the management of Islamic philanthropy, particularly infaq and zakat, in mosque institutions. It focuses on assessing its impact on transparency, efficiency, accountability, and compliance with Islamic economic law principles within the context of digital financial innovation in Indonesia. This study uses a qualitative descriptive method with a socio-legal approach. Data were collected through semi-structured interviews, purposive sampling, and document review. Analytical tools include thematic content analysis. References include John W. Creswell. Data sources include interviews, academic journals, regulatory documents, and mosque financial records related to QRIS implementation. QRIS improves transparency, efficiency, and accountability in managing infaq and zakat. It increases participation, especially among younger users. It aligns with Islamic law principles and is permitted under MUI fatwa. However, challenges include low digital literacy among elderly users, technical issues, and continued preference for manual donations in some cases. This study is applicable in Islamic economic law, fintech, digital finance, and religious institution management. It benefits mosque administrators, policymakers, Islamic financial institutions, and fintech developers. It is relevant for studies in digital transformation, public financial governance, Islamic philanthropy, and socio-legal research in developing inclusive and sharia-compliant digital systems. This study offers empirical evidence on QRIS use in mosque-based philanthropy, bridging fintech and Islamic law. It provides a socio-legal analysis integrating maqasid al-shariah with real-world practice. The originality lies in focusing on institutional implementation in mosques, highlighting governance, legal compliance, and community acceptance in digital Islamic philanthropy.

Keyword: Digital Transformation; Islamic Philanthropy; Islamic Economic Law; QRIS; Mosque.

Introduction

The integration of digital technology into Islamic philanthropic practices reflects a pivotal shift in how religious institutions manage, distribute, and report community-based financial contributions. Quick Response Code Indonesian Standard (QRIS) is a national QR code standard developed by Bank Indonesia, with the rising popularity of digital payment systems in Indonesia, particularly QRIS (Quick Response Code Indonesian Standard), mosques and other faith-based organizations are beginning to adopt modern financial tools to enhance both efficiency and accountability in collecting Zakat, Infaq, Alms, and Waqf. This transformation is not solely technological; it intersects with broader legal, ethical, and theological questions that demand scholarly attention. In a society where digitalization is penetrating nearly all sectors, understanding its implications for Islamic philanthropic law becomes increasingly urgent. This study seeks to respond to the central question: how is QRIS, as a digital financial innovation, reshaping the governance of Islamic philanthropy in mosque settings, particularly from the perspective of Islamic economic law?

Sukardi et al., examine the transformation of cooperative legal entities in Indonesia's digital economy, contributing insights into the structural readiness of similar nonprofit entities (Sukardi et al., 2024). The concerns over digital risks—such as privacy violations and fraud are explored by Ahyani et al., (Ahyani et al., 2025) Tektona et al., (Tektona, 2021) and Hasanuddin et al., (Hasanuddin et al., 2024) all of whom underscore the necessity of robust regulatory and ethical frameworks to accompany the digitalization of financial transactions, including in religious settings. Furthermore, broader sociological transformations accompanying digital philanthropy are discussed by Musarrofa et al., (Mussarrofa et al., 2024; Musarrofa & Sa'adah, 2023) Fageh et al., (Agzah & Fageh, 2024; Fageh & Solikhawati, 2022) and Nizami et al., (Nizami et al., 2023) who demonstrate how digital tools are reshaping traditional Islamic values and practices, including family law, digital behavior, and community engagement.

Existing literature tends to focus on either general financial technology in Islamic banking or theoretical reflections on Islamic jurisprudence in digital environments. There is a noticeable gap in empirical and field-based research that examines how specific religious institutions such as state-funded mosques are implementing and adapting digital finance tools like QRIS, and how these tools affect governance, legal compliance, and community trust. This study aims to bridge that gap by focusing on the Al Jabbar Grand Mosque Bandung in Bandung, a flagship mosque with significant government and public attention, to assess the real-world dynamics of digital philanthropy within a sharia framework.

Method

This research adopts a qualitative-descriptive method with a socio-legal approach, focusing on the

integration of Islamic economic law within digital philanthropy practices, particularly through the use of QRIS (Quick Response Code Indonesian Standard) at Al-Jabbar Grand Mosque Bandung, Bandung. The study combines doctrinal analysis of Islamic legal principles with empirical fieldwork to explore how digital innovation aligns with sharia norms in the context of mosque-based financial governance (Bazen et al., 2021; Boda, 2022; Creswell, 2014; Mitchell, 2022; Verhofstadt et al., 2024).

The data analysis was conducted using thematic content analysis, where interview transcripts and documents were coded and categorized into key themes: digital adoption in religious institutions, legal perceptions of QRIS, challenges in community digital literacy, and theological considerations of electronic philanthropy. These themes are critically examined in light of contemporary Islamic legal scholarship and regulatory frameworks.

The discussion section of this paper will follow the flow from institutional readiness and legal legitimacy of QRIS implementation, to community response and usability, and finally to normative implications from the standpoint of hukum ekonomi syariah. The expected result is a multi-perspective assessment of how digital tools like QRIS can be harmonized with Islamic philanthropic values, serving as a potential model for broader application in mosque institutions across Indonesia.

Results and Discussion

1. Adoption and Community Acceptance of QRIS for Philanthropy

The adoption of QRIS technology for managing infaq and zakat donations at Al Jabbar Grand Mosque Bandung has been met with a generally positive response from the mosque's congregation. Interview data reveal that most users appreciate the convenience offered by digital payment methods compared to traditional cash donations. One congregant explained, "With QRIS, I don't have to carry cash or wait for the collection box; I just scan the code on my phone and the donation is done instantly. This mirrors the conclusions of Mellya Embun Baining et al., who found that digital systems significantly enhance the transparency and efficiency of Syariah management accounting (Baining et al., 2024).

The shift to digital donations also reflects broader social and technological trends in Indonesia, where mobile payment adoption is rising rapidly. The convenience and speed of QRIS payments reduce physical contact, which became particularly crucial during the COVID-19 pandemic, reinforcing health protocols. According to a young mosque attendee, QRIS payments are not only faster but also safer during these times. This echoes the findings of Didi Sukardi et al. (2024) on the digital transformation of cooperative legal entities, emphasizing that technology adoption supports operational resilience and user convenience (Sukardi et al., 2024).

Despite the positive overall reception, challenges persist, particularly among older congregants who experience difficulties in using digital applications. Many elderly respondents expressed a preference for traditional cash donations, citing unfamiliarity with smartphones and payment apps. One senior worshipper shared, "I want to donate, but I don't know how to use QRIS or smartphone apps properly." This is consistent with the study by Akmal Bashori et al., which highlights the digital literacy gap as a significant barrier in implementing Islamic digital financial services and the need for ongoing educational efforts (Bashori et al., 2023).

The mosque management has acknowledged these challenges and implemented several community education programs aimed at increasing digital literacy. Regular workshops and on-site assistance sessions are held to guide congregants, especially the elderly, on how to use QRIS effectively. Such initiatives align with the recommendations of Bashori et al., advocating fatwa-based guidance and community support for smooth adoption of digital financial tools within Islamic contexts (Bashori et al., 2023).

Another dimension of community acceptance relates to trust in the security and legitimacy of digital donations. Respondents showed confidence that QRIS transactions are transparent and accountable, as the mosque publishes periodic financial reports accessible to the public, transparency reassures donors that their infaq and zakat are properly managed, reflecting the principles of Maqasid al-Shariah concerning justice and protection of wealth. The integration of QRIS thus not only modernizes payment but also strengthens Islamic legal and ethical compliance.

Nonetheless, some congregants raised concerns about potential technical issues such as internet connectivity and system errors that might hinder seamless transactions. A mosque volunteer shared. Such operational challenges indicate the importance of technical infrastructure improvements and backup solutions to support uninterrupted digital philanthropy services, as noted by Yuliia Volkova et al., in their analysis of regulatory challenges in digital markets (Volkova et al., 2024; Zaporozhchenko et al., 2023).

The mosque's efforts to promote QRIS also reflect a broader Islamic economic law principle: the need for financial inclusion and adaptation to contemporary socio-economic realities. By enabling easier access to charitable giving, QRIS helps fulfill the maqasid goals of facilitating social welfare and reducing poverty through efficient zakat management (Baining et al., 2024). This digital inclusion empowers not only the mosque but also the broader community in supporting sustainable philanthropic activities. Interestingly, the mosque has leveraged social media and community networks to popularize QRIS usage, creating a positive feedback loop where early

adopters encourage peers to switch to digital donations.

Finally, the ongoing adaptation of QRIS at Al Jabbar Grand Mosque Bandung provides valuable insights for other religious institutions aiming to modernize philanthropy management. Continuous evaluation, community engagement, and sensitivity to diverse user needs will be key to sustaining this digital transformation. Future research could explore longitudinal impacts of QRIS adoption on mosque funding stability and community socio-economic development, thus contributing to the growing scholarship on Islamic economic law in the digital era.

2. Regulatory Framework and Legal Perspectives in Islamic Economic Law

The implementation of QRIS as a digital payment method for philanthropic activities at Al Jabbar Grand Mosque Bandung is firmly supported by a robust regulatory and legal framework, both at the national and Islamic law levels. Interviews with mosque management, religious leaders, and legal experts revealed a strong consensus that QRIS aligns with key principles of Islamic economic law, particularly transparency, accountability, and the strict prohibition of *riba* (usury). One religious scholar stated, “The use of QRIS enables clear transaction records, which ensures that funds such as *infaq* and *zakat* are managed according to Shariah principles without any ambiguity or unlawful interest.” (S. Al-Hakim, personal communication, 2025). This finding complements the arguments presented by Ahyani et al., who advocate for necessary legal reforms to harmonize modern fintech tools with Islamic finance (Ahyani et al., 2025; Ahyani, Putra, Azmi, et al., 2024).

Central to the acceptance of QRIS within the mosque’s philanthropic framework is the endorsement by Majelis Ulama Indonesia (MUI) West Java. The MUI’s fatwas on digital financial transactions provide essential legitimacy, affirming that QRIS usage does not violate Islamic law. This official backing enhances trust among congregants, ensuring that QRIS donations meet both Islamic jurisprudence and Indonesian financial regulations.

Furthermore, the study found that the Indonesian government’s financial regulatory bodies, such as Bank Indonesia and OJK (Financial Services Authority), have created supportive regulations to encourage digital payment innovations like QRIS. These regulations include consumer protection measures, anti-fraud protocols, and interoperability standards that facilitate widespread QRIS adoption. A legal expert involved in fintech regulation commented, “Indonesia’s regulatory environment promotes innovation while safeguarding Shariah compliance, which is crucial for Islamic economic institutions like mosques. This regulatory synergy between state and religious bodies strengthens the institutional framework necessary for successful digital philanthropy.

The avoidance of *riba* is a critical concern in Islamic economic law, and the use of QRIS is designed to strictly comply with this principle. Digital payments through QRIS eliminate the need for interest-based intermediaries or credit systems often associated with conventional banking. A mufti interviewed for this study emphasized.

Legal discussions during interviews also highlighted the importance of accountability in managing religious donations. Digital transactions via QRIS provide an immutable audit trail, which facilitates transparent reporting and reduces the risk of misappropriation. This aligns with Mellya et al., who underscore that digital accounting systems enhance the integrity of Shariah-compliant financial management (Baining et al., 2024).

However, the adoption of QRIS is not without legal challenges. Some respondents pointed out the need for clear legal frameworks addressing digital data privacy and cybersecurity, which are critical to protect donors’ personal information. This concern reflects broader issues discussed by Nurhasanah in the context of financial technology and legal protection of personal data in Southeast Asia. (Ahyani, 2023; Fellani et al., 2024; Nurhasanah & Rahmatullah, 2020; Setiawati et al., 2024)

The mosque’s leadership also actively collaborates with local government officials and Islamic legal scholars to ensure that QRIS implementation continuously meets evolving legal standards. Such multi-stakeholder cooperation fosters a dynamic legal environment where both religious and civil laws are respected. This practice reflects the integrative approach advocated by Putra and Ahyani et al., for harmonizing digital innovations with Islamic economic law.

Moreover, the regulatory framework is complemented by educational efforts to inform mosque staff and congregants about the legal aspects of QRIS use. Workshops explain not only the technical usage but also the Shariah compliance and legal protections involved. A community educator highlighted. This approach is in line with Bashori et al., who stress the importance of community education in digital financial inclusion under Islamic jurisprudence (Bashori et al., 2023).

Finally, this study concludes that the regulatory and legal framework supporting QRIS at Al Jabbar Grand Mosque significantly contributes to the successful integration of digital philanthropy into mosque operations. Of course, the support of mosque management plays a role in the implementation of QRIS in the Mosque, also with This framework ensures that modern financial technology respects Islamic ethical standards while complying with national laws, thus encouraging sustainable and responsible Islamic philanthropy. Future research can explore comparative analysis with other mosques or Islamic organizations to evaluate the scalability and adaptability of the framework in diverse contexts.

Conclusion

QRIS adoption for infaq and zakat at Al Jabbar Grand Mosque Bandung demonstrates strong community acceptance, driven by convenience, transparency, and alignment with Islamic principles. While most congregants respond positively, challenges such as digital literacy gaps among the elderly and occasional technical issues remain. Overall, QRIS enhances efficiency, trust, and financial inclusion in Islamic philanthropy, provided that ongoing education and infrastructure support continue to address existing barriers. The implementation of QRIS is strongly supported by both national regulations and Islamic legal principles, ensuring compliance with Shariah values such as transparency, accountability, and the prohibition of *riba*. Endorsements from MUI and regulatory backing from Bank Indonesia and OJK enhance legitimacy and public trust. Although challenges remain in data protection and cybersecurity, the existing legal framework effectively enables secure, inclusive, and Shariah-compliant digital philanthropy.

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