Analyzing The Use of *Dompet Dhuafa* and Kitabisa.com Online Fundraising Platforms in Promoting Millennial Philanthropy

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Abstract

Crowdfunding is a new strategy used by social service institutions, such as Dompet Dhuafa, to facilitate donations, charity, and online giving of alms. One platform that enables this is kitabisa.com, a forum for individuals, communities, or social service organizations that wish to raise funds through online donations with various goals, one of which is donation. This paper aims to discuss the Dhuafa wallet, which invites millennials to donate and educate themselves on humanitarian values through the crowdfunding platform kitabisa.com. Additionally, Dompet Dhuafa aims to utilize social media in its crowdfunding mechanism, targeting other digital users. This research is a qualitative descriptive study. Primary and secondary data sources were collected through observation, interviews, documentation, and online data searches. The data collected is processed and analyzed to describe the level of effectiveness of implementing a financial technology-based zakat payment system in Yogyakarta, specifically at Dompet Dhuafa. The results of this study indicate that social media and millennials grow in the presence of a crowdfunding platform. Additionally, the crowdfunding mechanism implemented by Dompet Dhuafa offers solutions for millennials to donate practically and lawfully.

Keywords: Crowdfunding, Dompet Dhuafa, Platform, Alms, Millennials

Abstrak

Platform penggalangan dana merupakan strategi baru yang digunakan oleh lembaga pelayanan sosial seperti Dompet Dhuafa untuk berdonasi, beramal, bersedekah, dan berzakat secara daring. Salah satu platform yang memfasilitasi hal itu adalah kitabisa.com yang merupakan wadah bagi individu, komunitas, ataupun organisasi pelayanan sosial yang ingin mengumpulkan dana dengan donasi daring dengan berbagai tujuan salah satunya berdonasi. Tulisan ini bertujuan untuk mendiskusikan dompet dhuafa dalam mengajak kaum milenial untuk berdonasi dan mengedukasi nilai-nilai kemanusiaan melalui platform penggalangan dana kitabisa.com. selain itu, Dompet Dhuafa berupaya memanfaatkan media sosial dalam mekanisme penggalangan dana yang menyasar para pengguna digital lainnya. Penelitian ini merupakan penelitian deskriptif kualitatif. Sumber data primer dan sekunder dikumpulkan dengan teknik observasi, wawancara, dokumentasi dan penelusuran data daring. Data yang dikumpulkan diolah dan dianalisis dengan mendeskripsikan tingkat efektivitas terhadap penerapan sistem pembayaran zakat berbasis finance technology pada Dompet Dhuafa Yogyakarta. Hasil penelitian ini menunjukkan bahwa media sosial dan filantropi yang dilakukan oleh kaum milenial tumbuh dengan

adanya *platform crowfunding*, selain itu dalam mekanisme penggalangan yang dilakukan di Dompet Dhuafa menjadi solusi kaum milenial untuk berdonasi secara halal dan praktis. *Kata Kunci*: Penggalangan Dana, Dompet Dhuafa, Platform, Sedekah, Milenial

Introduction

In today's era of digitalization, where internet connectivity is readily accessible, a new sector has emerged in Indonesia—particularly in the digital society—based fundraising. The integration of digital technology with the internet marks the beginning of the Industrial Revolution 4.0 era.¹ This brings positive impacts to both the economic and industrial sectors.² Startup communities have also utilized the rapid growth of internet usage in Indonesia to create applications that support their activities.

The development of information and communication technology has gradually transformed every aspect of human activity. One of the most popular technological features among the public is digital media. In the economic realm, the speed of information access and data exchange plays a crucial role in facilitating transactions and ensuring transparency in the financial sector. The application of information technology in finance—commonly known as financial technology—has greatly supported the modernization of social lifestyles that were previously manual and time-consuming. Transactions and data exchanges that once required hours or even days can now be completed automatically in just a few minutes. One example of this phenomenon is the emergence of Web 2.0–based online crowdfunding platforms, which have become a popular trend today. This phenomenon reflects how communication methods have evolved through

¹ Arief yuswanto nugroho ,fatichatur rachmaniyah, Fenomena Perkembangan *Penggalangan dana* Di Indonesia, *Jurnal Ekonika* vol. 4, no. 1, april 2019 : 34-46, universitas darul ulum lamongan

² Hoedi Prasetyo dan Wahyudi Sutopo, Industri 4.0: Telaah Klasifikasi Aspek dan Arah Perkembangan Riset, *Jurnal Teknik Industri*, Vol. 13, No. 1, Januari 2018, hal. 12

the hybridization of advanced information technology that grows rapidly and uncontrollably.

This digital revolution is one of the many effects of the Fourth Industrial Revolution. The term "Industrial Revolution 4.0" refers to an industrial era in which all entities are connected and communicate in real-time through the internet. The principles of this revolution include interoperability (standards of digital communication, transfer, storage, and presentation), virtualization, decentralization, real-time responsiveness, service orientation, and modularity. This revolution has driven a new pattern of communication through social media, which is primarily dominated by millennials who are technologically adept and highly engaged with digital platforms. Millennials also possess higher educational levels, which, combined with their mastery of media, enable them to respond effectively to social, political, economic, and environmental issues. These issues are not only widely discussed on social media but often evolve into real-world social movements.³

Millennials today demonstrate a strong sense of social entrepreneurship, which drives them to be sensitive to social problems and to seek creative and innovative solutions. They no longer use digital media merely as sources of work information or entertainment. More importantly, digital media have transformed into platforms for social movements that unite thousands of people who are motivated by shared concerns. The power of digital media has been proven effective in raising awareness about social inequality, influencing government policies, and mobilizing financial support for social and humanitarian causes. Through digital media, crowdfunding platforms have emerged as tools that can raise funds for a

³ Hoedi Prasetyo dan Wahyudi Sutopo, Industri 4.0: Telaah Klasifikasi Aspek dan Arah Perkembangan Riset, *Jurnal Teknik Industri*, Vol. 13, No. 1, Januari 2018, hal. 12

wide range of purposes—from business ventures to humanitarian aid. Moreover, religion teaches humans to help and care for one another, as expressed in the Qur'anic verse:

"And cooperate in righteousness and piety, but do not cooperate in sin and aggression. And fear Allah; indeed, Allah is severe in penalty." (Qur'an, Surah Al-Ma'idah: 2)4

This verse instructs humans, as social beings, to help one another in goodness, especially those in need, to foster harmony among people. In this context, crowdfunding platforms serve as practical humanitarian tools that spread and provide positive benefits to others widely and easily. Crowdfunding sites are financial technology platforms that instantly connect fundraisers with donors. Besides being used for business and humanitarian activities, zakat institutions are now also employing crowdfunding mechanisms to collect zakat, infaq, and sadaqah funds, aiming to alleviate poverty and social inequality. Zakat, *infaq*, and *sadaqah* are recognized as philanthropic practices that form a core pillar of Islam's teachings, aimed at helping others. Another Qur'anic verse reinforces this:

"So give the relative his right, as well as the poor and the traveler. That is best for those who seek the pleasure of Allah, and it is they who will be

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⁴ Al-Qur'an Surat Al-Maidah Ayat 2

successful."

(Qur'an, Surah Ar-Rum: 38)5

These verses clearly command Muslims to help one another, including through zakat and charity. Charity can take the form of financial aid given to trustworthy charitable organizations, which then distribute it to those in need. One zakat institution that has successfully used crowdfunding to collect zakat and philanthropic donations—especially from millennial donors—is *Dompet Dhuafa*. By leveraging social media extensively, utilizing appropriate crowdfunding platforms, and adopting modern management principles, Dompet Dhuafa has successfully gathered and managed substantial funds from *zakat*, *infaq*, *sadaqah*, and *waqf* contributions.

This article examines how *Dompet Dhuafa* harnesses digital media and online crowdfunding portals to raise funds from the millennial generation. Changes in the concept of charity are also influenced by the rapid development of technology and shifts in human thought. Human life cannot be separated from the evolution of eras and paradigms. These changes have also influenced how people perceive charity, which has become more focused on **philanthropy**. Philanthropy can be defined as the desire to help others, expressed through charitable actions involving money or other resources that bring benefit to others.

Joseph Wales, Monazza Aslam, Sebastiaen Hine, Shenila Rawal, and Leni Wild (2015) explain that *philanthropy* and *charity* are overlapping

⁶ Ulfah Rulli Hastuti, 'Konsep Layanan Perpustakaan: Analisis Tafsir Surat Al-Maidah Ayat (2)', THE LIGHT: Journal of Librarianship and Information Science, 2.2 (2022), hlm 91.

⁵ Al-Qur'an Surat Ar-Rum Ayat 38

⁷ Purwatiningsih, A. P., & Adinugraha, H. H. (2018). Histori Filantropi: Tinjauan Teori Postmodern. *ZISWAF: Jurnal Zakat dan Wakaf*, *5*(1), 149-170.

terms because both aim to help others improve their conditions. Literally, *philanthropy* is the intention to promote human welfare, while *charity* refers to empathy and altruistic actions in response to others' suffering. Altruism, however, tends to be spontaneous and driven by emotion. Both philanthropy and charity involve voluntary giving by individuals, often without the involvement of government institutions.

The transformation in charitable practices has also been shaped by shifts in human behavior, where philanthropic activities—once limited to rulers or elites—have now become widespread public initiatives. This phenomenon aligns with postmodernism, which initially sought to refine modern theories but ultimately disrupted existing systems by demanding clarity even in matters that once required none. In the postmodern era, philanthropy operates mainly within the nonprofit sector. Participants in this activity may come from both formal and informal sectors that do not pursue material profit. Philanthropy, in its broader sense, also encompasses community development as a means of building social capital.⁸

Methodology

This research employs a qualitative descriptive approach, complemented by a literature review, and is supported by interviews with individuals and institutions directly involved in the relevant activities. The selection of informants was based on predetermined criteria to simplify the process of identifying suitable participants.⁹ In addition to interviews, the researcher conducted **field observations**, **documentation**, and **literature**

⁸ Juliansyah Noor, *Metodologi Penelitian: Skripsi, Tesis, Disertasi, dan Karya Ilmiah*, (Jakarta: Kencana Prenada Media Group, 2011), hlm. 156-157.

⁹ Sugiyono, *Metode Penelitian Pendidikan Pendekatan Kuantitatif, Kualitatif, dan R&D*, (Bandung: Alfabeta, 2010), hlm 334

reviews through objective observation. The data collected included photographs and field notes. These photographs provided a visual representation of field conditions and served to strengthen the information obtained during the research process.

The researcher then analyzed and interpreted the collected information and events using an **interactive data analysis model**, which involved continuous interaction between data collection, data reduction, data display, and conclusion drawing. Field data were obtained through interviews, direct observation, and documentation, with data validity ensured through **triangulation techniques**. The primary focus of this research is the **online donation platform** and its crowdfunding mechanisms. The study examines the implementation of digital-based fundraising, specifically by *Dompet Dhuafa* through its partnership with Kitabisa.com, within the context of millennial philanthropy.

Social Media, Millennials, and a New Path to Giving

Social media provides a platform for millennials to express their opinions, organize social movements, raise issues, and even monitor the performance of governments and politicians. It has become a space for both **criticism and support**, including calls for social revolution. Before the rise of social media-based movements, the internet was perceived as merely a virtual realm. However, social movements that begin online often transform into **tangible activism in the real world**. The emergence of social media has accelerated the evolution of charitable work and its representation. This marks a transformation in **Islamic philanthropy**, shifting the focus from

institutionalized zakat to voluntary charity (*sadaqah*), with an emphasis on presence, proximity, and personal engagement.¹⁰

Millennials use social media to coordinate, develop, and publicize their social initiatives. They also utilize these platforms for dialogue, advocacy, and criticism of public policy.¹¹ These online activities often manifest in offline community movements, such as Jaringan Merapi (volunteer disaster relief network), Young on Top, Festival Film Dokumenter, Jogja Berkebun, and Coin A Change. Furthermore, social media enables users to express their personal views without being affiliated with formal organizations. Hashtags (#) serve as connectors, linking users to common causes and topics. However, these expressions are not necessarily collective; individuals have diverse motivations and perspectives regarding the issues they discuss. Social networks form the organizational core of social media. Unlike hierarchical organizations in the real world, social media operates horizontally, enabling anyone to interact freely. While debates frequently occur among users of differing backgrounds, this open interaction fosters discussion and civic participation, including charitable giving through online platforms.12

Social media's broad reach and interactivity make it a valuable tool not only for **political and environmental causes**, but also for **zakat and philanthropy institutions (ZISWAF)**.¹³ Its low cost, broad accessibility, and direct engagement create an ideal environment for expanding

¹⁰ Fountain, Philip, Robin Bush, and R. Michael Feener.2015 . *Religion and the Politics of Development*: Priests, Potentates, and 'Progress'. London: Palgrave Macmillan.

¹¹ Najib Kailania and Martin Slama, *Accelerating Islamic charities in Indonesia: zakat, sedekah and the immediacy of social media, south east asia research*, 2019,halaman 2

¹² Najib Kailania and Martin Slama, *Accelerating Islamic charities in Indonesia: zakat, sedekah and the immediacy of social media, south east asia research*, 2019,halaman 2

¹³ The Logic of Connective Action.... hal 38

charitable networks. Millennials with strong **social entrepreneurship** values collaborate with communities and organizations to build sustainable social change. This model aligns with *Dompet Dhuafa's* approach, which employs a corporate-style management structure featuring structured divisions, professional staff, and defined working hours.

Unlike traditional zakat committees, *Dompet Dhuafa* functions as a modern philanthropic organization, running programs continuously rather than seasonally. Its initiatives—such as *converting boarding schools* (pesantren muallaf), establishing food banks, teacher training schools, rural education programs, and ambulance services—reflect sustainable empowerment models. Other programs, such as *Tree Alms* (Sedekah Pohon), Water for Life, Global Disaster Relief, and Indonesia Siaga (Indonesia Ready), target environmental and humanitarian issues. To attract millennials, *Dompet Dhuafa* also launched the "Millennials Build Mosques" initiative.

The introduction of social media in this context reinforces the trend toward the acceleration of charitable work and its representation, which the author regards as a significant transformation in Islamic charity as practiced in contemporary Indonesia. This shift is future-oriented, focusing on development and emphasizing presence and proximity instead. Furthermore, the author argues that this transition lies at the heart of the stronger role of voluntary almsgiving (*sadaqah*) in today's Islamic charity discourse, at the expense of discussions surrounding obligatory zakat, particularly those concerning its relationship to social welfare and social justice.

Millennials utilize social media to coordinate activities, develop programs, and publicize social movements. Moreover, they use social media as a platform for discussion and as a means of expressing criticism toward the government. They do not merely use social media; they also translate it into real-world movements by forming communities engaged in various sectors, such as the Merapi Network Community active during volcanic eruptions, *Young on Top*, the Documentary Film Festival, *Jogja Berkebun*, and *Coin A Change*.¹⁴ Secondly, social media allows users to express their views personally without the need to be part of a specific group. The existence of hashtags (#) connects each social media user to a particular issue. However, individual expressions on social media do not necessarily represent a collective view since each person may have different aspirations, beliefs, and hopes regarding the issues being discussed.

Thirdly, social networks have become the core of an organization's social media presence. Social media does not recognize hierarchical structures as in the real world—everyone is free to interact with anyone they choose.¹⁵ Often, heated debates occur among users whose real-world activities are entirely unrelated to the issues being discussed. Yet this is one of the advantages of social media—it provides a space for interaction and discussion on various topics. Users do not need to meet or even know one another personally, yet they can still participate in an issue, contribute donations, or even take to the streets. The high potential for dissemination through social media is not only utilized to raise awareness of environmental, political, and economic issues, but also by zakat, infaq, and waqf (ziswaf) management organizations. The use of social media offers numerous advantages, including ease of interaction with users, the ability to present institutional information, a broad reach, and low costs. Millennials with a spirit of social entrepreneurship are individuals capable of initiating

¹⁴ Najib Kailania and Martin Slama, *Accelerating Islamic charities in Indonesia: zakat, sedekah and the immediacy of social media, south east asia research*, 2019,halaman 2

Ade Nur Rohim, Optimalisasi Penghimpunan Zakat Melalui Digital Fundraising, Al-Balagh: Jurnal Dakwah dan Komunikasi, Vol. 4, No. 1, January – June 2019, halaman 75

transformative movements in collaboration with communities and organizations to achieve sustainable solutions. 16

Dompet Dhuafa's Social Entrepreneurship Model

This social entrepreneurship model is one adopted by *Dompet Dhuafa*. Its management employs a corporate-style organization, complete with a structured hierarchy, defined working hours, and division of tasks. The use of modern management methods has transformed *Dompet Dhuafa* into a professional and contemporary zakat institution, departing from the traditional image of zakat administrators who, in the past (and in some regions, possibly still today), operated in the form of temporary zakat committees. Within *Dompet Dhuafa*'s management, zakat administrators are managed as employees with working hours.

Social entrepreneurship characteristics are also evident in *Dompet Dhuafa*'s fundraising and ziswaf management programs. Its zakat distribution programs are structured and sustainable,¹⁷ With innovative schemes such as *Pesantren Muallaf* (boarding schools for converts), food banks, teacher training programs, school construction in remote areas, ambulance provision, and others. *Dompet Dhuafa* has also initiated various environmental and humanitarian programs, including *Sedekah Pohon* (tree donation), *Water for Life*, *Disaster Relief Indonesia*, and *Indonesia Siaga*. To appeal to millennial donors, *Dompet Dhuafa* launched a special program titled *Millennial Builds Mosques*.¹⁸

¹⁶ Ade Nur Rohim, Optimalisasi Penghimpunan Zakat Melalui Digital Fundraising, *Al-Balagh: Jurnal Dakwah dan Komunikasi*, Vol. 4, No. 1, January – June 2019, halaman 75

¹⁷ Ali Nurdin, *Transformasi Dompet Dhuafa dari Lembaga Amil Zakat menjadi Lembaga Sosial-Kemanusiaan, Al-Turās Vol.* XIX No. 2, Juli 2013, halaman 353

¹⁸ https://donasi.dompetdhuafa.org/ access on 24 December 2024

The crowdfunding model is an online fundraising platform connecting entrepreneurs who need funding with investors who have capital. It bridges the gap between those with business ideas and those with financial resources. The difference between crowdfunding and other financing systems is that crowdfunding collects funds from the general public via the internet. Crowdfunding platforms can integrate with various economic activities. Initially, they were used to support small and medium enterprises (SMEs), but social activists have since leveraged crowdfunding for social and humanitarian causes.

In practice, there are three leading actors in crowdfunding: (1) entrepreneurs or activists who launch fundraising campaigns, (2) the crowdfunding platform that acts as a mediator between the campaigners and the public, and (3) investors or donors interested in the business ideas or social causes being promoted. Crowdfunding operates through several funding schemes: pre-order, lending-based peer-to-peer, profit-sharing, and donations.¹⁹

- **Pre-ordering** invites investors or the public to pre-purchase products to finance production, often with the incentive of lower prices.
- Lending-based peer-to-peer involves loans from individuals or investors.
- **Profit-sharing** allows investors to provide capital in exchange for future monetary returns.
- **Donation-based** crowdfunding functions as charitable giving—donors do not expect financial returns but contribute to social or humanitarian causes.

In Indonesia, popular crowdfunding platforms include Kolase.com, Akseleran, and GandengTangan, which support creative industries and SMEs by connecting entrepreneurs with investors. Meanwhile, *Kitabisa.com* and *Ayopeduli.id* serve as donation platforms for social and humanitarian

¹⁹ Gita Widi Bhawika, Risiko Dehumanisasi pada Penggalangan dana sebagai Akses Pendanaan Berbasis Teknologi di Indonesia, *Jurnal Sosial Humaniora* [2017], Volume 10, Ed. 1, halaman 51-52

movements. Crowdfunding is also utilized by zakat institutions such as *Dompet Dhuafa* as a new fundraising platform. *Dompet Dhuafa* conducts fundraising through its own website, https://donasi.dompetdhuafa.org, and also collaborates with *Kitabisa.com* via https://kitabisa.com/campaign/dompetdhuafa.

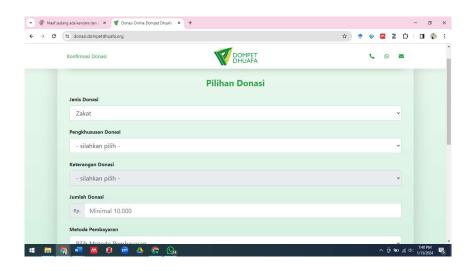


Figure 1. Screen display of the donation platform on the official Dompet Dhuafa page

Fundraising Mechanism through Dompet Dhuafa

Dompet Dhuafa is a zakat management institution dedicated to empowering programs. Its organizational structure is divided into two main divisions: funding and programs. The fundraising team is responsible for collecting funds, and at Dompet Dhuafa Yogyakarta, this is achieved through crowdfunding platforms, CRM (customer relationship management) systems, direct office visits, and retail channels. The institution's vision is to reach and educate millennials, encouraging greater zakat contributions through Dompet Dhuafa, by conveying Islamic values and educating people on the importance of giving zakat. Dompet Dhuafa

runs charity and empowerment programs specifically targeted at millennials.

Generally, the fundraising mechanism begins with the *creator* (the fundraiser) and the crowdfunding portal serving as the intermediary, with the public acting as donors. The process starts when the fundraiser submits a fundraising proposal on the crowdfunding portal. If donors are interested in the project, they can participate by transferring donations to the crowdfunding platform's bank account.²⁰ *Dompet Dhuafa*'s fundraising activities in collaboration with *Kitabisa.com* implicitly highlight the significant role of religion in motivating donors to contribute. The most prominent religious features include *waqf* and *zakat* donation options, which are explicitly available on the website's interface. Many respondents fund campaigns that represent their spiritual values. Furthermore, numerous religious and charitable organizations collaborate with *Kitabisa.com* to expand donation outreach. Creating religiously themed content has also received positive responses from several informants.

The concept of zakat as an instrument for social welfare and social justice has inspired several initiatives to translate these ideas into practice. A pioneer in this regard is *Yayasan Dompet Dhuafa*, established in 1993 by journalists from the Islamic newspaper *Republika*. *Dompet Dhuafa* is a private philanthropic organization that aims to collect funds from Indonesian Muslims and distribute them to the poor and those in need. Unlike the traditional model of Islamic charity distribution, *Dompet Dhuafa* uses donations for specific projects, such as building health clinics for the

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²⁰ Interview with Indah, Dompet Dhuafa staff, November 12, 2024

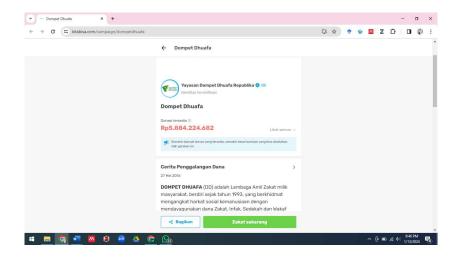
poor and implementing community-based economic development programs.

The process of commodification begins when media actors transform messages through existing technologies into meaningful interpretive systems, turning them into marketable content. The second form involves the commodification of audiences, where media organizations essentially "sell" their audience to advertisers in the form of ratings or shares in exchange for airtime. In crowdfunding, audience commodification is reflected through metrics such as the number of donors, campaigns, and social media shares. In *Dompet Dhuafa*'s fundraising through *Kitabisa.com*, there is a discernible tendency to use religion as a commodity to encourage people to donate. Religious features such as waqf and zakat donations are prominently displayed as part of the tangible donation mechanisms offered on the site. Moreover, several religious and charitable organizations collaborate with Kitabisa.com to promote large-scale donation drives. This strategy enables Kitabisa.com to tap into a broad and dominant donor market that aligns with Indonesia's cultural and psychographic characteristics.

Donation-based crowdfunding also serves as a vehicle for companies to implement their Corporate Social Responsibility (CSR) programs, particularly in channeling philanthropic contributions through online zakat to institutions such as *Dompet Dhuafa*. CSR in the context of crowdfunding manifests as philanthropy, which can be defined as the expression of compassion toward others through donations in the form of money, goods, or other forms of assistance aimed at helping those in need or advancing social causes. The CSR technique used by *Kitabisa.com* is known as the *matching grants* approach. This method seeks to garner greater public sympathy by involving corporations as a driving force behind donations. It

differs from traditional philanthropic CSR because it leverages the company's influence to amplify the impact and reach of donations.

Dompet Dhuafa's model engages millennials to donate primarily through social media. It is undeniable that social media and millennials are closely linked, making it one of the most effective tools for Dompet Dhuafa's fundraising efforts. In addition to Kitabisa.com, Dompet Dhuafa operates other fundraising platforms such as membawaberkah.com, which disseminates da'wah messages through WhatsApp and Instagram. This method of donation collection falls under the broader category of ziswaf fundraising, but with a modern, digital approach. Unlike traditional zakat collection, Dompet Dhuafa's crowdfunding system is entirely online, targeting millennials and social media users without setting a minimum donation amount—allowing anyone to contribute, regardless of the amount.



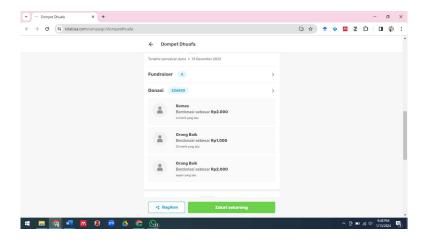


Figure 2. Display of the *Dompet Dhuafa* donation screen on the Kitabisa.com page

The activities funded through *Dompet Dhuafa*'s fundraising campaigns primarily support humanitarian programs, with approximately 10% allocated to charity and the remainder directed toward sustainable empowerment initiatives. However, the use of collected funds often depends on specific campaign themes, such as *Aid for Palestine*, disaster relief, or other humanitarian assistance. This thematic approach serves as a strategic method for *Dompet Dhuafa* to attract donations.

While some fundraising campaigns are conducted spontaneously in response to current events, *Dompet Dhuafa* also maintains an annual program plan that includes crowdfunding as a consistent fundraising channel. The primary donor target for *Dompet Dhuafa*'s campaigns is the millennial and youth demographic—individuals who engage with halal lifestyles in a practical, digital-first manner. To reach this demographic, *Dompet Dhuafa* collaborates with social media influencers to promote its campaigns, such as *Payung Lukis* (Art Umbrella). There are three main types of actors involved in *Dompet Dhuafa*'s fundraising:

 Intermediaries – represented by *Kitabisa.com*, which serves as the technological platform connecting fundraisers and donors.

- **2. Fundraisers** consisting of individuals or organizations, such as *Dompet Dhuafa* itself, that creatively organize donation campaigns.
- 3. **Investors/Donors** the technologically literate millennial audience that constitutes the primary donor base.

The media platforms used for *Dompet Dhuafa*'s crowdfunding include its official website (*dompetdhuafa.org*) and social media channels such as Facebook, Instagram, and WhatsApp.

CONCLUSION

Dompet Dhuafa relies on fundraising to sustain its social services. Unlike conventional models dependent on regular donors, it adopts **independent digital fundraising**. In Indonesia, online crowdfunding has become a viable fundraising model, supported by widespread internet use and a strong tradition of philanthropy. Successful campaigns demonstrate their effectiveness in mobilizing public participation.

Digital technologies—such as mobile apps, social media, and crowdfunding platforms—enhance efficiency and transparency while contributing to economic growth. Crowdfunding also provides **a new avenue for millennials** to engage in philanthropy. Through *Kitabisa.com* and *Dompet Dhuafa's* own platforms, they can give **practically**, **lawfully**, **and transparently** in alignment with Islamic principles.

In *Dompet Dhuafa Yogyakarta*, social media platforms such as Instagram, Facebook, and WhatsApp are used to document activities, attract donors, and educate the public about zakat and charity. This accelerates the dissemination of information, increases awareness, and enhances social welfare. Ultimately, *Dompet Dhuafa* exemplifies a **modern Islamic philanthropic institution** integrating faith, technology, and

professionalism—offering millennials a halal, practical, and accountable means of giving.

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