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Transforming Multi-Platform Digital Zakat Fundraising Among Millennials And General Z

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Abstract

This study aims to analyze the transformation of multi-platform digital fundraising of zakat funds among Millennials and Generation Z in the context of changing Islamic philanthropic behavior in the digital era. This phenomenon is significant because advances in financial technology and social media have transformed how young Muslim generations interact with religious practices, particularly in fulfilling zakat obligations. This research employs a qualitative approach using a case study method, enabling the researcher to explore users' meanings and experiences in utilizing various digital zakat platforms. Data were collected through semi-structured interviews, participatory observation, and digital documentation involving informants from zakat management institutions, platform developers, as well as young donors from the Millennial and Generation Z groups who actively use digital zakat applications.The findings reveal three main themes: (1) increased digital trust in zakat institutions due to transparency and transaction security; (2) the emergence of technology-based religious motivation that positions digital zakat as an expression of modern spirituality; and (3) the role of social media in shaping philanthropic awareness through narratives of empathy and online solidarity. These findings indicate that zakat digitalization not only transforms fundraising mechanisms but also reconstructs how young generations interpret worship and social participation.This study contributes theoretically to the development of the concepts of digital religiosity and the Technology Acceptance Model (TAM) within the context of Islamic philanthropy. Practically, the findings provide guidance for zakat institutions in optimizing transparent and participatory digital communication strategies. Future research is recommended to examine the influence of social media algorithms on digital religious behavior to broaden understanding of zakat dynamics in the era of technological transformation

INTRODUCTION

Zakat in Indonesia has enormous potential due to the country's Muslim-majority population. This potential is evidenced by various studies indicating that national zakat collection could reach 230 trillion rupiahs (Munir & Rahmatillah Zidna, 2021). Each year, zakat fundraising by BAZNAS continues to increase, reflecting growing public awareness of zakat obligations. Andri Soemitra explains that zakat management in Indonesia is regulated under Law No. 23 of 2011, which requires every Muslim or business entity whose assets have reached the nisab to pay zakat and distribute it to eligible beneficiaries (Nupus & Fadilah, 2022).The term fundraising originates from English, meaning the collection of funds.

Fundraising methods are divided into two categories: direct and indirect fundraising. Direct fundraising involves direct interaction with muzakki, while indirect fundraising is conducted through intermediaries without direct engagement (Maisiyah & Rahman, 2022).

Advances in digital technology have altered societal behavior, including in the fields of religion and philanthropy. Millennials and Generation Z, who possess strong digital skills, tend to use social media, applications, and digital platforms for various activities, including zakat payment (Firdaus et al., 2023). Studies indicate that digital platforms play an important role in increasing youth participation and understanding of zakat. Easy access, transparency, and fast services in the digital environment have proven effective in encouraging Millennials and Generation Z to fulfill their zakat obligations (Pemanfaatan et al., 2022). Digital payments positively influence young people’s willingness to pay zakat through official institutions, indicating that digital fundraising strategies must adopt a multi-platform approach to reach broader audiences and facilitate donor participation.

Trust, perception, and convenience also significantly influence Millennials and Generation Z to channel zakat through digital platforms (Daniyal et al., 2021). Positive beliefs and perceptions of digital zakat platforms affect young people’s intention to pay zakat. Therefore, BAZNAS Lumajang Regency’s multi-platform digital fundraising strategy must prioritize transparency, security, and communication styles aligned with youth characteristics. However, at the regional level, such as Lumajang Regency, research on multi-platform digital fundraising strategies remains limited. The potential of Millennials and Generation Z as key contributors to zakat collection must be enhanced through education and outreach. By utilizing digital channels such as Instagram, TikTok, YouTube, websites, and mobile payment applications, BAZNAS Lumajang is expected to increase public trust, understanding, and zakat participation (Lestari et al., 2025).Based on this background, this study focuses on the “Multi-platform Digital Fundraising Transformation of Zakat Funds among Millennials and Generation Z at BAZNAS Lumajang Regency.” The study aims to formulate effective digital-based zakat fundraising strategies that align with young generation behavior and support sustainable zakat collection (Ade, 2021).

METHODS

This study employs a qualitative approach with a descriptive method, chosen to deeply understand the processes, strategies, and forms of digital fundraising transformation of zakat funds conducted by BAZNAS Lumajang Regency, as well as how Millennials and Generation Z respond and participate through various digital platforms (Hayati et al., 2024). In this research, the researcher serves as the primary data collection instrument, with an open presence at the research site located at the National Zakat Board (BAZNAS) of Lumajang Regency, East Java.

Within zakat management institutions, fundraising activities are critical components that determine organizational sustainability and program success. Digitalization in zakat fundraising is viewed as an innovation to optimize zakat revenue, allowing muzakki to pay zakat digitally without visiting zakat offices (Pemanfaatan et al., 2022). A case study approach is also considered to explore the specific context of multi-platform fundraising implementation at BAZNAS Lumajang. Data collection techniques include semi-structured interviews, participatory observation, and digital documentation. Interviews explore informants' motivations, trust, and experiences with digital zakat platforms. Observations focus on digital fundraising activities such as social media campaigns, donor-institution interactions, and live fundraising events. Documentation includes digital promotional materials, zakat collection reports, and application usage statistics (Info et al., 2022).

Data validity is ensured through source and method triangulation, member checking, and audit trails. Data analysis follows the interactive Miles and Huberman model, comprising data reduction, data display, and conclusion drawing with continuous verification. Thematic analysis is also used to identify key themes such as digital trust, transaction convenience, and media-based religious motivation among Millennials and Generation Z (Bonang et al., 2025).

RESULTS AND DISCUSSION

DISCUSSION

Analysis of interview data with Millennial and Generation Z muzakki, BAZNAS Lumajang administrators, platform observations, and documentation reveals three main themes: (1) ease and flexibility of access, (2) trust and transparency of digital institutions, and (3) digital religious identity and peer influence. Informants emphasized that digital platforms provide convenience unavailable through conventional methods. Observations show that zakat applications and e-wallets enable payments beyond office hours, benefiting young workers and students. User-friendly interfaces, automatic notifications, and fast payment options reduce time and location barriers, supporting previous findings that digital zakat increases muzakki participation (As, 2022).

Digital zakat also functions as a form of social identity, where zakat becomes part of religious expression and youth solidarity. Differences emerge between generations: Generation

Z prefers e-wallet and QRIS integration, while Millennials remain comfortable with bank transfers and official zakat applications. Challenges include uneven digital literacy, data security concerns, and doubts regarding zakat distribution transparency. These findings strengthen and expand existing literature on zakat digitalization in Indonesia by adding socio-cultural perspectives. Digital zakat is not merely a technical mechanism but a lifestyle and identity practice shaped by social networks and media engagement (Huda et al., 2024).

CONCLUSION

This study concludes that the multi-platform digital fundraising transformation of zakat funds among Millennials and Generation Z represents a significant shift in Islamic philanthropic practices in the digital era. Young Muslims demonstrate strong preferences for digital platforms due to transparency, efficiency, and accessibility. Digital zakat functions not only as a religious obligation but also as a form of social participation adapted to technological and cultural change.

Theoretically, this study contributes to digital religiosity and the Technology Acceptance Model (TAM) within Islamic philanthropy, emphasizing the role of digital trust, perceived ease of use, and spiritual values. Practically, zakat institutions should optimize interactive, transparent, and experience-based digital communication strategies. Future research should explore the relationship between social media algorithms and digital religious behavior to further understand Islamic philanthropy in the digital transformation era.

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