

Online Donation for Charitable Giving: The Case of Yayasan Kebaikan Ummat

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Abstract

The burgeoning trend of online donations has assumed prominence within society. This research endeavors to elucidate the intricacies involved in the collection, management, and distribution of online donation by Yayasan Sinergi Kebaikan Ummat. It seeks to identify the contractual frameworks employed in the online donation process, while also examining the legal dimensions of online donations through the lens of Sharia Economic Law. The type of this research is qualitative. Data collection techniques encompass indirect observation, interviews, and documentation review. The data analysis is underpinned by the premise that muamalah activities, whether conducted directly or indirectly, are permissible unless explicitly proscribed. The legal framework governing muamalah derives from the Qur'an and Hadith, which establish the principles congruent with Sharia, aimed at fostering societal justice. The findings of this research reveal that Yayasan Kebaikan Ummat, acting as a campaigner, assumes the role of a third-party intermediary in the donation process. Here, the donor represents the first party, while the online platform serves as the second party. The process of raising donations involves several contractual arrangements, including *ijarah*, *wakalah bil ujarah*, and *jualah* contracts, all of which entail the provision of wages (*ujrah*). The administration fee established by the platform, termed *ujrah*, serves as compensation for the campaigner's fundraising assistance. Consequently, online donations facilitated through these platforms are permissible, primarily due to the incorporation of the *tabarru'* contract within the arrangement.

Keywords: Online Donation, Sharia Economic Law, *Tabarru*, *Ujrah*.

INTRODUCTION

Humans carry out the function of social activities for the sake of helping each other without expecting any reward or profit but expecting rewards from Allah Swt, for example, *infaq*, gifts, zakat, and donations. Social activities aim at victims who have experienced a disaster or disaster that befell them with consequences of loss of property, life, or residence. The role of humans in this realm is to help lighten their burden by collecting contributions and donations. In practice, they coordinate the donation process from collection, calculation, and management to delivery of aid to disaster victims, with cooperation from several parties to carry out these donation activities. An important finding in the 2022 World Giving Index is that Indonesia has become the most generous country for five consecutive years.

Indonesia's status as a country with the largest Muslim population in the world also encourages a generous climate, which is part of Islamic teachings such as zakat, *infaq*, and *waqf*. More than 3 billion people have helped strangers, and more have donated than the previous year. The economic crisis has not discouraged people from donating; the generosity score in the last year recorded the best record, reaching 40% and being the highest annual growth compared to the previous year.

Technological developments in various aspects influence changes in human activities, especially the transformation of the physical field into digital form (Ngafifi, 2014). This change is a challenge everyone cannot avoid, primarily the pandemic phenomenon, which requires each person to carry out daily interactions and activities in their respective locations. Various digital platforms are emerging to facilitate virtual human interaction. Technological advances simplify human tasks and work, and everything becomes more efficient and faster, such as raising funds for social activities using online systems (Rachman & Salam, 2018). At the same time, technological innovation can be used to raise donations for social activities, help victims of natural disasters, or donate to humanity (Aziz et al., 2019). *Donations* are activities that are classified as charity (Lestari et al., 2022). Charity is giving money, goods, or time to those in need directly or through intermediaries such as online. The current trend of online donations has become popular with many people. One of them is crowdfunding (Bruton et al., 2011). Crowdfunding is fundraising from several people to be distributed to predetermined objects such as natural disaster relief, project funding, humanitarian funding, and other financing (Sespiani et al., 2021). The crowdfunding process occurs when several people provide financial assistance to support and fund a project (Sari et al., 2020). Crowdfunding is a method of raising funds that utilise the internet and access to family networks, friends, and community groups via Instagram, Facebook, Twitter, and other social media so that investor interest is more easily obtained (Hemer, 2011).

According to Law Number 23 of 2011 concerning Zakat Management in chapter I Article 1, *Infaq* is assets issued by a person or business entity outside of zakat for the public benefit (BPK, 2011). *Infaq* is a practice that cannot be separated from the daily life of a Muslim (Sari & Lubis, 2021). *Infaq* comes from the Arabic "*anfaqa-yunfiq-u-infaqan*" which means spending or giving wealth (Bagus, 2015). Meanwhile, *infaq* means giving away wealth. *Infaq* is divided into two: *infaq* for good and *infaq* for bad. This good gift is made or spent in the way of Allah, which also includes wealth that comes from good things. Alms is a word that is very familiar among Muslims. According to BAZNAS regulation No.2 of 2016, alms are assets or non-properties issued by a person or business entity outside Zakat for the public benefit (Qoyyim & Widuhung, 2020).

Several prior scholars tend to discuss the model of online charity and examine the implementation (Chundong, 2024; Gao, 2024; Sheikhzadeh, 2024; Shepelenko, 2024; Stoffel, 2024). However, this study seeks to demystify it under the framework of Islamic law. One of online platforms is the website of baikummat.org, which is an online fundraising platform managed by the Yayasan Sinergi Kebaikan Ummat to collect *infaq*, alms, and *waqf* funds through various programs presented to empower fellow Muslims who want to improve their economic level who have limited capital by building the ummah economy. Based on productive *waqf*. This Yayasan Kebaikan Ummat is a movement of care from, by, and for the Ummah because of Allah Swt, which, God willing, makes contributions to the

Ummah such as mosque prosperity, humanity, da'wah, social movements, and caring for orphans. Another social media is Instagram of @kebaikan_ummat which is an account that invites people to help donate by transferring via the account number listed on the account. Then, the collection of donations will be managed and given to people in need.

Muslim encourages humans to conduct activities that can benefit business activists, but not all Islamic economic problems are profit-oriented alone. Many economic activities have social value, ignoring the profit aspect. Activities like this are known as transactions that use the *tabarru'* contract (Rafsanjani, 2016). *Tabarru'* comes from *tabarra'ayatabarra'u - tabarru'an*, meaning donation, grant, benevolent fund, or charity (Faozi, 2016). People who make donations are called *mutabarri'* "philanthropists" (Witasari & Abdullah, 2014). It is a voluntary gift from one person to another, without compensation, which results in the property's ownership transfer from the giver to the person given (Hermawan et al., 2020). *Tabarru's* contract embracing virtue, charity, charity is a type of contract oriented towards social interests, namely all contracts carried out with the aim of goodness and mutual help, not for commercial purposes (Ifham, 2015). On the other hand, *tabarru's* contracts are all kinds of agreements involving not-for-profit transactions (Suharto & Sudiarti, 2022). This transaction is not a business transaction to seek commercial gain, but is carried out to help each other do good (Sitepu, 2017). One of the common forms of a *tabarru* contract is to give something, which is included in the form of a contract to give something, namely the contracts of grants, endowments, shadaqah, and gifts (Fauzan, 2016). In all these contracts, the perpetrator gives something to another person. If the use is for public and religious purposes, the contract is called a waqf contract. These waqf objects may not be traded as waqf assets. Meanwhile, grants and gifts are voluntary gifts of something to other people (Ichsan, 2016).

The communication between social activity owners and donors who will donate funds to help social activities is complex, and the current donation system is less transparent, giving rise to suspicion among social donors who have donated funds, whether they have been distributed to those entitled to receive them. An online fundraising platform managed by Yayasan Kebaikan Ummat to collect Infaq, Alms and Waqf funds through various programs presented, but in this platform it turns out that in the fiqh *tabarru'* the contracts carried out are varied, not just one for the process of collecting funds and for management, there are several social media used, one of which is Instagram @kebaikan_ummat and also through the website of Kitabisa.com, therefore operational management of funds from donors requires transparency in the distribution of donations.

Even though the activities are based on Sharia, we need to know more about the legal status of establishing institutions authorized to carry out donation-raising activities. The parties who play a role will be given great attention, considering that Sharia aspects are meticulous in determining the position of the parties for the continuity of the Sharia contract. The contract status between the parties is the primary basis for implementing the donation program because it concerns competence and the causes and consequences of the transfer of ownership after the contract. The donation process is carried out online, and then the donation object in the form of cash will become a typical digital transaction in this modern era.

The presence of Law no. 38 of 1999 about Management of Zakat" implies that the government forms a zakat management institution (BPK, 1999), the National Amil Zakat Agency (BAZNAS), supported by the Amil Zakat Institute (LAZ) and managed by the private sector (Sudarwati & Sayekti, 2011). The government forms a zakat management institution, the National Amil Zakat Agency (BAZNAS), supported by the Amil Zakat Institute (LAZ) and managed by the private sector. In the field of waqf, Law no. 41 of 2004 (BPK, 2004) concerning Waqf and PP no. 42 of 2006 (BPK, 2006) concerning its implementation. This regulation became the background for the birth of the Indonesian Waqf Board (BWI). This regulatory framework provides a mechanism for monitoring and considering the management of zakat and waqf. Meanwhile, in the form of financial donations, specific

regulations that control the sustainability of online donations by digital philanthropic institutions in Indonesia still need to be implemented.

The widespread use of technology and information has made fundraising and online donations based on an open platform where everyone can use and access the website for their social activities that do not violate legal regulations, as well as with a financial system that is transparent and accountable to campaigners making resumes or reports when funds are made has been donated to the donation target. By donating to @kebaikan_ummat, donors can help reach more needy people. Therefore, the purpose of this study is to demonstrate the system of online donation provided by Yayasan Kebaikan Ummat in social media of Instagram (@kebaikan_ummat).

METHOD

This research adopts a qualitative approach, prioritizing a nuanced comprehension of the problem rather than seeking generalizable findings. The methodology employed generates descriptive data through narratives, interviews, and observable behaviors. Given the nature of the research problem, a descriptive analysis method is utilized, characterized by in-depth examination techniques that scrutinize each case individually. The type of this study is qualitative in nature, utilizing data sourced from the web as supporter analysis which is Instagram created by Yayasan Kebaikan Ummat, @kebaikan_ummat.

This research was located at Arcamanik, Bandung City, West Java. The author interviewed the Manager of Yayasan Sinergi Kebaikan Ummat, Platform, and Donors. The approach undertaken involves comprehensively describing and analyzing the subject matter provided by Yayasan Kebaikan Ummat. This qualitative research delves into understanding phenomena in depth. Data gathering involved conducting interviews with representatives from the Yayasan Kebaikan Ummat and thorough documentation review. The primary focus of this study is the analysis of donation management processes, with specific attention given to examining the contracts utilized by the Yayasan Kebaikan Ummat. This approach recognizes the unique intricacies of each problem, warranting a tailored analysis for comprehensive understanding (Siyoto & Sodik, 2015).

RESULTS AND DISCUSSION

The Result Description

The description of result is commenced by outlining process of collecting, managing, and distribution of online donations on social media of Instagram @kebaikan_ummat

1. Fundraising Process

Fundraising is needed in activities to search for sources of funds, either through donors or from other sources that have the potential to develop a social service organization. Apart from that, fundraising activities can also support the operation of an organization's wheels of life and financial management. Another reason for conducting fundraising is to reduce an organization's dependence on significant donor institutions (Rachmasari et al., 2016). The aim of raising funds consists of five main points (Juwaini, 2005) is as follows:

- a) Raising funds is the most basic fundraising goal. The definition of funds includes goods or services with material value. This goal is first and foremost.
- b) Collecting donors is the second goal of fundraising. Institutions that raise funds must continue to increase the number of donors.
- c) Gathering sympathizers and supporters: Sometimes a person or group of people has interacted with fundraising activities; they are then impressed, evaluate it positively, and sympathize. However, at that time, they could not donate something (funds) because of their inability. Groups like this become

sympathizers and supporters of the institution even though they do not become donors.

- d) Building an institutional image, whether realized or not, fundraising activities carried out by an institution, either directly or indirectly, will shape the image of the institution. This image can be positive or negative. If the image of the institution is positive, then they will support, sympathize, and ultimately make donations. Moreover, if the image is negative, they will avoid it, be antipathetic, and prevent people from donating.
- e) Satisfying donors is a goal that has long-term value, even though the activities are technically carried out daily. If donors are satisfied, they will repeat donating their funds to an institution.

The Yayasan Kebaikan Ummat acting as a social welfare Institution, collects three funding stages:

- 1) Starting with the assessment process, the foundation looks for beneficiaries for assessment from here. Raising and whether this person is worthy of being helped to raise funds again, then some call-in need of help, but the ones we help are people who are worthy of helping so that we do not get the wrong target because many people look like they are in trouble but in reality, enough.
- 2) Provide a Consent Letter (CL), a letter of agreement between the foundation and potential beneficiaries. The consent letter is a letter of permission from the beneficiary to the foundation to raise funds, and permission to take photos and videos with details about the beneficiary's life will be used as material for raising funds. Permission is given to use medical documents and the family card. This CL informs of the allowance for Donation funds. Any funds raised are not 100% the rights of the beneficiary because there are allowances stated by CL because they use third-party assistance from the platform. Such as advertising creation services and operations and as a contribution to the foundation for the good of the ummah itself. In the CL, there is an RAB to adjust to the target, adjusted to the nominal to inform the platform. Thus, CL This is for information such as agreement letters and signatures.
- 3) Going to the platform; this foundation collaborates with the online sites Kitabisa, Sharinghappines, Eds Google, and BantuTetangga. This foundation collaborates with several platforms, but the Ummah Good Foundation's website or platform must be partially used. When collaborating with a platform, advertisements appear on Instagram, so the foundation does not directly collect funds on its social media and website. However, the foundation, as a campaigner, collaborates with the platform. In order to reach many people and spread the word, it is advertised via platforms and Instagram.

The fundraising scheme from online donations is as follows:

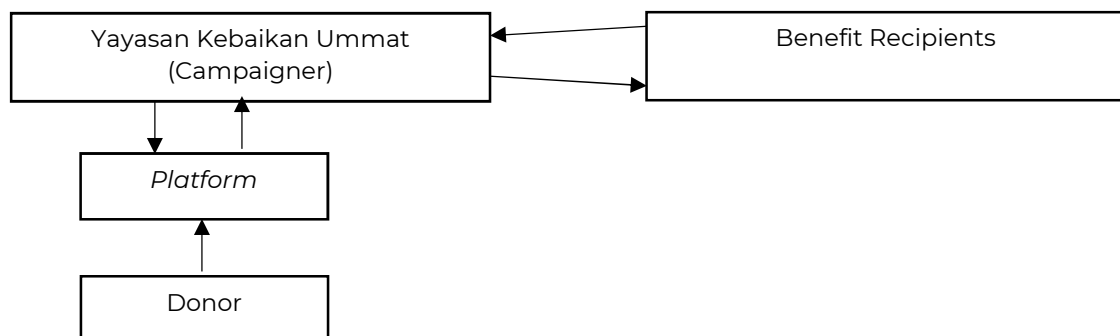


Figure 1. Fundraising Scheme from Online Donations of Yayasan Kebaikan Ummat

The following is how campaigners who already have an account on an online site platform can increase funds:

- a) If we already have an account on the Kitabisa.com site, click "Create Campaign."
- b) On the campaign registration page, there will be a form to fill in information about the campaign that we will create, information regarding the campaign title, donation target, campaign link, campaign deadline, campaign category, and location of recipient of funds. Once filled in then, click "save & next."
- c) The next page that must be filled in is about the campaign story, which contains the campaign cover in the form of a photo and can also include a video, a short description, and a complete description. Then click "save".
- d) After successfully creating a campaign, we can share our campaign link with the people closest to us. The duration of open donations is usually 90 days or according to the amount of funds collected.

Table 1. Classification of Programs of Yayasan Kebaikan Ummat

Type of Donation	Program Type	Contract	Type of Contract
Money	ProgramKU (Non-Medical)	Shadaqah/Infaq	Infaq/Grant
	PeduliKU (Medical)	Shadaqah/Infaq	Infaq/Grant
Vehicle	PeduliKU (Medical)	Shadaqah	<i>Ariyah</i>
Items (goods)	ProgramKU (Non-Medical)	Shadaqah	Grant
Food	ProgramKU (Non-Medical)	Shadaqah	Grant

Source: Authors' Summary

Based on the table, there are four types of donations from the Ummah Good Synergy Foundation, which are adjusted to the needs of the beneficiaries. For monetary contributions, it consists of the KU Program, a program other than medical or health aimed at helping our fellow Muslims who have economic limitations and need help to have hope for a better life. Included in the KU Program include: a) KU Peka (Pejuang Keluarga); b) KU Tanggap Bencana; c) KU Cinta Masjid; d) KU Cinta Yatim; e) Ku Cinta Jompo; f) KU Cinta Faqr Dhuafa; g) EkspedisiKU; h) Bedah RumahKU; i) Warung Nasi Kebaikan.

The PeduliKU program is a health assistance program aimed at helping our fellow Muslims who have illnesses and physical and economic limitations and need help to have hope of recovery and have the opportunity to change their lives for the better. Among the PeduliKU programs, assistance includes operational costs, transportation costs, maintenance costs, or borrowing ambulances. Of the two types of foundation programs, contracts between foundations and beneficiaries have grant and infaq contracts if they are money or assets. Then, the gift contract is a charity contract if the gift is in the form of cash, goods, or food. Then there are *ariyah* contracts, such as using ambulances with alms contracts.

2. Management Process

Managing funds resulting from donations at the Ummah Good Foundation is intended for individuals who need assistance such as health or business capital, victims of natural disasters, foundations for the poor, orphans, and others. When the donation funds have been collected, the donation will be closed, and the funds will be disbursed from the platform. There are costs for optimization, ads, and platform fees, which are almost 45% - 50 %, so donations to (campaigners) for this Ummah Good Foundation are approximately 50%. For the management of this foundation, it is 10%. After taking 10% of the donations collected for this foundation, it is then given to the beneficiaries with the RAB that will be required for these beneficiaries. There is a maximum limit for receiving the number of donations written in the CL. When there is a remainder of this donation, the foundation

usually puts the remaining funds into cross-subsidies, of course, with the benefit of permission that the remaining money from this donation will be put into cross-subsidies. Most of the beneficiaries agree with this because they also understand that they can also help others who are in the same need. The results of this campaign will help other beneficiaries under the auspices of the Yayasan Kebaikan Ummat.

Cross subsidies or remaining funds can be entered after the foundation asks for permission from the beneficiary. The provisions are entered into the cross-subsidy as long as the beneficiary's needs are fulfilled. The details of the remaining amount are discussed, to be given to the foundation's beneficiaries, such as orphans, poor people, older adults, or beneficiaries whose donation targets are unmet so that they can help others from there too. The Ummah Goodness Foundation also carries out sounding presentations to every school or local area to tell them what Yayasan Kebaikan Umat is. So that donations are collected through Kencleng at certain events and charity boxes in each mosque, avoiding fraud from donations from irresponsible parties so that it is done in cash, not by scanning a barcode.

Embed a prayer or have a prayer column on that platform. The difference between online donations on platforms is that online donations via social media are in the category of organic donations without advertising by relying on advertising itself without a platform, so there are no deductions or allowances from donations. So, there is no need for other parties, but this foundation uses a platform here. For those who use social media directly through pure numbers to look for view numbers, there must be updates on fundraising results. The more frequently they are updated, the more attention they will receive. Even though there is no policy on social media, there needs to be more transparency. But here with there. Finally, they are holding it, and most people need help understanding the fundraising set aside.

3. Fund Distribution

Beneficiaries recreate what they do every day. From there, like clothing suitable for use, there is also stock and accepts used clothes. After the donation, the donation form is adjusted, such as direct transportation money or business capital. Hence, the foundation maintains the agreement from this donor so that it becomes business capital and prepares what is needed., or like health funds, which can be in the form of money or ambulances for operations such as administration or health-supporting medicines or goods, some beneficiaries are given money every month, or there are already too many funds. Still, the beneficiaries have enough for goods, money, and services. Usually, the foundation also provides necessities during the month of Ramadan. There is a deposit from several people sharing for the elderly and orphans for their needs, so they buy clothes, necessities, prayer tools, or a Koran. Thus, the Yayasan Kebaikan Ummat is the operator for distributing donations. Like victims of natural disasters, there is a meeting to help with what the victims need, such as rebuilding a mosque that has collapsed or renovating it.

The online donation program that is run can be categorized into 2 types, as previously stated, namely money and goods. Money donations are made using the transfer method, while goods donations are made using long-distance or close communication. Of course, the technique only influences the transaction model that applies to a muamalah activity, which sometimes does not affect changes to the applicable law of origin of the contract. For example, if you want to make donations, whether you are doing it with neighbours or friends outside the city, the only difference is that the transaction method is that one gives directly. At the same time, the one from far away uses transfer. Even if disagreements affect the contract, they can be seen in changes to the object itself. For example, you intend to give food alms, but because of the distance factor, that prevents you from doing food alms by sending money instead of food. So, there may be other contracts besides the gift contract, which is the leading contract in alms activities. The first possibility is that if the money is entrusted to someone else to buy food, then the *wakalah* agreement also applies.

The second possibility is if the intended party is a food seller ready to distribute food if ordered long distance, then the sale and purchase agreement also applies to it. Both have the same implication: food produced from the donor's money is given to those entitled to receive it through a third-party intermediary as a liaison. Reports from raising donations include lots of photos and videos and exciting and unique content on social media, Instagram, and Facebook so that people will believe and become a forum for accountability in the distribution of funds carried out by the Yayasan Kebaikan Ummat. Based on the results of the discussion above, the process of collecting, managing, and distributing online donations on the social media Instagram @kebaikan_ummat is that the collection of contributions from the Ummah Good Foundation uses the help of online sites. Therefore, there is an agreement between the donor and the platform and an agreement between the platform and the Yayasan Kebaikan Ummat (campaigner), the contract between the Ummah Good Foundation (campaigner) and the platform, between the campaigner and the beneficiary, and between the beneficiary and the Yayasan Kebaikan Ummat.

Discussing Sharia Economic Law of Online Charity on Social Media @kebaikan_ummat

In donation transactions at the Ummah Good Foundation, three parties carry out the transaction: the platform, the donor, and the foundation as the campaigner. In this fundraising, two transactions occur between donors and the online site platform and between the foundation as a campaigner and the platform. In transactions carried out by donors and platforms, there is a representative where the platform represents the donor as the owner of the funds to make donations to a campaign. In muamalah *fiqh*, transactions like this are called *wakalah* contracts. That is a contract that means handing over something that can be replaced to someone else to be done by him. In this case, what is meant by business is donating to the selected fundraiser. *Wakalah* also means representing, authorizing, or giving a mandate to another person in the name of the representative to act to do a sure thing, whether regarding taking goods, distributing them, or assuming an obligation. In this case, the fundraising platform on the online site makes donations in the donor's name, where previously, the donor transfers a donation amount to the account number in his name. The platform, on behalf of the donor, donates to the campaigner. Because *wakalah* carried out by donors and platform sites is accompanied by administrative costs, which in Sharia economic law are called wages (*ujrah*), the *wakalah* contract becomes a *bil umrah wakalah* contract. In the *wakalah bil umrah* contract carried out by the donor and the online *ujrah* website platform that is received, the amount is precise because the percentage has been determined, and the *ujrah* is in the form of money.

Furthermore, raise funds by creating a campaign page with stories about disasters or other social activities. Transactions like this in *muamalah* are called *ijarah* contracts. The *ijarah* contract itself has several meanings, namely according to the language it is *al-iwadhi* which in Indonesian means compensation or wages. According to Hanafiyah scholars, *ijarah* is a contract to allow ownership of known and intended benefits from a rented substance in return. The platform provides the benefits of its site for fund seekers who will raise funds on the online site platform. These benefits are known and received by the campaigner if the fundraising created on the platform site successfully obtains funds according to the target. After the campaigner benefits from the platform site, the campaigner must pay a fee for renting the site owned by the platform. The wage (*ujrah*) paid is 5%, taken from the donations collected in a campaign. Transactions carried out by campaigners and platforms can also be categorized as *ju'alah* contracts, where *ju'alah* means something given to someone for doing specific work. *Malikiyah* scholars interpret *ju'alah* as a rental contract for benefits that are thought to be achieved, and legal experts interpret the *ju'alah* contract as a promise to give a gift (bonus, commission, or certain wages). The fundraising created by the campaigner is carried out by the platform site, which means that the platform rents out its site to raise funds made by the campaigner. After the fundraising ends, the campaigner gives wages to the platform site as a gift for renting out the benefits of its site.

At the stage of Contracts between foundations as campaigners and beneficiaries, donated funds are distributed from the foundation to the beneficiaries. Before the

foundation provides funds to the beneficiaries, there is a 10% right for the management. A contract like this in muamalah is an ijarah contract. The ijarah contract itself in Indonesian is compensation or wages. As a social welfare institution, the foundation provides campaign assistance for beneficiaries to obtain donation funds; because of this, the beneficiary gives 10% *ujrah* to the foundation. Apart from that, the contract between the foundation and the beneficiary is an infaq because it is in the form of property or money directly given to the beneficiary. However, the foundation adapts to the needs of the beneficiaries, distributing donated funds in the form of food and goods, which constitute alms and grants. There are also loans for medical vehicles, such as ambulances, using the *ariyah* contract. The *ariyah* contract is a contract for borrowing goods for their benefit. After the borrowed goods have been used, the goods are returned without any wages.

Based on the analysis, donations using online social media and platform assistance can make it easier to raise donations because the coverage of social media and online sites is extensive. The covenants have been fulfilled in raising donations at Yayasan Kebaikan Ummat, so online contributions are allowed. The foundation's position as a social welfare institution is to be responsible for the donations collected and to hold the community's trust. The contracts used in analyzing online contributions on the social media Instagram @kebaikan ummat are the *tabarru* and *Ijarah* contracts. *Tabarru*'s agreements, such as giving gifts to beneficiaries, are acts of kindness without expecting anything in return. The *ijarah* contract, a contract in online donations, is due to the giving of *ujrah* or wages to the platform for using the benefits of the site by the foundation; apart from that, there is the *bil ujah wakalah* contract due to the presence of a representative where the platform represents the donor as the owner of the funds to be given donations to the campaigner.

CONCLUSION

Contract between the donor and the online site platform. In this contract, there is a representation where the platform represents the donor as the owner of the funds to be given donations to the campaigner. In muamalah *fiqh*, this transaction is called a *wakalah* contract. There is a representation of receipts and donations because, on the platform, there are administrative costs called wages (*ujrah*). The contract becomes *wakalah bil ujah*—an agreement between Yayasan Kebaikan Ummat as a campaigner and an online website platform. Transactions carried out by campaigners and platforms can also be categorized as *ju'alah* contracts, where it means something given to someone for specific work. This agreement between the foundation and the beneficiary is a process of distributing donation funds; at this stage, the foundation must give 10% *ujrah* before providing funds to the beneficiary. Therefore, there is an *ijarah* contract. That occurs because the foundation has helped the beneficiary to obtain donation funds so that the beneficiary gives his salary to the foundation.

The finding of this study implicates on practice addressed to Yayasan Kebaikan Ummat and other foundations which keep working on the increase of charitable giving. For future study, it should highlight other online platforms.

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