

GENEROSITY FROM THE QURANIC PERSPECTIVE: INSPIRATION FOR PHILANTHROPY-BASED START UPS

Mawar Ardiansyah¹, Taufik Warman Mahfuzh², Syamhudian Noor³

ABSTRACT

This study aims to explore generosity from the perspective of the Qur'an as an inspiration for the development of philanthropic start-ups. By integrating Islamic philanthropic values, this study seeks to demonstrate the relevance of the teachings of the Qur'an in creating a business model that not only prioritizes financial profit, but also social welfare. The method used is qualitative descriptive research with literature analysis. Data were collected from secondary sources, including books and academic articles, as well as related publications that explore the verses of the Qur'an on generosity. The findings of the study indicate that the principles contained in verses such as Surah Al-Imran 3:92 and Surah Al-Baqarah 2:261-262 underline the importance of goodwill, social responsibility, and wealth sharing to create a positive impact. Philanthropic start-ups, inspired by these teachings, can distribute profits to those in need and make social contributions an integral part of their business model. Thus, this study concludes that the implementation of the values of generosity in the Qur'an can contribute significantly to the creation of better social and economic justice in Indonesia..

Keywords: *Al-Quran, Start-Up, Philanthropy*

INTRODUCTION

The idea of philanthropy is interpreted as generosity and love between people. At that time the meaning of philanthropy was not yet well known and not everyone knew what philanthropy was. Where in fact philanthropy is an inseparable part of everyday life in Indonesian society. (Tajudin et al., 2021, p. 37) In addition, philanthropy is also one of the elements in religious teachings that pay attention to worldly problems, especially poverty. Religion does not only guide its followers to take care of the afterlife but also concerns worldly life, especially social problems such as poverty. In this case, Islam presents itself as a religion with a philanthropic

¹Postgraduate Program in Islamic Economics, State Islamic Institute of Palangka Raya,
Email : mawarardiansyah2212@gmail.com

²Postgraduate Program in Islamic Economics, State Islamic Institute of Palangka Raya,
Email : taufik.warman.mahfuzh@iain-palangkaraya.ac.id

³Postgraduate Program in Islamic Economics, State Islamic Institute of Palangka Raya,
Email : syamhudian@law.upr.ac.id

face. This form of philanthropy is derived from religious doctrines that originate from the Qur'an and Hadith, (Herlina, 2020, p. 187) namely in the form of zakat, infaq, shadaqoh and waqf (ZISWAF). (Madjakusumah & Saripudin, 2020, p. 42)

The Quran as a revelation from Allah SWT contains various principles and basic values that are applied in human life..(Ramadan & Ikhwan, Muhibban, 2024, p. 32) Many verses in the Qur'an emphasize the obligation to share sustenance with others, especially the poor and needy. For example, Ayat Ali-Imran verse 92 emphasizes to Muslims the importance of donating some of the wealth they have. It is hoped that the donated wealth will bring blessings and benefits to oneself and also the person who receives it.(Mufida & Ramadhani, 2022, p. 32) This verse is one of the foundations of Islamic philanthropy. In addition to this verse, there are other verses related to generosity. The concept of generosity in Islam is not only about providing material assistance, but also includes moral and spiritual aspects in building a just and prosperous society.

In today's digital era, start-ups have become the driving force of innovation in various sectors (Siringo-ringo, 2023, p. 4), included in the philanthropic sector. Technology enables the spread of generosity faster and wider through digital platforms.(Rahmawati & Nurchayati, 2024, p. 60) Philanthropy-based start-ups are business models that integrate social missions and technology to create a positive impact on society. The development of various start-ups to date will create new jobs that can clearly open up increasing per capita income.(Ermawati & Lestari, 2022, p. 223) This model is very relevant to the spirit of generosity in Islam, which encourages the creation of sustainable social welfare.

The world today is still faced with the challenge of widening social and economic disparities. In Indonesia, although the growth of the digital economy is quite rapid, its benefits have not been felt evenly by all levels of society. The gap between the rich and the poor is widening, while access to fair and equal economic opportunities is increasingly limited.(Kamil, 2024, p. 155)

Philanthropy-based start-ups inspired by the values of the Qur'an can be one solution to bridge this gap (Syarifuddin & Sahidin, 2021, p. 101), by placing generosity at the core of the business model. The values of generosity taught in the Qur'an can be an ethical foundation and inspiration for the development of

philanthropic-based start-ups. The principles of sharing wealth, social justice, and common welfare are very much in line with the goals of modern philanthropy. Indonesia, as the country with the largest Muslim population in the world (Prameswari et al., 2022, p. 676) and also the most generous country (Abdurrohman et al., 2021, p. 1), has great potential in developing philanthropy-based start-ups. Support for Islamic values can be a comparative advantage that encourages innovation and sustainability of socially impactful businesses. With inspiration from the Qur'an, these start-ups can make significant contributions in creating a fair business ecosystem.

Based on the above description, it is clear that generosity in the perspective of the Qur'an has a strong relevance in creating a philanthropy-based start-up model. By integrating Islamic values into technological innovation, start-ups can become an important instrument in creating better social and economic justice. This study will further examine how the concept of generosity in the Qur'an can be applied in the start-up world to create significant social change.

LITERATURE REVIEW

1. Start-Up

In Ahmad Dahlan's research, the term "Startup" comes from English and refers to the act or process of establishing a new organization. In short, Startup is innovative. This concept gained popularity after the Internet era, because many companies were founded from scratch by one or more people and then grew significantly. Furthermore, Startup can be interpreted as an entity that is founded with the aim of developing new and innovative products or services in a context of high uncertainty.(Dahlan et al., 2020, p. 114) According to Karina in Ni Made's research, a startup is a company that has just started operating and is dedicated to innovating products or services in an environment full of uncertainty, seeking to build a repeatable and scalable business model.(Ratih Palgunadi, 2023, p. 1959) Then according to Rifqy, Startup is a company that has just started operating. Mostly, these are new companies that are in the research and development stage, with the aim of identifying and meeting market needs. The term "startup" is specifically used

to describe new companies that are generally engaged in applications and technology. (Tazkiyyaturrohman, 2020, p. 385) Based on several definitions, a startup is a newly established pioneering business that operates in conditions of high uncertainty, with a focus on developing innovative products or services. Typically, startups are managed by one or more people and aim to find a repeatable and scalable business model, often in the application and technology fields. Startups have the potential to grow and generate new opportunities for the younger generation, especially for those who want to adapt and transform traditional market models into virtual ones. (Pratiwi, 2021, p. 2) Startups have six characteristics or attributes, namely: (1) The company is approximately 3 years old, (2) has approximately 20 employees, (3) generates annual revenues approaching \$100,000, (4) is in the development stage, (5) operates in the technology sector, and (6) its products are presented in the form of digital applications. (Lutfiani et al., 2020, p. 84)

According to Dona, the growing business areas can be classified into five main sectors with the largest market share: e-commerce (such as direct-to-consumer marketplaces and stores), transportation and food (including transportation and food delivery services), online media (including advertising, video games, video on demand and music on demand), online travel (including flights, hotels and vacation rentals), and financial services (including payments, remittances, loans, insurance and investments). (Kharisma, 2021, p. 766)

2. Philanthropy (Generosity)

In terms of language, philanthropy can be interpreted as generosity, generosity, social donation or something that shows love for humans. In terms, philanthropy is sincerity of heart to help or give some of one's wealth, energy, or thoughts, voluntarily for the benefit of others. (Farma & Umuri, 2021, p. 14) Spiritually, Islamic philanthropy, which is manifested in the payment of zakat, infaq, alms and waqf, also aims to cleanse wealth and purify the soul. (Farma & Umuri, 2021) Philanthropy is manifested by Islamic society from the beginning to the present in various forms, such as waqf, shadaqah, zakat, infak, grants. (Linge, 2015, p. 158)

- a. Zakat is a concept of separating a certain portion of wealth, with a certain portion that when it reaches a certain amount.(Asriadi Arifin, Dian Novianti, 2022, p. 4) Zakat is the name of a right of Allah that is issued to those who are entitled to receive zakat (mustahik). Meanwhile, according to Qardhawi, zakat in Islamic jurisprudence means a certain amount of property that Allah requires to be handed over to those who are entitled. Allah has established the obligatory law of zakat as explained in the Qur'an, the Sunnah of the Messenger, and the ijma' of Muslim scholars.(Alam, 2018, p. 129)
- b. Infaq in terms of language (lughat) comes from the Arabic word anfaqo-yunfiqu, which means to spend or finance, the meaning of infaq becomes specific when it is associated with efforts to realize Allah's commands.(Hastuti, 2016, p. 43) Infaq is spending wealth that includes zakat and non-zakat. Infaq is obligatory and sunnah. Obligatory infaq includes zakat, kafarat, and nadzari. While sunnah infaq includes infaq to the poor fellow Muslims, natural disaster infaq, and humanitarian infaq.(Fuad Yanuar Akhmad Rifai, 2020, p. 111)
- c. Literally, alms comes from the Arabic word "shadaqah". Shadaqah, the plural of shadaqat which is rooted in the word shadaqa - yashduqu - shadqan / shidqan wa-tashdaqan which means true, real. The Qur'an explains the word صدق and its derivatives in the form of verbs, nouns, nouns of actors, and descriptions mentioned 85 times. In Law Number 23 of 2011 concerning Zakat Management, it is stated that alms are assets or non-assets issued by a person or business entity outside of zakat for the public good. Alms are a gift from a Muslim voluntarily without being limited by time and a certain amount; a gift given by someone as a virtue who expects the pleasure of Allah SWT and rewards alone.(Arta Amaliah Nur Afifah, Riky Soleman, 2022, p. 3)
- d. d. Waqf linguistically means to hold back from transferring ownership. The definition of waqf according to Abu Hanifah is to hold back an object that according to the law remains the property of the giver of the waqf, in order to use its benefits for good (Ibn 'Abidin: 1415 H/1995 M). Based on

this definition, ownership of the object is not lost with the waqf contract, but remains the property of the giver of the waqf and he may withdraw his waqf contract, he may even sell it. Because the stronger opinion according to Abu Hanifah is that waqf is permissible and not binding like the law of lending. (Hanna, 2015, p. 100)

RESEARCH METHODS

This research is presented as a qualitative descriptive study that reviews literature related to generosity from the perspective of the Qur'an: inspiration for philanthropy-based start-ups. The sources used are secondary sources, including books and articles from academic journals that raise the topic of Verses of the Qur'an related to generosity. Researchers use documents to search for and collect relevant information, including newspaper articles, books, and various online publications related to the topic. The research is based on data collection from various sources, which is carried out in stages. The analysis was carried out using a qualitative descriptive approach, by reviewing sources that interpret verses of the Qur'an related to generosity and about Start-ups. The findings from this literature review will be used to identify innovations, especially for Start-ups related to philanthropy.

RESULT AND DISCUSSION

1. Philanthropy in the Qur'an
 - a. Generosity as Part of Perfect Virtue

﴿لَنْ تَنَالُوا الْبِرَّ حَتَّى تُنْفِقُوا مِمَّا تُحِبُّونَ وَمَا تُنْفِقُوا مِنْ شَيْءٍ فَإِنَّ اللَّهَ بِهِ عَلِيمٌ ٩٢﴾

Meaning: "You will never attain (perfect) virtue until you invest some of the wealth you love. Whatever you spend, Allah is All-Knowing about it."

Based on Ibn Kathir's Tafsir, from Ishaq bin 'Abdullah bin Abu Thalhah Imam Ahmad has narrated that he once heard Anas bin Malik say that "Abu Thalhah was the richest person among the Ansar. His wealth that he really loved was the Bairuha' garden which faced the Nabawi mosque. The Prophet Muhammad often visited this garden to drink fresh water from the Bairuha' garden. So Surah Ali Imran verse 92 came down, where it is explained that a person will not reach perfect virtue until he invests in the wealth he loves most.(Mufida & Ramadhani, 2022)

In the Tafsir Fi Zhilalil Qur'an surah Ali-Imran verse 92 it is mentioned that when you want to get perfect virtue then give charity with the wealth you love the most. In relation to charity, Allah explains how to use the wealth we have as a ransom for ourselves on the day when no ransom will be useful and how the wealth we have is approved by Allah SWT.(Mufida & Ramadhani, 2022)

The verse highlights several points, namely First; the importance of donating from the wealth we love for the purpose of charity and goodness. In the book of Tafsir Jalalain it is explained that humans will not reach devotion (a reward equivalent to heaven before hell) before donating some of their wealth to others. Second; affirming that true virtue lies not only in acts of worship, but also generosity in donating the wealth we love. Third; what we donate to others, Allah is All-Knowing. Thus, the content of QS. Ali-Imran verse 92 shows that philanthropy requires pure intentions because of Allah, not merely because of wanting to gain recognition from humans. Then, philanthropy is shown from this verse about the concept of virtue in Islam which is not only ritual worship, but also good deeds between fellow human beings.(Arief et al., 2023, p. 17)

b. Generosity as Evidence of Piety

مَثَلُ الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ فِي سَبِيلِ اللَّهِ كَمَثَلِ حَبَّةٍ أَنْبَتَتْ سَبْعَ سَنَابِلٍ فِي كُلِّ سُنْبُلَةٍ مِائَةُ حَبَّةٍ ۗ وَاللَّهُ يُضْعِفُ لِمَنْ يَشَاءُ ۗ وَاللَّهُ وَاسِعٌ عَلِيمٌ ۝

يُنْفِقُونَ أَمْوَالَهُمْ فِي سَبِيلِ اللَّهِ ثُمَّ لَا يُتْبِعُونَ مَا أَنْفَقُوا مَنًّا وَلَا أَذًى لَهُمْ أَجْرُهُمْ
عِنْدَ رَبِّهِمْ وَلَا خَوْفٌ عَلَيْهِمْ وَلَا هُمْ يَحْزَنُونَ

Meaning: "The parable of those who spend their wealth in the way of Allah is like (those who sow) a grain (seed) which grows seven stalks, on each stalk there are a hundred seeds. Allah multiplies (the reward) for whom He wills. Allah is All-Encompassing, All-Knowing. Those who spend their wealth in the way of Allah, then do not accompany what they give by mentioning it and hurting (the recipient's feelings), for them is the reward with their Lord. There is no fear for them and they do not grieve."

The verses above explain the recommendation to invest the wealth obtained to obtain rewards and goodness. Apart from that, verse 261 of Surah al-Baqarah has mentioned the multiple rewards that will be obtained by people who spend their wealth in the way of Allah. (Arif, 2010, p. 91) According to Quraish Shihab, verse 61 Q.S. Al-Baqarah, interpreted this verse as containing the statement that people who spend their wealth for obedience and goodness will receive a double reward from Allah. The parable is like a person who sows a superior seed in the ground. From this seed grows a small tree consisting of seven spikes. In each grain there are one hundred seeds. This is an illustration of how many blessings God has given to the world. Allah multiplies His gifts to those whom He wills. He is the Most Extensive in Grace, All-Knowing of those who have the right and those who have no right. (Tafsir.com) Meanwhile, verse 262 of Surah Al-Baqarah "Those who spend their wealth in the way of goodness without mentioning their gifts, are proud of themselves or hurt the recipient, for them the great reward that God has promised. They will never be afraid and sad when facing anything." (Tafsir.com.)

This verse illustrates the great reward that comes to those who give charity sincerely. This principle can be adopted by philanthropic start-ups by making charity a part of their business strategy that prioritizes social benefits. It also creates awareness that the results of charity, although not always material, will be multiplied spiritually.

c. Obligation to Give Zakat

﴿ إِنَّمَا الصَّدَقَتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَمِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغَرَمِينَ وَفِي سَبِيلِ اللَّهِ وَابْنِ السَّبِيلِ فَرِيضَةً مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ حَكِيمٌ ﴾

Meaning: "Verily, zakat is only for the poor, the needy, the amil zakat, those whose hearts are softened (converts), to (free) slaves, to (free) those in debt, for the way of Allah and for people on a journey (who need help), as an obligation from Allah. Allah is All-Knowing, All-Wise."

The reason this verse was revealed was because some of the hypocrites objected to the distribution of zakat carried out by the Prophet so that the Prophet SAW distributed zakat to shepherds and so on. This verse was then revealed as a proof of legitimacy. The Prophet SAW carried out the distribution of zakat, Allah explained that Allah directly regulates the distribution of zakat and does not represent the right to distribute zakat assets to other than Him, Allah distributes zakat to the people mentioned in the verse of Q.S. At-Taubah [9]: 60.(Nur Hasan et al., 2024, p. 71)

In the Tafsir Jalaalain book, the conditions for people who receive zakat include, among other things, that they are Muslims and not descendants of the Bani Hashim or Bani Muttalib. This verse states that zakat may not be given to people other than them, and it is also not permissible to prevent zakat from some groups among them if such groups exist. (Al-Mahalli & As-Suyuthi, 2003, p. Tafsir At-Taubah: 60) In Tafsir Al-Muyassar, the 8 Asnaf are Fakir, namely people in need who do not have anything. Miskin, namely the poor who do not have anything that is sufficient for them and covers their needs, Both are given zakat which can eliminate their poverty and poverty. Amil, namely the officers who are busy collecting it, he is given it because of his work, it is a salary from his work in taking care of zakat. Muallaf, namely people whose hearts are softened so that it is hoped that their Islam, or their faith is expected to increase, or people who are expected to be useful for Muslims, or you can

ward off someone's badness towards Muslims, he is given it just to be able to attract his heart and achieve benefits. Slaves, namely to free slaves and slaves who want to redeem themselves. Gharim are people who are in debt, people who are subject to debt demands in order to fix disputes, or people who are burdened by debts that are not used for damage or squandered, then they have difficulty paying them off, Fii Sabilillah are fighters in the way of Allah, people who fight in the way of Allah, who fight voluntarily, He is given enough zakat to help him fight, to get weapons or vehicles or sustenance for him and his family, so that he can focus and be calm in his jihad. And Travelers are those who run out of travel supplies. (Kurniawan & Azzahra, 2023, pp. 232–233)

Zakat, as a financial obligation in Islam, is a form of structured generosity that distributes wealth to those who deserve it. Philanthropy-based start-ups can take inspiration from the concept of zakat to create business models that prioritize allocating a portion of profits or resources to communities in need. This principle can be applied in the form of regular donations, social assistance, or special funds for community empowerment projects.

d. Sustainable Generosity

يَا أَيُّهَا الَّذِينَ آمَنُوا أَنْفِقُوا مِنْ طَيِّبَاتِ مَا كَسَبْتُمْ وَمِمَّا أَخْرَجْنَا لَكُمْ مِنَ الْأَرْضِ ۖ وَلَا تَيَمَّمُوا الْخَبِيثَ مِنْهُ تُنْفِقُونَ وَلَسْتُمْ بِآخِذِيهِ إِلَّا أَنْ تُغْمِضُوا فِيهِ ۖ وَاعْلَمُوا أَنَّ اللَّهَ غَنِيٌّ حَمِيدٌ

Meaning: “O you who believe, spend some of the good things you have earned and some of what We have brought forth for you from the earth. Do not choose to spend what is evil, while you would not accept it, except with aversion to it. Know that Allah is All-Rich, All-Praiseworthy.”

In this verse, Allah emphasizes that all good results of business must be paid zakat. In this case, it also includes income (salary) from professions as doctors, consultants, artists, accountants, notaries, and so on. Imam Ar-Razi is of the opinion that what is meant by the results of

these efforts includes all assets in a comprehensive concept, which are produced by human activities or activities. Therefore, this text includes all assets, both those that existed in the time of the Prophet Muhammad SAW, both those that were known directly, and those that were alluded to him. (Jamal, 2022, p. 58) When interpreting the verse above, Quraish Shihab explained that there are several things that need to be underlined, namely 1) what is spent must be good, 2) not everything must be spent, just some of it with the measure determined by Islam, 3) Some are obligatory and some are recommended, 4) What is spent must come from the results of efforts and from what Allah brings out from the earth. (Abduh, 2022, p. 26)

This verse emphasizes the importance of giving the best in charity, not just leftovers or unwanted items. This principle can be adopted in the start-up model that ensures that social or philanthropic contributions are made with the best quality, whether in terms of funds, products, or services. It also emphasizes the importance of ethics in giving, namely giving what is worthy and quality to help others.

e. Generosity as a Way to Cleanse Wealth

حُذِّ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلَّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ
لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ

Meaning: "Take zakat from their property (in order to) purify³³² and cleanse them, and pray for them because indeed your prayer is peace for them. Allah is All-Hearing, All-Knowing."

Meaning of Q.S. At-Taubah [9]: 103 is an order to take zakat from every Muslim and is an obligation. (Akbar & Tarantang, 2018, p. 4) In M. Quraish Shihab's interpretation, it is explained that those who confess their sins should be cleansed of stains, and because the main reason for their absence from the battlefield is because they want to have fun with the wealth they have, or because wealth is what prevents them from leaving, this verse provides guidance. about how to cleanse yourself, and for that Allah swt. ordered the Prophet PBUH. taking their wealth to give alms to

those who are entitled. One of His ways of forgiveness is through alms and paying Zakat. Furthermore, they are encouraged to repent well after abandoning bad deeds and to always have a good opinion of Allah SWT.(Shihab, 2000, p. 706)

In the previous verse, it is explained that there was a group of people who admitted their sins and then repented to Allah. Because the cause of their sin was their love of wealth, this verse explains the form of repentance and obedience, including paying zakat. The Prophet Muhammad was commanded to take zakat from their wealth, in order to cleanse their souls from stinginess and excessive love of wealth, and purify their hearts so that their good qualities can grow, and pray for them. Indeed, your prayer will bring peace to the souls of those who have long been restless and anxious due to the sins they have committed. Tell them that Allah is All-Hearing of the prayers of His servants, All-Knowing of whether or not their repentance is sincere. Allah emphasizes in the form of a question, do they not know that Allah accepts sincere repentance from His servants and accepts their zakat by giving them rewards, and do they not know that Allah is All-Receiving of the repentance of those who regret the sins they have committed, and All-Merciful to those who are true in their repentance?.(*Surat At-Taubah Ayat 103*, 2024)

In this verse, zakat is understood as a means to purify wealth and soul, both for those who give and those who receive. Generosity in the context of business can be understood as a way to ensure that the profits generated are not only clean according to sharia, but also beneficial to the wider community. Philanthropic start-ups can place this concept in their business strategy by making philanthropy part of their sustainable corporate social responsibility (CSR).

2. Philanthropy-Based Start-ups: Definition and Potential

A startup is a company that has just been established or is still in the pioneering stage, which generally operates in the field of technology and information in cyberspace or the internet.(Gunawan, 2018, p. 11) A start-up is the act or process of starting a process, a new organization or a business

venture.(Kartawaria & Normansah, 2023, p. 22) While Philanthropy is a concept that has existed in Islam, which aims for goodness (al-birr), seeing the different social and economic conditions of society, the idea or concept of philanthropy is one of the alternatives for a community group to reduce social disparities among the community. Philanthropy is a programmed social generosity and is aimed at alleviating social problems (such as poverty) in the long term.(Linge, 2015, p. 155)

With both definitions, Therefore, philanthropy-based start-ups can be defined as start-ups that not only focus on technological and business innovation, but also integrate the values of generosity in every process. The main goal is to create solutions that have a positive impact on society, especially in terms of alleviating social and economic problems. This start-up utilizes technology as a means to support philanthropic activities, with an organized and sustainable approach for the common good and welfare of the wider community.

The purpose of this philanthropy-based start-up will be relevant to the principles and objectives of philanthropy in the Qur'an. Philanthropy-based start-ups will tend to the basic principles of sacrifice and social contribution. This kind of start-up is founded with the spirit of providing benefits to the wider community, even often the founders have to invest or donate most of their resources for humanitarian purposes such as the content in Surah Al-Imran: 3:92.

Philanthropy-based start-ups can also be involved in zakat. With the content of Q.S. At-Taubah: 9:60 Philanthropy-based start-ups can use the principle of zakat as inspiration to distribute some of their profits to help underprivileged groups, with the aim of creating social equality. This is in line with the social mission of philanthropic start-ups, which focuses on helping those who are in economically weak positions. The results of philanthropy-based start-up efforts are that these efforts must be built on sincere intentions and provide the best in every aspect, be it products, services, or social contributions. These start-ups are not only oriented towards profit, but also on

ethical values and social justice in providing the best benefits to society according to the content of Q.S. At-Taubah: 9:103.

3. Philanthropy-Based Start-up Program

a. Kitabisa.com

Kitabisa.com is one example of a philanthropy-based start-up inspired by humanitarian values. This platform allows people to raise funds online for people in need, whether in the fields of health, education, or natural disasters. and fun, including safe and transparent transactions. The availability of many donation features, a variety of payment methods, cheap donations starting from IDR 10,000, the fundraising page can be accessed at any time via the website or via the application that was released in 2017. Kitabisa has several programs launched by the KitaBisa Foundation, this is done so that more people feel the impact of Kitabisa, moreover, there is great hope that it can build a habit in the community to donate.(Wa Ode & Anggi, 2022, pp. 3–4)

Relevance to Generosity in the Quran: As the teachings of the Quran emphasize the importance of providing assistance to those in need. Kitabisa.com acts as a facilitator that allows individuals to give charity easily and transparently. Technology is used to facilitate philanthropic actions, speed up the donation process, and expand the reach of those who can be helped.

b. Gojek (Go-Give Social Initiative)

Gojek, although better known as a transportation and delivery platform, also has a social initiative through the Go-Give program. Go-Give aims to facilitate donations, zakat, infaq, and sedekah through the Gojek application. Gojek launched Go-Give in May 2019, after previously being available in the form of a shuffle card since November 2018. In six months as a shuffle card, Go-Give has facilitated 343 good campaigns and raised funds of IDR 2.3 billion from 75,000 donors. This program is in line with Gojek's mission to use technology to make life easier and provide social impact to the wider community. Users can access Go-Give through a button on the Gojek application tile menu, making it easier for them to

do good in a few steps. During the month of Ramadan, Gojek promotes Go-Give as a way to do online alms every Friday and zakat fitrah through GoPay. The Go-Give program shows Gojek's commitment to increasing the ease and convenience of donating, as well as increasing community participation in charitable activities. This initiative allows users to donate directly through the app, supporting various social and humanitarian campaigns.(CBNCIndonesia.com).

This concept reflects the verses of the Qur'an that emphasize the importance of generosity and social justice, as in Surah Al-Baqarah: 2:261-262. Through Go-Give, Gojek provides an opportunity for millions of users to engage in social activities, expanding accessibility and awareness of the importance of philanthropy in the modern world.

c. Dhuafa Wallet

Dompot Dhuafa is a non-profit institution owned by the Indonesian people. As a philanthropic foundation, Dompot Dhuafa has developed into a national-level Zakat Collection Institution and has become the driving force of Islamic philanthropy during the Reformation era. Dompot Dhuafa is one of the non-governmental Zakat Collection Institutions that was the first to implement modern philanthropic management. Previously, zakat management still seemed very traditional and did not use good management. With the implementation of modern philanthropic management, Dompot Dhuafa has the opportunity to direct the Islamic philanthropic funds it manages to support social justice initiatives.(Sakka & Qulub, 2019, p. 72)

Dompot Dhuafa as an Islamic philanthropic institution that focuses on managing zakat, infaq, sedekah, and waqf (ZISWAF) funds, has strong relevance to various teachings of the Qur'an. Dompot Dhuafa's role in helping the underprivileged is in line with several important principles in Islam about generosity, social justice, and responsibility towards others.

d. BenihBaik

BenihBaik is a crowdfunding platform founded by Andy F. Noya, Anggit Hernowo, and Firdaus Juli with the aim of connecting individuals or groups in need with donors. BenihBaik serves as a platform to raise funds for various social activities, including health, education, and disaster relief. They aim to curate around 150 cases per month. Users can donate using various payment methods including digital wallets such as Dana, OVO, Gopay, and bank transfers. BenihBaik's financial statements are audited by an independent public accounting firm to ensure transparency to the public.(m.benihbaik.com).

The BenihBaik platform has a strong relevance to various verses of the Qur'an that encourage Muslims to help others, give alms, and care for those in need. One of the relevant verses is QS. Al-Baqarah [2]: 254. This verse teaches the importance of infaq (alms) and philanthropy as a form of concern for others. BenihBaik, as a fundraising platform, makes it easy for the community to carry out this teaching, by channeling donations to those in need, whether for health, education, disasters, or economic empowerment. In addition, this platform also reflects the spirit of other verses in the Qur'an that emphasize the importance of giving sincerely and helping those who are less fortunate, as in QS. Al-Insan [76]: 8. In this case, BenihBaik acts as an intermediary that allows donors to carry out the teachings of the Qur'an in sharing and helping others.

CONCLUSION

Based on the perspective of the Qur'an on generosity as an inspiration for philanthropic start-ups, it shows that the values of philanthropy in Islam emphasize the importance of pure intentions, giving from loved ones' wealth, and social responsibility. Through verses such as Surah Al-Imran: 3:92 and Surah Al-Baqarah: 2:261-262, the Qur'an illustrates that perfect virtue and piety are manifested in the act of sincere selfless sharing, with the promise of manifold rewards from Allah. Philanthropic start-ups can take inspiration from the principle of zakat in Surah At-Taubah: 9:60 to distribute profits to those in need, as well as make quality social contributions an integral part of their business. This emphasizes that start-ups

should not only focus on financial gain, but also on social welfare, in line with the teachings of the Qur'an on the ethics of giving and responsibility towards fellow human beings.

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