**When Religion Commercialization and Fraud Go Hand in Hand: The Case of Aksi Cepat Tanggap**

**Ketika Komersialisasi Agama dan Penipuan Berjalan Beriringan: Kasus Aksi Cepat Tanggap**

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***ABSTRACT***

*Religious commercialization, especially Islamic commercialization has been widespread in contemporary times. This effect also encourages enterprises with religious symbolism to carry out fraudulent activities, namely Aksi Cepat Tanggap (ACT). This research aims to investigate further the integration of religious commercialization and fraudulent activities conducted by ACT. This research employed a qualitative and descriptive methodology through the case study of ACT's fraudulent activities. The findings of this research are that ACT has benefitted from religious commercialization practices. This, in turn, emboldens ACT to engage in fraud by misappropriating its donors' funds. This research implies that religious commercialization might potentially have adverse consequences, particularly when combined with fraudulent activities. Thus, the public needs to be more critical and not easily convinced by the offerings of services that rely on religious commercialization, especially if these services engage in fraudulent activities.*

***Keywords:*** *Religious Commercialization, Fraud, Aksi Cepat Tanggap*

**ABSTRAK**

Komersialisasi agama, khususnya komersialisasi Islam telah meluas di zaman sekarang. Hal ini juga mendorong perusahaan yang memiliki simbolisme agama untuk melakukan kegiatan penipuan, salah satunya adalah Aksi Cepat Tanggap (ACT). Penelitian ini bertujuan untuk menyelidiki lebih jauh integrasi komersialisasi agama dan aktivitas penipuan yang dilakukan oleh ACT. Penelitian ini menggunakan metodologi kualitatif dan deskriptif melalui studi kasus kegiatan penipuan yang dilakukan ACT. Temuan dari penelitian ini adalah bahwa ACT telah mendapatkan keuntungan dari praktik komersialisasi agama. Hal ini kemudian mendorong ACT untuk melakukan penipuan dengan menyelewengkan dana para donaturnya. Penelitian ini menyiratkan bahwa komersialisasi agama berpotensi menimbulkan dampak yang merugikan, terutama jika digabungkan dengan kegiatan penipuan. Oleh karena itu, masyarakat perlu lebih kritis dan tidak mudah tergiur dengan penawaran jasa yang mengandalkan komersialisasi agama, terutama jika jasa tersebut melibatkan kegiatan penipuan.

**Kata Kunci**: Komersialisasi Agama, Penipuan, Aksi Cepat Tanggap

1. **Introduction**

Religious commercialization refers to the practice of achieving business goals by using religious symbols as economic commodities (Fakhruroji, 2010; Umam, 2021). This phenomenon refers to the convergence of religion and commerce when the expression of religious ideas is restricted to symbolic elements and undergoes a notable transformation from being spiritually significant to becoming centered around material things (Muary & Atikah, 2023). In contemporary culture, religion is often regarded as a means of addressing many challenges, leading to an increasing need for religious instruction and symbolism. Consequently, the prevalence of religious commercialization has increased. The phenomena of religious commercialization are apparent, as seen in the United States. Traditionally, churches have often depended on the financial contributions of their followers. However, in contemporary society, churches have gradually shifted their reliance on commercial ventures, such as the promotion and sale of books, CDs, merchandise, and other religious items. Religious institutions can amass substantial financial holdings, enabling them to construct opulent and costly church buildings (Hernandez-Ramdwar, 2013; Husna, 2018). Islam, being a prominent global religion in the contemporary era, has also undergone commercialization. Islam commercialization refers to the process of commercializing Islam, in which the religious devotion and symbolic aspects of Islam are utilized as commodities that may be purchased or sold for financial gain (Makiah et al., 2022). From this perspective, it may be argued that Islamic objects are primarily created to generate economic gains, rather than emphasizing the reverence for religious rituals and emotions (Muary & Atikah, 2023). Commercialization is particularly prevalent in Indonesia, which is home to the biggest Muslim population globally. Consequently, this has created a conducive environment for the commercialization of Islamic activities and products. In recent decades, there has been a significant rise in the commercialization of religion, particularly the monetization of Islam, in Indonesia. In the 1980s, the emergence of the Muslim bourgeoisie and the marginalization of Islamic politics and identity under the New Order administration in Indonesia prompted various Muslim factions to advocate for a more robust Islamic identity (Elanda, 2019; Hidayah, 2021; Husna, 2018; Muary & Atikah, 2023). The fulfillment of this goal began with the alignment between the New Order administration and Islamic organizations in the 1990s. During the 1990s, there have been notable occurrences related to religious importance, like the establishment of an Islamic bank called *Bank Muamalat Indonesia* and the introduction of household products that have obtained halal certification (Amna, 2019; Choiruzzad, 2013; Muary & Atikah, 2023). The collapse of the New Order administration in 1998 resulted in an increased desire for items with Islamic symbols, which in turn facilitated the commercialization of Islam in society. The prevalence of the Islamization or Syariahisation of corporate products grew significantly from the 2000s to the 2010s. Several things have undergone Islamization and have obtained Syariah or halal certifications. These encompass a wide range of goods and services, including fashion and beauty products, religious films, television programs, hotels that adhere to Islamic principles, Islamic tourist services, and Islamic property and plantation operations (Amna, 2019; Elanda, 2019; Husna, 2018; Ridho et al., 2023).

On the other hand, Islam is a religion that emphasizes the principle of charity and equality between fellow believers and fellow human beings (Tamanni et al., 2022). It is therefore not surprising that Muslims tend to have a high level of charity (Fauzia, 2017; Latief, 2016). Indonesia as the country with the largest Muslim population is also listed as the most benevolent country in the world according to the 2022 World Giving Index (Charities Aid Foundation, 2022). In Indonesia, Islamic philanthropy began to flourish rapidly after the era of reformation, with the emergence of awareness that philanthropy needs to be managed professionally to have a more optimal impact on the *dhuafa* (needy) (Kailani & Slama, 2020). If Islamic philanthropy was used to be managed simply by the manager of the mosque or channeled directly to the needy people, then nowadays Islamic philanthropy is managed more professionally and modernly through various institutions, such as Indonesia’s National Zakat Board (*Badan Amil Zakat Nasional* or BAZNAS), several charitable foundations (also known as *Lembaga Amil Zakat* or LAZ), as well as other Islamic charitable institutions such as Dompet Dhuafa and *Aksi Cepat Tanggap* (ACT) (Fauzia, 2017; Kailani & Slama, 2020; Latief, 2016). ACT is one of the Islamic philanthropic institutions that was founded in 1994 and was originally part of the Dompet Dhuafa (Setiawan et al., 2020; Setyani, 2018; Sholikhah et al., 2021). In 2012, ACT expanded its activities to a global level by reaching several countries in Southeast Asia, South Asia, the Middle East, Africa, and Eastern Europe (Setyani, 2018). ACT also has some philanthropic initiatives that were warmly received by the Indonesian community, such as Global Qurban and Global Wakaf (Setiawan et al., 2020; Setyani, 2018). Behind a number of these achievements, ACT was involved in a series of alleged fraud charges in 2022. It was revealed based on an investigation conducted by Tempo magazine with the title of *Kantor Bocor Dana Umat* (Leakage in ACT) and published on June 2, 2022 (Ridho et al., 2023; Sedayu, 2022). The suspicions of fraud include wastes committed by ACT leaders, misuse of Boeing donation funds, abuse of *waqf* funds, excessive cuts in donations, and money laundering allegations (Detik.com, 2022; Sedayu, 2022). A number of these scandals have disrupted the ACT's finances and several ACT leaders have also been sentenced to prison for the scandal (Kamil, 2023b; Sedayu, 2022).

Numerous academics have provided clarification on the notion of religious commercialization. In his study, Hernandez-Ramdwar (2013) provided a comprehensive analysis of the phenomenon of religious commercialization as it occurred in Trinidad and Tobago, Cuba, Brazil, and Santeria. Vodou, Candomble', and Orisha. Elanda (2019) and Umam (2021) investigated the phenomenon of religious commercialization in the context of Islamic housing. Numerous instances of Islamic commercialization in Indonesia were elucidated by Ridho et al. (2023), including Islamic charity and Islamic plantation. Despite the efforts of numerous scholars to offer explanations for these phenomena, further investigation into the convergence of fraud and religious commercialization remains lacking. Hence, this research distinguishes itself by investigating ACT's fraudulent activity and religious commercialization in a unified conceptual framework. The objective of this research is to conduct a more comprehensive analysis of ACT's fraudulent activity and the commercialization of religion. Furthermore, this study aims to contribute to the expanding body of literature concerning the commercialization of religion.

1. **Literature Review**

**Islam and Religion Commercialization**

The transformation of utility values into market values is referred to as commercialization (Baharun & Niswa, 2019). This phenomenon arises when an object with intrinsic utility (e.g., the capacity of a beverage to quench thirst) subsequently attains economic value as a result of its potential for trading in the marketplace, thereby producing financial profit (by packaging the beverage in a container) (Yustati et al., 2017). The phenomenon of commercialization also affected the religious sphere (Yustati et al., 2017). The concept of religious commercialization pertains to the commercial exploitation of religious symbols to generate financial gain (Fakhruroji, 2010; Umam, 2021). This phenomenon involves the blending of the lines between commerce and religion, in which the practice of religiosity is reduced to its symbolic formalities and significantly changes from being substantial to materialistic (Muary & Atikah, 2023). Similarly, in the present day, Islam, being one of the most widely practiced religions on an international scale, has experienced a process of commercialization. Islamic commercialization pertains to the commercialization of Islamic matters, wherein the symbolism and devotional practices linked to Islam are leveraged for financial gain through purchase or sale (Makiah et al., 2022). One could contend that Islamic products place greater emphasis on profit maximization rather than the observance of religious rituals and emotions (Muary & Atikah, 2023).

Throughout the 1980s, the development of the Muslim middle class in Indonesia contributed to the commercialization of Islam (Husna, 2018). Numerous Muslims have attained prominent positions in diverse sectors—including but not limited to professions in several fields such as reformist movements, legal practice, political and cultural arenas, technocratic positions, activism with non-governmental organizations, and Islamic preaching—as a result of the implementation of New Order economic policies and educational reforms (Hidayah, 2021). Concurrently, the seceding of numerous Islamic political organizations and the prohibition of headscarves, as well as the perceived decline in societal moral values, contributed to the New Order regime's marginalization of Islamic politics and identity. As a result, several Muslim groups are increasingly cognizant of the necessity to assert their Islamic identity (Elanda, 2019; Muary & Atikah, 2023). The decline in economic conditions, the rise of civilian opposition groups, and external military resistance beyond the Army all contributed to the New Order government's diminished authority. As a result, throughout the 1990s, the New Order government was compelled to initiate a process of reconciliation with Islamic factions. This was achieved with the establishment of a forum for intellectuals and middle-class Muslims in Indonesia with the formation of the Association of Indonesian Muslim Intellectuals (*Ikatan Cendekiawan Muslim Indonesia* or ICMI) in 1990 (Choiruzzad, 2013; Muary & Atikah, 2023).

The improved relations between the New Order administration and Islamic organizations have granted Muslims increased autonomy to integrate Islamic symbols and principles into their daily lives, such as the public exhibition of headscarves (Choiruzzad, 2013). As a result, a considerable proportion of Muslims articulate a preference for commodities that feature Islamic symbols to symbolize their religious affiliation. As a result, numerous products have surfaced that symbolize religious affiliation, such as the presence of an Islamic bank (*Bank Muamalat Indonesia*) and halal-certified household goods (Amna, 2019; Choiruzzad, 2013). The demise of the New Order regime in 1998 facilitated the widespread dissemination of religious zeal within the Muslim community. The emergence of numerous Islamic political organizations, which have been followed by the proliferation of commercial enterprises bearing Islamic symbols and an expansion of Islamic institutions, exemplifies this phenomenon. A discernible surge in the prevalence of Islamization or Syariahization was observed during the 2000s, as indicated by the adoption of diverse policies at the municipal and national levels that were founded upon Islamic principles. Various products in the commercial sphere have been Islamized through the acquisition of Syariah or halal certifications. This phenomenon comprises an extensive array of commodities, such as beauty and fashion items, religious films and television series, hotels designed following Islamic principles, ventures in Islamic tourism, real estate, and plantations (Amna, 2019; Elanda, 2019; Husna, 2018; Ridho et al., 2023).

**Islamic Philanthropy**

Philanthropy is an important part of the teachings of Islam (Kasri, 2013). Some worship activities in Islam are philanthropic, either obligatory worshipping as *zakat*, or *sunnah* (voluntary) worship such as *infaq*, *shadaqah*, and *waqf* (Karim, 2019; Tamanni et al., 2022). The implementation of Islamic philanthropy in Indonesia was initially organized in a simple manner, where Muslims entrust *Zakat*, *Infaq*, *Shadaqah*, and *Waqf* (ZISWAF) funds to mosque managers or distribute the funds themselves to community groups in need (Kailani & Slama, 2020). At the time of the New Order, awareness began to emerge to manage the ZISWAF funds through institutions under the shadow of the government. It is regulated in Keppres No. 07/POIN/10/1968 dated 31 October 1968 on the management of national zakat. Several management bodies of ZISWAF have been established in some provinces and State-Owned Enterprises (SOEs), such as BAZIS DKI Jakarta, BAZIS EAST Kalimantan, BAZIS West Java, and BAMUIS BNI (BAZNAS Kota Bogor, 2022). The management of ZISWAF funds through institutions under the shadow of the government is also seen in line with the vision of the New Order, where the management of the ZISWAF fund is seen as a helping part of economic development (Kailani & Slama, 2020). During the New Order until the beginning of the Reformation era, there were several Muslims who criticized the gap between the rich and the poor in the era of the New Order.

Besides, there were also some disappointments over the marks of Corruption, Collusion, and Nepotism (*Korupsi*, *Kolusi*, dan *Nepotisme* or KKN) in the state's financial management. As a result, the idea arose to manage ZISWAF funds to empower the economy of Muslims and no longer merely channel ZISWAF funding to the community in need. This is achieved through an independent institution that is not affiliated with the state, thus free from the practice of KKN. It also prompted the emergence of some charitable foundations (also known as *Lembaga Amil Zakat* or LAZ) and other Islamic philanthropic foundations, such as the Dompet Dhuafa which was founded in 1994, the LAZISMU was established in 2002, and the LAZISNU that was set up in 2005 (Fauzia, 2017; Kailani & Slama, 2020). Entering the Reformation era, Islamic philanthropy has also undergone several reform processes. On the regulatory side, the management of ZISWAF funds has been increasingly strengthened through some laws, such as Act No. 38 of 1999 on *Zakat* Management (these laws were later replaced by Act Number 23 of 2011 on *Zakat* Management) and Act Number 41 of 2004 on *Waqf*. From the management side, there is awareness that the management of ZISWAF funds needs to be managed in a modern and professional manner through the use of the banking system, the employment of full-time and professional staff, the improvement of the capacity of the fund management institutions of ZISWAF, as well as transparency and accountability. From the side of activity, there is the view that the fund management agency of ZISWAF not only canalizes ZISWAF funds only to the Muslims who are still in need but must also be able to empower Muslims economically. Therefore, the ZISWAF fund management agency has initiated several empowerment programs in the areas of education, health, law, disaster management, economics, and social. Examples are the advocacy program for migrant workers in Hong Kong initiated by Dompet Dhuafa, the establishment of free hospitals and schools through *waqf* funds, and disaster management programs in both Indonesia and other countries initiated with ACT (Fauzia, 2017). Currently, there are three types of Islamic philanthropic institutions, namely institutions for the management of zakat under the shadow of the state, such as Indonesia’s National Zakat Board (BAZNAS), independent zakat management institutions such as LAZISMU and LAZISNU, and other Islamic philanthropic foundations such as Dompet Dhuafa and ACT (Fauzia, 2017; Latief, 2016).

1. **Research Methodology**

The current study utilized qualitative approaches for data analysis. In this case, the researcher would concentrate on analyzing factual and descriptive information that cannot be easily measured within the qualitative technique. The qualitative technique was chosen because of its inquisitive nature. As a result, researchers may get a further understanding of many aspects of the phenomenon (Sekaran & Bougie, 2016). Due to the qualitative character of this study, the data gathered for this research mostly consists of non-quantifiable information, namely textual descriptions (Neuman, 2014). This study collected secondary data from relevant news articles. The researcher utilized a descriptive technique to assess the data in this study. The descriptive technique is a methodology used to determine and define the features of the issue under inquiry (Sekaran & Bougie, 2016). The researcher's objective is to conduct a methodical, precise, and thorough examination of the commercialization of religion and fraud scandals in ACT. By utilizing this method, the researcher may also thoroughly clarify the phenomenon and provide a more in-depth analysis that overcomes the constraints of quantitative approaches. The main aim of this research is to conduct a thorough investigation of the religious commercialization and fraud scandals in ACT. The use of the case study technique in this research is warranted since it may effectively address empirical problems about a specific circumstance. The purpose of this discourse is to take a more particular and concentrated approach to the issue being investigated and provide relevant contextual information. The data obtained from literature reviews was assessed using qualitative methodologies. In this situation, the data collected from the study's findings is categorized and extracted, and then linked to the research question to answer the formulation of the problem. The data-gathering procedure entailed diligent observation, which included the practice of maintaining precise records and doing thorough document analysis. This qualitative study utilizes inductive reasoning, a systematic approach that generates inferences from specific symptoms and data, ultimately resulting in a generalization as a conclusion (Neuman, 2014; Sekaran & Bougie, 2016).

1. **Findings and Discussions**

**Introduction of ACT**

ACT (*Aksi Cepat Tanggap*) was one of the Islamic philanthropic institutions founded in 1994 and was originally part of the Dompet Dhuafa. ACT was founded with a focus on helping the victims of natural disasters in Liwa, Lampung West Regency, Province of Lampung (Setiawan et al., 2020; Setyani, 2018; Sholikhah et al., 2021). In 2012, ACT expanded its activities to a global level by reaching several countries in Southeast Asia, South Asia, the Middle East, Africa, and Eastern Europe (Setyani, 2018). ACT has also expanded its focus beyond disaster management through several philanthropic initiatives such as Global Qurban and Global Wakaf, which were warmly welcomed by the Indonesian community (Setiawan et al., 2020; Setyani, 2018). Through this initiative, Indonesians can carry out *qurban* (animal sacrifice during Eid al-Adha) and *waqf* activities both in Indonesia, as well as in other countries such as Palestine, Syria, Jordan, Egypt, Somalia, Central Africa, Cameroon, Uganda, Sri Lanka, Bangladesh, Myanmar, the Philippines, Laos, Vietnam, Thailand, Cambodia, Timor-Leste, Bosnia, and Albania (Setiawan et al., 2020). Some of such initiatives raise the positive image of ACT in the eyes of the public, and ACT is increasingly being trusted by the public in the management of ZISWAF funds and other charities. Multinational Enterprises (MNEs) like Boeing and the heir to the victims of Lion Air Flight 610 also entrusted the management of the Boeing Community Investment Fund to ACT (Sedayu, 2022; Yuantisya, 2022). From 2018 to 2020 ACT managed to raise funds on average as large as 540 billion rupiahs each year (Sedayu, 2022).

**ACT and Fraud Scandal**

The dominance of ACT in Islamic philanthropic activities in Indonesia as well as the size of the philanthropic funds received and managed by ACT unfortunately make the ACT leaders lazy and untrustworthy. The ACT chief has begun to waste and misuse funds for several years. It was revealed based on an investigation conducted by Tempo magazine with the article titled *Kantor Bocor Dana Umat* (Leakage in ACT) that was published on June 2, 2022 (Ridho et al., 2023; Sedayu, 2022). Some of such scandals include:

1. The alleged waste of funds and the large cut-off of donations that ACT receives to provide a very large and unreasonable salary for ACT leaders compared to other Islamic philanthropic institutions. ACT officials, such as the Senior Vice President, receive about 150 million rupiahs monthly, the Vice President receives 80 million rupiahs monthly, executive directors are paid about 50 million rupiahs monthly, and directors receive 30 million rupiahs. In comparison, the highest salary of other Islamic philanthropic institutions such as Dompet Dhuafa only reaches 40 million rupiahs monthly, and the top salary in Rumah Zakat (another Islamic philanthropy institution) only reaches 25 million monthly. ACT leaders receive up to 18 salaries per year, wherein in addition to the monthly salary ACT leaders also receive a variety of bonuses. Bonuses received like *qurban* bonuses received on the holiday of Eid al-Adha, with the amount reaching one monthly salary. Other bonuses are received in the new school year or when the amount of donations of a program exceeds the target. In addition to a very high salary, ACT's leaders also receive luxurious cars as facilities. The Chairman of the ACT was provided with three cars (Toyota Alphard, Mitsubishi Pajero Sport, and Honda CR-V.) The Senior Vice President and Vice President are provided with the Mitsubishi Pajero Sports car, while the executive director and director are provided with Toyota Innova or Avanza. The ACT itself has quite many executives, namely one president, one board chairman, three senior vice presidents, 10 vice presidents, 14 executive directors, and 16 directors, therefore the expenditure on salaries and facilities for the ACT executives becomes enormous (Detik.com, 2022; Sedayu, 2022). As a result, ACT made a large-scale donation cut to support salary and facility expenditures for ACT executives. ACT is cutting donations in the range of 20 to 30 percent of the total donations collected. This is considered exaggerated, considering generally the donation cuts carried out by other Islamic philanthropy agencies amounted to only 12.5 percent of the total donation. Government Regulation No. 10 of 1980 regulating charities states that the maximum reduction for social donations is only 10 percent, while the reduction of *zakat*, *infaq*, and *shadaqah* funds is a maximum of 12.5 percent. The donation for the construction of a mosque in Sydney, Australia has managed to raise funds of 3,018 billion rupiahs, but it was only channeled up to 2,311 billion rupiahs or there was a cut of about 23 percent of the total donation. Several donation gatherings have even experienced greater cuts. The donation for the construction of Musala (small mosque) Al-Ikhlas in Kepuhrejo Village, Takeran District, Magetan Regency, East Java, has managed to raise funds of 17,702 million rupiahs, but only 9 million rupiahs was channeled, or there was a cut of 50.8 percent. Donation of aid for Mr. Suharno from Dlingo District, Bantul Regency, Special Region of Yogyakarta who suffered from an accident has managed to collect 412,207 million rupiahs, yet ACT only channeled 3 million rupiahs in cash, and another 3 million rupiahs in other supplies. This leads to the assumption that there has been a cutting of hundreds of millions of rupiahs in donations by ACT (Sedayu, 2022; Yuantisya, 2022).
2. The alleged misuse of donation funds by the ACT authorities has not only resulted in a substantial reduction in donations but has also evolved into a suspicion of misappropriation of donation funds. The alleged breach was carried out through several agencies affiliated with ACT, such as PT Hydro Perdana Retailindo and Agro Wakaf Corpora. In addition, PT Hydro Perdana Retailindo has transferred funds worth 2.86 billion rupiahs to the Chairman of the Board of ACT for the purchase of houses and home furniture. Agro Wakaf Corpora has also channeled funds of 20 million rupiahs for the President of ACT and 15 million rupiahs for the Senior Vice President of ACT. The alleged misappropriation violates Act No. 28 of 2004 regulating foundation charities, which contains an article prohibiting the division of the fund's wealth in the form of money and goods. The same prohibition also applies to the administrator who is a founder or affiliated with the founder, the supervisor, and the overseer (Sedayu, 2022). In addition to the misappropriation through several agencies affiliated with ACT, the misappropriation also occurred in the *waqf* cattle shelter program in Blora Regency, Central Java. Although there are reports this program kept 12,104 goats, internal investigations conducted by Global Wakaf have found only 2,196 goats or 9,908 goats are missing with losses reaching 6,5 billion rupiahs (Sedayu, 2022). The largest misappropriation committed by the ACT was against the Boeing Community Investment Fund which was managed by ACT and worth approximately 138 billion rupiahs. This fund was to be used for the construction of several schools as part of Boeing's compensation to the families of victims of the Lion Air flight crash JT-610 that crashed on October 29, 2018. However, the funds are used for other purposes, such as paying salaries and benefits to staff and ACT volunteers, being channeled to ACT-affiliated agencies, like PT Agro Wakaf Corpora and PT Global Wakaf Corpora, and channeled into other agencies such as Shariah Corporation 212. This misappropriation resulted in only 20 billion rupiahs being used for the construction of several schools, with the remainder (118 billion rupiahs) used for other purposes by ACT. As a result, the construction of several schools was stopped or completed behind schedule, which was different from what the heirs of the victims of the Lion Air plane crash expected. The construction of a *madrasah* (Islamic School) by ACT in Sukaresik Village, Tasikmalaya Regency, West Java was carried out with low quality (for example there was no electrical outlet for computer labs). Besides, the basketball field that was supposed to be built was replaced with a volleyball field. Another school renovation carried out by ACT (a kindergarten school in Mungkid District, Magelang Regency, Central Java), was also stopped and unfinished (Detik.com, 2022; Sedayu, 2022).

In addition to the alleged waste of funds and misappropriation of donation funds, ACT is also suspected of being involved in money laundering for terrorist activities. The Indonesian Financial Transaction Reports and Analysis Centre (*Pusat Pelaporan dan Analisis Transaksi Keuangan* or PPATK) found indications of a suspected transaction related to terrorist activities by ACT. PPATK noted that there were hundreds of billion rupiahs of suspicious transactions from and out of Indonesia that ACT carried out. A total of 52.9 billion rupiahs was recorded flowing abroad, and funds from abroad into ACT amounted to 64.9 billion rupiahs. The PPATK has submitted the results of the ACT transaction inspection to several law enforcement agencies, such as the Detachment Anti-Terror Special Unit of the Indonesian National Police (*Detasemen Khusus 88 Anti Teror Kepolisian Republik Indonesia* better known as *Densus 88*) and the National Anti-Terrorism Agency (*Badan Nasional Penanggulangan Terorisme* or BNPT) for further investigation (Hendartyo, 2022). The number of scandals that ACT has been experiencing has begun to affect its financial condition since 2021. Between October and December 2021, ACT staff had their salaries cut by more than 50 percent, and several ACT programs, such as the *waqf* cattle shelter and school renovation, were also disrupted and even stopped. On June 16, 2021, the ACT leaders received notice from the Indonesian National Police (*Kepolisian Republik Indonesia* or *Polri*) on charges of fraud (Kurniawan, 2022; Sedayu, 2022). ACT Chairman Ahyudin subsequently resigned due to the deteriorating ACT condition on January 11, 2022. The deteriorating ACT condition then began to be noticed by the media and then revealed by Tempo magazine through the article titled *Kantor Bocor Dana Umat* (Leakage in ACT) which was published on June 2, 2022 (Sedayu, 2022). On July 3, 2022, a tag for *Aksi Cepat Tanggap* and *Aksi Cepat Tilep* (Quick Fraud Action) appeared on Twitter, where Indonesian netizens crowded about alleged lies, fraud, and abuse of public donation funds by ACT. Nevertheless, there are still several parties trying to defend ACT by stating that public allegations against ACT are inappropriate and constitute an engineering to destroy the ACT which has already contributed much to the interests of the Muslims. This defense ended up in vain as the alleged scandal of ACT was increasingly uncovered (Ridho et al., 2023). On July 5, 2022, the Ministry of Social Affairs (*Kementerian Sosial Republik Indonesia* or *Kemensos RI*) revoked permission to hold a donation collection by ACT due to the alleged scandal that hit ACT. ACT offices were then searched by the Indonesian National Police on 22-23 July 2022 (Kurniawan, 2022; Yuantisya, 2022). The investigation was carried out by the Indonesian National Police for a year against ACT then proceeded with the establishment of several ACT leaders as suspects namely Ahyudin (founder and former President and Chairman of the ACT), Ibnu Khajar (Chairman of ACT for the period 2019-2022), Novariadi Imam Akbari (former Chairman of the ACT), and Heryana Hermai (Vice President of ACT) on 25 July 2022. The charges received by the ACT's leaders include the seizure of the Boeing Community Investment Fund which amounted to to 118 billion rupiahs (Hendartyo, 2022; Kurniawan, 2022). The case was subsequently brought before the State Court (Pengadilan Negeri) of South Jakarta, where the ACT leaders were allegedly found guilty of misappropriation of Boeing Community Investment Fund funds and were sentenced to imprisonment on 24 January 2023 (Ahyudin was served 3.5 years in prison, while Ibnu Khajar, Novariadi Imam Akbari, and Heryana Hermai were served 3 years respectively) (Kamil, 2023b, 2023a).

**Religious Commercialization and Fraud of ACT**

The convergence of religious commercialization and fraud is apparent in the actions of ACT and its supporting justification. In recent decades, there has been a notable surge in the commercialization of religion, particularly the monetization of Islam, in Indonesia. The emergence of the Muslim bourgeoisie in the 1980s, coupled with the marginalization of Islamic politics and identity during the New Order administration, has prompted different factions within the Indonesian Muslim community to advocate for a more prominent Islamic identity (Elanda, 2019; Hidayah, 2021; Husna, 2018; Muary & Atikah, 2023). The fulfillment of this ambition began with the restoration of concord between the New Order administration and Islamic establishments in the 1990s. In the 1990s, there was an increase in the availability of products and services with religious characteristics, including the establishment of an Islamic bank (*Bank Muamalat Indonesia*) and the sale of home goods that are certified as halal (Amna, 2019; Choiruzzad, 2013; Muary & Atikah, 2023). The collapse of the New Order administration in 1998 resulted in an increased desire for items with Islamic symbols, hence amplifying the commercialization of Islam throughout society. The rate of Islamization or Syariahisation of corporate products has significantly increased from the 2000s to the 2010s. Several things have undergone the process of Islamization, acquiring Syariah or halal certifications. These encompass a wide range of goods and services, including fashion and beauty items, religious films, television shows, hotels that adhere to Islamic principles, Islamic tourism services, Islamic charities, as well as Islamic property and plantation activities (Amna, 2019; Elanda, 2019; Husna, 2018; Ridho et al., 2023).

The fraudulent activities of ACT highlight the contradictory relationship between the commercialization of religion and fraudulent behavior. The extensive commercialization of Islamic practices and symbols over the 2000s and 2010s has resulted in a notable change in their meaning. Previously seen as expressions of religious devotion, practices like donating to ZISWAF funds have transformed into valuable commodities in the economy. The extensive commercialization of Islam has also led to a shift in societal perception of Islamic devotion. It is often believed that an individual's dedication to Islamic symbols in public, such as their involvement in ZISWAF and other Islamic charitable organizations, is indicative of their level of religious devotion (Elanda, 2019; Ridho et al., 2023). The aforementioned alteration resulted in unforeseen repercussions, as ACT and other entities that profited from the commercialization of Islam perceived themselves to have acquired an elevated degree of moral and religious influence in society. ACT and other businesses contend that their services are needed for Muslims to attain a state of devoutness, as these activities are integral to Islamic symbolism. Hence, ACT justified its fraudulent actions (large cut-off donations and misappropriation of funds) because it perceived itself as being religiously valid. This opinion suggests that the Islamic faith and devotion have been reduced to a mere symbol and focused solely on superficial demonstrations. The significance of spirituality, a key element of Islamic teachings, has been weakened as a result of an emphasis on symbols and other constituents (Ridho et al., 2023). This elucidates ACT's rationale for engaging in fraudulent practices, as it primarily emphasized guiding Muslims to attain righteousness by donating to charitable organizations as a representation of Islam. However, it ultimately diverted the funds for unauthorized purposes, thereby disregarding other fundamental Islamic principles, such as *amanah* (integrity and trustworthiness). Islamic teachings prioritize the need to conduct business with integrity and honesty. This statement contradicts the fraudulent actions carried out by ACT (Handayani & Fathoni, 2019). Ultimately, this incident resulted in a paradoxical situation where the commercialization of Islamic practices and fraudulent operations became intertwined, despite disregarding the core humanistic principles promoted by Islamic teachings.

1. **Conclusion**

In Indonesia, Islamic philanthropy began to flourish rapidly after the era of reformation, with the emergence of awareness that philanthropy needs to be managed professionally to have a more optimal impact on the *dhuafa* (needy) (Kailani & Slama, 2020). If Islamic philanthropy was used to be managed simply by the manager of the mosque or channeled directly to the needy people, then nowadays Islamic philanthropy is managed more professionally and modernly through various institutions (Fauzia, 2017; Kailani & Slama, 2020; Latief, 2016). ACT is one of the Islamic philanthropic institutions that was founded in 1994 and was originally part of the Dompet Dhuafa (Setiawan et al., 2020; Setyani, 2018; Sholikhah et al., 2021). In 2012, ACT expanded its activities to a global level by reaching several countries in Southeast Asia, South Asia, the Middle East, Africa, and Eastern Europe (Setyani, 2018). ACT also has some philanthropic initiatives that were warmly received by the Indonesian community, such as Global Qurban and Global Wakaf (Setiawan et al., 2020; Setyani, 2018). Behind a number of these achievements, ACT was involved in a series of alleged fraud charges in 2022. It was revealed based on an investigation conducted by Tempo magazine with the title of *Kantor Bocor Dana Umat* (Leakage in ACT) and published on June 2, 2022 (Ridho et al., 2023; Sedayu, 2022). The suspicions of fraud include wastes committed by ACT leaders, misuse of Boeing donation funds, abuse of *waqf* funds, excessive cuts in donations, and money laundering allegations (Detik.com, 2022; Sedayu, 2022). A number of these scandals have disrupted the ACT's finances and several ACT leaders have also been sentenced to prison for the scandal (Kamil, 2023b; Sedayu, 2022). The fraudulent activities of ACT highlight the contradictory relationship between the commercialization of religion and fraudulent behavior. The extensive commercialization of Islam has led to a shift in societal perception of Islamic devotion. It is often believed that an individual's dedication to Islamic symbols in public, such as their involvement in ZISWAF and other Islamic charitable organizations, is indicative of their level of religious devotion (Elanda, 2019; Ridho et al., 2023). The aforementioned alteration resulted in unforeseen repercussions, as ACT and other entities that profited from the commercialization of Islam perceived themselves to have acquired an elevated degree of moral and religious influence in society. The significance of spirituality, a key element of Islamic teachings, has been weakened as a result of an emphasis on symbols and other constituents (Ridho et al., 2023). This elucidates ACT's rationale for engaging in fraudulent practices, as it primarily emphasized guiding Muslims to attain righteousness by donating to charitable organizations as a representation of Islam. However, it ultimately diverted the funds for unauthorized purposes, thereby disregarding other fundamental Islamic principles, such as *amanah* (integrity and trustworthiness) (Handayani & Fathoni, 2019). Ultimately, the instance of ACT serves as a warning, demonstrating the moral and legal risks associated with the commercialization of religion and fraudulent activities. In the future, corporations should give priority to promoting openness, upholding honesty, and adhering to ethical norms should take precedence over abusing religious feelings for monetary profit. Furthermore, regulators and law enforcement agencies have a vital responsibility to protect consumers' interests and ensure that those who participate in fraudulent activities in the charity field are held accountable.

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