



RENEWING DIGITAL ISLAMIC PHILANTHROPY FOR EDUCATION: ASSET-BASED COMMUNITY DEVELOPMENT

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Abstrak

Tujuan kegiatan pengabdian kepada Masyarakat ini adalah untuk merevitalisasi platform digital BAZNAS Nusa Tenggara Timur (NTT) untuk memastikan pengelolaan yang kuat dan akuntabilitas yang dapat diverifikasi dari akumulasi dana filantropi pendidikan sebesar Rp 264.962.420, sekaligus mengatasi krisis legitimasi kelembagaan yang muncul. Metode yang digunakan adalah pendekatan Asset-Based Community Development (ABCD), diimplementasikan selama 4 minggu (16 sesi) dan melibatkan kepemimpinan utama BAZNAS NTT melalui pelatihan partisipatif dan bimbingan. Data terdiri dari ukuran kualitatif (wawancara mendalam dan jurnal refleksif) untuk menilai pergeseran epistemik dalam narasi organisasi, di samping indikator kuantitatif (verifikasi pencairan keuangan dan daftar periksa adopsi SOP) untuk mengevaluasi metrik kinerja. Analisis disusun secara sistematis menggunakan analisis kelembagaan dan analisis tematik (pembelajaran transformatif) untuk memetakan ketegangan yang mendasari antara legitimasi mandat dan kapasitas operasional yang direalisasikan. Temuan utamanya konklusif: krisis legitimasi berhasil diselesaikan, dibuktikan dengan pengaktifan kembali rekening Kitabisa.com yang berjaya dan pencairan dana yang terkumpul kepada penerima manfaat yang dituju. Intervensi ini menginduksi pergeseran epistemik kritis dan kemampuan organisasi yang terkonsolidasi (pengelolaan digital), menggarisbawahi pentingnya mengaktifkan modal moral endogen untuk mendorong kepemilikan pemangku kepentingan dan keberlanjutan kelembagaan jangka panjang. Hasilnya mendukung terjadinya Pembelajaran Transformatif. Pengabdian kepada Masyarakat ini memvalidasi model ABCD yang dapat direplikasi untuk lembaga zakat yang beroperasi di daerah minoritas dan pinggiran. Secara teoritis, keberlanjutan kelembagaan terbukti sangat bergantung pada kapasitas organisasi untuk mengaktifkan modal moral endogenya sebagai prasyarat untuk intervensi struktural dan digital.

Kata kunci: Filantropi Islam Digital; Pemberdayaan Pendidikan; Inovasi Sosial; Komunitas Muslim Minoritas; Pengembangan Berbasis Iman.

Abstract

The purpose of this community service activity is to revitalize the digital platform of BAZNAS East Nusa Tenggara (NTT) to ensure robust management and verifiable accountability of accumulated educational philanthropic funds totaling IDR 264,962,420, while concurrently addressing an emergent institutional legitimacy crisis. The Asset-Based Community Development (ABCD) approach was employed over 4 weeks (16 sessions) and led by BAZNAS NTT through participatory training and mentorship. Data comprised qualitative measures (in-depth interviews and reflexive journaling) to assess the epistemic shift in organizational narrative, alongside quantitative indicators (financial disbursement verification and SOP adoption checklist) to evaluate performance metrics. The analysis was systematically structured using institutional and thematic frameworks (transformative learning) to map the underlying tension between mandated legitimacy and realized

operational capacity. The principal findings are conclusive: the legitimacy crisis was successfully resolved, evidenced by the triumphant reactivation of the Kitabisa.com account and the verified disbursement of collected funds to intended beneficiaries. The intervention induced a critical epistemic shift and consolidated organizational capability (digital stewardship), underscoring the importance of activating endogenous moral capital to foster stakeholder ownership and long-term institutional sustainability. The outcome substantiates the occurrence of Transformative Learning. The community services validate a replicable ABCD model for zakat institutions operating in minority and peripheral regions. Theoretically, institutional sustainability is critically dependent on the organization's capacity to activate its endogenous moral capital as a prerequisite for structural and digital interventions.

Keywords: Digital Islamic philanthropy; Educational empowerment; Social innovation; Minority Muslim communities; Faith-based development.

INTRODUCTION

The global philanthropic landscape has undergone a profound reconfiguration, catalyzed by digital platforms that have transformed religious giving from a localized obligation into a sophisticated, mediated instrument of social solidarity. This shift, dramatically accelerated by the need for contactless transactions and remote engagement during the pandemic, underscores a global trend toward digitalized faith-based giving, often termed the digital ummah (Piliyanti et al., 2022). Nationally, this phenomenon is of critical significance in Indonesia, where Islamic philanthropic institutions like the National Board of Zakat (BAZNAS) operate at the nexus of faith, development, and state mandate (Fauzia, 2017). BAZNAS is tasked with channeling *Zakat, Infak, and Sadaqah* (ZIS) funds toward social welfare, with educational empowerment being a crucial pillar. As BAZNAS seeks to scale its operations nationwide, institutional governance and managerial competence emerge as critical challenges. The operational efficacy and sustainability of BAZNAS programs are continually tested by the imperative for robust internal controls and uncompromising transparency (Munadi et al., 2021). The dynamic is particularly pronounced in peripheral regions, where infrastructure deficits and human resource constraints complicate the integration and adaptation of digital governance standards, necessitating tailored strategies to ensure effective implementation and compliance.

Nusa Tenggara Timur (NTT) exemplifies a unique challenge. As a province celebrated for its interreligious harmony, the Muslim community constitutes a demographic minority that demonstrates remarkable resilience yet also faces pervasive socioeconomic disparities, multidimensional poverty (Gai et al., 2025), and structural constraints on educational attainment (Arif et al., 2021). To counteract these inequalities, BAZNAS NTT strategically ventured into digital philanthropy, leveraging the Kitabisa.com platform. This strategic pivot resulted in the successful mobilization of IDR 264,962,420 for educational campaigns. Critically, this achievement proved unsustainable: following completion of the BAZNAS Executive Development Program (BEDP) in 2019, institutional inertia

stemming from personnel shortages and limited operational budgets led to underutilization of the verified Kitabisa account. This underutilization signifies a missed opportunity for long-term digital stewardship, emphasizing the need for sustainable capacity-building to prevent similar underutilization of digital assets in future initiatives.

From a scholarly perspective, the study contributes to the emerging discourse on digital Islamic philanthropy. Prior scholarly investigations often concentrate on institutional governance, resource mobilization, and financial performance in well-resourced, majority-Muslim contexts such as Java and Sumatra (Fauzia, 2008; Kailani & Slama, 2020; Latief, 2016). While these studies establish the theoretical potential of digital ZIS, they do not adequately address the operational realities in peripheral settings. Consequently, a significant research and practice gap persists in the practical application and sustainability of digital governance mechanisms in minority settings characterized by acute resource constraints, limited digital literacy, and infrastructure deficits. Exploring these specific operational challenges can inform targeted capacity-building models and support faith-based organizations in transitioning from initial fundraising success to sustainable digital stewardship.

The purpose of this community engagement project was to resolve the acute operational crisis by ensuring the meticulous management, verifiable disbursement, and full accountability of the previously stagnant educational philanthropic funds. Strategically, the initiative sought to empirically demonstrate the viability of the asset-oriented engagement model for achieving long-term sustainability. This project was designed to simultaneously strengthen BAZNAS NTT's organizational capacity and directly expand educational equity for the validated beneficiary population. To validate the functional success of this intervention, securing the IDR 264,962,420 fund and reactivating the Kitabisa.com account were deemed critical milestones.

METHODS

Methodological Design and Locality Rationale

The community engagement initiative adopts the Asset-Based Community Development (ABCD) framework (Harrison et al., 2019) as its principal methodological approach, substantially augmented by institutional analysis. ABCD emphasizes the identification, mobilization, and reinforcement of existing community assets (Qiaoyu et al., 2024), positing that social transformation emerges from the rediscovery of local strengths (Forrester et al., 2020). The engagement specifically leverages digital assets, institutional trust, and human capital as core strategic pivot points.

The rationale for selecting BAZNAS Nusa Tenggara Timur (NTT) as the study location is predicated on three critical factors: (1) Minority Context and



Vulnerability: NTT represents a context of a Muslim minority community contending with significant socio-economic vulnerabilities (Gai et al., 2025), necessitating an Islamic philanthropic model that is not only effective but also adaptive and sustainable amidst resource scarcity. (2) Critical Legitimacy Crisis: The existence of a tangible institutional legitimacy crisis, evidenced by a frozen digital asset obtained from a successful campaign but rendered inaccessible for disbursement. The condition provides a robust empirical basis for testing the efficacy of ABCD in mitigating latent asset paralysis. (3) Availability of Latent Digital Assets: The confirmed existence of a verified Kitabisa.com account and its successful fundraising track record functioned as a latent asset (Symbolic Capital) ripe for immediate activation.

ABCD Implementation and Participant Profile

The engagement was delivered through a participatory training and mentorship approach spanning 4 weeks (16 sessions) in late 2023 and early 2024. The primary participants in this program were 2 BAZNAS NTT leaders directly responsible for fund management and regulatory reporting. The implementation meticulously followed the five sequential stages of ABCD in Table 1.

Table 1. Steps of ABCD implementation

ABCD Stage	Duration/ Sessions	Key Activity Focus	Key Deliverable
Discover & Dream	Week 1 (4 sessions)	Asset Diagnosis & Reframing: Mapping of Structural and Relational Capital, diagnosis of Kitabisa.com technical barriers, cognitive reframing of the frozen account as a "sleeping asset." SOP Development & Accountability Strategy: Mentorship in drafting the formal request letter to Kitabisa, design of the Digital Fundraising SOP and reporting framework, and validation of beneficiary categories.	Asset Catalogue, Technical Barrier Map, Leadership Commitment.
Design & Define	Week 2-3 (8 sessions)	Execution & Reporting: Guided independent login, fund disbursement (offline & online reporting), archiving of disbursement evidence (photos/bank statements), digital reporting on Kitabisa.com, and local social media.	Formal Request Letter, Adopted Draft of Digital Fundraising SOP, Validated list of 800 beneficiaries.
Deliver	Week 4 (4 sessions)		Kitabisa.com Account Reactivated, IDR 264,962,420 Fully Disbursed, Digital Accountability Report.

Assessment Tools and Measurable Indicators

The project's measurability was ensured through quantitative, qualitative, and procedural data checkpoints, as shown in Table 2.

Table 2. Assessment Process and the Indicators

Category	Assessment Tool/Indicator	Data Type	Measurement Objective
Digital Capability (Digital Stewardship)	SOP Adoption Checklist: Verification of formal adoption and implementation of the Digital Fundraising SOP. Observed Independent Login Capability: Observational assessment of staff/leaders' ability to independently access the account post-mentorship. Financial Disbursement Verification: Verification of bank statements and Kitabisa.com reports to confirm the disbursement of IDR 264,962,420.	Quantitative (Checklist) Qualitative (Observation)	Measuring the successful integration of Structural Capital. Measuring the claim of Functional Autonomy.
Financial Accountability	Reflexive Journaling & Focused Group Discussion (FGD): In-depth interviews to measure the shift in narrative from deficit (<i>what we lack</i>) to asset (<i>what we possess</i>).	Quantitative (Financial) Qualitative (Interview/FGD)	Measuring the resolution of the financial legitimacy crisis.
Paradigm Shift (Transformative Learning)			Measuring the claim of Epistemic Shift and <i>Conscientização</i> .

Data Collection and Analysis Techniques

Data were collected through the following mechanisms: (1) Qualitative Primary Data: In-depth interviews with BAZNAS NTT leadership, participatory observation during training sessions (*hands-on guidance*). (2) Quantitative Secondary Data: BAZNAS NTT financial records, Kitabisa.com reports, and the SOP adoption checklist. Data Analysis Techniques: (1) Qualitative Analysis: Employed Institutional Analysis to map the tension between Mandated Legitimacy and Operational Capacity. Qualitative data were analyzed using Thematic Analysis to identify shifts in the leadership narrative, particularly those related to



Transformative Learning and endogenous moral capital. (2) Quantitative Analysis: Utilized Descriptive Analysis to verify the achievement of the financial target (full disbursement of IDR 264,962,420) and measure the rate of digital SOP adoption.

RESULT AND DISCUSSION

Result

A central outcome of the intervention was the restoration of institutional agency. BAZNAS NTT independently mapped and resolved critical administrative and technical barriers, including authentication failures caused by staff turnover, inactive contact information, and the transition from a .or.id to a .go.id domain. The preparation and submission of a formal institutional request to the digital platform marked a clear shift from external dependence to internal procedural competence. This step demonstrated the organization's ability to autonomously navigate complex digital governance requirements, as shown in Figure 1.



Figure 1. Collected Funds and Dormant Accounts in the Kitabisa Platform

The reactivation of the Kitabisa.com account resulted in both functional and symbolic outcomes. Functionally, the full amount of IDR 264,962,420 was successfully accessed and disbursed in accordance with its original designation. Symbolically, the recovery process mitigated the risk of the platform reallocating funds and prevented erosion of donor trust. The successful resolution of the crisis strengthened the institution's moral legitimacy through verifiable accountability practices.

Following account recovery, BAZNAS NTT implemented a hybrid governance model combining digital and non-digital mechanisms. Online processes included verification, transaction authorization, and reporting through the Kitabisa platform, while offline processes involved fund withdrawal and distribution via the institution's official bank account. This arrangement enabled compliance with zakat governance standards while accommodating infrastructural constraints typical of peripheral regions, as shown in Figure 2.

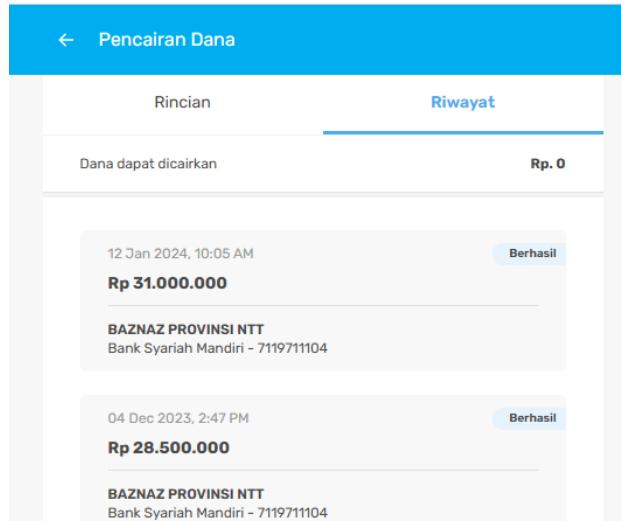


Figure 2. Fund Withdrawal Via the Institution's Official Bank Account

The allocation of recovered funds was conducted through internal deliberation and aligned with locally identified needs. Beneficiaries included economically disadvantaged students and Qur'anic teachers in Kupang, Ende and Alor. All disbursements were systematically documented, including beneficiary data, transaction records, and visual evidence, and were compiled into a digital report published on the platform. These documentation practices contributed to greater transparency and strengthened donor relationships shown in Figure 3.



Figure 3. Disbursement for Qur'anic teachers

The intervention also produced measurable improvements in organizational structural capital. BAZNAS NTT developed and adopted formal standard operating procedures for digital fundraising and reporting, initiated secure digital archiving, and established basic credential management practices. Knowledge previously held



by external facilitators was transferred and institutionalized, reducing future dependency risks. Post-intervention indicators confirmed independent access to accounts, complete digital reporting, and reconciled financial transactions shown in Figure 4.



Figure 4. Reporting and Updated Disbursement in the Kitabisa Account

The successful navigation of the complex administrative barriers was demonstrably pivotal to restoring and fortifying the organization's Moral Legitimacy. Although BAZNAS NTT already benefited from a foundation of strong public trust, this reservoir of goodwill required active reinforcement through tangible demonstrations of professionalism in the modern operational context. It was particularly critical within the high-stakes digital philanthropic sphere, where transparency is non-negotiable. The arduous recovery process, therefore, served as a public, verifiable demonstration of the institution's unwavering commitment to rigorous accountability and procedural integrity. Consequently, this critical episode transformed potential reputational damage into a concrete example of institutional competence and ethical fidelity.

The decisive action taken to regain complete administrative control over BAZNAS NTT's digital assets marked a pivotal institutional turning point. This critical procedural victory immediately restored Functional Autonomy, ensuring the organization could operate independently of sustained external support and guarantee the continuity of the vital zakat distribution cycle. Crucially, the process also reinstated Moral Authorship, allowing the leadership to reclaim complete control over its philanthropic narrative and the integrity of its mission. By successfully navigating complex digital and administrative hurdles, BAZNAS NTT fulfilled its promise of comprehensive public accountability. Ultimately, this dual

restoration reinforced the institution's legitimacy, transforming the crisis into a foundation for resilient, self-directed governance.

This procedural process, culminating in successful account reactivation, is therefore a foundational milestone in rebuilding organizational confidence and public accountability. The dormant assets were successfully recovered, transforming BAZNAS NTT's discourse from "what we lack" to "what we possess and how we can mobilize it better," thereby successfully concluding the Initial Phase of Engagement. The success was not merely technical; it was a profound symbolic affirmation of the institution's capacity to reassert its ethical commitment in the digital age. This robust internal capacity for self-governance provides a more reliable and sustainable source of legitimacy than reliance on an external mandate alone.

The successful reclamation and expenditure of the immobilized philanthropic funds at BAZNAS NTT inaugurated the second and decisive phase of the project: the systematic conversion of recovered assets into sustained Organizational Capability. This transition, corresponding to the ABCD 'Design and Delivery' stages, decisively shifted the institutional focus from diagnostic reflection on deficits to an operational praxis rooted in endogenous strengths. The core thesis underlying this phase is that the long-term efficacy of faith-based philanthropy depends on its evolution from a unidirectional act of charity to a fully operationalized, participatory instrument of social and institutional empowerment.

The successful reactivation of the Kitabisa.com account was a milestone pregnant with both profound symbolic and critical functional significance. The IDR 264,962,420 in accumulated educational donations, earmarked for scholarships and stipends for guru ngaji across Kupang and Alor, lay paralyzed. The fact that platform administrators considered reallocating these funds underscored the acute fragility of BAZNAS NTT's structural governance, risking a catastrophic, irreversible erosion of public trust and institutional credibility. The intervention, therefore, was not a mere technical fix; it was framed as an urgent institutional priority to reclaim organizational agency within the intricate digital philanthropic ecosystem.

A critical early task involved navigating the complex administrative bureaucracy necessary to regain access. Given the former staff member's resignation, BAZNAS NTT could no longer authenticate its credentials. The systematic rectification involved drafting a formal request letter for data amendment reflecting the state-mandated domain change (baznas.or.id to go.id) and submitting verifiable documentation. This seemingly mundane procedural episode served a transcendent function: it exemplified how bureaucratic renewal can be operationalized as a critical entry point for institutional learning, particularly



concerning the stringent requirements for digital governance and traceability within faith-based philanthropy.

Once digital access was secured, the strategic focus shifted decisively to the transparent and compliant disbursement of previously immobilized funds. This process necessitated synchronizing two disparate components to establish a hybrid governance model: (1) The Online Component: Verification, transaction authorization, and digital reporting facilitated via the Kitabisa platform, managed collaboratively through virtual mentorship. (2) The Offline Component: Physical fund withdrawal and disbursement are handled independently by institutional leadership through BAZNAS NTT's official bank account, strictly maintaining financial integrity and compliance with zakat governance regulations.

This strategic blending of remote technical expertise and localized leadership decision-making was a pragmatic and necessary response to the infrastructural and spatial constraints typical of peripheral institutions in the NTT region. The primary role of the engagement was to embed practices that upheld procedural accuracy and sustained transparent documentation capable of withstanding both internal and external scrutiny. The procedural and qualitative indicators of the capacity enhancement intervention provide empirical evidence of the successful cultivation of Organizational Capability, substantiating the claims of digital stewardship as shown in Table 3.

Table 3. Evidence of effective intervention

Indicator	Pre-Engagement Status	Post-Engagement Status	Evidence
Account Access & Management	Access Account Forfeited; Dormant.	Independent login capability; Proactive data archival initiated.	Procedural Outcome: Successful independent login (observed); Development of secure password management SOP.
SOP Development	Non-existent specific digital SOPs.	Drafted, reviewed, and adopted a formal Digital Fundraising SOP.	Procedural Outcome: Signed adoption checklist; SOP detailing roles/reporting (Annexed).
Digital Reporting/Audit	Zero digital reports filed post-BEDP; High audit risk.	Comprehensive digital reports filed on Kitabisa; Bank transaction reconciliation completed.	Financial Outcome: Total Disbursement Verified; Audit Reports filed.

The demonstrated capability to manage technical systems and adhere to audit standards is crucial for long-term sustainability. The collaboration between the facilitator and institutional leadership showed that digital transformation can emerge through relational trust, dialogic learning, and reflective practice, even in resource-constrained environments. BAZNAS NTT reestablished its operational agency, pioneering a resilient and ethically grounded model of Islamic philanthropic governance. The success validated that Institutional Legitimacy is sustained not by mandate alone, but by the continuous, verifiable demonstration of Organizational Capability.

Discussion

The project's initial engagement exposed a profound tension in BAZNAS NTT's operational profile: the institution was simultaneously rich in assets yet functionally paralyzed by acute internal operational deficits. However, the preliminary assessment revealed that the organization faced structural challenges endemic to peripheral Islamic institutions. Munadi, (2017) a chronic shortage of salaried personnel, an acute deficit in digital capacity, and a pervasive lack of institutional literacy in sustained technology-based fundraising. Applying Social Capital Theory (Asquith, 2019), this fund was profoundly more than a mere financial asset. This condition, termed latent asset paralysis (Turner & Pinkett, 2004), underscored that the true challenge was not the absence of financial resources but the lack of an enabling structure to mobilize what they already possessed effectively. The digital platform, designed to facilitate growth, was, in fact, rendered dormant by the internal capacity constraints (Zgouva et al., 2020). The intervention was thus necessary to prevent the erosion of accumulated symbolic capital, lest the loss of the fund lead to a permanent erosion of public faith and the total collapse of institutional legitimacy.

The transition from debilitating organizational inertia to rigorous procedural diligence required a profound epistemic shift among the institution's leadership. This shift is central to the Asset-Based Community Development (ABCD) methodology, which demands moving the organizational gaze away from a deficit-oriented mindset ("what we lack") toward recognizing an asset-oriented reality (what we possess and how we can mobilize it more effectively). Analyzed through the lens of Transformative Learning (Mezirow), this change compels leaders to question and revise their fundamental operational assumptions. Furthermore, drawing upon principles of Critical Pedagogy (Freire, 2000). This process fosters conscientização, a critical consciousness essential for reclaiming agency and institutional self-determination. Ultimately, adopting this new paradigm, especially during the ABCD Discover and Dream phases, served as the indispensable precursor to sustainable procedural action and renewal.



The realization that the core operational challenge resided not in external factors, such as a lack of new donations, but in pervasive internal deficits, specifically the lack of capacity for digital stewardship, was a crucial turning point. This critical organizational insight facilitated a shift toward double-loop learning (Auqui-Caceres & Furlan, 2023). The leaders began to reinterpret the frozen account not as evidence of structural weakness, but as a sleeping asset, a resource awaiting reactivation through procedural diligence (Schachenhofer et al., 2023). This cognitive reframing served as the essential precursor to procedural action, transforming the crisis narrative into an opportunity for organizational self-correction and for realigning institutional goals with operational capacity.

The engagement deliberately adopted a collaborative approach, fostering mutual learning and actively circumventing the hierarchical "banking model" of education. By facilitating actual, robust participatory dialogue, the process successfully cultivated *conscientização*, or critical consciousness, among the institutional leadership (Freire, 2000). This process illustrates that sustainable Islamic philanthropy is predicated not solely on bureaucratic legitimacy but rather on ethical leadership rooted in community trust. The goal was to internalize the idea that digital transparency was not an external bureaucratic imposition, but an internal capacity essential to their religious and social mission. Transformative learning was achieved when the leaders altered their frame of reference, accepting that robust digital capacity was a moral requirement, not merely a technical complement (Munandar & Fahrurrozi, 2024). The ethical imperative of *amanah* (trustworthiness) was redefined and operationalized within the digital realm.

The process of meticulously drafting the formal request letter, though initially perceived as a seemingly mundane administrative task, ultimately proved to be a high-stakes moment of immense symbolic and functional significance. Its completion robustly reinforced the institution's newly cultivated capacity for stringent administrative accountability and professional formal digital communication (Martínez-Caro et al., 2020). Crucially, the engagement facilitated a transfer of expertise, transforming knowledge that was previously external and personalized (held by the BEDP facilitators) into internalized, documented knowledge belonging to the organization itself (Mahmood & Mubarik, 2020). This documentation significantly augmented the institution's operational resilience by establishing reliable, repeatable procedures. Consequently, this formal capitalization of knowledge is expected to substantially reduce future transaction costs associated with external dependencies and administrative crises.

The process strongly affirmed the compatibility of Islamic philanthropic ethics, particularly the core value of *amanah* (trust), with modern standards of transparency and traceability. This mechanism ensured that digital literacy

gradually became intertwined with institutional accountability, proactively moving BAZNAS NTT toward compliance with contemporary E-Zakat Governance frameworks (Piliyanti et al., 2022). Consultations were conducted with institutional leaders to identify and validate eligible beneficiary categories (economically disadvantaged students and *guru ngaji*). This deliberative mode of governance embodied the core ABCD principle that communities possess the intrinsic capacity for self-determination, provided that appropriate dialogic spaces are facilitated (Mathie & Cunningham, 2003). Distribution criteria thus emerged organically from institutional and community insights, anchoring disbursements firmly in verified local needs and priorities.

This crucial phase of institutional reflection necessitated a process of double-loop learning (Auqui-Caceres & Furlan, 2023) compelling the leadership to critically question their fundamental assumptions about technology and their institution's mandate in the rapidly evolving digital age. The publication of transparent digital reports, supported by visual documentation, significantly enhanced the institution's credibility (Munadi et al., 2021). Sustainability is less dependent on access to technology than on cultivating ongoing digital literacy, adaptive management, and human resource resilience (Miceli et al., 2021). The analysis reveals that true long-term resilience requires embedding these capabilities within the formal Structural Capital (formal SOPs and documentation) rather than relying solely on Relational Capital (trust between leaders and facilitators).

Ultimately, the ABCD framework successfully enabled institutional transformation. However, to maintain academic rigor, claims of generalization must be rigorously bounded by context. This model's efficacy for revitalization is highly contingent on two primary pre-existing assets: 1. Endogenous Moral Capital and Leadership Commitment. Success was entirely predicated on the pre-existing moral commitment and reflexive openness of BAZNAS NTT's leadership. The existence of this relational trust and the willingness to engage in difficult dialogic learning (*conscientização*) are the fundamental prerequisites for the model's success. The case demonstrates that trust-based leadership is the bedrock of effective Islamic philanthropic governance. 2. Latent Digital Assets: The intervention critically leveraged an already verified and successful digital platform (Kitabisa.com) and the associated donor trust (Symbolic Capital) (Aprisella & Mas'ud, 2023).

CONCLUSION AND SUGGESTION

The crisis, precipitated by latent asset paralysis (the frozen IDR 264,962,420 fund), was overcome not through external material aid but through the reclamation of endogenous moral capital and the deliberate application of transformative learning. The intervention induced a significant epistemic shift in leadership, moving from a deficit-oriented to an asset-oriented mindset, which converted



technical barriers into pedagogical moments for internalizing digital fundraising SOPs. Empirically, the successful account reactivation and fund disbursement solidified organizational capability and restored two crucial pillars of legitimacy: functional autonomy (the capacity for independent operation) and moral authorship (control over the accountability narrative). The tested hybrid philanthropic governance model conclusively proves that institutional sustainability in minority contexts critically depends on the verifiable integration of moral capital with structural capital.

The study enriches institutional theory by demonstrating that peripheral institutional vulnerability can be mitigated when mandated legitimacy is systematically transformed into realized operational capacity through the ABCD framework. Furthermore, it reinforces the contribution of endogenous moral capital as a critical prerequisite for successful ABCD interventions in Islamic philanthropy, asserting that leadership's reflexive openness is the most valuable initial asset. In practice, this model is highly replicable for other zakat institutions in peripheral regions, and we strongly recommend shifting the focus from material provision to mentorship to activate existing assets. Future sustainability requires a clear emphasis on building structural capital (formal SOPs) to reduce dependence on individual competence, thereby establishing leadership trust as the paramount prerequisite for all sustained Digital Stewardship interventions.

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