
Qur'anic Ethics and the Governance of Visibility in Indonesian Muslim Digital Philanthropy

Abstract

This article examines how Qur'anic values of almsgiving and platform infrastructures jointly select the visibility of digital philanthropic campaigns in Indonesia. The central problem is not merely whether crowdfunding is normatively permissible, but how need is transformed into a narrative that can be verified, promoted, and converted into donations without compromising the dignity of recipients. The study employs a qualitative critical platform-studies approach with mechanism tracing across twenty-four public campaign metadata records selected on a purposive and contrastive basis, together with platform policy documents, regulations on the collection of money or goods, and interpretations of Qur'anic verses on almsgiving, trust (*amānah*), the prohibition of causing harm, and human dignity. The findings reveal three mutually reinforcing thresholds: the legibility of need, amplification through religious rhythms and networks, and accountability through verification and public metrics. Together these constitute an algorithmic moral selection a sociotechnical process that renders certain needs easier to recognize, trust, and fund than others. Public visibility is not automatically ostentation (*riyā'*); the ethical problem arises when trust is reduced to metric performance, when evidence of need requires excessive exposure, and when popularity displaces the assessment of need. The article extends the concept of *amānah* from the governance of funds to the governance of stories, images, data, and the distribution of attention, and offers design principles that safeguard accountability, human dignity (*karāmah*), and the equitable distribution of solidarity.

Keywords: *digital philanthropy; crowdfunding; amānah; Qur'an; Indonesia*

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Introduction

On the telephone screen, suffering appears as a highly compressed arrangement: a face, a diagnosis or emergency, a rupiah target, a transaction count, a deadline, an update, and a donate button. The simplicity of the interface conceals a series of moral and technical decisions. Before aid can move, a need must be discovered, narrated, substantiated, categorized, circulated, and trusted. Because public attention is finite, expanding access to fundraising does not automatically produce an equitable distribution of aid. The central question shifts from who is in need toward who can be made visible, by whose authority, through what format, and at what representational cost.¹

This shift is especially relevant to Indonesian Islamic philanthropy. Social media accelerates the rhythm of almsgiving and links religious appeals to notifications, ritual calendars, and immediate responses. Crowdfunding simultaneously broadens participation and pushes organizations to align their programs with short-term aid that is easier to communicate. At the donor level, empathy does not operate alone: the fundraiser's reputation, perceived credibility, information quality, transactional ease, and site design all shape the decision. This literature has explained acceleration, inclusivity, and donor behavior, but it has not adequately clarified how social need is made compatible with the platform's attention economy.²

This explanatory gap calls for the lens of platformization. A platform is not a neutral channel that merely relays messages from fundraisers to donors; it organizes categories, verification requirements, story formats, payment channels, public metrics, updates, and promotional possibilities. This architecture determines what can appear as a relevant and comparable object. Algorithmic power in this sense need not take the form of a single secret model that automatically selects recipients. It operates through a configuration of human curation, indexing, recommendation, sharing networks, advertising, and metric feedback that collectively govern visibility.³

Crowdfunding scholarship demonstrates the distributive consequences of this architecture. Campaigns with broad networks, focused stories, evidence of authenticity, regular updates, and signals of popularity tend to secure support more easily. In medical crowdfunding, need does not appear as mere clinical fact but as a "worthy illness" produced

¹ José van Dijck, Thomas Poell, and Martijn de Waal, *The Platform Society: Public Values in a Connective World* (New York: Oxford University Press, 2018); Thomas Poell, David Nieborg, and José van Dijck, "Platformisation," *Internet Policy Review* 8, no. 4 (2019), <https://doi.org/10.14763/2019.4.1425>.

² Najib Kailani and Martin Slama, "Accelerating Islamic Charities in Indonesia: Zakat, Sedekah and the Immediacy of Social Media," *South East Asia Research* 28, no. 1 (2020): 70–86, <https://doi.org/10.1080/0967828X.2019.1691939>; Bhirawa Anoraga, "A Decade of Charitable Crowdfunding and Its Impacts on the Social Justice Trajectory of Islamic Philanthropy in Indonesia," *Advances in Southeast Asian Studies* 17, no. 1 (2024): 5–24, <https://doi.org/10.14764/10.ASEAS-0094>; Rahmatina Awaliah Kasri and Esmeralda Indriani, "Empathy or Perceived Credibility?," *International Journal of Islamic and Middle Eastern Finance and Management* 15, no. 5 (2022): 829–46, <https://doi.org/10.1108/IMEFM-09-2020-0468>.

³ Poell, Nieborg, and van Dijck, "Platformisation"; Taina Bucher, "Want to Be on the Top?," *New Media & Society* 14, no. 7 (2012): 1164–80, <https://doi.org/10.1177/1461444812440159>; Tarleton Gillespie, "The Relevance of Algorithms," in *Media Technologies*, ed. Tarleton Gillespie, Pablo J. Boczkowski, and Kirsten A. Foot (Cambridge, MA: MIT Press, 2014), 167–94, <https://doi.org/10.7551/mitpress/9780262525374.003.0009>.

through narrative literacy and the capacity for self-marketing. Such a system can generate real assistance, yet it also reproduces inequality, because storytelling ability, social connections, and access to promotion are not evenly distributed. The democratization of the opportunity to ask for help is therefore not identical to the democratization of outcomes.⁴

Qur'anic ethics offers a richer corrective than the opposition between publicity and concealment. Q. 2:271 recognizes the benefit of openly announced giving while giving priority to alms concealed from the poor; Q. 2:262–264 prohibits *mann* and *adhā* the giver's assertion of superiority and acts that wound the recipient; Q. 2:273 directs attention to the restrained poor who are presumed self-sufficient; Q. 4:58 commands the fulfillment of trusts (*amānah*); Q. 17:70 affirms the dignity of the children of Adam; and Q. 76:8–9 depicts giving that demands no return. Together these verses connect intention, distribution, power relations, representation, and dignity.⁵

Proceeding from this tension, the article asks a single question: how do configurations of Qur'anic values and platform infrastructures select campaign visibility and shape its consequences for trust (*amānah*), dignity (*karāmah*), and the equitable distribution of solidarity? Its argument is that the distribution of donations does not simply follow the level of need but is formed through three mutually reinforcing thresholds: legibility, amplification, and accountability. The article terms this mechanism algorithmic moral selection. Its contribution is to connect Qur'anic studies with platform studies through observable mechanisms and to extend the notion of *amānah* from the management of money to the management of stories, images, data, and the distribution of attention.⁶

Table 1. Operationalization of the algorithmic moral selection framework

Dimension	Analytical question	Observed indicators	Ethical stakes
Qur'anic values	What values are mobilized?	Almsgiving, trust (<i>amānah</i>), reward, orphans, the poor, humanity	Sincerity, justice, dignity (<i>karāmah</i>)
Legibility	How does need become a campaign?	Category, title, central figure, evidence, target, deadline	Inclusion and simplification
Amplification	How is a campaign circulated?	Ritual rhythms, updates, networks, promotion, social	Equitable distribution of

⁴ Lauren S. Berliner and Nora J. Kenworthy, "Producing a Worthy Illness," *Social Science & Medicine* 187 (2017): 233–42, <https://doi.org/10.1016/j.socscimed.2017.02.008>; Nora J. Kenworthy, "Like a Grinding Stone," *Medical Anthropology Quarterly* 35, no. 3 (2021): 327–45, <https://doi.org/10.1111/maq.12639>; Sijia Hou et al., "Success Factors of Medical Crowdfunding Campaigns," *Journal of Medical Internet Research* 24, no. 3 (2022): e30189, <https://doi.org/10.2196/30189>; Matthew J. Renwick and Elias Mossialos, "Crowdfunding Our Health," *Social Science & Medicine* 191 (2017): 48–56, <https://doi.org/10.1016/j.socscimed.2017.08.035>.

⁵ Kementerian Agama Republik Indonesia, *Al-Qur'an dan Terjemahannya: Edisi Penyempurnaan 2019* (Jakarta: Lajnah Pentashihan Mushaf Al-Qur'an, 2019), Q. 2:262–273, 4:58, 17:70, and 76:8–9; Muḥammad ibn Jarīr al-Ṭabarī, *Jāmi' al-Bayān* (Cairo: Dār Hajr, 2001); Muḥammad ibn Aḥmad al-Qurṭubī, *Al-Jāmi' li-Aḥkām al-Qur'an* (Beirut: Mu'assasat al-Risālah, 2006); Muḥammad al-Ṭāhir Ibn 'Ashūr, *Al-Tahrīr wa-l-Tanwīr* (Tunis: Al-Dār al-Tūnisiyyah li-l-Nashr, 1984); M. Quraish Shihab, *Tafsir Al-Mishbah* (Jakarta: Lentera Hati, 2002).

⁶ Muhammad Saad Masud Khan et al., "The Ethics of Islamic Philanthropy," *Nonprofit and Voluntary Sector Quarterly* (2026), online first, <https://doi.org/10.1177/08997640261457388>; Ulpiana Kocollari et al., "Crowdability," *Journal of Applied Accounting Research* 26, no. 1 (2025): 222–48, <https://doi.org/10.1108/JAAR-08-2023-0257>.

		metrics	attention
Accountability	How is trust established?	Verification, budget plan (RAB), transactions, disbursement, reporting	Trust (amānah) and data protection
Consequences	Who benefits and who bears the cost?	Outcomes, identity exposure, digital footprint, low-visibility needs	Distribution, adhā, dignity

Method

This study employs a qualitative critical platform-studies approach with a mechanism-tracing strategy. This design was chosen because the research question does not call for an estimate of national prevalence or a reconstruction of proprietary algorithmic weights, but rather an explanation of the relationships among values, categories, policies, features, metrics, and social consequences. The unit of analysis is the normative-institutional configuration: the relationships that transform Qur'anic values into campaign language, authorization, platform procedures, the distribution of visibility, and the effects on beneficiaries. This position resists two reductions at once treating technology as neutral and treating religious texts as directly producing social effects.⁷

The primary corpus consists of twenty-four public campaign metadata records gathered through targeted searches and web indexes between 25 August and 2 September 2026. Selection was purposive and contrastive across four strata of six campaigns each: individual medical needs; campaigns labeled with ritual rhythms; transnational disaster and humanitarian relief; and education, childcare, and social services. Each record contains the information available at the moment of the snapshot, including the title or summary, category, target, funds raised, transaction count, deadline, institutional identity, and updates. The sample is not intended to represent all campaigns; comparison is used to identify variation in mechanisms across similar cases.

The second corpus comprises institutional documents on identity and medical verification, budget plans (RAB), "Latest News" updates, disbursement, beneficiary consent, digital promotion, operational costs, and terms of service. The third corpus consists of regulations on the Collection of Money or Goods, chiefly Minister of Social Affairs Regulation No. 8 of 2021 and its amendment through Minister of Social Affairs Regulation No. 8 of 2024. The fourth corpus comprises Qur'anic verses, classical and modern exegesis, and academic literature on Islamic philanthropy, platformization, donor behavior, the representation of suffering, and crowdfunding inequality.⁸

⁷ Van Dijck, Poell, and de Waal, *Platform Society*; Poell, Nieborg, and van Dijck, "Platformisation."

⁸ Kitabisa, "Menjaga Amanah Donatur: Catatan Pengembangan Platform dan Kebijakan Kitabisa," accessed September 2, 2026, <https://blog.kitabisa.com/catatan-pengembangan-platform-kitabisa/>; Kitabisa, "FAQ Seputar Skema Pendampingan dan Promosi Galang Dana," updated 2026, <https://kitabisa.zendesk.com/>; Salam Kitabisa, "FAQ," accessed September 2, 2026, <https://salam.kitabisa.com/faq>; Salam Kitabisa, "Syarat dan Ketentuan," effective June 1, 2026, <https://salam.kitabisa.com/syarat-dan-ketentuan>; Kementerian Sosial Republik Indonesia, *Peraturan Menteri Sosial Nomor 8 Tahun 2021*; Kementerian Sosial Republik Indonesia, *Peraturan Menteri Sosial Nomor 8 Tahun 2024*.

The analysis proceeded in four rounds. First, the coding of moral repertoires and markers of authorization, including almsgiving, trust (amānah), reward, Friday, dawn, orphans, the poor, and humanity. Second, the coding of campaign legibility: title structure, central figure, crisis, evidence, target, deadline, and promised resolution. Third, the coding of amplification and accountability infrastructures: organizational identity, updates, transaction counts, percentage of target reached, networks, promotion, budget plans (RAB), and disbursement procedures. Fourth, each pattern was mapped onto a chain of value–authorization–mediation–institutionalization–consequence. Contrastive comparison was used to assess whether the level of need alone adequately explains differences in visibility.⁹

Validity was strengthened through triangulation among campaign metadata, platform documents, regulations, verses and exegesis, and the literature. Alternative explanations campaign age, degree of urgency, institutional reputation, network size, disaster momentum, and promotion were retained throughout the interpretation. Figures on the interface were treated as snapshots rather than final results; a “donation” was not assumed to equal a unique donor. Because impression data and ranking systems were unavailable, the study makes no claim to an algorithmic audit or to single causal relationships. Names, photographs, detailed locations, detailed diagnoses, and quotations traceable to individual recipients are not reproduced, in order to avoid repeating the very exposure under critique.¹⁰

Results

The first finding shows that need does not enter the space of digital philanthropy as an unformatted social condition. It must pass through the threshold of legibility: placed within a category, centered on a figure or community, compressed into a crisis, supplied with evidence, assigned a target, and directed toward an imaginable outcome. Across the four strata of the corpus, the most legible campaigns were those that could weave the problem, the subject, the amount needed, and the intended use of funds into a single brief narrative. Slow structural needs such as long-term childcare or the strengthening of services require greater narrative labor because they lack a single, clearly defined point of crisis.

Legibility is not identical to truth. Identity verification, medical documents, the relationship between fundraiser and recipient, and the budget plan (RAB) operate as a layer of substantiation separate from the power of the story. This separation matters because a moving narrative can attract attention before all the documents have been fully examined, while a legitimate need may remain communicatively weak. The platform thus produces two kinds of eligibility: administrative eligibility, which permits disbursement, and

⁹ Ethan Mollick, “The Dynamics of Crowdfunding,” *Journal of Business Venturing* 29, no. 1 (2014): 1–16, <https://doi.org/10.1016/j.jbusvent.2013.06.005>; Cassandra M. Chapman et al., “Charitable Triad Theory,” *Psychology & Marketing* 39, no. 9 (2022): 1826–48, <https://doi.org/10.1002/mar.21701>; Kocollari et al., “Crowdability.”

¹⁰ Dóchas, *The Dóchas Code of Conduct on Images and Messages* (Dublin: Dóchas, 2023); Nandita Dogra, *Representations of Global Poverty* (London: I.B. Tauris, 2012); Lilie Chouliaraki, *The Ironic Spectator* (Cambridge: Polity, 2013).

communicative eligibility, which permits circulation. The two may coincide, but they do not always carry equal force.

The second finding is that amplification occurs through the convergence of momentum, networks, and religious markers. Labels such as Friday alms, dawn alms, reward, orphans, the poor, and humanitarian relief bind the act of donating to already familiar moral rhythms. Such labels do not prove that one campaign is more needful than another; their function is to reduce the interpretive distance between need and action. Donors need not construct new reasons from scratch, because the campaign has already been placed within a culturally available schema of worship, urgency, or solidarity.

Yet religious resonance becomes reach only when it meets networks and distribution mechanisms. The share button, updates, digital promotion, and an organization's capacity to activate its followers make one campaign appear more frequently than another. The platform's own documents indicate that promotion is offered to assist fundraisers with limited networks. This fact acknowledges that visibility is not a natural consequence of the level of need; it is a resource that can be produced, managed, and, under certain conditions, financed.¹¹

The third finding shows that public metrics serve a dual function as report and as social proof. Funds raised, target, transaction count, deadline, and updates give donors a basis for judging a campaign's momentum. At the same time, these metrics turn prior responses into reasons for subsequent ones. A campaign that has already received transactions appears more trustworthy; increased trust can broaden circulation; and circulation in turn adds transactions. This feedback loop explains why small differences in the early phase can grow into large gaps in outcomes without any need to assume a single algorithmic decision.

Accountability, therefore, is not a layer that appears only after funds have been raised. Verification, the budget plan (RAB), disbursement reporting, and "Latest News" updates constitute an infrastructure of trust before, during, and after a campaign. Kitabisa's documents describe the development of these procedures, from layered verification, disbursement notifications, and mandatory updates to beneficiary consent. These procedures strengthen trust (*amānah*) because donors can trace the use of funds. Yet the same procedures raise new questions: what information truly needs to be published, what information can be verified privately, and how long a recipient's trace should remain available.¹²

Comparison across the data layers yields a three-threshold mechanism. Legibility determines whether a need can be understood as a campaign; amplification determines

¹¹ Yashar Dehdashti et al., "The Unanticipated Dynamics of Promoting Crowdfunding Donation Campaigns on Social Media," *Journal of Interactive Marketing* 57, no. 1 (2022): 1–17, <https://doi.org/10.1177/10949968221074726>; Brett Martin and Christian Schlereth, "When a Crisis Has a Silver Lining," *Nonprofit and Voluntary Sector Quarterly* 53, no. 5 (2024): 1329–42, <https://doi.org/10.1177/08997640231213098>.

¹² Kitabisa, "Menjaga Amanah Donatur"; Kocollari et al., "Crowdability"; Cassandra M. Chapman, Matthew J. Hornsey, and Nicole Gillespie, "To What Extent Is Trust a Prerequisite for Charitable Giving?," *Nonprofit and Voluntary Sector Quarterly* 50, no. 6 (2021): 1274–1303, <https://doi.org/10.1177/08997640211003250>.

whether a campaign gains the chance to be encountered; and accountability determines whether a campaign is trusted enough to be acted upon. The three thresholds do not operate in rigid sequence. Verification can reinforce promotion, promotion can multiply transactions, transactions can enhance credibility, and credibility can broaden amplification. Algorithmic moral selection is thus a recursive loop rather than a single gate.

The most important consequence is the tension between transparency and exposure. Recipients need evidence for donations to be trusted, but such evidence often uses names, faces, homes, bodily conditions, diagnoses, or expressions of gratitude. The more detailed the evidence, the stronger the impression of authenticity; the more widely a campaign circulates, the harder that information is to retract. The corpus shows that financial trust can increase alongside the risk of representational harm. A campaign's success therefore cannot be judged solely by the funds raised, but also by how proportionate the requested exposure is and how well the recipient's digital future is protected.

Table 2. Synthesis of findings and the limits of claims

Finding	Observed evidence	Mechanism	Limits of the claim
Need must be made legible	Category, title, figure, evidence, target, deadline	Social conditions are compressed into campaign objects	Not all needs can be reduced equally
Amplification depends on resonance and networks	Ritual rhythms, updates, sharing, promotion	Momentum and distribution increase the chance of being found	Does not prove proprietary algorithmic weights
Metrics become social proof	Funds, transactions, target, deadline, updates	Early responses reinforce trust and circulation	Does not prove single causation
Accountability produces both trust and exposure	Verification, budget plan (RAB), disbursement reports, consent	Evidence reduces uncertainty while adding to the digital footprint	Formal policy must be tested against practice
Three thresholds constitute algorithmic moral selection	The relationship among legibility, amplification, and accountability	Sociotechnical feedback distributes attention and funds	A conceptual mechanism, not a code audit

Discussion

These findings extend the acceleration thesis in Indonesian Islamic philanthropy. Social media does shorten the distance between appeal and giving, but once acceleration becomes infrastructure, the problem is no longer merely one of speed. The platform also selects the forms of need that can follow that current. Campaigns with a clear crisis, a central figure, a measurable target, and visual results move more readily than slow, non-

photogenic collective needs. In other words, acceleration governs time, whereas algorithmic moral selection governs the distribution of the opportunity to be seen.¹³

This argument also sharpens the critique of short-term charitable orientation. Anoraga shows that crowdfunding broadens the inclusivity of Islamic philanthropy but can encourage programs whose results are immediately visible while leaving aside questions of sustainability and governance. This study reveals the mediating mechanism: short-term projects more readily take campaign form because they possess a subject, a target, a deadline, and a communicative ending. Charitable orientation arises not only from donor preferences or organizational strategy but also from the fit between a given need and the platform's grammar.¹⁴

The concept of algorithmic moral selection differs from algorithmic bias in the narrow sense. This article does not prove that a single computational model discriminates against a particular group. What it explains is the combined outcome of platform categories, human judgment, narrative templates, social metrics, networks, promotion, and donor responses. The term "algorithmic" refers to the sociotechnical arrangement that ranks the possibility of being seen; the term "moral" refers to its distributive effects—whose suffering becomes urgent, authentic, and worthy of help. This formulation permits sharp critique without claiming access to code that is unavailable.¹⁵

The concept also moves beyond deservingness. Medical crowdfunding scholarship shows that recipients must display need together with virtue, hard work, innocence, family closeness, or the prospect of recovery in order to be judged worthy. Algorithmic moral selection adds a further layer: attributes of worthiness are not merely evaluated but are first formatted, compared, indexed, and measured. Recipients who cannot compose a story, who lack a network, or who are unwilling to disclose personal information may be excluded before any explicit moral judgment takes place.¹⁶

At this point, ostentation (riyā') must be discussed epistemically and institutionally. Public content does not provide sufficient grounds for imputing the intentions of donors or fundraisers. Q. 2:271 itself does not absolutely forbid the public disclosure of alms; public giving can educate, mobilize, and support accountability. The legitimate question is not whether every post constitutes riyā', but whether the system grants excessive advantage to the giver's exposure, to public figures, to personal branding, or to performances of gratitude. By shifting the analysis from accusations against individual hearts to the design of incentives, Qur'anic ethics can operate without exceeding the evidence.

¹³ Kailani and Slama, "Accelerating Islamic Charities"; Martin and Schlereth, "When a Crisis Has a Silver Lining."

¹⁴ Anoraga, "A Decade of Charitable Crowdfunding"; Krystallia Moysidou and Marianna Fotaki, "The Ethicality of Welfare Crowdfunding," *Business Ethics Quarterly* 35, no. 2 (2025): 216–47, <https://doi.org/10.1017/beq.2024.15>.

¹⁵ Bucher, "Want to Be on the Top?"; Gillespie, "Relevance of Algorithms"; Poell, Nieborg, and van Dijck, "Platformisation."

¹⁶ Berliner and Kenworthy, "Producing a Worthy Illness"; Kenworthy, "Like a Grinding Stone"; Katerina Linos, Lilla Jakli, and Melissa Carlson, "Fundraising for Stigmatized Groups," *American Political Science Review* 115, no. 1 (2021): 14–30, <https://doi.org/10.1017/S0003055420000787>.

The same shift is required for trust (amānah). In conventional practice, amānah is often measured by the correspondence between the collection and the disbursement of funds. On a platform, amānah encompasses at least five objects: funds, eligibility decisions, stories, data, and the distribution of attention. Nominal honesty does not remove responsibility for the way campaigns are ranked; initial consent does not automatically justify the unlimited reuse of images; and the effectiveness of promotion does not eliminate the question of equity across campaigns. An ethical framework of Islamic philanthropy that treats amānah as an institutional trust supports this extension.¹⁷

The prohibition of mann and adhā provides a normative language for representational cost. Classical and modern exegesis emphasizes that giving is corrupted when the giver asserts superiority, recounts the favor, or wounds the recipient. In the digital environment, the wound can become persistent: names, faces, diagnoses, household conditions, and expressions of thanks can be stored, searched, copied, and reused. For this reason, adhā cannot be read merely as direct speech. It also encompasses the injury produced by design when access to aid requires disproportionate disclosure or strips recipients of control over their own identity.¹⁸

Q. 2:273 broadens the critique from protecting visible recipients toward seeking out needs that do not appear. The verse affirms that those who exercise restraint may be presumed self-sufficient precisely because they do not press their requests. This principle runs counter to designs that treat expressiveness, update frequency, or popularity as proxies for need. A responsible platform cannot content itself with optimizing campaigns that already attract attention. It must provide discovery pathways grounded in needs assessment, institutional referral, rotation, and an equalization fund for verified cases with low-network reach.

The implications are both design-related and policy-related. Audit verification should be separated from public exposure; consent should be specific, incremental, and revocable; editorial assistance should be available to fundraisers who lack digital capital; and the distribution of impressions should be audited alongside the distribution of funds. Guidelines for humanitarian representation likewise demand images and messages that are accurate, dignified, contextual, and participatory. Indicators of success, therefore, cannot consist merely of gross donation value; they must also include equity of attainment, privacy complaints, the speed of data deletion, the quality of consent, and the sustainability of aid.¹⁹

¹⁷ Khan et al., "Ethics of Islamic Philanthropy"; Chapman et al., "Charitable Triad Theory"; René Bekkers and Pamala Wiepking, "A Literature Review of Empirical Studies of Philanthropy," *Nonprofit and Voluntary Sector Quarterly* 40, no. 5 (2011): 924–73, <https://doi.org/10.1177/0899764010380927>; Stefano DellaVigna, John A. List, and Ulrike Malmendier, "Testing for Altruism and Social Pressure," *Quarterly Journal of Economics* 127, no. 1 (2012): 1–56, <https://doi.org/10.1093/qje/qjr050>.

¹⁸ Al-Ṭabarī, *Jāmi' al-Bayān*; al-Qurṭubī, *Al-Jāmi'*; Ibn 'Āshūr, *Al-Taḥrīr wa-l-Tanwīr*; Shihab, *Tafsir Al-Mishbah*; Dogra, *Representations of Global Poverty*.

¹⁹ Dóchas, *Code of Conduct*; Chouliaraki, *Ironic Spectator*; Kocollari et al., "Crowdability"; Chapman, Hornsey, and Gillespie, "Trust a Prerequisite."

Theoretically, this article bridges Qur'anic studies and platform studies without reducing the verses to normative decoration. The Qur'an does not provide technical specifications for ranking, promotion, or metrics. It provides values, limits, and orientations that acquire social effects through interpretation, authorization, design, and procedure. Platform studies, conversely, explains how moral categories are materialized in interfaces and data flows. The article's contribution lies in this connecting mechanism: Qur'anic values are not applied directly to technology but are traced through their transformation until they become a distribution of attention and consequences for human beings.

Table 3. Ethical design principles derived from the findings

Principle	Operational action	Value safeguarded
Minimizing exposure	Verify documents privately; display only the information that is necessary	Dignity (karāmah) and the prevention of adhā
Incremental consent	Separate permissions for fundraising, advertising, image reuse, and data storage	Trust (amānah) and recipient control
Equitable visibility	Rotation and a support fund for verified campaigns with low-network reach	Distributive justice
Equal editorial support	Assistance with narrative, documentation, and organizational access	Equality in the capacity to appear
Systemic audit	Report impressions, recommendations, traffic sources, and outcome inequality in aggregate	Platform transparency
Deletion and recovery	Provide retention limits, consent revocation, and content-deletion pathways	The recipient's digital future

Conclusion

This article has shown that in Indonesian Muslim digital philanthropy, the distribution of donations does not simply follow the level of need but is shaped by three mutually reinforcing thresholds—legibility, amplification, and accountability—that together constitute what we have termed algorithmic moral selection. A need becomes fundable only once it can be rendered into a legible campaign, amplified through religious rhythms and networks, and made trustworthy through verification and public metrics. This mechanism is not a single hidden model but a sociotechnical configuration of categories, human curation, narrative templates, metrics, and donor responses that collectively govern who can be made visible, by whose authority, and at what representational cost. Public visibility is therefore not, in itself, ostentation; the ethical problem emerges when trust (amānah) is reduced to metric performance, when evidence of need demands disproportionate exposure, and when popularity displaces the assessment of need.

The article's contribution lies in connecting Qur'anic studies with platform studies through an observable mechanism, and in extending the concept of amānah from the governance of funds to the governance of stories, images, data, and the distribution of attention. Read through Qur'anic ethics, this extension yields concrete design orientations: minimizing exposure, incremental and revocable consent, equal editorial support, equitable

visibility for verified low-network cases, systemic auditing of impressions alongside funds, and clear pathways for data deletion and recovery—each safeguarding accountability, human dignity (karāmah), and the equitable distribution of solidarity. These findings describe a conceptual mechanism rather than an audit of proprietary code; because impression data and ranking systems were unavailable, the argument claims neither single causation nor a comprehensive validation of any particular platform. Further empirical work—drawing on operational documents, platform disclosures, and the experiences of recipients—is needed to test how these thresholds operate in practice and to assess whether responsible design can widen, rather than narrow, the circle of those who can be seen and helped.

Declaration

Use of Artificial Intelligence (AI)

The authors used ChatGPT/Codex by OpenAI as a technical aid for language editing, manuscript structural refinement, and sentence reformulation. AI was not used to generate research data. All references, substantive descriptions, and interpretations presented in the manuscript were reviewed and independently verified by the authors. AI is not listed as an author; full responsibility for the accuracy, originality, academic integrity, and final content of the manuscript rests with the authors.

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Conflict of Interest

The authors declare that they have no conflicts of interest related to the research, authorship, and/or publication of this manuscript.

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