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URBAN MUSLIM PHILANTHROPY: SEEKING THE ROOTS OF GENEROSITY IN SOUTH TANGERANG CITY

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ABSTRACT

This study aims to deeply analyze the construction of the philanthropic culture of the urban Muslim middle class by integrating the *Living Qur'an Hadith* approach and Social Identity Theory. This qualitative research employs a case study method in South Tangerang City, utilizing in-depth interviews, participant observation, and document studies for data collection. The results reveal that urban modernity does not erode religiosity but rather spawns commodified piety, where religious texts are reinterpreted into institutionalized empowerment philanthropy. Sociologically, the roots of generosity in South Tangerang reflect a strong "cosmopolitan-professional" identity driven by white-collar workers within elite residential ecosystems. Philanthropic practices in this region demand corporate-level transparency and are increasingly shifting toward non-financial volunteerism driven by hobbies and digitalization. It is concluded that Islamic philanthropy in this peri-urban area is not merely a ritual obligation, but a strategic instrument for the middle class to negotiate their social identity, accumulate social capital, and maintain communal cohesion amidst metropolitan alienation.
Keywords: Islamic Philanthropy; Social Identity; Middle Class; Living Qur'an; Urban Society.

INTRODUCTION

The stagnation of DKI Jakarta's administrative boundaries has empirically triggered a massive spatial spillover phenomenon into peri-urban areas or the Jabodetabek corridor. This expansion of functional areas simultaneously gave rise to a new social structure dominated by the urban Muslim middle class with high financial literacy. The demographic growth in these buffer zones is directly proportional to the escalation of Islamic social finance potential, specifically Zakat, Infaq, Sadaqah, and Waqf (ZISWAF). Based on the mapping of the Outlook Zakat Indonesia, the national aggregation of ZIS potential shows a massive figure, more than half of which is concentrated in Java, with the Jabodetabek region dominating nearly 40% of the total national real collection. The surge in religious capital accumulation is managed progressively by various modern amil entities, marking a crucial transformation where individual theological obligations (fiqh al-ibadat) are successfully converted into instruments of social justice to patch the paradox of inequality that often accompanies the pace of urbanization. This transformation of the Islamic charity business is practically functioned as a means to alleviate social gaps in society (Fahamsyah & Kusumaningtyas, 2021). As one of the main epicenters of growth in the metropolitan area, South Tangerang City represents a highly dynamic sociological laboratory regarding the transformation of this philanthropic culture. This region captures the high economic capacity of the middle class, with projected annual zakat potential exceeding IDR 931 billion. This enormous potential aligns with recent philanthropic trend data indicating that donation participation, particularly through digital

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platforms, has surged by more than 65% over the past five years. The integration of economic modernity and religious values in this region gave birth to the phenomenon of commodified piety. This phenomenon is closely attached to urban Muslim youth whose identities intersect pragmatism and social piety (Fauzi & Pribadi, 2024), and is heavily influenced by the trend of commercialization of da'wah in urban areas (Haq, 2024). The Muslim middle class articulates religion no longer in an exclusive private sphere but integrates it through the consumption of sharia-labeled lifestyles and philanthropic participation. Especially in the contemporary era, such piety finds its digital form, creating a plurality of new religious identities on social media (Muthohirin, 2025; Rohmah & Maksum, 2025). Generosity is no longer understood merely as a dogmatic rite; rather, it has transformed into an arena for negotiating social identity to strengthen communal bonds (in-group) amidst the alienating climate of metropolitan life. Previous literature reviews on Islamic philanthropy are generally divided into two main discourses. First, studies highlighting the dimension of institutionalization and its impact on macro poverty alleviation and socio-economic resilience, especially when facing crises. Most scholars in this group focus their attention on state intervention, the evolution of philanthropic regulations, performance evaluation of sharia institutions (Hikmahwati & Rahmawati, 2026), to instrument innovations such as Cash Waqf Linked Sukuk for productive ecosystems (Arafah et al., 2025). Second, contemporary literature extensively analyzes the penetration of financial technology (fintech) in the philanthropic ecosystem. Recent studies prove that technological integration, digital socialization (Mutmainah et al., 2024), crowdfunding, and social media campaigns not only accelerate the intention to give infaq, but also spawn a millennial philanthropic landscape that is instantaneous, transparent, and highly influenced by digital religious authority. In the realm of individual-level religious behavior, previous research were mostly dominated by mechanical and positivistic psychological approaches. The evaluation of donation intention is often measured using the Theory of Planned Behavior (TPB) framework to prove that sharia literacy, technological ease, and institutional trust are the main determinants of compliance. Although this literature is very rich in mapping macro governance and quantitative behavior, there has not been much research that specifically dissects the urban philanthropic ecosystem through a sociological lens combined with the Living Qur'an-Hadith approach as a foundation for empirical empowerment (Amrullah et al., 2026). Herein lies the novelty of this study. Therefore, this article aims to deeply analyze the construction of the philanthropic culture of the urban Muslim community in South Tangerang City, to seek the socio-theological roots that structure their generosity amidst the currents of modernity.

METHODS

Research Design and Approach

This research is designed using a qualitative approach (Creswell & Poth, 2018) with a case study design. The choice of this design is specifically aimed at holistically dissecting the intersection between religious values and sociological dynamics that simultaneously structure the philanthropic behavior of the middle class within specific locus and time boundaries. Field execution was centered in a metropolitan satellite city of Jabodetabek, namely South Tangerang City. The selection of this locus is based on a unique case (Yin, 2018), where the high escalation of the urban Muslim middle-class population in this city directly intersects with the strong existence of zakat management institutions (BAZNAS and official

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Amil Zakat Institutions/LAZ), as well as the proliferation of self-reliant philanthropic innovations based on digital volunteerism.

Participants and Informant Inclusion Criteria

Primary data collection was carried out intensively over a period of three months. The determination of informants was not done randomly, but rather by using a purposive sampling technique (Patton, 2015). This technique was applied to ensure that the recruited informants possess the capacity, empirical experience, and knowledge authority relevant to the focus of the study. In total, there were 15 main informants representing the four pillars of the philanthropic ecosystem. The profiles and inclusion criteria of the informants are comprehensively presented in Table 1.

Table 1. Profile and Inclusion Criteria of Research Informants

Informant Category	Quantity	Inclusion Criteria (Selection Requirements)
Religious Figures	3 Persons	Have empirical experience of more than 5 years in the coaching and management of ZIS in an urban environment.
Muzakki / Donors	4 Persons	Urban middle-class individuals who routinely make monthly donations through official institutions or communities.
BAZNAS & LAZ Administrators	4 Persons	Hold structural positions and actively manage the collection/distribution of social funds in BAZNAS or local/national LAZ.
Community Volunteers	4 Persons	Muslim community members who are active members or initiators in crowdfunding-based urban philanthropic communities.
Total Informants	**15 Persons**	

Data Collection Techniques

To capture the complexity of the urban philanthropic phenomenon comprehensively, data gathering is operationalized through four integrated main instruments. The use of these multiple methods is intended to achieve strong data triangulation in the field; In-depth Interviewsare executed semi-structurally so that researchers can explore informants' answers flexibly yet remain focused. The interview instrument is directed at three main analytical focuses: (1) how informants textually interpret the commands of *zakat, infaq*, and *sadaqah* (ZIS) using the Living Qur'an framework (Mansyur et al., 2007), (2) uncovering the rational motivations and social affiliation drives in choosing donation channels, and (3) analyzing the negotiation process of middle-class identity within these religious communities. Then, Focus Group Discussion (FGD are held by bringing together zakat activists, institutional administrators, and representatives of the study group congregations (*jamaah pengajian*). This focused discussion aims to cross-examine individual interview findings and uncover communal consensus as well as group dynamics regarding the construction of modern generosity values (Morgan, 1997). Next, participant Observation is also carried out by involving the researcher directly in the philanthropic activity ecosystem. The focus of observation includes monitoring the transparency of recording and governance of donations

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at institutional posts, as well as recording gestures of solidarity and post-study social interaction patterns in majelis taklim (religious gatherings) located in elite residential clusters. Lastly, documentary analysis: is applied to dissect physical and digital materials produced by the philanthropic ecosystem. Documents critically reviewed include governance reports of BAZNAS and local LAZ, thematic ZIS exegesis manuscripts, track records of humanitarian campaigns, sermon manuscripts, da'wah posters, up to campaign materials on institutional social media platforms.

Data Validity and Analysis

The collected primary and secondary data are analyzed interactively. The analysis process includes data reduction from interview transcripts and observation field notes, grouping themes based on Social Identity Theory and the Living Qur'an, and presenting data in the form of a typology matrix (Miles, Huberman, & Saldaña, 2019). Data validity is absolutely guaranteed through source triangulation techniques (comparing diverse perspectives from the four informant groups) and method triangulation (cross-referencing the consistency between what is said during interviews, what is practiced during observations, and what is written in institutional documents) (Denzin & Lincoln, 2018).

FINDINGS AND DISCUSSION

3.1. Findings

3.1.1 Socio-Demographic Mapping and the Paradox of Urban Philanthropic Potential

The sociological landscape of generosity in peri-urban areas is inextricably linked to the region's demographic structure and economic capacity. The spatial spillover phenomenon—triggered by the administrative and geographical stagnation of DKI Jakarta—has profoundly transformed South Tangerang City into a new epicenter of capital accumulation within the Greater Jakarta (Jabodetabek) corridor. Macroeconomic data reveals that the massive population surge in this satellite city directly correlates with a Very High Human Development Index (HDI) and a staggering potential for Islamic philanthropy, as detailed in Table 2.

Table 2. Macro Data Comparison: Demographics and Philanthropic Potential

Indicator / Aspect	South Tangerang City (Tangsel)
Population	± 1.4 Million People
Human Development Index (HDI)	Very High (> 84.00)
Macro Poverty Condition	2.30% (Visible spatial inequality bordering Ciputat, Pamulang, Pondok Aren)
Annual Zakat Potential	IDR 931 Billion
Government Policy Basis	Mayor's Circular (ASN Payroll System) & ±800 Zakat Collection Units (UPZ)

The macro data presented above unequivocally exposes a stark **paradox of urbanization**. On one hand, the escalation of the Gross Regional Domestic Product (GRDP) and the concentration of a highly educated populace have catalyzed the emergence of a

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robust urban Muslim middle class (*urban Muslim middle class*). However, the grandeur of elite, gated housing clusters stands in jarring juxtaposition to pockets of structural poverty situated just beyond their walls.

This glaring spatial inequality existing within a densely populated metropolitan center acts as a powerful sociological catalyst. It awakens a collective consciousness among the affluent to cultivate religious-based social solidarity. The staggering zakat potential of nearly one trillion rupiah is no longer seen merely as dormant religious capital, but rather as a strategic financial lever to be converted into community empowerment programs that mitigate the failures of urban economic distribution.

Crucially, this philanthropic transformation is driven by a profound shift in the consumption and behavioral patterns of the middle class, a phenomenon best conceptualized as commodified piety. Their religious articulation is no longer alienated from urban modernity or confined to private, traditional rituals. Instead, it hybridizes. Faith is openly expressed through the consumption of sharia-compliant lifestyles and a pronounced preference for channeling donations through philanthropic institutions that guarantee corporate-level professionalism, digital accessibility, and absolute transparency. Here, charity is strategically utilized as both a divine obligation and a modern instrument for social legitimation.

3.1.2. Institutional Transformation: The "Cosmopolitan-Professional" Typology

The evolution of religious social fund management in this region has generated distinct typologies of modern philanthropic movements, heavily differentiated by their driving actors and underlying cultural approaches. In South Tangerang City, the philanthropic ecosystem prominently radiates a Cosmopolitan-Professional typology. The philanthropic architecture in this area is primarily sustained by Amil Zakat Institutions (LAZ) at both national and local levels that organically emerged from the ecosystems of modern residential enclaves and elite urban mosques (such as LAZ MRBJ Bintaro Jaya, LAZ Al-Amanah Nusantara, and LAZ Al-Aqsha Delatinos).

This typology highlights a critical shift in religious institutionalism within urban spaces. Elite mosques and their affiliated LAZs in South Tangerang function not merely as spiritual centers, but as sophisticated financial intermediaries that mirror corporate entities. The "cosmopolitan-professional" nature dictates that fundraising strategies must align with the pragmatic, fast-paced, and digitally integrated lives of white-collar commuters. Institutional strategies in South Tangerang emphasize accessibility, modern lifestyles, and managerial transparency to engage white-collar workers in housing clusters. This characteristic is validated by the statement of a LAZ administrator informant in the South Tangerang area:

> "Our donors are predominantly professionals, executives, and highly busy young commuter families. They seek institutions that are not only sharia-compliant in terms of fiqh, but whose financial reports must also match corporate audit standards. For them, donating is a social investment; therefore, our approach must be highly professional, mobile-friendly, and directly target the elite housing cluster ecosystem." (Interview with IR, Local LAZ Administrator in South Tangerang).

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Consequently, the institutional transformation in South Tangerang signifies that urban philanthropy is heavily dictated by donor demands (*donor-driven*). The urban middle class requires managerial efficiency, visual accountability (e.g., real-time financial reporting via social media), and measurable social impact. By establishing LAZs within elite clusters, these communities effectively create an exclusive philanthropic ecosystem that secures their social capital, ensures their funds are managed by professional peers, and solidifies their identity as a cosmopolitan class that seamlessly blends modern corporate governance with Islamic social responsibility.

Bureaucratic Synergy and the Non-Financial Volunteerism Ecosystem

Beyond civil society dynamics, field findings indicate a strategic convergence between bureaucratic authorities and zakat management. In South Tangerang, the National Amil Zakat Agency (BAZNAS) synergizes closely with the local government through the issuance of a Mayor's Circular. This policy is operationalized through a payroll system integration, where professional zakat and infaq are automatically deducted from the income of the State Civil Apparatus (ASN). This instructional policy shifts the orientation of ASN generosity from being purely personal to a measurable administrative obligation aimed at supporting regional poverty alleviation programs. Outside formal bureaucratic channels and conventional LAZs, the urban philanthropic landscape is currently experiencing disruptive innovation by Millennials and Gen Z. Philanthropic practices among urban youth are shifting from material (monetary) donations toward non-financial, volunteerism-based philanthropy. In South Tangerang, this is evident in social entrepreneurship initiatives such as Toko Barbeku (Amal Khair Yasmin Foundation) and hobby-based movements like Run for Humanity. The practicality of the digital space serves as the main driver, as articulated by a millennial volunteer:

> "For our generation, charity must be agile and have an immediate, visible impact. If there is a humanitarian crisis or a sick citizen needing quick assistance, we prefer to chip in via crowdfunding platforms or organize a charity run event because it is real-time and transparent. Donating our design skills, energy, and free time is a form of charity that is just as valuable to us as transferring money." (Interview with DN, Independent Community Volunteer).

This volunteer innovation and digital agility affirm that the accumulation of urban social capital is being redefined by the active participation of young people who turn philanthropic activities into a lifestyle as well as a medium for social expression.

Commodified Piety and the Contextualization of the Living Qur'an

The massive transformation of generosity occurring in South Tangerang City empirically refutes the classical secularization thesis, which assumes that urban modernity will erode community religiosity. Conversely, economic growth and capital accumulation in this satellite city actively breed a phenomenon of commodified piety (Alam, Sakarov, & Aminah, 2021). The religious articulation of the urban middle class is not alienated from modern lifestyles; rather, it hybridizes through the consumption of sharia-labeled lifestyles and active participation in modern philanthropic platforms (Ridho, Sodiqin, & Mujib, 2025).

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This aligns with contemporary sociological trends where economic charity and new media authority shape the piety and new spiritualism of 21st-century philanthropists (Alam, Sakarov, & Aminah, 2021).

Within the theoretical framework of the Living Qur'an Hadith, this cultural shift in generosity represents a dynamic process of how sacred texts are received, interpreted, and practiced in a constantly changing metropolitan space. In the past, communities might have understood zakat and alms commands merely as traditional caritative-consumptive rituals. Currently, these texts undergo sharp contextualization. Al-Qur'an and Hadith texts are not merely read as static theological doctrines but are brought to life (living text) as a rational-theological foundation to manifest developmental philanthropy (Fauzia, 2013). This reception practice successfully transforms philanthropic worship from being centered on individual fiqh compliance into a systematically institutionalized instrument of social engineering designed to reduce structural poverty and promote social justice (Emzaed et al., 2024; Saputra, Mujahiddin, & Tanjung, 2024).

Negotiating Social Identity and the Digitalization of Philanthropy

The phenomenon of philanthropy in South Tangerang becomes even sharper when dissected using Social Identity Theory. In this perspective, philanthropy functions as a strategic arena for the middle class to negotiate and affirm their communal (in-group) cultural identity amidst the alienating climate of metropolitan life. The social identity structure in South Tangerang radiates "cosmopolitan-professional" characteristics, driven heavily by the pragmatism of commuter communities residing in elite housing cluster ecosystems. To affirm this identity, the urban middle class demands that generosity be managed with operational standards equivalent to corporate audits. This pragmatic demand inevitably accelerates technological integration within zakat institutions (Abdul-Rahman, Mohd Nor, & Yaacob, 2023; Ahyani et al., 2022). The establishment of cluster mosque-based Amil Zakat Institutions (LAZ) that utilize digital platforms perfectly accommodates the determinants of online infaq intention among urbanites, who prioritize transparency, efficiency, and ease of transaction (Aji et al., 2021). Donating through these professional and highly digitalized channels becomes a tactical way for the middle class to accumulate social capital while affirming their pride and status as established white-collar workers who maintain spiritual piety (Indarningsih, Ma'wa, & Waliyuddinsyah, 2023).

Ultimately, these sociological and institutional dynamics serve a broader macroeconomic purpose. By integrating technology and professional governance (Ulum et al., 2025), the urban philanthropic ecosystem in South Tangerang acts as an alternative developmental actor. The transformation from traditional charity to institutionalized ZISWAF management significantly influences quality economic growth by converting religious capital into a tangible force for community empowerment (Abdussalam & Hasanah, 2024; Arwani et al., 2022). Donating is thus a smart negotiation where sacred texts are tangibly utilized as a basis for class formation, identity construction, and the demonstration of social piety in the vortex of urbanization (Fauzia, 2013; Ridho, Sodiqin, & Mujib, 2025).

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CONCLUSION

This study concludes that the philanthropic culture among the urban Muslim middle class in South Tangerang City transcends mere dogmatic ritual compliance; it functions as a strategic instrument for negotiating social identity and maintaining communal cohesion amidst metropolitan alienation. Driven by a cosmopolitan-professional typology, modern generosity in this region is heavily characterized by the demands of white-collar workers for corporate-level transparency, efficiency, and digital integration. The intersection of economic modernity and religious values does not erode religiosity but instead produces commodified piety, where sacred texts are brought to life through the Living Qur'an framework as a rational-theological foundation for developmental philanthropy and structural poverty alleviation. Furthermore, the emergence of non-financial volunteerism and crowdfunding among younger generations underscores a significant shift toward agile, impact-driven charity. Ultimately, Islamic philanthropy in South Tangerang acts as a vital alternative developmental actor, utilizing religious capital to mitigate spatial inequality while simultaneously affirming the cosmopolitan identity of the urban middle class.

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