
Living Islam in Action: Embodied Volunteerism, Transformative Learning, and *Muzakkī* Social Agency in Indonesia

Dwi Retno Damayanti*¹, Rizqi Handayani², Amy Maulana³, Mohamad Ardin Suwandi⁴

^{1,2} Syarif Hidayatullah State Islamic University of Jakarta, Indonesia

³ Volgograd State University, Russian

³ National Research Tomsk Polytechnic University, Russian

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ABSTRACT

This study examines how Islamic volunteerism functions as a process of transformation within the context of Islamic philanthropy in Indonesia. Moving beyond dominant perspectives that emphasize motivation and well-being, this research positions volunteer engagement as an embodied transformative learning process. The research aims to analyze how service experiences shape *muzakkī* who participate as volunteers in the (*Badan Amil Zakat Nasional*) BAZNAS Volunteer program understanding and practice of Islam. Employing a qualitative case study design, the research was conducted within the BAZNAS Volunteer activity at Kampung Muallaf Cepak Buah, Lebak, Banten, from 30 November to 1 December 2024, involving 15 participants purposively selected from 41 volunteers. Data were collected through semi-structured interviews, participant observation, and document analysis, and analyze using an integrative framework combining Transformative Service Research (TSR), Transformative Learning Theory (TLT), and the concept of self-embodiment. The findings show that encounters with social inequality foster religious reflexivity, reshape meaning, and transform Islamic values into lived and enacted practices. The study highlights self-embodiment as a key mechanism bridging service experience and emerging transformative learning. This research contributes to the development of Islamic studies by demonstrating that Islamic philanthropy serves as a dynamic space for the transformation of living Islam, and offers practical insights for designing volunteer programs that foster deeper religious engagement and sustained social commitment.

*Correspondence Author:

Dwi Retno Damayanti, Syarif Hidayatullah State Islamic University of Jakarta, dwi.retno24@mhs.uinjkt.ac.id

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INTRODUCTION

The activity of paying zakat in Indonesia is the act of giving in a philanthropic approach. Transformed from individual worship into an organized socio-economic instrument, with a focus on social justice and community empowerment (Retsikas, 2014). This development also shows a transformation from traditional practices based on the values of cooperation and social solidarity, towards giving that is increasingly structured and based on religious teachings, especially Islam (Fauzia, 2017). In this context, the role of *muzakkī* is also important in today's philanthropy. However, in the traditional approach, the role of *muzakkī* tends to be limited to fulfilling the transactional obligation of zakat. Furthermore, the modern zakat system broadens the definition of the role of *muzakkī* to become an active partner who contributes socially and educationally, thereby strengthening the sustainability of participatory Islamic philanthropy. Recent studies on Indonesian Islamic philanthropy also show that this participatory orientation is strengthened through transparent *zakāh* and *waqf* governance, community-based empowerment, digital literacy, and trust-building practices that reposition donors, *āmil*, and beneficiaries as active actors within the philanthropic ecosystem (Hidayat et al., 2025; Wulandari et al., 2025). Islamic charity cannot be reduced to generic religious charity core practices that Muslims see as central to their ethical self-formation fall outside dominant philanthropy definitions (Hughes & Siddiqui, 2024). Voluntary associations act as sites of religious reform, where volunteerism reshapes boundaries of religion and politics, even when framed as non-political (Hughes & Siddiqui, 2024). Volunteer action thus participates in crafting ethical, religiously motivated subjectivities.

In recent years, BAZNAS has introduced the BAZNAS Volunteer program as a platform that enables *muzakkī* to directly participate in social and humanitarian activities. BAZNAS Volunteer is a program designed to strengthen the bond between *muzakkī* and the programs run by BAZNAS (BAZNAS, 2024). The BAZNAS Volunteer program, whose field-based subprogram is known as 'Voluntrip' (a volunteer service trip to *mustahik* communities). The BAZNAS Voluntrip offers a Furthermore, the modern zakat system broadens the definition of the role of *muzakkī* to become an active partner who contributes socially and educationally, thereby strengthening the sustainability of participatory Islamic philanthropy. humanitarian travel experience to various areas in need of direct assistance. Volunteers will be involved in activities such as aid distribution, health care services, and community empowerment (BAZNAS, 2024). They are also given the opportunity to engage with beneficiaries (*mustahiq*) and experience firsthand the social dimension of zakat.

The Baznas Voluntrip experience program showcases the shifting role of *muzakkī*. The traditional zakat system, *muzakkī* are rarely involved in the management, reporting, or evaluation of zakat distribution. Transparency and accountability of institutions are often low, thus *muzakkī* receive little information about the impact of the zakat they distribute (Kanji et al., 2025). Instead, the modern zakat system treats *muzakkī* as active partners with excellent service, transparency, ease of digital access, and involvement in management. *Muzakkī* as a volunteer are not only donors, but they also involved in programs, collaborations, and two-way communication, including through social media and service feedback (Hamdani et al., 2024). Participation through volunteering play a bridging role to BAZNAS and *mustahik*.

On the other side, research on the transformation of *muzakkī* is still limited. Studies on zakat generally highlight aspects of governance, legitimacy, transparency, and the effectiveness of empowerment programs (Retsikas, 2014), but rarely examine how direct service experience transforms *muzakkī* as moral and religious subjects. Mostly research studies provide important findings but rarely analyze how *muzakkī* participants actively participate as social entities within zakat systems.

The research uses BAZNAS Volunteer as its main case to study how Islamic philanthropic organizations can create *muzakkī* participation. Volunteer involvement is driven not only by social and cultural values, but also by organizations need to expand the reach and effectiveness of their programs (Dewi et al., 2019). The BAZNAS Volunteer program at the institution uses an integrated method which unites practical service work with social education and religious contemplation. The strategic integration demonstrates how *zakāh* organizations can transform Islamic values into a donor participation system which promotes social awareness and sustained donor involvement.

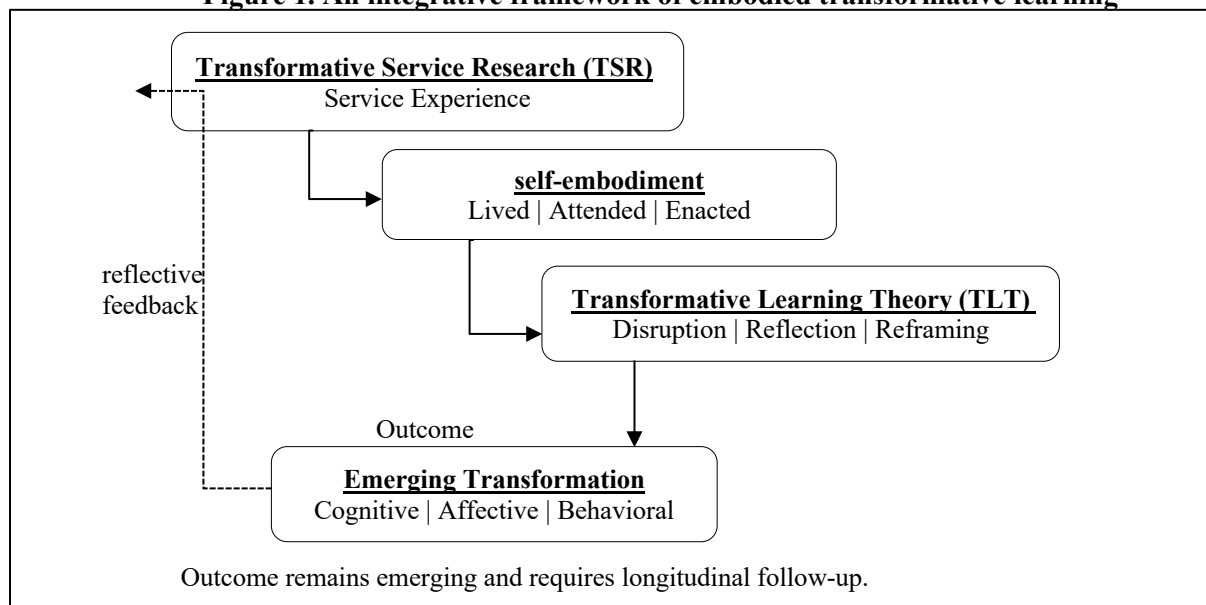
This phenomenon indicates that Islamic volunteerism can serve as a space where Islamic values are not only practiced but also negotiated and reconstructed through social experience. Volunteers not

only carry out service activities but also undergo a reflective process that leads to a change in perspective on faith, social justice, and responsibility as Muslims. In this context, the experience of volunteerism can be understood as a process of religious reflexivity, in which individuals actively reflect and negotiate the meaning of their Islam in the face of different social realities.

At the same time, using the cognitive–affective–behavioral approach as an organizing structure for presenting findings analytical framework based on Transformative Service Research (TSR), self-embodiment, and Transformative Learning Theory. In Transformative Service Research (TSR) show that service interactions can enhance well-being and trigger value changes through emotional, relational, and spiritual experiences (Anderson & Ostrom, 2015). Self-embodiment refers to the process through which volunteers internalize Islamic values not at a cognitive distance but through bodily presence, direct interaction, and practical involvement with *mustahik*, whereby the body functions as the existential ground through which religious meaning is lived rather than merely thought (Csordas, 1990). Islamic values are not only understood or felt but attended to and enacted through the body in direct service. Meanwhile, Transformative Learning Theory (TLT) asserts that adult learning occurs when individuals encounter critical experiences that trigger deep reflection and a shift in perspective (Mezirow, 1997).

This study demonstrates that the volunteer experiences a structured form of transformative service-learning in which participants undergo shifts in understanding, emotion, and action. By integrating these three approaches, this study positions Islamic volunteerism as an embodied and transformative socio-religious learning process. Volunteers not only learn about Islamic values, but experience and internalize them through direct experience in a real social context. The BAZNAS Volunteer experience also carefully constructed socio-religious intervention that systematically fosters transformation across cognitive, emotional, and behavioral domains

Figure 1. An integrative framework of embodied transformative learning



Based on this background, this study examines: (1) How do service experiences in Islamic volunteerism become embodied transformative learning processes? (2) How does embodied transformative learning reshape volunteers’ cognitive, affective, and behavioral orientations toward Islamic social responsibility? This research makes several important contributions. Theoretically, this study expands the study of Islamic volunteerism by shifting the focus from the motivational paradigm to the transformational paradigm, as well as integrating the perspectives of TSR, self-embodiment, and TLT, in the context of Islamic philanthropy. Methodologically, this study offers an approach that emphasizes lived religion experience and reflection as the main unit of analysis. Empirically, this research provides an in-depth understanding of how Islamic philanthropic practices in Indonesia become a space where Islamic values are embodied, negotiated, and transformed in daily life. Thus, this

study positions Islamic volunteerism not only as a religiosity-based social activity, but as a process in which Islam is lived, experienced, and embodied in the practice of social life, thus shaping individual transformation and strengthening the dynamics of Islamic living in Indonesia.

METHOD

This research employed a qualitative case study design to examine how participation in the BAZNAS Volunteer program shaped the roles and experiences of *muzakkī*. A case study is a research method used to conduct an in-depth and holistic examination of a phenomenon, event, individual, group, organization, or program within a real-life context and a specific time and place (Rashid et al., 2019). This design was considered appropriate for the present study, which focused on a single, bounded program conducted over a short and clearly defined period rather than on a long-term lived experience. The research was conducted within the BAZNAS Volunteer activity at Kampung Muallaf Cepak Buah, Sangkan Wangi Village, Lewidamar Sub-district, Lebak Regency, Banten, from 30 November to 1 December 2024. Of the 41 volunteers, 15 participants were selected through purposive sampling based on three criteria: full participation throughout the Voluntrip, status as *muzakkī*, and willingness to engage in interviews. These participants were regarded as information-rich cases (Patton, 2015) capable of providing detailed insight into how direct service experience shaped their understanding and practice of Islam.

Data were collected through three methods: semi structured interviews, participant observation during the Voluntrip activities, and document analysis of BAZNAS Voluntrip reports. This combination of in-depth interviews, participatory observation, and documentary analysis follows established qualitative practice in studies of socio-religious activities in Indonesian communities (Putra et al., 2025; Ardiansyah & Tambunan, 2026). Interview transcripts and documents were coded anonymously to maintain participant confidentiality. All collected data were transcribed verbatim and stored digitally. The analysis combined inductive and deductive coding to identify themes and categories across the dataset. Through repeated readings, pattern identification, and organization of the data according to the research questions, the coded material was developed into main themes using thematic analysis (Rashid et al., 2019). Triangulation across interview, observational, and documentary data was applied to strengthen the credibility of the findings and to capture the case. The findings are presented through narrative description, direct quotations, and analytical interpretation relevant to the research context. All 15 participants from *muzakkī*-volunteer were interviewed and included in the analysis. Representative quotations are presented in the following sections to illustrate recurring themes; the remaining accounts echoed these patterns and are not separately quoted to avoid redundancy, consistent with the principle of data saturation. The profile of all participants is summarized in Table 1.

Table 1. Participant Profiles

Code	Age Range	Gender	Role during the BAZNAS Voluntrip
Participant 1	41 - 60	Female	health care services volunteer
Participant 2	41 - 60	Female	health care services volunteer
Participant 3	21 - 40	Female	aid distribution volunteer
Participant 4	21 - 40	Male	aid distribution volunteer
Participant 5	21 - 40	Female	health care services volunteer
Participant 6	21 - 40	Male	health care services volunteer
Participant 7	21 - 40	Female	aid distribution volunteer
Participant 8	21 - 40	Female	aid distribution volunteer
Participant 9	21 - 40	Male	health care services volunteer
Participant 10	41 - 60	Female	aid distribution volunteer
Participant 11	21 - 40	Male	aid distribution volunteer
Participant 12	21 - 40	Female	aid distribution volunteer
Participant 13	21 - 40	Female	aid distribution volunteer
Participant 14	21 - 40	Female	health care services volunteer
Participant 15	21 - 40	Female	aid distribution volunteer

RESULTS AND DISCUSSION

Cognitive Transformation: Reframing *Zakāh* and Poverty

Cognitive transformation emerged as an initial shift for *muzakkī* who participated in the BAZNAS Volunteer program. Before joining, most of the participants who came from urban areas, had a conventional and transactional understanding of zakat. They previously saw zakat as an obligation of worship that could be channelled through direct payments or through zakat management institutions.

“Zakat is an obligation, isn’t it? Up until now, I’ve been paying my zakat through BAZNAS or at the mosque during Ramadan. Usually, when I pay through BAZNAS, I receive an email or a WhatsApp message about the distribution activities. Alhamdulillah (Thanks God), there’s a report. That’s all there is to it. That’s why I want to join the BAZNAS Volunteer program. I want to experience what it’s like to help distribute zakat.” (Participant 8).

This reflects what Mezirow (1997) describes as habitual expectations, in which religious practices are shaped by routine understanding rather than critical reflection. However, through direct involvement in voluntary activities, participants gradually began to reinterpret zakat as a form of social responsibility and broader ethical engagement. Higher religiosity relates to stronger moral identity, empathy, and socially responsible attitudes, which in turn support prosocial behaviour (Kaur, 2020; Tsang et al., 2020; Ward & King, 2018; Saroglou et al., 2005). This link between religiosity and behaviour has likewise been observed in Indonesian settings, where religiosity, motivation, and Islamic personality were found to relate significantly to work behaviour (Utami et al., 2024).

Several participants said that zakat and volunteer activities are not only about distributing aid, but also about creating social impact and strengthening solidarity in the community. One of the participants, participant 15 stated, “*zakāh* is very helpful. It's not just Muslims who receive assistance, but also non-Muslims. This demonstrates the value of Islam as a *rahmatan lil 'alamin* (the Islamic principle that God’s mercy extends to all creation).” This statement points to *rahmatan lil 'alamin* reframing zakat from an intra-communal obligation into a universal ethical commitment that reaches beyond religious boundaries. Understood this way, zakat begins to function as a form of social justice of a redistribution that responds to inequality regardless of *mustahiq*.

A similar reframing appeared when participants spoke about the act of giving itself. As Participant 13 explained, “BAZNAS and its volunteers play a key role in helping to improve the welfare of those in need, fulfilling their duty as distributors of donations from donors to eligible *mustahik* with a high degree of responsibility and dedication”. Here the language of responsibility and dedication signals two further Islamic values. The first is *amanah* (trust) is the conviction that the funds entrusted by *muzakkī* must be delivered faithfully and accountably to those who are entitled. The second is *khidmah* (service rendered as worship), the understanding that serving *mustahiq* is itself a religious act. For these participants, distributing zakat was a trust to be honoured and a service to be lived. Taken together, these reflections show participants beginning to interpret zakat. Encountering *mustahiq* directly fostered a sense of *ta'awun* (cooperation and shared responsibility for one another’s welfare) and *ukhuwwah insaniyyah* (the bond of common humanity that transcends religious or social difference). What had once been an individual act of worship was increasingly understood as participation in a collective moral order, in which the well-being of the marginalized becomes a shared responsibility rather than a private charitable choice.

At the institutional level, BAZNAS operates as a transformative service system, as understood within TSR. Through structured activities such as pre-field briefings, guided reflections, field immersion, mentoring, and post-program evaluation, BAZNAS designs a service environment capable of generating not only functional value but also emotional and spiritual impact (BAZNAS, 2024). High religious attendance also encourages participation in formal volunteering through social and religious organizations (Manda et al., 2025). TSR posits that service interactions can enhance well-being and produce moral and social transformation when the design of the service system intentionally integrates relational, affective, and value-driven components. In this context, BAZNAS Volunteer functions as a relational platform where *muzakkī*, *āmil*, and *mustahiq* engage in value co-creation, enabling learning, connection, and empathy.

This transformation was closely related to the service experiences encountered during volunteer activities. In line with Transformative Service Research (TSR), direct interaction with *mustahiq* functioned as a meaningful service encounter capable of reshaping participants’ understanding of

poverty and responsibility (Anderson et al., 2013; Anderson & Ostrom, 2015). Volunteers witnessed firsthand the realities faced by marginalized communities, particularly in relation to limited access to healthcare, education, and infrastructure.

“This has hit the mark, as when speaking to one of the villagers, they mentioned that accessing healthcare services is a long way from where they live. Furthermore, regarding education, perhaps future activities could focus on education and the construction of proper toilets for local villagers (Participant 1)”

These experiences encouraged volunteers to reassess assumptions they previously believed. Before participating in voluntary activities, poverty tended to be understood in relatively simple terms, especially as an economic condition or individual limitation. However, direct interaction with rural communities is gradually changing this perspective. Volunteers interact with individuals and families who, despite having limited access to education, health services, infrastructure, and economic opportunities, still demonstrate resilience, solidarity, and gratitude in their daily lives. As participant 2 explained, “Before, I had this image of village life being simple and slow-paced. But spending time with the villagers, I realized they face a lot of challenges, from economic struggles to environmental issues”. Another participant added, “It turns out that there are still many children who still do not get a proper education. In other words, they still need school, they cannot continue their education to the next level. Now that's what I think we really must embrace; and the government must be aware.” (Participant 8)

Several volunteers began to critically reflect on the structural conditions that shape inequality and social mobility. This process aligns with Mezirow's (2000) concept of perspective transformation, in which individuals reassess previously unquestioned frames of reference through disruptive experiences and reflection. Drawing on Csordas (1990, 1993) concept of embodiment, this study argues that cognitive transformation occurred because volunteers did not merely observe social hardship cognitively but experienced it through embodied and relational engagement. Self-embodiment refers to the process through which service experiences become emotionally internalized through bodily presence, immersion, and direct interaction with marginalized communities (Csordas, 1993). Through these lived encounters, social realities became personally meaningful rather than remaining distant or abstract. This embodied engagement became particularly significant when volunteers encountered forms of structural inequality embedded within everyday life. Several participants recognized that poverty was not simply the result of personal limitations, but was also shaped by unequal access to education, healthcare, infrastructure, and economic opportunity. Participant 10 reflected, “The government must be very aware of the situation in the countryside, as it is isolated. It is very different from our world (life in the city). The government needs to be aware of the environment. That is one of the villages need.”

These findings resonate with Freire's (2000) notion of critical consciousness, in which individuals begin to understand social problems as structurally produced rather than merely individual conditions. Similarly, Bourdieu's (1977) concept of social reproduction explains how inequality persists through unequal access to social, cultural, and institutional resources. Volunteers increasingly realized that many rural communities possessed strong determination and resilience, yet remained constrained by structural barriers limiting social mobility.

The findings also align with Sen's (1999) capability approach, which emphasizes that poverty should not be understood merely as economic deprivation, but as limited access to opportunities and human capabilities. Volunteers became more aware that restricted educational access, inadequate healthcare services, and poor infrastructure significantly shaped people's life chances.

“Related to economic access. When I participated in the tracking activity, it turned out that someone was selling coffee beans. The taste of the coffee is very good. I bought some and I sent some to Japan. It's a little bit of a send because I'm still not comfortable with the packing. It turns out that they like it. The government also needs to support MSMEs like this, including in safe packaging and marketing products abroad.” (Participant 10)

Zakat was no longer understood merely as charitable giving or temporary assistance, but increasingly viewed as an ethical and social response to structural inequality. In this sense, Islamic philanthropy became not only a religious practice, but also a space for reflecting on justice, responsibility, and social solidarity within contemporary society. Consequently, cognitive transformation in this study refers to the process through which volunteers reinterpret social reality, poverty, zakat, and responsibility

through embodied service encounters and critical religious reflection. Transformation occurred when direct engagement with marginalized communities disrupted previously held assumptions and encouraged volunteers to develop broader understandings of justice, inequality, and the social role of Islamic philanthropy.

Affective Transformation: Empathy and Spiritual Sensitivity

While cognitive transformation reshapes how *muzakkī* understand zakat and social responsibility, the affective dimension marks an emotions, empathy, and moral sensitivity. In the context of the BAZNAS Volunteer program, affective transformation is not incidental; it is a central outcome intentionally produced by direct exposure to *mustahik* realities, interpersonal encounters, and spiritually infused service interactions.

According to TLT, emotional responses play a crucial role in triggering reflective learning. Transformative learning scholarship has often been criticized for placing excessive emphasis on rational reflection and cognitive reinterpretation, while giving less attention to bodily experience, emotion, and lived social engagement (Hoggan, 2016; Stuckey et al., 2013). For several *muzakkī*, immersion in social realities they had previously only encountered through reports or narratives was the emotional catalyst for deeper reflection. Mezirow (1991) argues that transformation often begins with a disorienting dilemma a moment of emotional disruption that challenges existing assumptions. Participant 2 reflected this:

“As a first-time volunteer, this experience holds significant meaning for me. Bringing my eldest daughter along to cultivate her empathy and provide a glimpse into her future nursing career. Despite my introverted nature, I cherish the opportunity to support others, particularly those less fortunate. A particularly poignant moment was connecting with villagers who were struggling with both poor health and economic hardship. Despite their hardship, they displayed incredible resilience and a heartwarming smile. Witnessing their strength, even in the face of adversity, inspired me to cherish the blessings in my own life and to be grateful for every opportunity.”

This statement reflects an emotional shaking of prior expectations, a core trigger in TLT. What once seemed like abstract *mustahiq*, becomes embodied and humanized, producing a powerful emotional impact that reorients the volunteer’s moral landscape.

TSR complements this analysis by emphasizing that service encounters are relational experiences that produce emotional value. TSR posits that transformation occurs not only through cognitive evaluation of service quality but through affective value co-creation, where emotional exchanges between service provider and recipient generate new meaning. In the BAZNAS Volunteer program, this co-created emotional meaning arises when *muzakkī* witness resilience, gratitude, and struggle among the communities they serve. Participant 9 expressed this relational reciprocity:

“Through this program, BAZNAS and volunteers not only provide health care but also instill new hope and enthusiasm in village communities. They demonstrate that real care and assistance can reach those in need, even in remote areas. My experience as a BAZNAS volunteer in a remote village truly changed my outlook on life. I was moved by the enthusiasm of the residents who enthusiastically participated in the free health check-up and treatment program. Their friendliness and warmth made me feel at home.”

This is quintessential TSR, volunteers do not just provide service, they also receive emotional insight and moral enrichment from the interaction. The encounter becomes a co-produced emotional experience for giving and learning merge. Religious volunteering acts as a bridge between religiosity and well-being: both as a means of expressing religious identity and as a source of social support and meaning in life (Nichol et al., 2023; Wakefield et al., 2021; 2023; Ishaq et al., 2021; Akbayram & Ketten, 2024).

Moreover, the affective domain contributes significantly to the formation of moral sensitivity, a foundational aspect of ethical behavior. Experiencing the vulnerabilities and lived struggles of *mustahiq* activates the moral significance of a situation. Participant 2 reflected this development:

“Volunteering with BAZNAS was an amazing experience! It was awesome to meet new people, help out a community in need, and see the direct impact of our work. I encourage others to embrace volunteerism and explore the numerous benefits it offers. Not only does it enrich our lives, but it also strengthens our communities. By dedicating our time and energy to helping others, we can create a more compassionate and equitable world. I hope to inspire others to embark on their own volunteer journeys and experience the profound impact it can have. It’s a great way to step outside your comfort zone and grow as a person.”

The emotional shift embedded in this reflection demonstrates a heightened moral sensitivity: zakat is

no longer experienced as an external obligation, but as an internalized ethical commitment grounded in sincerity and compassion.

Affective transformation also manifests as spiritual elevation. Volunteers describe feeling spiritually reconnected, humbled, and more grateful after witnessing the resilience of *mustahik* communities. Participant 11 reported a renewed spiritual awareness, while others stated that the experience brought them closer to values of *tawādu* (humility) and *shukr* (gratitude). In Islamic philanthropic contexts, spirituality is not separate from emotional experience but intertwined with it. Scholars of Islamic ethics emphasize that compassion, humility, and empathy are not simply emotional states but spiritual virtues that form the basis of ethical action.

Additionally, affective responses strengthen emotional bonds with BAZNAS as an institution. Trust and affinity grow when participants feel emotionally supported and valued by organizational staff. Participant 10 emphasized this:

“This was my first outdoor trekking activity after recovering from ACL surgery on my right knee. Qodarulloh (by God's will), two days before the trip I was hit by a motorbike and fell face down, resting on my left knee. So, I only did walk around the homestay. And again, it was raining that night. I decided not to join the trek to Curug. It turned out that BAZNAS provided a rescue vehicle for me to get to Curug. Masya Allah. The service from all of you is really great.”

This demonstrates that affective transformation is not limited to interactions with *mustahik*, but also arises through interpersonal trust and relational support within the service system. TSR identifies this as affective service quality, a key predictor of loyalty and long-term engagement. Taken together, the affective dimension of transformation reflects a deep emotional shift that permeates volunteers' understanding, spirituality, and relationship with the institution. It marks the core of the transformative process; emotion not only deepens cognition but propels meaningful behavioral change. In this context, affective transformation functions as the emotional engine that drives long-term commitment and ethical action.

Behavioral Transformation: Intention, Participation, and Institutional Loyalty

Behavioral transformation represents an emerging phase of change experienced by *muzakkī* through their involvement in the BAZNAS Volunteer program. If cognitive transformation reshapes understanding, and affective transformation awakens empathy and moral sensitivity, then behavioral transformation embodies the outward, observable manifestation of these internal shifts. Within the CAB framework, behavioral domains capture newly reconstructed meanings, and emotional engagement can be translated into consistent actions and long-term commitments. Such behaviors reflect the practical manifestations of cognitive reframing and affective transformation developed through the embodied volunteer experience (Hussin & Abdul Wahid, 2023). Given the short duration of the program, these behavioral changes are best understood as emerging rather than fully established; their long-term durability would require longitudinal follow-up. In this study, behavioral transformation appears in three key forms: sustained volunteer engagement, expanded prosocial behavior beyond the program, and strengthened loyalty to BAZNAS as an institution.

From the perspective of Transformative Learning Theory (TLT), behavioral transformation corresponds to Mezirow's stage of reintegration, where new perspectives begin to be internalized and enacted in one's life, though full reintegration would require sustained engagement over time. Several participants reported that volunteering with BAZNAS made them reconsider their long-term role in society, prompting them to adopt new routines, commitments, and orientations toward social welfare. Participant 9 articulated this transformation clearly:

“Through this activity, I learned the true meaning of caring and togetherness. I was inspired to be more active in social activities and seek opportunities to contribute to society. I want to encourage everyone to participate in social activities and help those in need. Let's work together to create a better and more compassionate world.”

This declaration reflects the shift from passive compliance to active engagement, demonstrating that participants' commitments extend beyond the immediate volunteer experience. The sense of not enough speaks to a desire for deeper, ongoing contribution, a hallmark of behavioral transformation in TLT, where learning reshapes the individual's long-range aspirations and identity. From the lens of TSR, such behavioral changes indicate service-induced prosociality, a process where participants develop long-term helping intentions after positive service experiences (Anderson et al., 2013; Blocker &

Barrios, 2015). TSR posits that when service systems produce affective and cognitive value, they also generate behavioral loyalty and sustained engagement. In the case of BAZNAS, volunteers not only express intention to return but actively seek ways to maintain involvement. Participant 13 stated:

“BAZNAS and volunteers have a role and contribution in helping improve the welfare of those in need and are present to carry out their role as distributors of funds from muzakkī to the mustahik who are entitled to receive them with full responsibility and high dedication.”

This increased trust functions as a behavioral driver; when participants perceive a service institution as credible, they are more likely to continue contributing, advocating, or recommending it to others. This corresponds with TSR’s construct of service loyalty, where behavioral commitment arises from accumulated positive experiences that reinforce trust and satisfaction.

Behavioral transformation is also evident in the way participants integrate prosocial values into their everyday lives. For some, volunteering becomes a gateway to broader acts of kindness, charity, or civic involvement. Participant 11 conveyed a clear behavioral shift, “What I want to share about this activity is to be more empathetic towards others and broaden the perspective.” This form of prosocial generalization demonstrates how structured volunteering can shape habitual behavior beyond the program context. As religious and ethical commitments become embedded within the self, altruistic action is no longer experienced as external obligation but as part of an embodied moral responsibility (Hardy & Carlo, 2005; Ryan & Deci, 2000; Naomi et al., 2026).

Institutional support also plays a crucial role in fostering behavioral transformation. BAZNAS’s mentoring and follow-up mechanisms help volunteers feel supported, valued, and connected to the organization. Participant 5 reflected on this relational reinforcement:

“Basically, my friends should know that BAZNAS Voluntrip is that exciting, fun, and you won't lose out by meeting new friends and the mustahik. The point is, you can earn money. When else can you join Baznas Voluntrip? At least you should experience how exciting it is to be a volunteer. Thank you BAZNAS, hopefully future activities can be even better and continue to spread benefits among others.”

Here, behavioral transformation extends not only to the participant but also to their social network, generating advocacy behavior that contributes to BAZNAS’s broader institutional legitimacy. In TSR terms, this outcome aligns with customer citizenship behavior, where individuals voluntarily promote the organization and its services.

Nonetheless, participants expressed a strengthened desire to contribute more actively to BAZNAS’s mission. Through repeated participation, they begin to see themselves not merely as donors but as social actors embedded within an ecosystem of Islamic philanthropy. This transition reflects a reconfiguration of identity, consistent with both TLT and TSR: volunteers become co-creators of social value, as well as practitioners of reflective service rooted in Islamic ethics.

Another dimension of behavioral transformation concerns how participants’ recognition of BAZNAS as a professional, transparent, and accountable institution translates into continued engagement. TSR maintains that service system credibility contributes to meaning formation by building cognitive trust. Participant 8 noted: “*Alhamdulillah* (Thank God), I learned how BAZNAS’s funds are distributed directly to *mustahik*. This is great. Hopefully, it will be even more beneficial for the community” This trust is crucial because it strengthens institutional legitimacy and fosters continued engagement. Participants no longer think of zakat as a one-way transaction but as a relational engagement embedded within a trustworthy organizational system.

Volunteers also began to develop a different understanding of poverty after engaging directly with communities in the field. Before participating in volunteer activities, poverty was often viewed in relatively simple terms, mainly as an economic issue or a consequence of limited individual capacity. However, direct interaction with rural communities gradually shifted this perspective. Volunteers encountered individuals and families who, despite living with limited access to education, healthcare, infrastructure, and economic opportunity, still demonstrated persistence, social solidarity, and a strong sense of gratitude in everyday life.

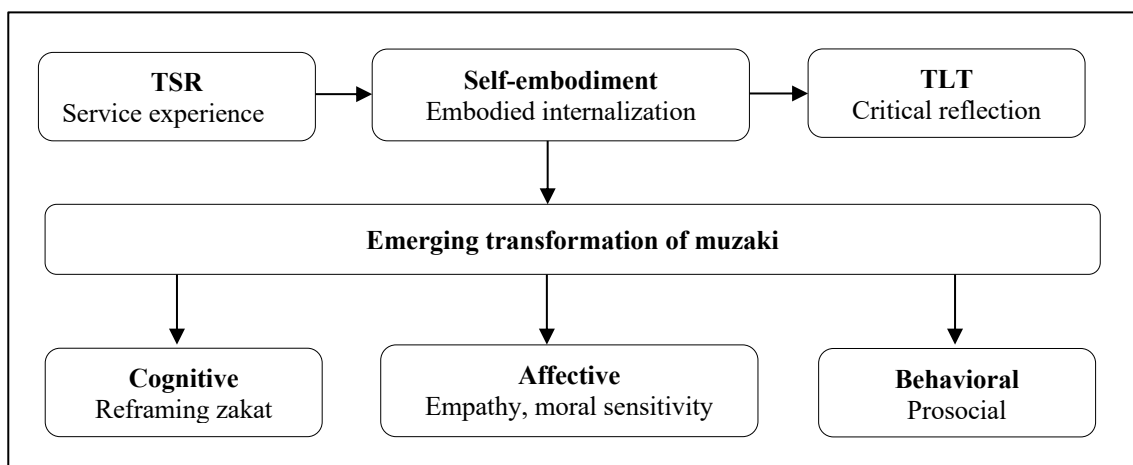
These encounters encouraged volunteers to question assumptions they had previously taken for granted, particularly regarding social mobility and the causes of inequality. Several volunteers reflected that the communities they met were not lacking motivation or effort, but were instead constrained by broader structural conditions that limited their opportunities. In this sense, the volunteer experience became more than an emotional encounter; it opened space for a deeper reconsideration of how poverty is socially produced and maintained. Within this context, volunteers no longer understood zakat merely

as charitable giving or temporary assistance. Instead, zakat increasingly came to be seen as part of a broader ethical and social response to structural inequality. Through volunteer engagement, Islamic philanthropy was experienced not only as religious practice, but also as a way of reflecting on justice, responsibility, and social solidarity in contemporary society.

Behavioral transformation marks an emerging stage of the transformative journey experienced by *muzakkī* through the BAZNAS Volunteer program. It emerges from the interplay of cognitive reframing, affective awakening, and supportive institutional structures. The result is a set of emerging actions and intentions, like continue volunteering, continue worship, and advocacy, that not only benefit individual participants but also contribute to the resilience and legitimacy of the zakat ecosystem in Indonesia. Behavioral transformation therefore represents the lived expression of transformative service learning, indicating the program's emerging impact within both personal and institutional domains.

In summary, these three dimensions reinforce one another: (a) Cognitive understanding provides the knowledge base for change, (b) Affective experience deepens emotional and spiritual commitment, and (c) Behavioral action becomes the outward expression of internal transformation. BAZNAS's programmatic design intentionally nurtures each dimension, creating a cohesive ecosystem of transformative service-learning. This integrated interpretation demonstrates that Islamic philanthropy, when structured through reflective and relational service experiences, has the capacity to transform *muzakkī* not only as donors but as ethical and socially engaged citizens as summarized in figure 2.

Figure 2. The transformation process in the BAZNAS Volunteer experience



Practical Implications

The transformation observed among *muzakkī*-volunteers in this study encounters with *mustahik* were structured, framed, and supported. Muslim volunteers are often motivated by a combination of religious motives (worship/reward), a sense of national or community belonging, and personal development (Alrashdi & Thobaity, 2024; AlOmar et al., 2021). Reading these conditions as transferable design principles rather than as features unique to one institution, this study offers several practical implications for organizations seeking to design Islamic volunteer programs that foster deeper religious engagement.

First, pre-field preparation should integrate operational and spiritual framing rather than technical instruction alone. In this study, briefings that connected service tasks to their religious meaning helped volunteers enter the field with a reflective orientation, so that subsequent encounters were interpreted through, rather than separate from, their commitments as Muslims. Framing volunteering as an extension of worship (*khidmah*) and as the enactment of *ta'āwun* appears to strengthen the internalization of the experience. Program designers may therefore treat the briefing not as a logistical formality but as the moment in which the interpretive frame for transformation is established (Mayada et al., 2026; Ardiansyah et al., 2025).

Second, encounters with inequality require interpretive accompaniment to become learning rather than merely emotional shock. The disorienting experience of confronting structural poverty can

provoke discomfort, but discomfort alone does not guarantee reflection. In this study, guided immersion and facilitator support functioned as a form of scaffolding that made the encounter feel safe enough to be examined critically. *Muzakkī*-volunteers are not left to navigate the field alone; instead, BAZNAS facilitators accompany them, ensuring that interactions with *mustahik* are safe, structured, and educational (participant 13). Programs that leave volunteers to process such encounters unaided may risk producing distress or pity rather than the perspective transformation envisaged by transformative learning. Mentoring and structured reflection should thus be regarded as core components of program design, not optional supplements.

Third, and most critically, initial transformation is vulnerable to erosion without systematic post-program mechanisms. The findings of this study point to emerging rather than firmly sustained behavioral change, and the absence of strong follow-up structures emerged as a recurring concern. Evaluation sessions, alumni engagement, and continued communication may help consolidate volunteers' reflections, but their effectiveness depends on being deliberate and sustained rather than occasional. Programs that invest heavily in a short, intensive field experience while neglecting what follows may inadvertently produce episodic moral inspiration rather than durable engagement. Designing for continuity, including pathways for repeated and deepening involvement, is therefore essential if short encounters are to translate into lasting social commitment.

Taken together, these implications suggest that the transformative potential of Islamic volunteerism lies less in the intensity of a single encounter than in how that encounter is framed, accompanied, and sustained. Islamic philanthropic institutions seeking to cultivate *muzakkī* as active social actors, rather than occasional donors, may find that the design of reflection and follow-up matters as much as the design of the service activity itself.

Challenges and Limitations

Despite the transformative potential demonstrated by the BAZNAS Volunteer program, the findings also reveal several challenges and limitations that must be acknowledged to contextualize the results and identify areas for improvement. Volunteers also report challenges including time constraints, work-life balance difficulties, and occasional organizational frustrations (Visser, et al, 2016). These limitations involve factors related to participant motivation, sustainability of engagement, institutional constraints, and methodological boundaries of the study. However, based on the experience of BAZNAS volunteers, the limitations and challenges are as follows.

First, the sustainability of behavioral transformation varies among participants. Although many *muzakkī* expressed strong commitment to continue volunteering, others acknowledged difficulties in maintaining long-term involvement due to time constraints, competing obligations, or the absence of structured follow-up from the institution.

“One of the main challenges facing BAZNAS is how to mobilize the active participation of muzakkī as volunteers on a broader scale. Despite the large national population of muzaki, only a small portion are truly willing to allocate their time, energy, and expertise to social service. In addition to the challenges of initial participation, BAZNAS also faces challenges in maintaining sustainable relationships with volunteer zakat payers after program involvement. Given that some volunteers come from highly mobile professional backgrounds, the continuity of their involvement often fluctuates.” (Kurniawan, 2024)

This suggests that while the program succeeds in building initial motivation and emotional impact, maintaining behavioral continuity requires more systematic post-engagement mechanisms. In terms of TLT, this indicates that some participants may experience disruptions at the reintegration stage, where new perspectives are not yet fully stabilized into sustained behavioral patterns.

Second, the program faces challenges in addressing the heterogeneity of motivations among volunteers. While some participants join with sincere spiritual intentions, others may participate due to social influence, curiosity, or the novelty of the experience. This diversity is not inherently negative, but it complicates the process of achieving consistent transformation across all volunteers. “Facing this reality, BAZNAS navigates the tension between the idealism of da'wah and operational reality by developing an adaptive mechanism based on incremental engagement, where each *muzakkī* can participate in various levels of service according to their capacity: from participating in short events to intensive service in mentoring *mustahik*. (Rofiq, 2024).

Third, BAZNAS currently lacks formalized tools for measuring psychological and spiritual

transformation, making it difficult to evaluate the full impact of the program beyond anecdotal reflections. Currently, BAZNAS is conducting research to measure dimensions of transformation coherently. Therefore, BAZNAS emphasizes the importance of an experience-based volunteering approach that places volunteers in direct interaction with *mustahik*, so that volunteers experience a real process of appreciating the meaning of devotion, not just being part of a social event (Kurniawan, 2024; Lubis et al., 2026)

Fourth, contextual limitations must also be considered. The study's focus on volunteer sites might have amplified the emotional and spiritual impact due to the uniqueness of these communities. Volunteers serving in urban contexts or administrative roles might experience different levels of exposure and transformation. This limitation suggests that the program's transformative potential may vary depending on the nature of activities, social conditions, and intensity of field engagement. Future studies could compare different volunteer settings to explore these contextual dynamics.

Lastly, there are methodological limitations inherent to qualitative research. While the study generated rich insights through in-depth interviews and observations, the findings are shaped by the specific experiences of the several participants and may not fully capture the diversity of volunteer experiences across BAZNAS's broader network. Triangulation mitigates bias, yet the interpretive nature of qualitative inquiry requires cautious generalization. In line with qualitative research principles, the findings offer transferability rather than statistical generalizability, providing conceptual insights that may apply to similar Islamic philanthropic contexts.

CONCLUSION

This study set out to understand how service experiences in Islamic volunteerism become embodied transformative learning processes. The findings show that such experiences become transformative when they are internalized through embodied social engagement, not merely performed as charity. Direct interaction with rural communities exposed *muzakkī*-volunteers to inequality, limited access, and social vulnerability far removed from their urban lives. Muzaki did not simply observe these conditions. They experienced them as lived and meaningful realities. In this process, self-embodiment served as the bridge between transformative service experiences and transformative learning. These encounters generated disruption, critical reflection (*muḥāsabah*), and perspective transformation. *Muzakkī* reassessed their assumptions about poverty, prosperity, social responsibility, and the meaning of zakat. Theoretically, this is where the study contributes most. It integrates Transformative Service Research, self-embodiment, and Transformative Learning Theory into one coherent framework. TSR explains how meaningful service encounters emerge. Self-embodiment explains how those encounters become emotionally and morally internalized. TLT explains how disruption and reflection produce perspective transformation.

The study also asked how this learning reshapes *muzakkī* orientations toward Islamic social responsibility. The findings reveal change across three dimensions. Cognitively, *muzakkī* began to reinterpret zakat as an ethical response to structural inequality, not only as ritual charity. Affectively, they developed deeper empathy, gratitude, moral sensitivity, and spiritual reflexivity. Behaviorally, the change appeared in an emerging form. *Muzakkī* expressed initial commitments to continued engagement, stronger prosocial participation, and the enactment of Islamic values in daily life. Their long-term durability, however, remains to be confirmed. Empirically, the study contributes to the discussion of living Islam. It shows that Islamic values are not only transmitted doctrinally, but actively experienced and enacted through embodied social engagement. Islamic volunteerism, in this sense, is not only philanthropic participation. It is a socially embedded process through which religious values are embodied, negotiated, and continuously reconstructed.

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