

DIGITAL ZAKAT FOR DISASTER RESILIENCE: A CROSS-SECTOR COLLABORATION MODEL BETWEEN FINTECH PLATFORMS, ISLAMIC NGOS, AND GOVERNMENT AGENCIES IN INDONESIA

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ABSTRACT

Humanitarian crises and frequent disasters in Indonesia require innovative and collaborative response models to address the “last-mile dilemma”. This article unpacks the “black box” of operational collaboration between FinTech innovation and Islamic philanthropy in the context of disaster resilience. This qualitative case study of the [Kitabisa.com](https://www.kitabisa.com) and The National Board of Zakat partnership (2018-2024) analyzes digital artifacts and public documents to explore the mechanisms, evolution, and challenges of the partnership. The findings map an evolution of three typological models: (1) Channeling Model (tactical and reactive partnership), (2) Integrated Campaign Model (programmatic partnership based on co-branding), and (3) Platform-as-a-Service (PaaS) Model (infrastructural partnership with a transparent fee structure). The discussion analysis reveals that this evolution not only represents a sectoral maturation from sympathy-based to data-driven philanthropy but also gives rise to power dynamics, tensions of philanthropic commodification, and data governance complexities. The article concludes that this strategic collaboration is a fundamental solution to bridge the gap between the speed of digital mobilization and on-the-ground execution capacity, while simultaneously facing inherent sustainability challenges. The resulting typology serves as a conceptual framework and a practical roadmap for stakeholders in building more effective, accountable, and sustainable digital philanthropy partnerships.

Keywords: Digital Zakat, Disaster Resilience, Cross-Sector Collaboration, FinTech, The National Board of Zakat (BAZNAS)

I. INTRODUCTION

Global humanitarian crises, exacerbated by natural disasters and climate change, are now converging with a fundamental wave of digital transformation. The financial sector, particularly financial technology (FinTech), has revolutionized various aspects of life, including philanthropy and Islamic social finance (Qadri & Bhatti, 2024). This digitalization has given rise to new platforms that enable rapid and transparent resource mobilization, shifting the traditional paradigm of humanitarian response and disaster management (Hazhin & Sunur, t.t.). The convergence of humanitarian urgency and technological innovation has thus forged a new ecosystem for philanthropy, wherein velocity and scale have become critical.

In the context of Indonesia, a nation with the world's largest Muslim population, situated within the “Ring of Fire”, an ideal disaster response framework necessitates a perfect synergy between local wisdom and modern capabilities. Islamic philanthropy, particularly Zakat, Infaq, and Sadaqah (ZIS), has historically functioned as a vital social safety net in crisis management (Fauzia, 2013). Ideally, this massive philanthropic potential ought to be optimally leveraged through a system that is coordinated, accountable, and technology-driven. Cross-sector collaboration involving government institutions, Islamic non-governmental organizations (NGOs), and the private sector (including technology platforms) is thus an absolute prerequisite for achieving effective and sustainable disaster resilience (Hulwati dkk., 2024).

However, the actual conditions reveal significant fragmentation within the disaster philanthropy ecosystem. This landscape is dominated by two forces moving in parallel: formal philanthropic institutions, such as the National Board of Zakat (BAZNAS), and digital crowdfunding platforms, represented by entities like Kitabisa.com. BAZNAS, as a state-supported institution, possesses formal legitimacy, a national structure, and proven accountability (Ridho dkk., 2025). Conversely, fintech platforms like Kitabisa.com have disrupted giving behaviors through ‘frictionless giving,’ characterized by instant, participatory, and emotionally-driven narrative-based donations (Hazhin & Sunur, t.t.). A gap consequently emerges, digital platforms possess extraordinary speed in fund mobilization, whereas formal institutions command the on-the-ground distribution infrastructure. Nevertheless, these two forces frequently operate in separate silos (Kahfi & Nurfajriani, 2025).

This gap crystallizes into a critical problem known as the “last mile dilemma.” The literature on humanitarian logistics management identifies that the greatest post-disaster challenge lies not in fundraising, but in the response and recovery phases, which encompass resource allocation, network coordination, and on-the-ground aid distribution. The velocity of digital fund mobilization is often disproportional to the bureaucratic complexity and coordination necessary to effectively channel assistance to affected locations. Furthermore, studies on multi-stakeholder participation in disaster management in Indonesia confirm that while collaboration among government, NGOs, and civil society is essential, the process is frequently impeded by coordination failures and divergent priorities among actors (Ningtyas dkk., 2020).

The impact of this synergistic failure is significant. In the absence of a structured collaboration model, inefficiencies in resource allocation, program overlapping, and delays in vital aid delivery occur, all of which can exacerbate the humanitarian crisis. Furthermore, this potentially erodes public trust, both in digital platforms (concerning distribution accountability) and in formal institutions (concerning response velocity). Given the increasing frequency and intensity of disasters in Indonesia, the urgency to construct a functional, cross-sector collaboration model between fintech innovation and the institutional infrastructure of Islamic philanthropy has become paramount.

The emerging partnership between crowdfunding platforms (represented by Kitabisa.com) and formal zakat institutions (represented by BAZNAS) offers a ‘natural laboratory’ for examining solutions to this dilemma. This collaboration convenes two primary forces, the speed and technological innovation of the private sector, and the formal legitimacy and national infrastructure of the state. Drawing from this phenomenon, this article aims to identify, map, and analyze the cross-sector collaboration models that have formed between these two entities within Indonesia's disaster management cycle. This research will specifically delineate the mechanisms, workflows, and division of roles within this collaboration, while also identifying its challenges and implications for aid effectiveness and accountability. Ultimately, this study endeavors to propose a conceptual framework (typology) for a fintech-philanthropy partnership that can be replicated to strengthen national disaster resilience.

II. LITERATURE REVIEW

This research is situated at the intersection of three rapidly expanding streams of literature: Islamic philanthropy studies, the digital transformation of philanthropy, and cross-sector collaboration theory. This literature review aims to map the theoretical foundations of these three currents. A synthesis thereof is subsequently employed to identify a critical research gap: the absence of the operational models that constitute the primary focus of this study.

1. Islamic Philanthropy and Humanitarian Action

The first stream of literature positions Islamic philanthropy (ZISWAF) as a Key Actor: The Moral Driver & Network in Indonesia's disaster response. Historically, ZISWAF evolved from a practice of individual theological obedience (*ta'awun*) into an organized humanitarian movement (Fauzia, 2013). The 2004 Indian Ocean Tsunami served as a fundamental turning point, transforming Zakat Amil Institutions (LAZ) and the National Amil Zakat Agency (BAZNAS) from mere charitable fund collectors into professional civil society actors and essential partners in large-scale humanitarian action (Muhari dkk., 2010).

In this new landscape, LAZ and BAZNAS function as providers of 'emergency welfare,' filling voids that the state cannot always address (Kailani & Slama, 2020). They possess not only moral and religious legitimacy but also a grassroots network infrastructure embedded at the community level. Contemporary studies, such as those on the 2018 Lombok disaster response, confirm that ZISWAF has become an integral instrument in the disaster management cycle, from mitigation to recovery (Hulwati dkk., 2024). Consequently, LAZ/BAZNAS are now established as professional and deployable humanitarian partners, complete with extensive networks and significant public trust.

2. Digital Transformation and Platform Philanthropy

The second stream of literature focuses on a Key Platform: The Enabler & Challenge. The emergence of financial technology (FinTech) and crowdfunding platforms has globally disrupted the philanthropic sector. On one hand, this technology fosters the 'democratization of donation.' Digital platforms enable anyone, at any time, to give in a manner that is nearly without friction (*frictionless giving*), creating broader public participation and exceptionally rapid resource mobilization (Kailani & Slama, 2020).

On the other hand, this transformation introduces new challenges, particularly concerning *digital trust* and accountability (Hazhin & Sunur, 2019). When donations are mobilized in mere hours, often driven by powerful emotional narratives, a potential risk emerges that the aid may be poorly coordinated or misaligned with factual needs on the ground (Scott dkk., 2020). Digital platforms create an expectation of real-time accountability; however, the legal and operational accountability mechanisms between the technology platform (as an intermediary) and the executing institution (on the ground) often remain opaque.

3. Cross-Sector Collaboration Theory

The third stream of literature provides the primary theoretical lens through an Interaction Framework for analyzing how these disparate actors can and should cooperate. The theory of cross-sector collaboration offers the strategic justification for why this partnership is necessary. The core argument is that no single sector, be it public, private, or civil society, possesses all the requisite resources to address complex problems such as disasters (Ansell & Gash, 2008).

Successful collaboration focuses on amalgamating different resources to create *shared value* (Austin, t.t.). In the context of this research, fintech platforms (private sector) bring innovative capital, technological agility, and mobilization speed. Semi-governmental institutions like BAZNAS (public sector) bring formal legitimacy, national scale, and infrastructure. Meanwhile, Islamic NGOs/LAZ (civil society sector) contribute community trust, local volunteer networks, and field expertise (Kahfi & Nurfajriani, 2025). This strategic partnership, which combines all three, is known as a Public-Private-People Partnership

(PPPP) and serves as the ideal framework for achieving effective disaster resilience (Bryson dkk., 2006).

4. Research Gap and Research Positioning

A synthesis of the three aforementioned literary streams reveals a significant research gap. The literature on the professionalization of Islamic philanthropy, the impact of digital platforms, and the importance of cross-sector collaboration theory have all developed rapidly, but largely in parallel or separate tracks.

Consequently, the "black box" of *how* these three elements operationally interact on the ground within the Indonesian disaster context remains unmapped. We understand the concept of digital zakat, and we recognize why PPPP collaboration is important. However, the practical operational models among these key actors (BAZNAS, Fintech Platforms, and LAZ/NGOs) are unknown. How is *mustahiq* (beneficiary) data shared securely and ethically between platforms? How are funds collected on various platforms coordinated to avoid aid duplication? How is cross-platform accountability maintained during the chaos of a disaster response?

Existing literature, such as Kahfi & Nurfajriani (2025), has called for the necessity of fintech-CSO (Civil Society Organization) collaboration, but this remains at a conceptual level. This research aims to fill that practical gap. This article positions itself to unpack this "black box" by mapping and analyzing the *actual operational collaboration models* currently functioning between fintech platforms, Islamic NGOs, and government institutions in disaster management in Indonesia.

III. METHODOLOGY

This study employs a qualitative case study design to explore the "how" and "why" of a complex contemporary phenomenon: the operational dynamics of digital philanthropy collaboration within its real-world context (Indonesian disaster response). The unit of analysis is the "collaborative relationship" between Kitabisa.com and BAZNAS (spanning 2018-2024), which was purposively selected as an exemplary case. This case was selected as it represents an ideal convergence of private-sector technological innovation (Kitabisa) and public-religious legitimacy (BAZNAS). The primary data collection method consists of document analysis, treating official artifacts (e.g., reports, press releases, MoUs) as unobtrusive data (Bowen, 2009).

The data analysis process was conducted systematically in three stages. First, a Thematic Analysis approach was utilized to identify patterns of meaning across the entire dataset (documents and transcripts). Second, focused deductive coding was applied to categorize the data according to the research question framework, including (a) Workflow Mechanisms, (b) Role Division, and (c) Challenges. In the final stage, this analysis moves beyond mere thematic description; the identified patterns were theoretically synthesized to construct a Typology of Collaboration Models. This typology represents the study's primary contribution, addressing the aforementioned literature gap concerning the practical operational models of fintech-philanthropy partnerships within the disaster context.

IV. RESULTS AND DISCUSSION

An analysis of digital artifacts and public documents from the 2018–2025 period indicates that the collaboration between Kitabisa.com and the National Amil Zakat Agency (BAZNAS) is not a static or monolithic partnership. Instead, it represents a relational evolution that can be mapped into three distinct collaboration models. These models emerge flexibly to address specific challenges within the

Indonesian philanthropic landscape. Before dissecting this typology, the data analysis confirms the existence of complementary core capability gaps, which form the strategic foundation for this partnership.

BAZNAS's core capability is identified as that of the "Last Mile Executor." Data from BAZNAS's official website (Badan Amil Zakat Nasional, n.d.-a) consistently demonstrates a well-established and systematized disaster response infrastructure through the BAZNAS Disaster Response Team (BAZNAS Tanggap Bencana, or BTB), which operates "Public Kitchens," "Food Banks," and response teams in various affected locations. The BAZNAS Performance Report (Badan Amil Zakat Nasional, 2024) confirms this, wherein "Humanitarian" is the largest distribution category, reaching IDR 199.5 billion, or 75.8% of its target. This is BAZNAS's fundamental strength: proven field-level execution and physical distribution capacity.

Conversely, Kitabisa.com's core capability is that of the "Digital Mobilizer." Data from research by Hisyam et al. (2024) confirms Kitabisa's position as a social enterprise that excels in "accelerating the fundraising process" and "mobilizing social solidarity" via its technology platform. The strategic gap between rapid digital mobilization capacity (Kitabisa) and complex physical distribution capacity (BAZNAS) thus forms the foundation of their partnership.

1. The Evolution of Collaboration: From Tactical to Strategic

The collected data clearly indicates an evolution in the partnership, which the author has typologized into the following three models:

a. Model 1: The Channeling Model - A Tactical Disaster Partnership

This model represents the most basic form of collaboration and is most evident during key "crisis moments" of major disaster response, such as the 2018 Palu and Donggala earthquake. The discourse analyzed from media reports during that period (BAZNAS, 2018; Nabhani, 2018; Sidik, 2018; Warta Ekonomi, 2018) uniformly employs terminology such as "Collaboration," "Partnering," (*Gandang*), and "Mutual Cooperation" (*Gotong Royong*) to frame the partnership. The identified mechanism is tripartite, involving Kitabisa (Platform), Gojek (Payment/Audience), and BAZNAS (Implementor). The primary focus of these reports is the success of the fundraising, which reached IDR 1 billion, and the ceremonial handover of the aid (BAZNAS, 2018).

Our analysis concludes that in this model, Kitabisa and Gojek act as highly efficient fundraising "funnels." The collected funds are then transferred as a *lump sum* to BAZNAS, which assumes full responsibility for on-the-ground execution. Kitabisa's accountability to its donors effectively ceases at the point of transfer to BAZNAS. This is a reactive, tactical model focused on *output* (funds raised) rather than integrated *outcomes*.

b. Model 2: The Integrated Campaign Model - A Programmatic Partnership

The second model demonstrates an evolution from event-driven disaster response to a planned, programmatic partnership, particularly for non-disaster programs like optimizing zakat collection. This shift in discourse is evident in media reports explicitly titled "BAZNAS Collaborates with Kitabisa.com to Accelerate Zakat Collection" (Rinastiti, 2022), signaling a strategic pivot from reactive response to the optimization of BAZNAS's core programs.

Mechanically, promotional artifact data for "Zakat Fitrah" (Kitabisa, n.d.-a) shows visual evidence of strong *co-branding*, where both logos are displayed with equal prominence, supported by a dedicated campaign URL ((Eikenberry, 2009)). This is no longer a mere "channel"; it is an integrated marketing effort planned jointly from the outset. The existence of a "BAZNAS Hub" on the Kitabisa platform (Rinastiti, 2022) indicates a permanent, dedicated page integration. In our analysis, this enhances transparency for donors,

as they understand from the beginning that they are donating to BAZNAS through Kitabisa's technology.

c. Model 3: The Platform-as-a-Service (PaaS) Model - An Established Partnership

The third model represents the most mature and technically integrated form of collaboration, wherein BAZNAS effectively utilizes Kitabisa as a technological infrastructure. The discourse in campaigns such as “Together with BAZNAS, Help Others Rise from Disaster” (Kitabisa, n.d.) positions BAZNAS not merely as a partner, but as the verified “Fundraiser” on the platform.

The most crucial finding for this model is revealed in the financial data from the “Fund Usage Information” section of that campaign page (Kitabisa, n.d.), which transparently dissects the collaboration’s cost structure. Details such as “Transaction and Technology Fees: IDR 5,702,234” and “Operational donation for Kitabisa Foundation: IDR 250,777” unveil a clear business-strategic relationship. Our analysis concludes that BAZNAS is effectively “renting” or “subscribing” to Kitabisa’s technological infrastructure (Platform-as-a-Service) to expand its own fundraising channels. In return, Kitabisa receives a “Transaction Fee” (platform fee) for its technological services. This is the most integrated model, where BAZNAS outsources its fundraising technology to Kitabisa, while Kitabisa outsources its “last mile” execution to BAZNAS.

2. Synthesis of Arguments: Ecosystem Convergence to Bridge the Gaps

Based on the identification of these three models, two primary arguments can be synthesized. First, this collaboration is a strategic solution to sectoral capability gaps. The findings prove that the BAZNAS-Kitabisa partnership is a fundamental alliance. BAZNAS possesses legitimacy (as a state agency) and field infrastructure (BTB) but is weaker in rapidly reaching digital-native donors (Millennials/Gen-Z). Conversely, Kitabisa possesses the technology, speed, and digital audience access but lacks formal religious-philanthropic legitimacy and the complex, costly “last mile” execution capacity. The collaboration thus becomes a strategic necessity: BAZNAS “buys” access to technology and audience, while Kitabisa “buys” legitimacy and on-the-ground distribution capacity.

Second, the discourse has shifted from a binary partnership (two-party) to an ecosystem convergence (multi-party). The data consistently shows that this collaboration is rarely 1-to-1. In Model 1 (Palu), the involvement of Gojek, which brought its payment infrastructure (Go-Pay) and millions of users, was key (BAZNAS, 2018). In more advanced partnerships, such as the “Istiqalal Jaga Ulama” program (BAZNAS, 2025), the collaboration becomes even more complex, involving BPKH (the state Hajj fund authority), BSI Maslahat (a state-owned Sharia bank), BAZNAS (the state zakat executor), and Kitabisa (the private technology platform). Thus, the emerging discourse is not “NGO vs. Government” or “Tech vs. Traditional,” but rather a multi-helix convergence (State, Market/Private, and Civil Society) uniting to create integrated philanthropic solutions.

In conclusion, this research has empirically mapped the evolution of digital philanthropic collaboration in Indonesia from Model 1 (Tactical-Transactional), to Model 2 (Strategic-Programmatic), and finally to Model 3 (Infrastructural-PaaS). Each model represents a deeper level of integration, division of labor, and cost structure. This evolution reflects the maturation of Indonesia's digital philanthropy sector, where the boundaries between institutions (state, private, technology) are becoming increasingly fluid to achieve greater effectiveness and scale.

IV. RESULTS AND DISCUSSION

The typology of the three collaboration models (Channeling, Integrated Campaign, and PaaS) is not merely a classification; it is a reflection of the deeper dynamics shaping Indonesia's digital philanthropy ecosystem. This discussion analyzes three crucial aspects of these findings. First, the author analyzes the tensions and power dynamics underlying this partnership. Second, the author discusses how these findings demonstrate a hybrid sectoral convergence that transcends traditional boundaries. Third, the author explores the implications of this model's evolution for the accountability and effectiveness of disaster philanthropy.

1. Analysis of Tensions and Power Dynamics

The monolithic question of “who needs whom more?” often dominates partnership analyses. However, the available data indicates that the relationship between Kitabisa and BAZNAS is more accurately described as a strategic co-dependency, where each party “buys” the core capabilities the other lacks. BAZNAS, as a state institution, possesses formal legitimacy and field infrastructure, yet is weaker in rapidly reaching digital-native donors. Kitabisa, as confirmed by Hisyam et al. (2024), offers the solution, mobilization speed and instant access to a digital audience. Conversely, Kitabisa, as a technology-based social enterprise, faces two fundamental challenges: institutional legitimacy and “last mile” execution. The partnership with BAZNAS effectively solves both, providing public trust validation and an ideal “last mile” execution partner.

The true tension lies not in “who is stronger,” but in *how* this relationship is operationally managed, particularly concerning costs and data. The finding from Model 3 (PaaS), which reveals “Transaction and Technology Fees” and “Operational donations” (Kitabisa, n.d), is rare empirical evidence of market logic entering philanthropy. This reflects the tension identified by Eikenberry (2009) regarding the commodification of charitable giving, where philanthropic practices adopt market mechanisms (Eikenberry, 2009). This is no longer just a charitable partnership; it is a business-to-business (B2B) relationship where BAZNAS effectively “pays” Kitabisa for its technological infrastructure services.

A second tension lies in data. As theorized by Poell, van Dijck, & de Waal (2018), platforms are not neutral intermediaries but actively *govern* interactions (Dijck dkk., 2018). Kitabisa, as the platform, holds the power to shape narratives and control the flow of donor data. Therefore, the evolution to Model 3 (PaaS), where BAZNAS operates its own “BAZNAS Hub” (Rinastiti, 2022), can be analyzed as BAZNAS’s attempt to renegotiate this power dynamic, it pays a fee in exchange for greater control over its own fundraising ecosystem and donor data.

2. Sectoral Convergence: Towards a Hybrid Model

The literature review cited cross-sector collaboration theory as a strategy for uniting different resources. This study’s findings provide clear empirical evidence of how this theory operates in practice through the three identified models. Our typology demonstrates an evolution from *ad-hoc* collaboration to hybrid institutionalization. Model 1 (Palu) is a classic example of a reactive Public-Private-People Partnership (PPPP), uniting BAZNAS (Public/State), Kitabisa & Gojek (Private/Market), and donors (People/Civil Society) to respond to a specific crisis (BAZNAS, 2018).

Models 2 and 3 show a shift toward a more permanent ecosystem convergence, reflecting what Battilana & Lee term “hybrid organizing” (Battilana & Lee, 2014). This partnership (the “Baznas Hub”) creates a hybrid unit that operates by blending two distinct

logics: the social-religious-state logic (of BAZNAS) with the commercial-technology logic (of Kitabisa). From the perspective of BAZNAS as a public actor, this collaboration can be understood through Moore's (1995) lens of creating “public value.” BAZNAS strategically adopts a market mechanism (the PaaS model) to fulfill its public mandate more effectively. Furthermore, advanced findings like the “Istiqalal Jaga Ulama” collaboration (BAZNAS, 2025) – involving BPKH (State Hajj Fund Authority), BAZNAS, BSI Maslahat (State-Owned Bank), and Kitabisa (Private Tech)—transcend simple PPPP. This is evidence of what Adner (2017) defines as an “ecosystem as structure.” These actors no longer partner linearly (1-to-1) but operate as a coordinated philanthropic innovation ecosystem to achieve a shared goal.

3. Implications for Accountability and Disaster Effectiveness

The evolution from Model 1 to Model 3 has direct and significant implications for philanthropy's two greatest challenges: accountability and effectiveness. The humanitarian logistics literature confirms that the primary challenge in disaster response is not fundraising, but coordination and logistics—the core of the “last mile dilemma.” Our findings show that Model 1 (Channeling) fails to solve this dilemma; it merely creates a new accountability “black box” for digital donors. Donors accustomed to real-time transparency lose the trail of their funds once transferred as a lump sum to BAZNAS. BAZNAS's macro-level reports (Badan Amil Zakat Nasional, 2025) cannot provide direct feedback to specific campaigns on Kitabisa, thus breaking the digital “trust loop.”

This is precisely where Model 3 (PaaS) offers a solution. This model fundamentally bridges the gap between fundraising (“first mile”) and aid distribution (“last mile”). In terms of effectiveness, Model 3 allows BAZNAS's field-level *needs assessments* to drive specific *micro-targeting* campaigns on Kitabisa. This shifts donations from being “reactive to sympathy” – critiqued by Scott et al. (2015) as emotion-based philanthropy – to being “responsive to verified need.” In terms of accountability, the radical transparency of Model 3, such as the disclosure of platform fee structures (Kitabisa, n.d), directly answers the demand for “real-time accountability” expected by digital donors. Therefore, it is arguable that the shift from Model 1 to Model 3 is an essential sectoral maturation. It is a shift from sympathy-based philanthropy to data-driven philanthropy, which is key to ensuring that digital velocity aligns with effectiveness, accountability, and justice on the ground.

4. Challenges and Sustainability Risks in Digital Partnerships

Beyond the analyzed dynamics of power and convergence, this evolution of digital partnership is not without a series of inherent challenges and risks that could threaten its long-term sustainability and integrity. This analysis identifies four primary risk areas: commodification, data governance, systemic vulnerability, and the digital divide.

Commodification: The PaaS model, marked by its platform fee transparency, overtly inserts market logic into the heart of Islamic philanthropy. This represents a pragmatic reality but also contains risks, as warned by Eikenberry (2009) regarding the marketization of philanthropy. A commodification of charity occurs, where the relationship between donor and mustahiq is mediated by a business transaction (the platform fee). For BAZNAS, which carries the normative mandate of an amil institution managed by Sharia principles, the existence of this transaction fee could potentially raise questions from the ummah (community). The question becomes: “To what extent can this technology fee be categorized as a legitimate operational cost (*mashrafiyah*) under *fiqh al-zakat* (jurisprudence of zakat), and when does it begin to be perceived as commercial profit?” The greatest risk is the erosion of normative legitimacy in the eyes of traditional donors who view zakat purely as worship

(ibadah), not a transaction subject to platform fees. This creates a tension between technological efficiency and the purity of charitable intent (*ikhlas*).

Data Governance: As theorized by van Dijck et al. (2018), digital platforms are actors that both *govern* and *leverage* data (Dijck dkk., 2018). In this partnership, Kitabisa, as the platform, accumulates an immensely valuable asset: donor data (behavior, preferences, demographics). This poses a serious risk to BAZNAS's data sovereignty. BAZNAS's dependence on Kitabisa's infrastructure could limit its capacity to build direct relationships with and understand its own digital donors. Critical questions arise regarding data ownership, the ethics of using that data for future campaigns, and the data protection of the beneficiaries receiving aid. If not regulated by clear governance frameworks in a Memorandum of Understanding (MoU), this partnership risks creating "data asymmetry," leaving BAZNAS in a weaker long-term bargaining position as the private platform controls the "pipe" to the donors.

Systemic Vulnerability: The increasingly integrated partnership (Model 3) creates systemic dependency. A technical failure on Kitabisa's platform (e.g., a cyber-attack, server downtime) could instantly cripple one of BAZNAS's primary fundraising channels. This constitutes a single point of failure. Furthermore, the reputations of both parties are now inextricably linked. A scandal or accountability failure on one side – for instance, slow fund disbursement reports from BAZNAS or a data breach at Kitabisa – will directly damage public trust in the entire collaboration ecosystem. This risk is compounded by the high-pressure, fast-paced context of disaster response, where minor errors can rapidly escalate into a public crisis, eroding trust in the entire digital philanthropy model.

The Digital Divide: Although this collaboration accelerates aid, the model inherently risks perpetuating a digital bias. Aid distributed based on data and platform-driven demand will likely reach *mustahiq* who are already documented, connected to primary volunteer networks, or located in more accessible areas. Meanwhile, remote communities, elderly groups, and the impoverished who are disconnected from devices and internet signals (the "digitally invisible") risk being left even further behind. In other words, the "last mile" efficiency offered by BAZNAS may only be optimal for reaching the "last mapped mile." The true last mile – reaching the most marginalized – may remain unsolved. This collaboration potentially increases the average speed of distribution but does not necessarily guarantee comprehensive distributive justice if not accompanied by parallel, inclusive, non-digital mechanisms.

These risks are not an argument against collaboration, but rather a call to build more robust partnership governance. The sustainability of this model depends on the ability of all parties to: (1) formulate a clear ethical and Sharia framework regarding platform fees and their transparency; (2) create fair data governance agreements that recognize the rights of both parties and protect donor/beneficiary privacy; (3) develop operational contingency and crisis communication plans to mitigate systemic risks; and (4) design hybrid aid-delivery strategies that combine digital data efficiency with participatory community approaches to reach the digitally marginalized.

By acknowledging and proactively addressing these challenges, stakeholders can transform these potential vulnerabilities into pillars of resilience for a more mature and accountable Indonesian digital philanthropy ecosystem.

V. CONCLUSION AND RECOMMENDATION

This research confirms that the collaboration between private technology platforms (Kitabisa.com) and the state philanthropic institution (BAZNAS) is a fundamental strategic alliance bridging the core capability gap in Indonesia's humanitarian sector. This gap lies between the velocity of digital mobilization on one hand, and institutional legitimacy and "last-mile" execution capacity on the other. An analysis based on digital artifacts successfully mapped the evolution of this partnership previously a "black box" in the literature into three distinct typologies: (1) the Channeling Model, which is reactive-tactical and commonly used in rapid disaster response; (2) the Integrated Campaign Model, which is more programmatic and based on co-branding; and (3) the Platform-as-a-Service (PaaS) Model, which is mature, infrastructurally integrated, and possesses a transparent cost structure. The progressive shift from Model 1 to Model 3 reflects the sector's maturation and marks a crucial shift from sympathy-based philanthropy toward data-driven philanthropy that is more measurable and accountable.

The primary theoretical contribution of this research is the presentation of the first conceptual framework (typology of models) for analyzing and understanding the operational mechanisms of fintech-LAZ collaboration in Indonesia. Practically, this typology can serve as an analytical roadmap for philanthropic practitioners (other LAZs and technology platforms) and regulators in designing cross-sector partnerships that are more effective and transparent. Admittedly, this study has clear limitations, particularly its focus on two major actors (Kitabisa and BAZNAS) and its reliance on publicly available secondary data. These limitations open up an important agenda for future research. Further research is urgently needed to empirically validate this typology of models through in-depth interviews with decision-makers on both sides, to expand case studies to include other platforms and LAZs, and, most crucially, to qualitatively and quantitatively measure the actual impact of these various collaboration models from the perspective of beneficiaries (*mustahiq*) on the ground.

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