

A Comparative Analysis of the Implementation and Utilization of Digital Platforms in Zakat, Infaq, and Sadaqah Fundraising Models (The Response of Social Institutions to the ACT Case)

Perbandingan Implementasi Pengelolaan dan Pemanfaatan Platform Digital dalam Model Penghimpunan Platform Digital dalam Model Penghimpunan Zakat, Infak, dan Sedekah (Respons Lembaga Sosial terhadap Peristiwa ACT)

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ABSTRACT

This study aims to explore the utilization of digital platforms in the collection of zakat, *infaq*, and *sadaqah* (ZIS) by Yayasan Aksi Indonesia Dermawan and Lazismu Jawa Barat (Lazismu Jabar), as well as to analyse each institution's strategies in addressing public trust challenges following cases of fund misuse by similar organizations. Employing a qualitative approach with a case study method, the research involved six key informants from both institutions. The findings reveal that Aksi Indonesia Dermawan adopts an external digital platform-based approach—such as Kitabisa.com, SharingHappiness.org, and RuangKitaPeduli.org—to expand donor reach and improve fundraising efficiency, despite facing a service fee deduction of 5–7%. In contrast, Lazismu Jabar prioritizes the integration of internal systems and the Muhammadiyah community network to maintain transparency and trust. The key distinction between the two institutions lies in their strategic orientation: Aksi Indonesia Dermawan focuses on the effectiveness of digital marketing and technological adaptation, while Lazismu Jabar emphasizes socio-religious movement values and long-term sustainability. The study also examines how sharia financial principles—particularly regarding the allocation of operational funds (*amil*) and the interpretation of service fees (*ujroh*) for digital platforms—are applied within the context of the challenges of digital philanthropy.

Keywords: Yayasan Aksi Indonesia Dermawan, Lazismu Jabar, digital platform, Islamic finance

ABSTRAK

Penelitian ini bertujuan untuk mengeksplorasi pemanfaatan platform digital dalam penghimpunan dana zakat, infak, dan sedekah (ZIS) pada Yayasan Aksi Indonesia Dermawan dan Lazismu Jawa Barat (Lazismu Jabar), serta menganalisis strategi masing-masing lembaga dalam menghadapi tantangan kepercayaan publik pasca kasus penyalahgunaan dana oleh lembaga sejenis. Menggunakan pendekatan kualitatif dengan metode studi kasus, penelitian ini



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melibatkan enam informan kunci dari kedua lembaga. Temuan menunjukkan bahwa Aksi Indonesia Dermawan mengadopsi pendekatan berbasis platform digital eksternal seperti Kitabisa.com, SharingHappiness.org, dan RuangKitaPeduli.org untuk meningkatkan jangkauan donatur serta efisiensi penghimpunan dana, meskipun harus menghadapi potongan *ujroh* antara 5–7%. Sementara itu, Lazismu Jabar mengutamakan integrasi sistem internal dan jaringan komunitas Muhammadiyah untuk menjaga transparansi dan kepercayaan. Perbedaan utama antara kedua lembaga terletak pada orientasi strategis: Aksi Indonesia Dermawan berfokus pada efektivitas digital marketing dan adaptasi teknologi, sedangkan Lazismu Jabar menekankan nilai gerakan sosial-keagamaan dan keberlanjutan jangka panjang. Penelitian ini juga mengkaji bagaimana prinsip keuangan syariah, terutama terkait alokasi dana operasional (*amil*) dan pemaknaan *ujroh* bagi platform digital, diterapkan dalam konteks tantangan digitalisasi filantropi.

Kata Kunci: Yayasan Aksi Indonesia Dermawan, Lazismu Jabar, platform digital, keuangan syariah

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1. Introduction

The Yayasan Aksi Indonesia Dermawan, established in 2021 through its philanthropic institution Penderma.id, raises and distributes zakat, *infaq*, and *sadaqah* (ZIS) based on the principles of social justice and sustainability. The institution integrates digital technology into all of its programs to ensure trustworthiness, transparency, and accountability, in line with Islamic financial principles that prohibit elements of *riba*, *gharar*, and *maysir* (Penderma.id, 2024). However, since the misuse of funds case involving Aksi Cepat Tanggap (ACT) and the donation conflict between Agus Salim and Pratiwi Noviyanthi, public trust in philanthropic institutions has sharply declined (Putri & Herman, 2024). As a result, Yayasan Aksi Indonesia Dermawan's offline fundraising decreased by up to 69.68% during the 2022–2023 period.

To address the crisis of trust and operational challenges, Yayasan Aksi Indonesia Dermawan shifted to digital platforms as its primary strategy. Collaborations with Kitabisa.com, SharingHappiness.org, and RuangKitaPeduli.org facilitated donor access and enhanced transparency through online reporting (Suryaman et al., 2023). Each platform has distinctive characteristics: Kitabisa with its broad outreach, SharingHappiness with its community empowerment base, and RuangKitaPeduli with real-time reporting (Makki & Suwardi, 2024). Collectively, these platforms have become key partners in strengthening public confidence.

Nevertheless, the use of digital platforms entails service fees (*ujroh*) of 5–7%, which reduce operational allocations. In fact, Islamic law stipulates that zakat administrators (*amil zakat*) are entitled to receive up to 12.5% of the funds collected (Q.S. At-Taubah 9:60). While such deductions can be considered a legitimate part of *amil* funds, they remain burdensome for small-scale institutions with limited fundraising capacity (Afandi & Putra, 2020). In comparison, larger organizations such as Dompot Dhuafa and Rumah Zakat still have sufficient operational capacity despite these deductions, whereas smaller institutions struggle to cover even basic program needs.

The limitation of human resources worsens the situation, as only 30% of Yayasan Aksi Indonesia Dermawan's staff are dedicated to fundraising, while the remaining 70% work in non-fundraising divisions. This imbalance heightens operational costs and exposes the institution to reputational risks amid cases such as ACT and the Agus–Pratiwi donation conflict. To reduce reliance on external platforms, since early 2024 Yayasan Aksi Indonesia Dermawan has developed an internal Customer Relationship Management (CRM) team, raising donations via WhatsApp and email blasts. This strategy effectively eliminated platform service fees while strengthening control over donor data.

In contrast, Lazismu Jabar relies on internal integration and Muhammadiyah's community networks to maintain transparency and trust. As a National Amil Zakat Institution (LAZNAS), recognized by Minister of Religious Affairs Decree No. 90/2022, Lazismu Jabar has implemented accountable reporting systems, including external audits with unqualified opinions (*Wajar Tanpa Pengecualian*, WTP) in 2022–2023. The institution also enhanced its digital fundraising capacity through the training program "Excellent Fundraising in the Digital Era", while remaining focused on Muhammadiyah's six pillars: education, economy, health, religious propagation (*dakwah*), and human resource development (Kamarudin et al., 2023). Selective campaign strategies and periodic evaluations every 2–3 months are applied to ensure sustainability.

In comparative terms, Yayasan Aksi Indonesia Dermawan emphasizes digital marketing effectiveness and technological adaptation, whereas Lazismu Jabar prioritizes socio-religious values and long-term programs. This study employs Islamic economics theory and social capital theory (Kamaruddin et al., 2023) to explain the role of trust, networks, and social norms in supporting the sustainability of Islamic philanthropy. Previous studies indicate that social capital plays a critical role in strengthening *muzakki* (donor) loyalty and solidarity with *mustahik* (beneficiaries) (Lubis et al., 2024). Therefore, this research highlights that the application of sharia principles, efficient digital management, and the cultivation of social capital are key factors in the sustainability of modern philanthropic institutions.

Based on these research questions, this study aims to comprehensively examine the implementation of digital platforms in zakat, *infaq*, and *sadaqah* fundraising by Yayasan Aksi Indonesia Dermawan and Lazismu Jabar, as well as to analyse how both institutions manage these platforms to promote transparency, accountability, and fundraising effectiveness. Accordingly, this research not only focuses on the technical aspects of digital technology utilization but also emphasizes the dimensions of public trust and sharia-based governance principles that serve as the foundation of Islamic philanthropic practices.

2. Literature Review

2.1 Public Trust and Transparency in ZIS Management

Zakat, *infaq*, and *sadaqah* (ZIS) function not only as religious obligations but also as socio-economic instruments aimed at improving community welfare through redistribution mechanisms. The effectiveness of ZIS management is closely linked to public trust in amil institutions, particularly in relation to accountability, transparency, and ethical governance. When ZIS is managed professionally and transparently, it can contribute significantly to poverty alleviation and economic empowerment within society, reinforcing its role in the Islamic economic system (Anjelina et al., 2020).

In the contemporary context, declining public trust in charitable institutions, especially following high-profile cases of fund mismanagement, has intensified demands for transparency and institutional credibility. Empirical evidence suggests that transparency and accountable governance practices play a decisive role in shaping public interest and compliance in fulfilling ZIS obligations. A study conducted in West Java demonstrates that transparency, alongside the use of digital platforms, has a significant influence on individuals' willingness to fulfil their ZIS obligations, indicating that trust is increasingly constructed through visible governance practices rather than solely through religious legitimacy (Suryaman et al., 2023).

2.2 Digitalization of ZIS Collection and Donor Behaviour

The digitalization of ZIS collection has transformed traditional philanthropic practices by introducing online platforms that emphasize accessibility, efficiency, and wider outreach. These digital platforms facilitate real-time transactions and enable institutions to engage donors more effectively through data-driven communication and transparent reporting mechanisms. As a result, donor behaviour in digital ZIS ecosystems is influenced not only by religious motivation but also by perceptions of platform credibility, ease of use, and social impact narratives presented by ZIS institutions (Kamarudin et al., 2023).

From a behavioural perspective, the adoption of digital ZIS platforms is strongly associated with technological acceptance and the level of Islamic financial literacy among donors. Individuals who possess higher levels of financial literacy and a better understanding of sharia-compliant financial principles are more likely to engage in digital ZIS transactions. Empirical findings from the Indonesian context indicate that perceived usefulness, ease of use, and sharia financial literacy significantly affect individuals' intentions to conduct ZIS transactions through digital platforms, underscoring the importance of integrating technological innovation with ethical and religious education in digital ZIS management (Putri & Herman, 2024).

3. Methodology

This research employs a qualitative approach with a case study method, involving ten informants selected through purposive sampling. The case study design was chosen for its ability to explore phenomena in depth within real-life contexts, particularly regarding ZIS fundraising practices in the digital era (John W. Creswell, 2018). Data were collected through observation, interviews, and literature review, which enabled the researcher to capture the complexity of socio-economic dynamics and the management of Islamic philanthropic institutions in Indonesia (Sugiyono, 2017).

The analysis is grounded in trust and social capital theory, drawing on the works of Bourdieu, Coleman, and Putnam. This theoretical framework emphasizes the importance of networks, norms, and trust in fostering social cooperation (Braun & Clarke, 2006). Within the context of Islamic economics, these elements play a pivotal role in strengthening *muzakki* loyalty toward zakat institutions (LAZ) and sustaining social solidarity with *mustahik*. Using this framework, the study highlights the interconnection between digital technology adoption, public trust, and the effectiveness of ZIS fundraising in accordance with sharia principles.

Data collection techniques included field observation, in-depth interviews, and document analysis. Observation was used to capture the real practices of ZIS management, while in-depth

interviews provided space to explore informants' perspectives and experiences regarding digital strategies, transparency, and accountability. The validity of interview instruments was tested through content validity assessment by experts, as well as pilot interviews to ensure that the questions were clear, relevant, and capable of generating credible data.

The ten informants came from diverse strategic positions, including representatives of Yayasan Aksi Indonesia Dermawan, Lazismu Jawa Barat, and digital platform partners such as Kitabisa, SharingHappiness, and RuangKitaPeduli. They consisted of institutional leaders, financial managers, marketing managers, digital staff, and representatives from the zakat regulator BAZNAS. This combination provided a comprehensive picture of digital fundraising practices, the application of Islamic financial principles, transparency challenges, and innovations undertaken to ensure the sustainability of Islamic philanthropy amid the rapidly evolving digital ecosystem.

4. Results and Discussions

Based on the operational data of Yayasan Aksi Indonesia Dermawan over the past three years, there has been a significant upward trend in the allocation of operational funds from zakat and DSKL, namely IDR 485.2 million (2022), IDR 684.3 million (2023), and IDR 1.28 billion (2024), with a realization of IDR 702.2 million in 2024. This increase was primarily supported by digital fundraising strategies through CRM-based WhatsApp and email, which generated IDR 1.31 billion in *infaq* during 2024, thereby allowing for an operational allocation of IDR 263.3 million. If these funds had been raised through digital platforms with a 7% *ujroh* service fee, the foundation would have spent IDR 92.1 million. By utilizing CRM, this cost was saved, providing direct efficiency of IDR 92 million while simultaneously strengthening the operational margin essential for the sustainability of the foundation's social programs.

Interviews with informants from Yayasan Aksi Indonesia Dermawan revealed that ZIS fundraising strategies are carried out through an integrated multi-platform approach. External platforms such as Kitabisa.com are positioned as entry points for attracting new donors. However, the foundation emphasizes the importance of internal management, where digital traffic is redirected to the organization's official website as the main fundraising channel. This approach reflects a channel diversification strategy that does not rely solely on third parties but maintains sovereignty over donor data and direct relationships with donors. Consistency in content management is also a key priority. The internal team takes full responsibility for preparing and distributing campaign materials, ensuring that brand identity and communication messages are preserved even when disseminated across multiple digital channels.

From a management perspective, Yayasan Aksi Indonesia Dermawan upholds the principle of internal control over all digital activities. The digital marketing team plays a crucial role in monitoring and managing campaign flows, including tracking and *funneling* each incoming donation. All financial reports from digital campaigns, whether conducted through internal or external channels, are recorded in the foundation's accounting system. This demonstrates the presence of integrated financial management that reinforces transparency and accountability principles. In addition, campaign branding is consistently aligned with the foundation's internal communication standards, highlighting adherence to strategic organizational guidelines. Thus, external platforms are treated only as complementary tools, without undermining internal control or the institution's accountability principles.

The utilization of digital platforms by Yayasan Aksi Indonesia Dermawan is not merely technical but also strategic in donor base development. Data obtained from third-party platforms serve as valuable insights into new donor *behaviour*, which are later analysed for retargeting purposes. This strategy enables the foundation to expand its audience reach while increasing the effectiveness of digital campaigns. From a financial perspective, the *ujroh* fees charged by platforms are not considered a barrier but are positioned as part of digital promotion costs. This reflects an awareness that digital fundraising requires dedicated investment, which can be compensated by the long-term potential of increased donor acquisition. In fact, several major donors were first engaged through external platforms before later being nurtured through more personalized one-on-one engagement.

In contrast, interviews with informants from Lazismu Jawa Barat revealed a more selective and cautious approach to digital platform utilization. Lazismu initially attempted to build its own internal platform, but this was deemed less effective, leading the institution to ultimately adopt external platforms for their efficiency and operational convenience. Nevertheless, the implementation of digital platforms is still aligned with the six core pillars of Muhammadiyah as the ideological and normative framework for campaign development. Prudence is also observed in zakat management, where Lazismu avoids digital platforms due to concerns that *ujroh* deductions could exceed the sharia limit of 12.5% designated for *amil*. As an alternative, Lazismu optimizes zakat fundraising through CRM-based WhatsApp channels and Muhammadiyah's institutional networks, while digital platforms are primarily allocated for DSKL (*Dana Sosial Keagamaan Lainnya*), which is more flexible in its usage. This strategy demonstrates the institution's adaptation to digital technology while maintaining strict consideration of sharia compliance and financial efficiency.

Interviews with digital platform partners and BAZNAS provided broader insights into the digitalization of ZIS in Indonesia. Generally, verification of institutional legality is a fundamental requirement for establishing partnerships with digital platforms. Major platforms such as Kitabisa.com and SharingHappiness.org tend to limit zakat campaigns due to risks of sharia non-compliance, while BAZNAS emphasizes adherence to DSN-MUI fatwas regarding *ujroh* schemes, in addition to strengthening digital integration systems through standardized national reporting. Digital platforms typically offer advantages such as a wide donor base, technical support, and periodic training for partner institutions. However, campaign transparency is often directed more toward partner institutions than the public, raising discussions about the boundaries of information disclosure in digital philanthropy. These findings reaffirm that ZIS digitalization in Indonesia is a strategic necessity that cannot be avoided. Nonetheless, the implementation of digital strategies requires a balance between technological innovation, sharia compliance, financial accountability, and institutional efficiency to ensure sustainability and maintain public trust.

Both Yayasan Aksi Indonesia Dermawan (AID) and Lazismu Jawa Barat (Lazismu Jabar) have integrated digital platforms into their ZIS fundraising strategies, yet their approaches exhibit marked differences in implementation. AID applies an aggressive multichannel strategy, leveraging its official website, WhatsApp Business, and external platforms such as Kitabisa and SharingHappiness. The foundation actively utilizes paid advertising and donor segmentation to expand its fundraising base. In contrast, Lazismu Jabar prioritizes internal channels, particularly its official website and the Lazismu Mobile application, while employing external platforms only in a limited capacity. This pattern reflects Lazismu's caution in maintaining authority over fund distribution and institutional integrity.

In terms of management, AID adopts a collaborative model with digital platforms, in which its internal team actively updates reports and campaign activities across various channels. Rapid and frequent updates are considered crucial for building public trust and improving donation conversion, although they create challenges in maintaining consistency of information. Lazismu Jabar, on the other hand, emphasizes centralized financial reporting through its internal ERP system. This approach is more procedural and structured, with the legitimacy of the Muhammadiyah organization serving as the primary basis for sustaining donor trust—rather than relying solely on digital visualization or storytelling.

Responses to the public trust crisis triggered by the ACT case and the Agus Novi incident also demonstrate divergent strategies. AID intensified real-time field updates and stressed narratives that donations were directly managed and distributed by the foundation. This strategy is narrative-driven, emotional, and grounded in visual engagement. Conversely, Lazismu Jabar emphasized financial audits, institutional procedures, and simplified distribution chains to reduce reliance on intermediaries. Hence, AID's strategy is relational and affective, whereas Lazismu's is institutional and procedural.

Regarding cost transparency, AID openly acknowledges the *ujroh* fees charged by third-party platforms (5–7%) and frames them as acceptable promotional expenses, provided there is prior agreement with donors. Lazismu Jabar, by contrast, is more selective, insisting that such deductions must comply with MUI fatwas and sharia principles, thus encouraging donors to use internal channels instead. This illustrates divergent perspectives on financial efficiency versus normative compliance in managing ZIS through digital platforms.

A comparative analysis through the lens of trust and social capital theory reveals that AID tends to cultivate bridging social capital (Putnam, 2000) by expanding digital networks, fostering cross-platform collaboration, and strengthening digital storytelling. This approach seeks to build trust based on emotional closeness and perceived direct engagement. Lazismu Jabar, meanwhile, relies on bonding social capital within Muhammadiyah's internal community, emphasizing stability, historical legitimacy, and established organizational structures. These contrasts highlight how social relations are mobilized in the digitalization of Islamic philanthropy.

From a theoretical standpoint, personal trust—as fostered by AID—can indeed foster rapid donor engagement but carries significant risk of volatility in public perception (Hardin, 2002). Conversely, institutional trust, as upheld by Lazismu, tends to be more stable, reinforced by formal legitimacy and a longstanding organizational history (Fukuyama, 1995). Thus, this comparative analysis underscores that the success of ZIS digitalization is not determined solely by technological sophistication, but also by an institution's ability to combine personal narrative strength with institutional legitimacy as a foundation for sustainable public trust.

5. Conclusions

Based on the research findings, it can be concluded that the implementation of digital platforms by Yayasan Aksi Indonesia Dermawan (AID) and Lazismu Jawa Barat (Lazismu Jabar) reflects distinct strategic orientations aligned with their institutional characteristics. AID emphasizes digital expansion through the utilization of external platforms such as SharingHappiness.org, Kitabisa.com, and RuangKitaPeduli.org, while simultaneously developing a professional internal ecosystem supported by a dedicated digital marketing team. This strategy highlights AID's

orientation toward a performative, narrative, and emotional approach aimed at broadening its donor base. Conversely, Lazismu Jabar places greater focus on internal channels, particularly its website and the Lazismu Mobile application, relying on the structural strength of Muhammadiyah. This reflects a conservative, collective, and community-based approach, prioritizing the continuity of socio-religious movements over mere digital expansion.

In terms of management, transparency, and response to trust crises, AID demonstrates technical professionalism through real-time dashboards, segmented campaign teams, and collaboration with verified public platforms, making it more adaptive to the dynamics of the digital philanthropy market. Lazismu Jabar, by contrast, relies on Muhammadiyah's social and historical legitimacy, supported by organizationally structured reporting, internal audits, and offline activities that reinforce values of *amanah* (trustworthiness) and community solidarity.

A further distinction is evident in their stance toward platform *ujrah* (fees): AID adopts a pragmatic approach, recognizing such deductions as reasonable promotional expenses, while Lazismu rejects external fees to safeguard the integrity of community funds in accordance with sharia principles. Thus, AID appears more responsive to the logic of the digital market, whereas Lazismu remains firmly committed to ideological values and institutional prudence.

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