

Mapping Online Altruism in Muslim Societies: A Bibliometric Review of Digital Prosocial Behavior and Islamic Crowdfunding

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ABSTRACT

Digital platforms have transformed altruistic and prosocial behavior, particularly in Muslim societies where charitable practices are strongly shaped by religious and institutional norms. Yet it remains unclear how this expanding body of research is thematically structured and geographically distributed; this paper asks how research on online altruism in Muslim societies has developed in terms of publication trends, thematic focus, and geographical distribution. To address this question, this study uses a PRISMA-guided bibliometric review of Scopus-indexed articles published 2020–2025 to map this research landscape. The research locus is centered on Muslim-majority and Muslim-context countries—most prominently Indonesia and Malaysia—with a specific focus on Islamic crowdfunding and related digital prosocial activities. Following PRISMA guidelines, an initial search identified 285 records, which were screened by publication year, subject area, document type, thematic relevance, and geographical context. This process resulted in 35 crowdfunding-related articles, from which a final analytical subset of 19 studies focusing on Muslim-majority or Muslim-context countries was examined. The main finding is that research on online altruism in Muslim societies has grown steadily since 2021 and is geographically concentrated in Southeast Asia, where it is dominated by studies on Islamic crowdfunding and digital waqf that identify trust, religiosity, Sharia compliance, and institutional governance as the principal drivers of digital prosocial participation. This review highlights key research patterns and gaps, underscoring the need for broader geographical coverage and more diverse methodological approaches in future studies.

Keywords: *Online Altruism, Islamic Crowdfunding, Waqf, Muslim Countries, Bibliometric Analysis*

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Introduction

The expansion of digital technologies has significantly transformed the manifestation of prosocial and altruistic behavior, enabling individuals to engage in helping, donating, and collective action through online platforms (Aknin et al., 2019; Erreygers et al., 2018; Erreygers et al., 2022). Online altruism, often conceptualized as technology-mediated prosocial behavior, encompasses activities such as online charitable giving, crowdfunding participation, and digital support for social causes (Aknin et al., 2022; Bekkers & Wiepking, 2011). Existing studies, however, have predominantly examined these behaviors within secular and Western-centric contexts (Batson, 2011; Norenzayan et al., 2016). This is not merely a theoretical shortfall: platform developers, zakat and waqf authorities, and policymakers in Muslim-majority countries currently have little consolidated evidence on what actually builds donor trust and sustains participation in faith-based digital philanthropy. This creates a practical risk that crowdfunding and digital waqf systems are designed without adequately accounting for the religious legitimacy, Sharia-compliance expectations, and institutional accountability that donors in these contexts demand (Rahman & Haneef, 2022; Kahf, 2015).

In Muslim societies, altruistic behavior is deeply institutionalized through Islamic moral teachings that emphasize social justice, communal responsibility, and ethical redistribution of wealth (Iqbal & Mirakhor, 2011; Kahf, 2015; Khan et al., 2020). Traditional instruments such as *zakat*, *sadaqah*, and *waqf* have historically functioned as structured mechanisms for altruism, governed by religious norms and institutional accountability (Bekkers & Wiepking, 2011; Norenzayan et al., 2016; Kahf, 2015). The digitalization of these instruments has given rise to new forms of online altruism, particularly Islamic crowdfunding and digital waqf platforms, which integrate Sharia principles with financial technology to enhance transparency and scalability (Hassan et al., 2021; Mohsin et al., 2020; Rahman & Haneef, 2022). Among these, digital waqf platforms illustrate this shift most clearly: empirical evidence shows that digitizing waqf increases donor participation by improving accessibility, transparency, and governance, while simultaneously channeling funds toward long-term social needs such as education financing and poverty alleviation (Hassan et al., 2021; Mohd Kassim et al., 2022; Hasan & Siraj, 2022). In this way, digital waqf operationalizes online altruism as a sustainable and institutionalized practice that aligns religious philanthropy with contemporary development objectives (Rahman & Haneef, 2022; Iqbal & Mirakhor, 2011), rather than a separate or peripheral stream of research.

A growing body of empirical research identifies Islamic crowdfunding as the most prominent expression of online altruism in Muslim-majority countries. Studies conducted in Indonesia and Malaysia consistently demonstrate that participation in Islamic crowdfunding platforms is influenced by trust, religiosity, perceived Sharia compliance, and platform transparency (Abdullah et al., 2021; Thaker et al., 2021; Wahyudi et al., 2024). These findings suggest that online altruism in Muslim contexts is not merely driven by technological convenience but is strongly mediated by religious legitimacy and institutional credibility (Rahman & Haneef, 2022; Thaker & Thaker, 2022).

Beyond dominant survey-based investigations, several studies adopt contextual and qualitative perspectives to deepen the understanding of how online altruism is practiced in Muslim societies. These studies suggest that Islamic crowdfunding platforms are not merely digital fundraising tools but also social institutions that embed ethical screening, Sharia supervision, and moral accountability into everyday digital practices (Mohsin et al., 2020; Hassan et al., 2021; Khan et al., 2020). Evidence from different Muslim-majority settings further indicates that the effectiveness and acceptance of such platforms are closely related to institutional maturity and regulatory clarity, particularly in countries where Islamic social finance has been formally integrated into national development agendas (Abdullah et al., 2021; Zainudin et al., 2020).

Beyond donation-based platforms, several studies highlight the emergence of equity crowdfunding and hybrid Islamic crowdfunding models, where altruistic motivations intersect

with ethical and socially responsible investment objectives (Zainudin et al., 2020; Abdullah et al., 2021; Mollick, 2014; Belleflamme et al., 2014). Research in Muslim markets shows that individuals participate in equity crowdfunding not only to seek financial returns but also to support ventures aligned with Islamic ethical values and social impact goals (Zainudin et al., 2020; Khan et al., 2020). This evidence challenges the traditional dichotomy between altruism and investment, indicating that digital prosocial behavior in Muslim societies operates along a continuum between philanthropy and impact-oriented finance (Mollick, 2014; Belleflamme et al., 2014).

Despite the increasing volume of empirical studies, the literature on online altruism in Muslim societies remains thematically fragmented and geographically concentrated. Most studies focus on Southeast Asian contexts—particularly Indonesia and Malaysia—while Muslim-majority countries in the Middle East and South Asia receive comparatively limited scholarly attention (Abdullah et al., 2021; Thaker & Thaker, 2022). Furthermore, existing research tends to examine isolated constructs such as behavioral intention, trust, or religiosity, without systematically mapping how these themes are interconnected across the broader intellectual landscape (Rahman & Haneef, 2022; Khan et al., 2020).

Although bibliometric methods have been widely recognized as robust tools for synthesizing fragmented research fields and identifying thematic evolution and research gaps (Donthu et al., 2021; Zupic & Čater, 2015), prior studies have not comprehensively applied bibliometric analysis to map online altruism research within Muslim societies. Existing reviews tend to focus narrowly on Islamic finance or crowdfunding without integrating insights from digital prosocial behavior, equity crowdfunding, and waqf-based platforms (Thaker & Thaker, 2022; Rahman & Haneef, 2022).

The problem this study addresses is therefore twofold: the literature on online altruism in Muslim societies is thematically fragmented across disconnected strands—donation-based, equity, Islamic, and waqf-based crowdfunding—and geographically skewed toward Southeast Asia, leaving no systematic map of how these strands relate to one another or where empirical attention is lacking. Addressing this problem, this study conducts a PRISMA-based bibliometric review of 19 Scopus-indexed articles published 2020–2025, systematically mapping the intellectual structure, thematic focus, and geographical distribution of online altruism research in Muslim societies (Donthu et al., 2021; Zupic & Čater, 2015). The novelty of this study lies in its integrative approach, which consolidates fragmented empirical evidence across donation-based crowdfunding, equity crowdfunding, Islamic crowdfunding, and digital waqf, thereby advancing theoretical understanding of online altruism as a digitally mediated, institutionally embedded, and religiously informed form of prosocial behavior in Muslim contexts (Batson, 2011; Bénabou & Tirole, 2006; Norenzayan et al., 2016).

It defines the traditional instruments of Islamic philanthropy, situates online altruism within the broader prosocial-behavior literature, explains how Islamic crowdfunding and digital waqf function as digitally mediated versions of those traditional instruments, positions this review relative to prior work, clarifies why bibliometric analysis is an appropriate method for synthesizing this fragmented literature, and reviews recent evidence on the psychological drivers of individual donor engagement.

Classical Islamic teaching organizes charitable conduct through a set of interlocking obligations and voluntary acts. *Zakat* is an obligatory almsgiving calculated on qualifying wealth and distributed to specified categories of recipients, functioning as a redistributive mechanism embedded in Islamic law rather than a discretionary act of generosity (Iqbal & Mirakhor, 2011; Khan et al., 2020). *Sadaqah*, by contrast, denotes voluntary charitable giving that can take monetary or non-monetary forms and is not bound by fixed rates or recipient categories, allowing it to respond flexibly to emerging social needs (Kahf, 2015). *Waqf* refers to the perpetual dedication of an asset—commonly land, buildings, or capital—whose usufruct is directed toward

a specified charitable or religious purpose in perpetuity, making it structurally distinct from zakat and sadaqah in that it creates an enduring institution rather than a one-time transfer (Kahf, 2015; Iqbal & Mirakhor, 2011). Because all three instruments are governed by religious norms and, historically, by institutional oversight such as waqf boards or zakat authorities, altruistic behavior in Muslim societies has long been institutionalized rather than left to purely individual discretion (Bekkers & Wiepking, 2011; Norenzayan et al., 2016). This institutional embeddedness distinguishes Islamic philanthropy from the largely voluntary, individual-level giving that dominates Western models of prosocial behavior (Batson, 2011), and it is this distinction that motivates treating online altruism in Muslim societies as a conceptually distinct research domain rather than a straightforward extension of secular digital philanthropy.

Online altruism, sometimes labeled digital or technology-mediated prosocial behavior, refers to helping, donating, or supportive actions carried out through internet-based platforms rather than face-to-face interaction (Erreygers et al., 2018; Erreygers et al., 2022). The construct extends established models of prosocial behavior (Bekkers & Wiepking, 2011) into digital environments where cues such as anonymity, algorithmic visibility, and platform design shape whether and how individuals choose to help (Aknin et al., 2019; Aknin et al., 2022). A substantial body of work in this area draws on technology-acceptance frameworks—most notably the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT)—to explain why individuals adopt digital giving platforms, emphasizing constructs such as perceived usefulness, ease of use, and social influence (Venkatesh et al., 2003). While these frameworks capture the instrumental and social dimensions of technology adoption, they were developed primarily in secular, Western organizational settings and do not, by design, incorporate religiosity or moral obligation as explanatory constructs (Erreygers et al., 2022)—a limitation that becomes especially consequential when the object of study is a form of giving as normatively and institutionally structured as Islamic philanthropy.

Islamic crowdfunding adapts the general crowdfunding model—in which a large number of individuals contribute relatively small amounts of capital through an online platform to fund a project, cause, or venture (Belleflamme et al., 2014; Mollick, 2014)—to operate within Sharia-compliant parameters. This typically involves screening campaigns for compliance with Islamic commercial law, prohibiting interest-bearing (*riba*) structures, and, in donation-based models, aligning fund allocation with recognized categories of zakat or sadaqah recipients (Mohsin et al., 2020; Hassan et al., 2021). Digital waqf extends this logic to the perpetual-endowment instrument: rather than transferring a single asset to a waqf institution, digital platforms allow multiple small contributors to jointly fund an income-generating or service-providing asset, with the platform assuming the transparency and reporting functions historically performed by waqf trustees (Hassan et al., 2021; Mohd Kassim et al., 2022; Hasan & Siraj, 2022). Both instruments therefore combine two features that are analytically distinct in the broader crowdfunding literature: a market mechanism—aggregating small contributions through a digital platform—and an institutional-religious mechanism—Sharia screening and zakat/waqf governance—that regulates how those contributions may be used. This dual character explains why trust, religiosity, and perceived Sharia compliance recur so consistently as predictors of participation in this literature (Abdullah et al., 2021; Thaker et al., 2021; Rahman & Haneef, 2022), and it is the conceptual anchor for the bibliometric mapping undertaken in this study.

Bibliometric analysis applies quantitative techniques—such as publication counts and keyword co-occurrence mapping—to a defined corpus of scholarly literature in order to identify patterns of intellectual structure, thematic evolution, and research gaps that are difficult to detect through narrative review alone (Donthu et al., 2021; Zupic & Čater, 2015). The method is particularly suited to fields such as online altruism in Muslim societies, where relevant studies are dispersed across disciplinary outlets—marketing, Islamic finance, accounting, information systems—and use inconsistent terminology for closely related constructs. By systematically

retrieving and screening records according to a transparent protocol, here the PRISMA guidelines, bibliometric review reduces selection bias and allows the resulting thematic and geographical patterns to be interpreted as reasonably representative of the indexed literature rather than as an artifact of the reviewer's prior reading (Donthu et al., 2021).

Existing reviews closest to the present study include Thaker and Thaker's (2022) systematic literature review of Islamic crowdfunding and Rahman and Haneef's (2022) conceptual overview of Islamic social finance and crowdfunding for sustainable development. Both reviews provide valuable narrative synthesis but are limited in scope to Islamic crowdfunding as a single construct, without quantitatively mapping how it relates to adjacent streams such as digital waqf, equity crowdfunding, and the broader online-altruism literature, and without applying bibliometric techniques capable of visualizing thematic clusters or publication trends over time (Thaker & Thaker, 2022; Rahman & Haneef, 2022). The present review differs in three respects: it (1) applies a transparent, PRISMA-based screening protocol to a Scopus-indexed corpus rather than a narrative selection of studies, (2) integrates donation-based, equity, Islamic, and waqf-based crowdfunding into a single analytical frame rather than treating them as separate literatures, and (3) uses keyword co-occurrence mapping to surface thematic clusters—trust and platform transparency, religious and Islamic constructs, and technology acceptance—that have not previously been shown to coexist within the same body of work. This positioning clarifies the specific contribution of the present bibliometric review relative to prior narrative and conceptual reviews in the field.

Beyond the institutional and religious framing established in the preceding sections, a growing body of empirical work examines the psychological mechanisms through which individual donors decide to engage with Islamic crowdfunding campaigns. Using a stimulus-organism-response framework, Kasri and Indriani (2022) find that empathy and perceived credibility are the two strongest determinants of Indonesian Muslims' intention to donate through online charitable crowdfunding, and that both are shaped by campaign characteristics—initiator reputation, campaign popularity, content quality—and by donors' religiosity acting through the quality of the donor–platform relationship. This positions empathy not as a general disposition but as something platforms actively cultivate through campaign design, a finding that qualifies the technology-acceptance perspective reviewed in Section 2.2 by showing that perceived credibility, not merely ease of use, is what converts platform engagement into an actual donation.

Religiosity itself has been shown to exert a direct, independent effect on donation intention. Baber (2021) demonstrates that religiosity significantly predicts the intention to participate in donation-based crowdfunding beyond what conventional determinants such as trust or social influence explain, reinforcing the conceptual argument in Section 2.1 that religious commitment functions as a distinct motivational pathway rather than a proxy for general prosociality. At the same time, evidence on the precise psychological mechanism is not uniform: in a scenario-based study of Muslim users on loan-based crowdfunding platforms, Sutanto et al. (2021) find that “warm-glow giving”—the internal reward of belonging to a community of donors—has no significant effect on engagement, whereas monetary interest (“hedonism”) actively discourages participation, a result the authors attribute to Islamic prohibitions on interest-bearing transactions. Taken together, these findings suggest that donor motivation in Islamic crowdfunding is not adequately captured by a single psychological construct, but instead reflects an interaction between religious obligation, campaign-level empathy cues, and platform-level trust signals.

Trust remains the most consistently studied psychological antecedent across this literature, and recent work identifies specific platform features that build or undermine it. In the context of general medical crowdfunding, Zhang et al. (2022) show that social presence and perceived differences in trust mediate the relationship between campaign stimuli—project description, transparency, patient status—and donation behavior, a mechanism that plausibly generalizes

to faith-based platforms where transparency carries the additional weight of demonstrating Sharia compliance. Consistent with this, Pramuka et al. (2025) find that blockchain-enabled transparency features interact with religious commitment to shape Islamic donors' trust and platform-performance expectations, while Testa et al. (2022) argue that Islamic crowdfunding platforms occupy a distinctive institutional position—bridging Western-mainstream and Islamic logics of corporate social responsibility—that shapes how far individual platforms can credibly contribute to sustainable development outcomes. These studies collectively indicate that trust in Islamic crowdfunding is not a single attitude but a composite judgment built from technological transparency, religious legitimacy, and perceived institutional accountability, a pattern that anticipates and empirically substantiates the dual-currency argument developed in Section 5.2 of the Discussion.

Method

This study applies a bibliometric review to examine research on online altruism in Muslim societies. The review follows the PRISMA framework to ensure transparency and replicability. Data were retrieved exclusively from the Scopus database, selected for its broad coverage of peer-reviewed journals. The research locus of this study is therefore the corpus of Scopus-indexed scholarly literature—rather than a specific field site, organization, or population—with inclusion restricted to studies conducted in, or explicitly addressing, Muslim-majority and Muslim-context countries and published within the 2020–2025 timeframe. This period was selected to capture the acceleration of digital philanthropy research following the COVID-19 pandemic, when online charitable giving and crowdfunding adoption increased markedly worldwide (Aknin et al., 2022; Erreygers et al., 2022). The literature search was conducted using the following Boolean query applied to titles, abstracts, and keywords: (“online altruism” OR “digital altruism” OR “online prosocial behavior” OR “online helping behavior” OR “online charitable giving” OR crowdfunding) AND (Islam OR Muslim OR Indonesia OR Malaysia OR Turkey OR Pakistan OR “Saudi Arabia” OR Egypt OR Iran)

The initial search identified 285 records. After limiting the publication period to 2020–2025, 224 articles remained. Screening was then restricted to journal articles written in English within the social sciences and psychology subject areas, resulting in 69 articles.

A thematic filtering focusing specifically on crowdfunding-related forms of online altruism (including donation-based crowdfunding, equity crowdfunding, Islamic crowdfunding, and waqf-based crowdfunding) produced 35 relevant articles. These 35 articles represent the core literature on online altruism in Muslim contexts and form the primary bibliometric dataset discussed throughout the study. To ensure contextual relevance, a final geographical screening was conducted. Articles that did not focus on Muslim-majority or Muslim-context countries were excluded, resulting in 19 articles that constitute the final dataset used for detailed bibliometric mapping, as presented in Appendix A and illustrated in the PRISMA flow diagram (Figure 1).

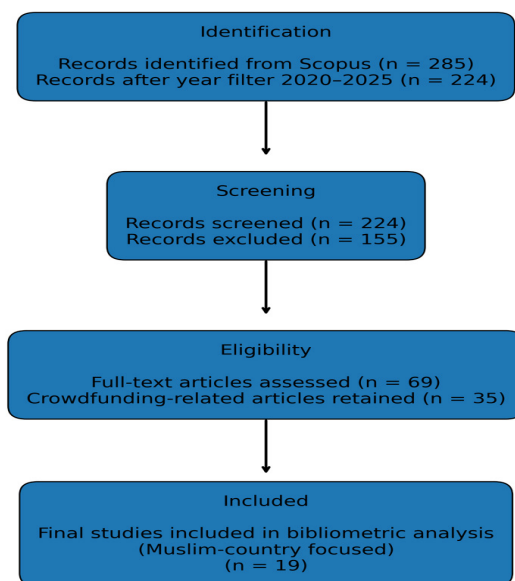


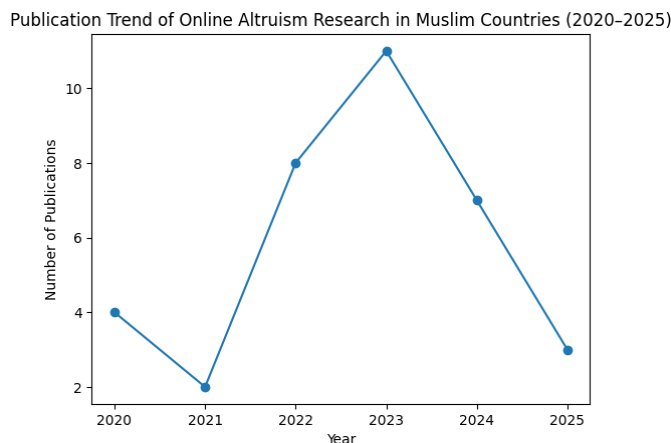
Figure 1.
PRISMA flow diagram of the article selection process for the bibliometric review (2020–2025).

Literature Review

A Steady Increase in Publications Since 2021

The analysis of publication output demonstrates a notable upward trend in research on online altruism in Muslim countries during the period 2020–2025. This growth aligns with the broader expansion of digital prosocial behavior research following the COVID-19 pandemic, which accelerated the adoption of online charitable giving and crowdfunding platforms worldwide (Aknin et al., 2022; Erreygers et al., 2022). Prior bibliometric studies have similarly documented a surge in digital philanthropy and crowdfunding research after 2020, reflecting structural shifts in how altruistic behavior is mediated through technology (Donthu et al., 2021).

The concentration of publications in recent years indicates that online altruism in Muslim contexts remains an emerging research field, characterized by rapid thematic development rather than long-term theoretical consolidation. This pattern is consistent with early-stage research domains, where publication growth is driven by contextual relevance and technological change (Zupic & Čater, 2015). This trajectory carries a specific implication for how the remaining findings should be read: because the field is still consolidating, the thematic categories identified below—crowdfunding, waqf, trust, religiosity—should be treated as an emerging vocabulary rather than a settled taxonomy, and the geographical and thematic concentrations reported in the following subsections are more plausibly a function of where the field currently stands than a stable, long-run feature of the topic.

**Figure 2.**

Annual publication trend of online altruism research in Muslim countries (2020–2025).

Islamic Crowdfunding and Digital Waqf as the Dominant Research Theme

The thematic distribution of the final dataset ($n = 19$) reveals a strong dominance of crowdfunding-related studies as the primary expression of online altruism in Muslim countries. This finding is consistent with prior research identifying crowdfunding as a central digital mechanism for mobilizing prosocial behavior, particularly in contexts where formal welfare systems are complemented by community-based initiatives (Belleflamme et al., 2014; Mollick, 2014). Within this corpus, Islamic crowdfunding and waqf-based platforms emerge as distinct subthemes, integrating digital prosocial behavior with Sharia-compliant financial principles. Previous studies have emphasized that Islamic crowdfunding not only facilitates resource mobilization but also embeds religious legitimacy, trust, and moral accountability into digital platforms (Mohsin et al., 2020; Thaker et al., 2021). The prominence of these themes underscores the contextual specificity of online altruism in Muslim societies. Substantively, this means that crowdfunding is not simply the most convenient digital analogue of traditional giving in these datasets; it is the theme through which almost all empirical attention to online altruism in Muslim societies currently flows, which explains why the review's subsequent thematic and geographical patterns are, in effect, patterns within the crowdfunding literature specifically rather than online altruism in the broader sense.

Southeast Asia as the Geographical Center of Gravity

The geographical distribution of publications indicates a high concentration of scholarly output in Southeast Asia, with Indonesia and Malaysia emerging as the most prolific contributors. This pattern mirrors earlier findings in Islamic finance and digital philanthropy research, which consistently identify these two countries as global leaders due to their regulatory support, high digital penetration, and institutionalized Islamic social finance ecosystems (Khan et al., 2020; Thaker & Thaker, 2022). In contrast, contributions from Middle Eastern and South Asian Muslim countries—such as Saudi Arabia, Pakistan, Qatar, and Oman—remain limited. Similar geographical imbalances have been observed in other bibliometric analyses of Islamic finance and crowdfunding, suggesting structural disparities in research capacity rather than a lack of practical relevance (Donthu et al., 2021; Zupic & Čater, 2015). It should be noted that country affiliations are non-mutually exclusive, as several studies involve cross-national research collaborations. This concentration has a direct bearing on the generalizability of the review's findings: because the vast majority of the underlying studies were conducted in Indonesia and Malaysia, the trust- and religiosity-based explanations that dominate this literature should,

for now, be read as claims about Southeast Asian Islamic crowdfunding specifically, and their applicability to Gulf, North African, or South Asian Muslim-majority contexts—where regulatory environments and digital infrastructure differ substantially—remains an open empirical question rather than an established finding.

Trust, Religiosity, and Technology Acceptance as Interlocking Thematic Clusters

Keyword co-occurrence analysis reveals several interconnected thematic clusters shaping the research landscape of online altruism in Muslim countries. The dominant cluster centers on crowdfunding, closely associated with keywords such as *trust*, *donation intention*, and *platform transparency*. These associations reflect the importance of trust-building mechanisms and perceived credibility in motivating online altruistic engagement, as highlighted in prior studies on digital giving behavior (Bekkers & Wiepking, 2011; Akinin et al., 2019). A second cluster is anchored in religious and Islamic constructs, including *Islamic crowdfunding*, *waqf*, *zakat*, *Sharia compliance*, and *religiosity*. This cluster supports existing theoretical arguments that religious motivation plays a central role in shaping altruistic behavior in Muslim societies, particularly in digital environments where moral cues and institutional trust are critical (Norenzayan et al., 2016; Kahf, 2015). A third, comparatively smaller cluster relates to technology acceptance and behavioral intention, incorporating keywords such as *perceived usefulness*, *social influence*, and *online trust*. This cluster reflects the application of established technology adoption frameworks, such as the Technology Acceptance Model (TAM) and Unified Theory of Acceptance and Use of Technology (UTAUT), in explaining participation in online altruistic platforms (Venkatesh et al., 2003; Erreygers et al., 2018). The relative size of these three clusters is itself informative: the religious-construct cluster is comparable in density to the trust/transparency cluster, while the technology-acceptance cluster is markedly smaller. This asymmetry suggests that, within this literature, religious and institutional legitimacy function as a co-equal explanatory currency alongside conventional trust constructs, rather than as a secondary or moderating factor layered onto a technology-acceptance core—a pattern developed further in the Discussion.

Divergent Research Priorities Across Crowdfunding Types

Further differentiation by crowdfunding type reveals distinct research orientations. Studies on general and equity crowdfunding predominantly focus on investment behavior, platform performance, and entrepreneurial outcomes, consistent with mainstream crowdfunding literature (Belleflamme et al., 2014; Mollick, 2014). In contrast, Islamic crowdfunding and waqf-based studies emphasize social welfare outcomes, poverty alleviation, and sustainable development, aligning with the objectives of Islamic social finance (Iqbal & Mirakhor, 2011; Mohsin et al., 2020). This divergence highlights the hybrid nature of online altruism in Muslim contexts, where digital platforms serve both market-based and faith-driven prosocial objectives.

The bibliometric results indicate that research on online altruism in Muslim countries is characterized by (1) rapid growth in recent years, (2) strong thematic concentration on crowdfunding-related platforms, (3) geographical dominance of Indonesia and Malaysia, and (4) conceptual integration of digital prosocial behavior with Islamic social finance principles. These findings are consistent with broader trends observed in bibliometric studies of digital philanthropy and Islamic finance, while simultaneously revealing underexplored regions and theoretical perspectives (Donthu et al., 2021; Thaker et al., 2021). Taken together, these four patterns indicate that online altruism research in Muslim societies is not simply a regional variant of mainstream crowdfunding scholarship, but a distinct and still-consolidating field in which religious legitimacy functions as a parallel currency to financial trust. This has direct relevance for platform design and regulatory policy in the region, an implication developed further in the following Discussion.

Result and Discussion

Synthesis of Key Findings

The findings of this bibliometric analysis indicate that online altruism in Muslim countries is predominantly conceptualized and operationalized through Islamic crowdfunding platforms. A substantial number of empirical studies emphasize donation intention, participation behavior, and platform engagement as core manifestations of digital altruism within Islamic contexts (Abdullah et al., 2021; Thaker et al., 2021; Wahyudi et al., 2024; Mohsin et al., 2020). These studies collectively demonstrate that Islamic crowdfunding serves as a structured digital channel through which altruistic motivations are translated into actionable financial support for social and religious causes.

Importantly, prior research highlights that Islamic crowdfunding differs from conventional crowdfunding by embedding Sharia compliance, ethical screening, and religious legitimacy into platform design, which significantly enhances donor confidence and participation (Rahman & Haneef, 2022; Thaker & Thaker, 2022; Khan et al., 2020). This reinforces the argument that online altruism in Muslim societies is not merely technology-driven but institutionally and normatively embedded.

Across the analyzed literature, trust and religiosity emerge as dominant explanatory factors shaping online altruistic behavior. Multiple studies demonstrate that trust in platform governance, transparency of fund management, and perceived Sharia compliance significantly influence users' intentions to donate or participate in Islamic crowdfunding initiatives (Abdullah et al., 2021; Thaker et al., 2021). These findings align with broader theories of prosocial behavior, which emphasize moral norms and social trust as key motivators of altruistic action (Bekkers & Wiepking, 2011; Norenzayan et al., 2016).

In addition, studies focusing on digital waqf and religious philanthropy reveal that religiosity strengthens altruistic engagement by reinforcing moral obligation and long-term social responsibility (Hassan et al., 2021; Hasan & Siraj, 2022; Ulum et al., 2023; Kahf, 2015). This evidence suggests that existing technology acceptance models, such as TAM and UTAUT, may be insufficient when applied in isolation, as they do not fully capture the religious and moral dimensions that characterize online altruism in Muslim contexts (Venkatesh et al., 2003; Erreygers et al., 2022).

Theoretical Implications

Read critically rather than descriptively, this pattern suggests a conceptual tension rather than a simple additive finding. Much of the reviewed literature treats religiosity and Sharia compliance as additional predictor variables inserted into essentially secular technology-adoption models (Venkatesh et al., 2003), rather than as constructs that might restructure the causal logic of those models altogether. If religious legitimacy operates, as the evidence in this review suggests, as a precondition for trust rather than merely one input among several, then studies that append religiosity to TAM or UTAUT without theorizing this precondition risk understating its explanatory role. Individual-level evidence is consistent with this reading: Baber (2021) finds that religiosity predicts donation intention independently of trust-related constructs, while Sutanto et al. (2021) show that an ordinary extrinsic incentive—monetary interest—actively suppresses Muslim donors' engagement, a pattern that is difficult to explain if religiosity were merely one input alongside standard technology-acceptance variables rather than a precondition that reshapes how those variables operate. This points to a genuine theoretical gap rather than only an empirical one: the field currently lacks a model in which institutional-religious legitimacy is treated as prior to, rather than parallel with, the technology-acceptance constructs it is usually paired with.

Another prominent research stream identified in this study relates to digital waqf and waqf-based crowdfunding platforms, which are increasingly framed as instruments for sustainable

development. Empirical evidence indicates that digital waqf initiatives contribute to education financing, poverty alleviation, and community empowerment, aligning closely with multiple Sustainable Development Goals (SDGs) (Mohd Kassim et al., 2022; Hasan & Siraj, 2022; Rahman & Haneef, 2022; Hassan et al., 2021). These platforms operationalize long-term altruism by transforming traditional waqf practices into scalable and transparent digital systems.

Several studies also highlight the broader social implications of online altruism within Islamic social finance ecosystems. In particular, research on Islamic crowdfunding and digital waqf emphasizes their potential to support inclusive development by addressing community needs related to poverty alleviation, social welfare, and access to ethical financial services (Rahman & Haneef, 2022; Mohd Kassim et al., 2022). Findings from Indonesia support this pattern from two complementary angles. Pramuka et al. (2025) show that blockchain-enabled transparency features shape young Indonesian Muslim donors' trust and platform-performance expectations in Islamic charitable crowdfunding, indicating that technological transparency is a proximate driver of sustained donor participation. At the regulatory level, Ulum et al. (2025) argue that aligning waqf-based crowdfunding with Indonesia's national securities-crowdfunding framework (OJK Regulation No. 57/2020 and its 2021 amendment) is a precondition for such platforms to be perceived as legitimate and sustainable channels for Islamic philanthropy. Read together, these findings suggest that institutional credibility in digital waqf platforms is built from two distinct sources – platform-level technological transparency and system-level regulatory alignment – and that both remain central to the success of online altruistic platforms in Indonesia.

The integration of sustainability discourse within Islamic social finance research further highlights the convergence between online altruism and ethical development paradigms (Iqbal & Mirakhor, 2011; Khan et al., 2020). By leveraging digital technologies, waqf-based crowdfunding platforms expand the reach and impact of altruistic behavior, supporting inclusive growth and social resilience in Muslim societies.

Beyond donation-based models, several studies address equity crowdfunding and hybrid Islamic crowdfunding models that combine social impact with entrepreneurial financing. Research in Muslim markets shows that such platforms enable individuals to support socially responsible ventures while maintaining Sharia-compliant investment principles (Zainudin et al., 2020; Abdullah et al., 2021; Mollick, 2014; Belleflamme et al., 2014). This blurring of boundaries between altruism and investment suggests that online altruism in Muslim countries exists along a continuum ranging from pure philanthropy to impact-oriented financial participation. This blurring also complicates how online altruism should be operationalized in future research. If equity-based Islamic crowdfunding participants are motivated partly by financial return, classifying their behavior as altruism risks conceptual overreach; yet excluding it risks missing a genuinely hybrid form of prosocial engagement that is distinctive to Muslim-majority markets. The reviewed studies do not resolve this tension, which suggests that future work would benefit from explicitly measuring the relative weight of altruistic versus financial motivation within a single sample, rather than assuming a given crowdfunding type is either purely philanthropic or purely commercial (Zainudin et al., 2020; Mollick, 2014).

Practical and Policy Implications

From a policy perspective, the strong concentration of studies in Indonesia and Malaysia indicates that regulatory clarity, institutional support, and integration with national Islamic finance ecosystems are critical enablers of digital altruism (Rahman & Haneef, 2022; Thaker & Thaker, 2022). In contrast, limited empirical contributions from other Muslim-majority countries underscore the need for cross-country research collaboration and policy-driven initiatives to foster inclusive digital philanthropic infrastructures. For platform developers and Islamic social finance regulators specifically, the findings imply that investing in technical usability alone is unlikely to be sufficient to sustain donor participation; the evidence reviewed here indicates that

visible Sharia-compliance certification, transparent fund-governance reporting, and recognizable institutional oversight function as trust signals that are, for this donor population, at least as consequential as platform convenience (Abdullah et al., 2021; Rahman & Haneef, 2022). For regulators in Muslim-majority countries outside Southeast Asia, the geographical concentration documented in Section 4.3 suggests a concrete policy opportunity: because Indonesia and Malaysia's regulatory frameworks for Islamic social finance are comparatively mature, they offer a transferable reference model—rather than a fixed template—for building the institutional infrastructure (zakat and waqf authorities with digital reporting capacity, Sharia-supervisory boards for crowdfunding platforms) needed to support similar platforms in the Middle East and South Asia (Khan et al., 2020; Thaker & Thaker, 2022).

Limitations

This review has three limitations that qualify the conclusions above. First, restricting the search to the Scopus database, while ensuring peer-reviewed quality, excludes locally indexed journals and grey literature that may disproportionately cover Middle Eastern and South Asian contexts, potentially inflating the apparent Southeast Asian concentration reported in Section 4.3. Second, the final analytical sample of 19 articles, while appropriate for a focused bibliometric mapping, limits the statistical robustness of the keyword co-occurrence patterns reported in Section 4.4. Third, as a bibliometric review, this study maps thematic and geographical patterns in the literature but does not itself test the causal or theoretical relationships it identifies; the theoretical implications proposed in Section 5.2 should accordingly be read as hypotheses for future empirical testing rather than established findings.

Synthesizing evidence from all 19 articles, this study demonstrates that online altruism in Muslim countries is best understood as a digitally mediated, institutionally governed, and religiously motivated form of prosocial behavior. The literature collectively calls for more integrative theoretical frameworks that bridge digital prosocial behavior, Islamic social finance, and sustainability-oriented development (Batson, 2011; Bénabou & Tirole, 2006; Donthu et al., 2021; Zupic & Čater, 2015).

Conclusion

The main finding of this review is that online altruism in Muslim societies operates as a dual-currency system: financial contribution is necessary but not sufficient, and is instead mediated by religious legitimacy—expressed through Sharia compliance, institutional trust, and moral accountability—that only faith-embedded platforms such as Islamic crowdfunding, digital waqf, and hybrid crowdfunding are currently equipped to supply. The findings reveal that online altruism in Muslim contexts is largely institutionalized through Islamic crowdfunding, digital waqf, and hybrid crowdfunding platforms, where prosocial behavior is closely shaped by religious values, moral responsibility, and Sharia-compliant governance. The literature demonstrates that trust, religiosity, and perceived institutional credibility play a central role in motivating digital prosocial engagement, indicating that online altruism in Muslim societies is driven by a combination of technological facilitation and faith-based motivations. In addition, the growing focus on waqf-based crowdfunding highlights the contribution of digital altruism to sustainable development, particularly in addressing social welfare, education, and economic inclusion. Despite the increasing scholarly attention, existing research remains geographically concentrated and methodologically limited, suggesting the need for more comparative, longitudinal, and context-sensitive studies across diverse Muslim-majority regions. Overall, this study advances current understanding by positioning online altruism in Muslim societies as a digitally mediated, institutionally embedded, and religiously informed form of prosocial behavior, offering a robust foundation for future research, policy formulation, and socially impactful digital innovation.

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