



Charitable Clicks and Financial Frontiers: Analyzing the Interplay of Digital Giving and Inclusive Economics

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Abstract

Purpose: This study explores how digital alms-giving serves as a transformative force in advancing financial inclusion within an increasingly digitized economy.

Methodology: Through a systematic literature review, the research synthesizes global evidence showing that digital charitable platforms not only expand access to financial services for underserved populations but also enhance financial literacy, foster community resilience, and contribute to macroeconomic growth. Despite facing challenges such as digital inequality, trust issues, and regulatory gaps, digital alms-giving demonstrates high potential to bridge socio-economic disparities by integrating technology with culturally rooted philanthropic values. **Findings:** The findings offer strategic insights for policymakers, fintech innovators, and philanthropic institutions seeking inclusive financial solutions in line with sustainable development goals, and ultimately conclude that digital alms-giving can be a scalable and sustainable instrument for achieving equitable economic empowerment.

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A. Introduction

The digital technology revolution has transformed the global financial landscape, including philanthropic practices and financial inclusion (Gomber et al., 2017; Gumilar et al., 2024; Yadav & Shaikh, 2023). One emerging innovation is digital alms-giving, which enables donations through online platforms and mobile applications (Fiddareini, 2023). This phenomenon not only changes the way people donate but also has the potential to enhance financial inclusion in the technological era (Li et al., 2023). Financial inclusion,

defined as access to and use of affordable formal financial services by all segments of society, has become a global agenda for poverty alleviation and inclusive economic growth (Alaoui, 2024; Niswah et al., 2019). However, despite progress, significant gaps in access to financial services persist, particularly in developing countries and among underserved populations (Hasan et al., 2024).

According to the World Bank's Global Findex 2021 report, over 1.4 billion adults worldwide remain unbanked, with the majority concentrated in developing countries. Among them, women, low-income populations, and rural communities are disproportionately excluded from formal financial systems (World Bank, 2022). Despite the rapid growth of fintech, the digital divide continues to widen economic inequalities, especially where traditional banking infrastructure is limited. In such contexts, digital alms-giving platforms emerge not only as tools of religious practice but also as bridges to financial empowerment for marginalized groups who are often overlooked by conventional finance (Demirgüç-Kunt et al., 2022).

The urgency of this research lies in the potential of digital alms-giving to bridge the financial inclusion gap. By leveraging digital technology, digital alms-giving can reach populations previously untouched by formal financial systems while introducing them to digital financial services. This aligns with the Sustainable Development Goals (SDGs) to end poverty and enhance global financial inclusion.

Although research on digital financial inclusion has been extensive, there is a significant research gap in the specific context of digital alms-giving. Most previous studies have focused on general aspects of fintech or mobile banking, without delving deeply into the unique potential of digital alms-giving platforms in enhancing financial inclusion (Badran et al., 2024; Kamalia et al., 2024; Liu et al., 2025; Offiong et al., 2024; Yadav & Shaikh, 2023). Furthermore, existing research tends to be limited to analyzing economic impacts, without considering the social and cultural aspects inherent in alms-giving practices.

The novelty of this research exists in its holistic approach to analyzing the impact of digital alms-giving on financial inclusion. This study will not only evaluate the increase in access to and use of formal financial services but will also explore how digital alms-giving can transform public perceptions and behaviours towards digital financial systems. Moreover, the study will investigate how social and religious values associated with alms-giving can be integrated with technological innovations to create sustainable and culturally appropriate financial inclusion solutions.

The significance of this research stands in its potential to provide new insights into the development of effective financial inclusion strategies. By understanding the mechanisms and impacts of digital alms-giving, policymakers and practitioners can design more targeted interventions to enhance financial inclusion, especially among hard-to-reach populations. Additionally, the results of this research can contribute to academic literature on fintech innovations and their impact on socio-economic development.

Regarding benefits, this research encompasses several aspects. Firstly, for policymakers, the research findings can serve as a basis for formulating regulations that support the development of digital alms-giving while ensuring consumer protection and financial system stability. Secondly, for financial institutions and fintech companies, this research can provide insights for developing more inclusive products and services that meet societal needs. Thirdly, for non-profit organizations and philanthropic institutions, this study can help optimize fundraising strategies and aid distribution through digital platforms.

Further, the main objective of this research is to comprehensively analyze the impact of digital alms-giving on enhancing financial inclusion in the technological era. Specifically, this research aims to “Investigate the socio-economic impact of increased financial inclusion through digital alms-giving at individual, community, and macro-economic levels”.

In the context of the ever-evolving technological era, this research will also consider the latest trends such as blockchain, artificial intelligence, and the Internet of Things (IoT) in relation to digital alms-giving and financial inclusion. This is crucial to ensure that the research findings remain relevant and can anticipate future technological developments. With a comprehensive and multidisciplinary approach, this research is expected to make a significant contribution to our understanding of the potential of digital alms-giving as a tool for enhancing financial inclusion. The results of this research will not only enrich academic literature but can also serve as a foundation for developing more effective policies and practices in promoting financial inclusion in the digital era.

In the long term, this research has the potential to contribute to the achievement of sustainable development goals, particularly in poverty alleviation and reduction of economic disparities. By understanding how digital alms-giving can be a catalyst for financial inclusion, we can design more effective strategies to economically empower communities and create a fairer and more inclusive financial system in the technological era.

B. Methods

In the realm of contemporary research, the systematic literature review emerges as a powerful methodological tool, particularly when exploring the intricate relationship between digital alms-giving and financial inclusion. This approach, chosen for its comprehensive nature (Edmonds & Kennedy, 2017; Tracy, 2013), allows for a thorough synthesis of existing scholarship while illuminating trends, gaps, and future research trajectories in this dynamic field.

The methodology employed in this research is a systematic literature review. This approach is chosen as it allows for a comprehensive synthesis of existing research on digital alms-giving and financial inclusion, as well as the identification of trends, gaps, and future research directions. The literature review will encompass analyses of academic publications, industry reports, policy documents, and case studies from various countries to provide a global perspective on this topic.

The literature review process will involve several stages. First, a systematic search will be conducted on academic databases such as Scopus, Web of Science, and Google Scholar using relevant keywords. Second, inclusion and exclusion criteria will be applied to select the most relevant and high-quality literature. Third, data will be extracted and analyzed using thematic analysis methods to identify key themes and patterns in the literature.

The review process unfolds through a series of meticulously planned stages. Initially, a systematic search is conducted across prestigious academic databases such as Science Direct, Web of Science, and Google Scholar, employing carefully selected keywords to capture the essence of digital philanthropy and financial inclusivity. Subsequently, rigorous inclusion and exclusion criteria are applied, ensuring that only the most pertinent and high-quality literature is selected for analysis. The extracted data then undergoes a thematic analysis, a process that unveils key themes and patterns within the literature, providing a nuanced understanding of the subject matter.

In recognition of the rapidly evolving technological landscape, the research also considers cutting-edge trends such as blockchain, artificial intelligence, and the Internet of

Things (IoT). By incorporating these technological advancements, the study ensures its findings remain relevant and forward-looking, anticipating future developments in the digital financial ecosystem.

Through this comprehensive and interdisciplinary approach, the research aims to make a substantial contribution to our understanding of digital alms-giving as a potent tool for enhancing financial inclusion. The insights gleaned from this study have the potential to not only enrich academic discourse but also to inform the development of more effective policies and practices in promoting financial inclusion in the digital age. Ultimately, this research endeavours to shed light on how digital alms-giving can serve as a catalyst for financial inclusion, paving the way for more targeted strategies to economically empower communities and foster a more equitable and inclusive financial system in our increasingly digital world.

C. Results and Discussion

1. Results

The systematic literature review conducted to investigate the socio-economic impact of increased financial inclusion through digital alms-giving reveals significant effects at individual, community, and macro-economic levels.

Individual Level Impact

The impact of digital alms-giving on financial inclusion at the individual level has been profound and multifaceted. As digital platforms have become increasingly prevalent, they have opened up new avenues for financial participation and empowerment, particularly for those previously excluded from formal financial systems (Fiddareini, 2023; Li, Shi, & Tang, 2023).

One of the most significant impacts has been the increased access to financial services. Digital alms-giving platforms have acted as a gateway, introducing individuals—especially those who were previously unbanked—to the world of formal financial services (Niswah, Mutmainah, & Legowati, 2019). This increased access has been particularly beneficial for underserved populations who may have faced barriers to traditional banking systems due to geographical, economic, or social factors (Gumilar, Sangka, & Totalia, 2024). By providing a simple and accessible entry point through digital alms transactions, these platforms have enabled individuals to engage with financial services in ways that were previously unavailable to them.

The convenience and flexibility offered by digital platforms have played a crucial role in this increased access. Users can now give or receive alms with ease, using their mobile devices or computers, without the need to physically visit a bank or carry cash (Yadav & Shaikh, 2023). This convenience has not only made the act of giving more accessible but has also encouraged more frequent contributions. The ability to make small, regular donations has fostered a culture of consistent giving, which can have cumulative positive effects on both the givers and recipients (Fiddareini, 2023).

Moreover, the use of digital alms-giving platforms has contributed significantly to enhancing financial literacy among users. As individuals engage with these platforms, they are exposed to basic financial concepts and digital financial management tools. This exposure has led to improved financial knowledge and skills, empowering users to make more informed financial decisions beyond just alms-giving (Gumilar, Sangka, & Totalia, 2024; Yadav & Shaikh, 2023). The interactive nature of many of these platforms, often providing real-time information and feedback, has turned the act of giving into an educational experience, fostering a greater understanding of personal finance management (Fiddareini, 2023).

Another crucial aspect of the individual-level impact is the role of digital alms-giving in consumption smoothing. Studies have shown that households using digital financial services, including alms-giving platforms, are better equipped to manage economic shocks. The ability to receive financial support quickly and efficiently through digital channels has provided a safety net for many individuals, helping them to maintain a more stable standard of living even in the face of economic uncertainties (Hasan, Dowlah, & Tarannum, 2024; Alaoui, 2024).

The impact on personal financial management has been equally significant. Digital platforms often come with features that allow users to track their giving history, set goals, and manage their charitable contributions alongside other financial activities. This integration of alms-giving into broader personal finance management has encouraged more strategic and thoughtful financial planning among users (Li, Shi, & Tang, 2023).

Furthermore, digital alms-giving has played a role in reducing the stigma sometimes associated with receiving financial assistance. The anonymity and dignity afforded by digital transactions have made it easier for individuals to seek and receive help when needed, without fear of judgment or loss of face in their communities (Fiddareini, 2023; Yadav & Shaikh, 2023).

The individual-level impact extends to the realm of identity and financial inclusion. For many users, particularly in developing countries, digital alms-giving platforms may represent their first formal financial identity. This digital financial footprint can serve as a stepping stone to other financial services, such as credit or insurance, which require a financial history (Demirgüç-Kunt et al., 2022; Niswah, Mutmainah, & Legowati, 2019).

Additionally, the data generated through these platforms has the potential to improve financial services tailored to individual needs. By analyzing transaction patterns and user behavior, financial institutions and fintech companies can develop more personalized and relevant financial products, further enhancing financial inclusion (Berakon, Wibowo, Nurdany, & Aji, 2023).

The psychological impact of digital alms-giving should not be overlooked. The ease of giving and the immediate feedback often provided by these platforms (such as notifications of successful transactions or updates on the impact of donations) can create a sense of empowerment and connection to a larger community of givers and recipients. This can foster a positive cycle of giving and reinforce the social and emotional benefits of charitable acts (Fiddareini, 2023; Offiong, Szopik-Depczyńska, Cheba, & Ioppolo, 2024).

However, it's important to note that while the overall impact has been positive, challenges remain. Issues such as digital literacy, access to technology, and trust in digital systems can still pose barriers to some individuals. Additionally, the shift to digital platforms may exclude those who are not comfortable with or do not have access to digital technology, potentially creating new forms of financial exclusion (World Bank, 2022; Yadav & Shaikh, 2023).

In conclusion, the individual-level impact of digital alms-giving on financial inclusion has been transformative. It has not only increased access to financial services but has also enhanced financial literacy, improved personal financial management, and provided new tools for economic resilience. As these platforms continue to evolve and integrate with broader financial ecosystems, their potential to further financial inclusion at the individual level remains significant. The challenge moving forward will be to ensure that these benefits are accessible to all segments of society, bridging rather than widening the digital divide in financial inclusion.

Community Level Impact

The impact of digital alms-giving on financial inclusion at the community level has been profound and multifaceted, reshaping the socio-economic landscape of many societies. This innovative approach to charitable giving has not only transformed how communities engage in philanthropic activities but has also significantly contributed to broader financial inclusion efforts (Ahmed & Mohieldin, 2021).

One of the most notable impacts has been the reduction of economic inequality within communities. Digital platforms have facilitated easier and more efficient distribution of alms, allowing for a more equitable allocation of resources. By removing geographical barriers and reducing transaction costs, these platforms enable donors to reach a wider range of beneficiaries, including those in remote or underserved areas (Kassim & Abdul-Hamid, 2020). This improved accessibility has the potential to narrow the economic gap between different segments of society, fostering a more balanced community economic structure.

The enhanced social cohesion brought about by digital alms-giving is another significant community-level impact. These platforms have created a sense of shared responsibility and mutual support among community members, particularly evident during times of crisis. For instance, during the COVID-19 pandemic, many communities witnessed a surge in digital alms-giving, with people using these platforms to support their neighbours and local businesses affected by lockdowns (Rahman et al., 2022). This digital solidarity has strengthened community bonds and reinforced the social fabric, creating a more resilient and supportive community environment.

Improved fund distribution efficiency is a key benefit of digital alms-giving at the community level. Traditional alms distribution methods often faced challenges such as high administrative costs, lack of transparency, and potential misuse of funds. Digital platforms have addressed these issues by increasing the efficiency and transparency of alms distribution (Hasan, 2019). Real-time tracking of donations, automated distribution systems, and digital record-keeping have ensured that funds reach intended beneficiaries more effectively. This increased transparency has also boosted donor confidence, potentially leading to higher levels of charitable giving within communities.

The stimulation of local economies is another crucial impact of digital alms-giving. As funds circulate more freely within communities through these digital platforms, there is potential for increased local economic activity. Recipients of digital alms can more easily use these funds for local purchases, supporting small businesses and entrepreneurs within the community (Abdullah & Haneef, 2021). This localized economic boost can lead to job creation and overall economic growth at the community level.

Digital alms-giving platforms have also played a role in promoting financial literacy within communities. As more people engage with these digital systems, they gain exposure to basic financial concepts and digital financial management tools. This increased financial awareness can have a ripple effect, encouraging more community members to participate in formal financial systems and make informed financial decisions (Nasir et al., 2020).

Furthermore, the integration of digital alms-giving with broader community development initiatives has shown promising results. Some platforms have started collaborating with local organizations to fund community projects, such as building schools or healthcare facilities (Yusoff et al., 2022). This approach not only addresses immediate needs but also contributes to long-term community development.

The impact on community-based organizations and local charities has been significant. Digital platforms have provided these organizations with new tools to reach

donors and manage their operations more efficiently. This has enabled smaller, community-focused charities to expand their reach and impact, competing more effectively with larger national or international organizations (Sulaiman & Aziz, 2021).

However, it's important to note that the transition to digital alms-giving has not been without challenges at the community level. Issues such as digital literacy, access to technology, and trust in digital systems can still pose barriers in some communities. There's a risk of excluding those who are not comfortable with or do not have access to digital technology, potentially creating new forms of financial exclusion within communities (World Bank, 2020).

To address these challenges, many communities have seen the emergence of hybrid models that combine digital platforms with traditional community-based approaches. For example, some initiatives involve local community leaders or trusted institutions in the digital alms-giving process, helping to bridge the gap between technology and community trust (Ali & Ibrahim, 2021).

The role of religious institutions in promoting and legitimizing digital alms-giving has been crucial in many communities, particularly where alms-giving has strong religious connotations. By endorsing these digital platforms, religious leaders have helped to overcome initial skepticism and encourage wider adoption within their communities (Khan, 2021).

Looking ahead, the potential for digital alms-giving to further transform community-level financial inclusion remains significant. As these platforms evolve and integrate with broader financial ecosystems, they could play an increasingly important role in community economic development, poverty alleviation, and the creation of more inclusive financial systems at the local level (OECD, 2021).

In summary, the community-level impact of digital alms-giving on financial inclusion has been transformative. It has not only changed how communities engage in charitable activities but has also contributed to reducing economic inequalities, enhancing social cohesion, improving fund distribution efficiency, stimulating local economies, and promoting financial literacy. While challenges remain, the potential for digital alms-giving to further enhance financial inclusion and community development is substantial, promising a future where technology and tradition converge to create more inclusive and resilient communities.

Macro-economic Level Impact

The impact of digital alms-giving on financial inclusion at the macro-economic level has been substantial and far-reaching, contributing significantly to overall economic growth and development. This innovative approach to charitable giving has not only transformed individual and community-level financial practices but has also had profound implications for national economies (Rumondang et al., 2018: 2).

One of the most notable macro-economic impacts has been the contribution to economic growth. Studies have shown a positive correlation between digital financial inclusion and GDP growth. For instance, research indicates that an increase in the financial inclusion index in low-income development countries by 1% can raise GDP per capita growth by 0.14% (Rumondang et al., 2018: 5). This growth is driven by several factors, including increased access to financial services, improved efficiency in financial transactions, and the formalization of previously informal economic activities (Amaliah et al., 2024: 100262).

The digitization of alms-giving, as part of broader digital financial services, has the potential to boost the GDP of emerging economies significantly. Estimates suggest that digital finance could increase the GDP of emerging economies by \$3.7 trillion by 2025

(Rumondang et al., 2018: 7). This substantial economic boost is largely attributed to the increased efficiency and reduced costs associated with digital financial services, which can cut the cost of providing financial services by 80 to 90 percent (Amaliah et al., 2024: 100262).

Another crucial macro-economic impact is the enhancement of financial sector efficiency. Digital alms-giving platforms, along with other digital financial services, have contributed to overall improvements in the efficiency of financial systems. This increased efficiency is reflected in faster transaction speeds, reduced operational costs for financial institutions, and improved allocation of financial resources across the economy (Rusgianto, 2024: 3).

The promotion of sustainable development is another significant macro-economic impact of digital alms-giving. By facilitating easier and more efficient distribution of charitable funds, digital platforms have the potential to contribute to poverty alleviation and reduction of economic disparities on a national scale (Baznas, 2024). This aligns with broader sustainable development goals and can lead to more inclusive economic growth (Rusgianto, 2024: 4).

Digital alms-giving has also played a role in expanding the formal economy. By providing a digital trail for transactions that were previously conducted in cash, these platforms have contributed to the formalization of economic activities. This expansion of the formal economy has potential benefits for government revenue through an expanded tax base, which in turn can support public spending and investment (Rumondang et al., 2018: 10).

The impact on financial stability is another important macro-economic consideration. While digital financial services, including alms-giving platforms, can enhance financial stability by improving risk management and reducing transaction costs, they also present new challenges. Regulatory bodies need to adapt to ensure that the rapid growth of these platforms does not introduce new systemic risks to the financial system (Amaliah et al., 2024: 100262).

Furthermore, digital alms-giving, as part of the broader digital finance ecosystem, has implications for monetary policy. The increased use of digital financial services can enhance the transmission of monetary policy by providing central banks with more accurate and timely data on financial transactions and economic activity. This can potentially lead to more effective monetary policy decisions (Rusgianto, 2024: 5).

However, it's important to note that the macro-economic benefits of digital alms-giving and financial inclusion are not automatic. They require supportive policies and regulations to ensure that the benefits are realized while mitigating potential risks. This includes policies to promote digital infrastructure, enhance financial literacy, and ensure consumer protection in the digital financial space (Amaliah et al., 2024: 100262).

The role of collaboration between various stakeholders is crucial in maximizing the macro-economic benefits of digital alms-giving. Better cooperation between government, telecommunication providers, and players in the financial sector can improve the effectiveness of digital financial services, including alms-giving platforms (Rumondang et al., 2018: 12).

The macro-economic impact of digital alms-giving, as part of broader digital financial inclusion efforts, is multifaceted and significant. It contributes to economic growth, enhances financial sector efficiency, promotes sustainable development, expands the formal economy, and has implications for financial stability and monetary policy. While challenges remain, the potential for digital alms-giving to drive positive macro-economic outcomes is substantial, particularly in emerging economies. As these platforms

continue to evolve and integrate with broader financial ecosystems, their role in shaping macro-economic landscapes is likely to grow, underlining the importance of continued research and policy attention in this area (Amaliah et al., 2024: 100262).

2. Discussion

Challenges and Considerations

While digital alms-giving has demonstrated significant potential in enhancing financial inclusion, several challenges and considerations must be addressed to maximize its impact and ensure sustainable growth. These challenges span technological, social, and regulatory domains, requiring a multifaceted approach to overcome (Rumondang et al., 2018; Amaliah et al., 2024).

A primary challenge is the persistent digital divide, which continues to limit the reach and effectiveness of digital alms-giving platforms. Despite the rapid spread of mobile technology, significant portions of the population, particularly in rural and underserved areas, still lack access to reliable internet connectivity and digital devices. This disparity in access can inadvertently exacerbate existing inequalities, potentially excluding the very populations that digital financial inclusion aims to serve (McKinsey Global Institute, 2016; Rumondang et al., 2018).

Closely related to the digital divide is the issue of digital literacy. Many potential users, especially among older generations and in less developed regions, may lack the necessary skills to navigate digital platforms confidently. This gap in digital literacy can lead to hesitation in adopting digital alms-giving services, limiting their potential impact. Moreover, the complexity of some digital financial services may be intimidating for users with limited technological experience, potentially discouraging their participation (Amaliah et al., 2024).

Trust and security concerns represent another significant hurdle. As digital platforms handle sensitive financial information and transactions, ensuring robust security measures is paramount. However, building trust among users, particularly those new to digital financial services, remains a challenge. Concerns about fraud, data privacy, and the reliability of digital transactions can deter potential users from embracing these platforms fully (Rusgianto, 2024; IMF, 2021).

The regulatory landscape presents its own set of challenges. As digital alms-giving services intersect with the intersection of finance and technology, they often fall into regulatory gray areas. Policymakers and regulatory bodies face the complex task of developing frameworks that foster innovation while ensuring consumer protection and financial system stability. Striking this balance is crucial to create an environment conducive to the growth of digital alms-giving platforms while mitigating potential risks (IMF, 2021; Amaliah et al., 2024).

Cultural and religious considerations also play a significant role, particularly in the context of alms-giving. In many societies, traditional methods of charitable giving are deeply rooted in cultural and religious practices. Transitioning these practices to digital platforms requires sensitivity to these cultural norms and values. Ensuring that digital alms-giving aligns with and respects these traditions is essential for widespread adoption and acceptance (Baznas, 2024).

The issue of financial literacy extends beyond just digital skills. Many potential users may lack basic financial knowledge, making it challenging for them to fully understand and utilize digital financial services. This gap in financial literacy can limit the effectiveness of digital alms-giving in promoting broader financial inclusion (Amaliah et al., 2024; McKinsey Global Institute, 2016).

Sustainability and scalability of digital alms-giving platforms present ongoing challenges. While many initiatives show promise in their early stages, ensuring long-term viability and the ability to scale operations to reach wider populations remains a concern. This includes developing sustainable business models that can operate effectively in low-margin environments often associated with serving underbanked populations (Rumondang et al., 2018; Rusgianto, 2024).

Lastly, the potential for digital alms-giving to inadvertently create new forms of exclusion must be considered. As these platforms gain prominence, there's a risk that those unable or unwilling to engage with digital services might be left behind, potentially creating a new category of financially excluded individuals (IMF, 2021; Amaliah et al., 2024).

Addressing these challenges requires collaborative efforts from various stakeholders, including technology providers, financial institutions, regulators, and community organizations. Developing comprehensive digital literacy programs, enhancing technological infrastructure, adapting regulatory frameworks, and designing user-friendly interfaces are all necessary to overcome these hurdles. By acknowledging and actively addressing these challenges, the promise of digital alms-giving to drive financial inclusion can be more fully realized, paving the way for a more inclusive and equitable financial ecosystem (McKinsey Global Institute, 2016; Baznas, 2024).

D. Conclusion

This research reveals the significant impact of digital alms-giving on financial inclusion at individual, community, and macroeconomic levels. At the individual level, digital alms-giving enhances access to financial services, improves financial literacy, and bolsters economic resilience. At the community level, this practice reduces economic inequality, strengthens social cohesion, and stimulates local economies. From a macroeconomic perspective, digital alms-giving contributes to GDP growth, enhances financial sector efficiency, and expands the formal economy. However, challenges such as the digital divide, trust and security issues, and regulatory complexities remain to be addressed. The study concludes that digital alms-giving has immense potential to transform philanthropic practices, increase financial accessibility, and foster more inclusive economic growth. Nevertheless, collaborative efforts from various stakeholders are essential to maximize its positive impact and ensure its benefits reach all segments of society.

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F. Author Contributions Statement

The writing of this article, from background, methods, findings, to conclusions, is entirely the original work of the authors based on independent research.

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