

Transformation of Charity (*Shadaqah*): The Influence of Donations' Advertisement in Social Media Towards Gen-Z Interest in Online Donation in Indonesia

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Abstract

The development of technology such as social media provides many conveniences that can affect Gen-Z's humanitarian activities. Many features can be accessed by everyone who has social media, one of which is an online donation. This is intended for the general public to make it easier for them to carry out humanitarian activities in today's digital era. Many advertisements about online donations attract netizens to humanitarian activities when running social media. The purpose of this research is to find out Gen-Z's decision to donate online through the social media that they use for it. The sample used in this study was 100 people with a range of birth years 1995-2006 (Gen-Z) with a quantitative descriptive research design. This article explains the discussion of what factors make them choose to donate online based on a closed-ended questionnaire. The results of respondents have been calculated using the percentage index with an overall average of 67.02% which is in the "agree" on level category. This shows that the variable perceived security to the level of religiosity on the decision to donate has a positive impact. Thus, it is known that Gen-Z agrees with the *shadaqah* transformation, namely online donation.

Keywords: *advertisement; digital technology; Gen-Z; online donation; social media*

Introduction

Online donations on social media are something new in the Industry 4.0 era. Donations are a means of raising funds that are non-profit from volunteers to be distributed to those in need, for example in the fields of health, education, culture, natural disasters, performing arts, and so on.¹ Online donations will make it easy for donors to make transactions anywhere and anytime. These platforms also broaden their mission and domain in promoting social movements. Especially nowadays, the change in the transaction model that used to change to online transactions can be done through applications that provide top-up balances to e-money.² That's why, the facilities provided are inseparable from the provisions of Islamic law.

According to the general view in Islam, online donations are permissible as long as they are carried out within the limits of *Syariah*, i.e. voluntarily, and are not used in contrary ways of Islam. If it is related to Islamic law, online donations can even be said to be in line with Islamic religious principles because it uses the concept of mutual help in the form of fundraising intending to help others in need (Novitarani & Setyowati, 2018). This is also stated in the Holy *Qur'an surah Al-Maidah* verse 2 as follows.

¹ Paul Belleflamme, Thomas Lambert, dan Armin Schwienbacher, "Crowdfunding: Tapping the Right Crowd," *Journal of Business Venturing* 29, no. 5 (2014): 585–609, doi:10.1016/j.jbusvent.2013.07.003.

² Fachrizi Alwafi dan Rizal Hari Magnadi, "Pengaruh Persepsi Keamanan, Kemudahan Bertransaksi, Kepercayaan Terhadap Toko dan Pengalaman Berbelanja Terhadap Minat Beli Secara Online pada Situs Jual Beli tokopedia.com," *Diponegoro Journal of Management* 5, no. 2 (2016): 1–15.

وَتَعَاوَنُوا عَلَى الْبِرِّ وَالتَّقْوَىٰ وَلَا تَعَاوَنُوا عَلَى الْإِثْمِ وَالْعُدْوَانِ عَاثِمُوا اللَّهَ إِنَّ اللَّهَ شَدِيدُ الْعِقَابِ

Meaning: And help each other in (doing) good deeds and piety, and do not help each other in committing sins and enmity. Fear God, indeed, God is very severe in His punishment.

Al-Qur'an and *Sunnah* are guidelines that must be followed by Muslims even when implementing online donations in Indonesia. The requirements that have to meet in carrying out online donation activities are correctly by *Syariah*, checking whether the donation institution is following with *Syariah* or not. Several prohibitions may not be carried out when making online donation transactions, namely *maysir*, *riba*, *gharar*, and *zalim*. This is following with the DSN MUI fatwa number 117/II 2018 regarding information technology-based services with *Syariahs'* principles.

In this digital era, many social challenges must be solved with technological updates. Online donations have created solutions to social challenges through technological infrastructure and institutional.³ The online donation payment system has received innovative attention because the performance of the system is considered simple.⁴ Payments can be made easily through online banks.⁵ So that donors do not need to go to conventional banks to make transactions. The online donation platform is equipped with the internet so that it has an easy, fast, and efficient transmission speed when applied to high fundraising. This also provides a strong potential for opportunities to promote online donations which have received considerable attention within the community.⁶

In previous research on “Why Do People Support Online Crowdfunding Charities?” The purpose of this study is to evaluate the psychological and social factors underpinning decisions to support charitable crowdfunding initiatives by putting self-reported data to the test of self-determination theory and the social interaction model.⁷ Other research also discusses Gen-Z and their Social Media Usage with a discussion of investigating the knowledge of current Gen-Z's usage of social media, as well as examining its impact on them as individuals, organizations, and society as a whole.⁸ For research that discusses the factors that influence the decision to donate online through a crowdfunding financial technology platform to know and study perception, convenience, reputation, level of religiosity, innovation, and accountability.⁹ Therefore, research to

³ Danielle Logue dan Matthew Grimes, “Platforms for the People: Enabling Civic Crowdfunding through the Cultivation of Institutional Infrastructure,” *Strategic Management Journal* 43, no. 3 (2022): 663–93, doi:10.1002/smj.3110.

⁴ Yue Zheng, “Using Mobile Donation to Promote International Fundraising: A Situational Technology Acceptance Model,” *International Journal of Strategic Communication* 14, no. 2 (2020): 73–88, doi:10.1080/1553118X.2020.1720026.

⁵ Ya-Zheng Li et al., “Factors Impacting Donors' Intention to Donate to Charitable Crowd-Funding Projects in China: a UTAUT-based model,” *Information, Communication & Society* 21, no. 3 (2018): 404–15, doi:10.1080/1369118X.2017.1282530.

⁶ Yanzhi Liu, Rong Cao, dan Zheng Wang, “Does Help-Seeking Message Content Impact Online Charitable Behavior? A Qualitative Comparative Analysis Based on 40 Waterdrop Projects,” *Sustainability* 15, no. 2 (2023): 1–18, doi:10.3390/su15021094.

⁷ Huifang Jiao dkk., “Why Do People Support Online Crowdfunding Charities? A Case Study from China,” *Frontiers in Psychology* 12 (2021), <https://www.frontiersin.org/articles/10.3389/fpsyg.2021.582508>.

⁸ Gyan Prakash Yadav dan Jyotsna Rai, “The Generation Z and Their Social Media Usage: A Review and a Research Outline,” *Global Journal of Enterprise Information System* 9, no. 2 (28 Juni 2017): 110, doi:10.18311/gjeis/2017/15748.

⁹ Dhimas Muhammad Zulfian, “Faktor-faktor yang Mempengaruhi Keputusan Berdonasi Secara Online Melalui Platform Financial Technology Crowdfunding” (Skripsi, Universitas Islam Indonesia, 2020).

determine the presence of factors influencing Gen Z to carry out humanitarian activities through online donations is important to do.

The purpose of this study is to determine Gen-Z's decision to donate online by considering aspects that influence their trust in deciding to donate online through donations' advertisement. This study intended to answer the following questions, what factors make them choose to donate online?

Literature Review

Online Donation

Even though charity activities have been carried out for a long time in a social environment, studies on online charity are still in the exploratory stage. Currently, there are various uses of the concept of charity activities that are relevant to the industrial revolution 4.0 which prioritizes the use of technology, one of which is online donations. Terms commonly used in this activity are online giving,¹⁰ online charitable,¹¹ online donor,¹² online charitable giving,¹³ online donations¹⁴ and online charitable donations.¹⁵ The purpose of online donations is to raise funds via the internet for commercial or charitable purposes.¹⁶ Online donations allow charity organizers to reach many people publicly.¹⁷

Online donation is part of Financial Technology (Fintech), which according to Bank Indonesia (2013) is a financial system model that combines technology in its application. Fintech is one of the innovations, the output of new products related to financial services which of course can make it easier to launch, and be efficient in the payment process which can have an impact on monetary and financial stability within a certain scope.¹⁸ The Financial Services Authority (2016) has regulated financial innovation laws related to Fintech, namely renewal in the business sector which implements the Fintech ecosystem and has the aim of providing services or added value to the financial sector. Fintech is also part of the institution that regulates the financial

¹⁰ Jon Dean, "Student Perceptions and Experiences of Charity on Social Media: The Authenticity of Offline Networks in Online Giving," *Voluntary Sector Review* 11, no. 1 (Maret 2020): 41–57, doi:10.1332/204080519X15760809008764.

¹¹ Daniel Farrelly dan Michael Bennett, "Empathy Leads to Increased Online Charitable Behaviour When Time Is the Currency," *Journal of Community & Applied Social Psychology* 28, no. 1 (2018): 42–46, doi:10.1002/casp.2339.

¹² Micheal Shier dan Femida Handy, "Understanding Online Donor Behavior: The Role of Donor Characteristics, Perceptions of the Internet, Website and Program, and Influence from Social Networks," *International Journal of Nonprofit and Voluntary Sector Marketing* 17 (1 Agustus 2012): 219–30, doi:10.1002/nvsm.1425.

¹³ Peng Wang dkk., "Quantifying the Endogeneity in Online Donations," *Entropy* 23, no. 12 (Desember 2021): 1667, doi:10.3390/e23121667.

¹⁴ Matthew R. Sisco dan Elke U. Weber, "Examining Charitable Giving in Real-World Online Donations," *Nature Communications* 10, no. 1 (3 September 2019): 1–8, doi:10.1038/s41467-019-11852-z; Timothy J. Saunders, Alex H. Taylor, dan Quentin D. Atkinson, "No evidence that a range of artificial monitoring cues influence online donations to charity in an MTurk sample," *Royal Society Open Science* 3, no. 10 (Oktober 2016): 1–11, doi:10.1098/rsos.150710.

¹⁵ Nikola Erceg dkk., "The Effect of Moral Congruence of Calls to Action and Salient Social Norms on Online Charitable Donations: A Protocol Study," *Frontiers in Psychology* 9 (2018), <https://www.frontiersin.org/articles/10.3389/fpsyg.2018.01913>.

¹⁶ Katherine Choy dan Daniel Schlagwein, "Crowdsourcing for a Better World: On the Relation Between It Affordances and Donor Motivations in Charitable Crowdfunding," *Information Technology & People* 29, no. 1 (2016): 221–47, doi:10.1108/ITP-09-2014-0215.

¹⁷ Elizabeth Gerber, Julie Hui, dan Pei-Yi (Patricia) Kuo, "Crowdfunding: Why People are Motivated to Post and Fund Projects on Crowdfunding Platforms.," vol. 10, 2012.

¹⁸ Zulfian, "Faktor-faktor yang Mempengaruhi Keputusan Berdonasi Secara Online Melalui Platform Financial Technology Crowdfunding."

system sector. in Indonesia which have been classified according to their functions and capacities. Fintech classification includes types of payments and transfers, fundraising, and financing. The following are the types of Fintech based on the Financial Services Authority, 2017.

Table 1. Types of Fintech based on Financial Services Authority

No.	Category	Types of Fintech
1.	Payment and transfer	E-Commerce Payments, Mobile Banking and Online Wallet, P2P Payments and Transfer, and Digital/Virtual Currencies.
2.	Alternative Lending and Financing	Crowdfunding (Reward Based, Equity Based, Donation Based, Hybrid Based), Alternative Lending (Online Balance Sheet Lending, P2P Lending, Lender Agonistic Marketplace), Emerging/Developing, Invoice and Supply Chain Finance (Invoice Financing, Supply Chain Finance).
3.	Other	Robo Adviser, Blockchain, Insurance, Information and Feeder Site, Account Aggregator, Online Trading/Capital Market.

Based on the table above, it can conclude that the Financial Services Authority has implemented several Fintech systems and has implemented them in Indonesia.

Due to Fintech innovation, it can make conventional to modern donations which can be called Online donations, the wide range of online donation activities is due to technological support followed by the internet. This will use the internet to run it so that it is considered more practical and easier for all people, especially Gen-Z.

Gen-Z and Social Media

Generations are divided into several parts. Classification of generations by Brodsahl & JM uses year of birth there are Gen-X (1961-1980), Gen-Y (1981-1990), and Gen-Z (1991 and after).¹⁹ Gen-Z is the first generation to have the technology and the internet which can access interests through technology easily. They are in the current social sphere is generally in the phase of the school segment to students or newcomers as workers. Gen-Z is more likely to choose online media sites to interact and communicate with other people. Quoted from the webinar eMarketer (2011) explained that they know from another generation and are happy and feel it is important to provide active feedback and comments about the problem service brands they use or are in one way or another involved apart from this, they also value the opinions given by others.

As for studies on increasing social media use by Gen-Z regarding social media activities and the impact of their behavior. This generation is a contributor, high content consumers, creative experts and mash-ups, and has a strong pull in online communication. If interpreted simply, social media can be used as any electronic service where users can create and share various content via the internet and can be reached by the wider community as long as the community is qualified in media and internet access. It also includes services developed by users for example social networking websites, online buying and selling, online gaming zones, audio-video sharing sites, online review forums, online groups, as well as places to create; designing; take out; even check and verify content.²⁰

Donations' Advertisement

¹⁹ Deborah J. C. Brodsahl dan Jason M. Carpenter, "Shopping Orientations of Us Males: A Generational Cohort Comparison," *Journal of Retailing and Consumer Services* 18, no. 6 (1 November 2011): 548–54, doi:10.1016/j.jretconser.2011.07.005.

²⁰ Yadav dan Rai, "The Generation Z and their Social Media Usage."

Psychology-based marketing research shows that apps can help with advertising and compliance with requests for donations widely. This proves that donation advertisements play a significant and dominating role in the online donation process. According to Burnett & VR. (1988) in making their decision to donate, it will show the unique social exchange that occurs when they give to charity.²¹ Advertisements published through social media will be very helpful in promoting fundraising. Donation advertisements will also help accelerate the target of funds needed from an institution that needs emergency funds. Donation advertisements are also considered very effective and attract netizens, especially Gen-Z because they will be able to spend all day opening social media, this will be an opportunity to offer donations online. They do not need to feel difficult in carrying out humanitarian activities.

Netizens often find pictures or videos of people used in donation advertisements. It varies greatly from well-known public figures to scenes showing hunger, war, disability, inadequate environment, natural disasters, malnutrition, social inequality, and so on.²²

Research Methods

Design

The research design of this research is quantitative descriptive research. Quantitative descriptive uses to describe, explain, predict, or control the phenomena that are studied based on statistical or numerical data.²³ The results of the research are presented in the form of a quantitative descriptive research method which in the process of collecting data is obtained from a closed-ended questionnaire among Gen-Z. distribution of questionnaires through the G-Form.

Sample

The sample is part of the population and is the object of research. In collecting samples from the population, have a systematic; the sample is representative (representative) in the population. The sample in this study was taken 100 people from Gen-Z. From the data obtained, there were 36 men and 64 women who had answered.

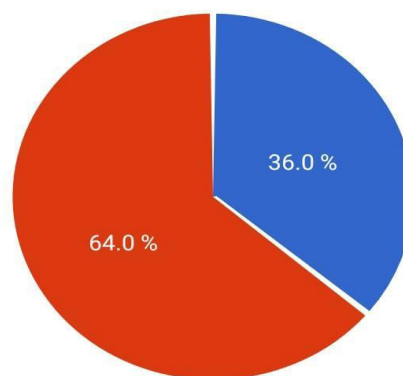


Fig. 1. Respondents' gender.

²¹ Burnett, John J., and Van R. Wood. "A Proposed Model of the Donation Decision Process." *Research in consumer behavior* 3 (1988): 1-47.

²² Cdb Burt dan K Strongman, "Use of Images in Charity Advertising: Improving Donations and Compliance Rates," *International Journal of Organisational Behaviour* 8 (1 Januari 2005): 571-80.

²³ L R Gay dan Geoffrey E Mills, "Educational Research: Competencies for Analysis and Applications," 2012

Population

The population is something that will be studied as a whole. The population is also often referred to as the universe. This study's populations were people who have a range of birth years 1995-2006 (Gen-Z) and active users of social media.

Data Collection

To collect the data, the researchers use close-ended questionnaire. The questionnaire method is a method of accumulating data in several arrangements of questions arranged sequentially to be disseminated to the informants. The questionnaires are related to the influence of donations' advertisement in social media towards Gen-Z interest in online donation in Indonesia. The researchers used Microsoft Excel and SPSS version 22 to calculate the percentage of Gen-Zs' answers to the statements on the questionnaire. The researchers look for the validity and reliability for taking the result of the data. Then, the researchers describe the results based on data counting on it.

To find out whether the questionnaire given is valid and reliable to respondents, the researchers checked the validity and reliability of both. Validity is the extent to which the inferences made from test scores are accurate. While reliability is the degree to which an assessment consistently measures and is usually expressed numerically as a coefficient.²⁴ The researchers used Pearson Product Moment in SPSS 22 with r-table 0.361 and 5% significance. To check the validity of this questionnaire, the researchers have compared the r-table and r-value. If the r-value \geq r-table the item is declared valid. However, if r-value \leq r-table the item is declared invalid.

Based on the results of the validity test, all items from the questionnaire are valid. To find out the reliability of the questionnaire, the researchers tested the reliability using Cronbach Alpha in SPSS 22. If alpha \geq r-table, the item is declared reliable. However, if alpha \leq r-table, the item is declared unreliable. Based on the result of reliability test, the reliable coefficient is 0.990. The result of the correlation means that all questionnaire items are reliable.

The data will be analysed through a percentage index and grouped at each category level. The following are the steps to analyse the data. First, the researcher will calculate the total number of answers and then present them. Second, the researcher will determine the category level for each question given. Third, the researcher provides a descriptive analysis by showing the percentage index. The final step, the researcher concludes the analysis based on the average, data with the lowest value, data with the highest value, and data that is above the average.

Category level:

0%	-	19.99%	: Strongly Disagree
20%	-	39.99%	: Disagree
40%	-	59.99%	: Neutral
60%	-	79.99%	: Agree
80%	-	100%	: Strongly Agree

²⁴ R.A. Johns, "Parks, Rhetoric and Environmental Education: Challenges and Opportunities for Enhancing Ecoliteracy," *Journal of Outdoor and Environmental Education* 22, no. 1 (2019): 1–19, doi:10.1007/s42322-019-0029-x.

Finding and Discussion

The purpose of this online donation is to make it easier to carry out humanitarian activities. This convenience is interpreted as the hope that the use of this implementation system will require relatively little effort. Ease in this case is also meant by adopting a technological innovation because the ease of technology and its use are interrelated. The visually attractive appearance of the application will also affect a person's interest in making online donations. Choosing people with a birth range of 1995-2006 because they are considered wise enough to use social media as a transaction tool. It can be accessed easily by social users because it provides supporting features that can be accessed anywhere and anytime.

Here will explain the results obtained through the description. The score will give different for each category. The Strongly Disagree (SD) category will give a score of 1 for each respondent, the Disagree (D) category will give a score of 2 for each respondent, the Neutral (N) category will give a score of 3 for each respondent, the Agree (A) category will give a score of 4 for each respondent, and the Strongly Agree (SA) category will give a score of 5 for each respondent. The following below is the result of calculations from the data that has been taken.

The results of the research data on the effectiveness of the influence of donations' advertisement in social media towards Gen-Z interest in online donation can review from the 5 (five) likert scale questionnaire with the following details:

- a. SD (Strongly Disagree)
- b. D (Disagree)
- c. N (Neutral)
- d. A (Agree)
- e. SA (Strongly Agree)

Table 2. Data on the effectiveness of the influence of donations' advertisement in social media towards Gen-Z interest in online donation.

No	Statements	SD	D	N	A	SA	Total score	Index %	Category
1.	I search for information on social media before doing online donation activities. (Sari & Ridwan, 2019).	5	14	87	88	185	379	75.8%	Agree
2.	I feel safe donating online, because online donation media already have a PUB permit (Money Raising and Goods) from the Ministry of Social Affairs. (Zatalini & Mudiantono, 2017).	7	42	87	140	35	311	62.2%	Agree
3.	I'm not worried about donating online, because of the many good reviews from previous donors at the end of the advertisement. (Zatalini & Mudiantono, 2017).	8	38	102	104	65	317	63.4%	Agree
4.	I find it easy to use media in online donations because the institution has provided	5	34	78	128	100	345	69%	Agree

	convenient features in the donation transaction process. (Dewi, 2018)								
5.	I feel satisfied to have donated to the media online donation. (Sari & Ridwan, 2019).	5	40	111	96	56	308	61.6%	Agree
6.	I will recommend online donation media for other potential donors. (Dewi, 2018).	4	46	126	68	70	314	62.8%	Agree
7.	I believe donating to online media is the right decision. (Dewi, 2018).	5	38	129	100	40	312	62.4%	Agree
8.	I donate online because I already believe in the media which I chose. (Dewi, 2018).	5	42	84	132	65	328	65.6%	Agree
9.	Online donations can be made anytime and anywhere. (Dewi, 2018).	2	18	51	144	180	395	79%	Agree
10.	The online donation media that I chose has a good image in society. (Dewi, 2018).	3	24	126	104	85	342	68.4%	Agree
Average								67.02%	Agree

The table above has shown the results of data collection by 100 respondents which will be described as follows.

The average percentage obtained from the processed data is 67.02% which shows the "Agree" level category. This explains that advertisements for online donations greatly affect Gen-Z's interest in carrying out humanitarian activities, namely online donations. There are 4 statements that show above average percentage results, there are number 1, 4, 9, and 10.

The lowest data from the questionnaire that has been given is in the fifth statement, "I feel satisfied to have donated to the media online donation." from the data in table 2 shows that the percentage index of all respondent statements is 61.6% ("Agree" category level) consisting of 5 people answering Strongly Disagree (SD), 20 people answering Disagree (D), 37 people answering Neutral (N), 24 people answered Agree (A), and 14 people answered Strongly Agree (SA). It can be concluded that Gen-Z feels satisfied because they have made online donations. Online donations offer many conveniences that bring users to carry out humanitarian activities at any time.

The highest data result is ninth statement, "Online donations can be made anytime and anywhere." from the data in table 2 shows that the percentage index of all respondents' statements is 79% ("Agree" category level) consisting of 2 people answering Strongly Disagree (SD), 9 people answering Disagree (D), 17 people answering Neutral (N), 36 people answered Agree (A), and 36 people answered Strongly Agree (SA). This concludes that Gen-Z agrees that online donations can be made anywhere and anytime. This is because online donations use a technology system that is designed according to user needs and also provides facilities for charitable activities.

For the results of research above through a closed-ended questionnaire, it has been shown that donation advertisements that display visually will affect people's interest in making donations after watching donations' advertisement. Gen-Z also agrees with the existence of innovative humanitarian activities which can enable anyone to donate easily through online media. This is also relevant to previous researches regarding a person's psychological interest in online donations,²⁵ user policies in using social media for online donations,²⁶ and the factors that influence decisions to donate online.²⁷ This research will strengthen previous research on online donations because this research measures its relevance broadly, namely Gen-Z (a generation whose activities can be developed through technology development).

Conclusion

Research on the influence of donations' advertisement in social media towards Gen-Z interest in online donation in Indonesia can conclude as having high potential because advertisements visually display people who need donations. All forms of online donations must have a good purpose, namely charity. This is in line with the *Qur'an surah al-Maidah* verse 2 which is related to the advice to help and also piety to Allah SWT. It is hoped that online donations, which are technological innovations, it will bring the goodness of everyone to help each other in humanitarian activities. And for the results of respondents have been calculated using the percentage index with an overall average of 67.02% which is in the "Agree" on level category. It indicates that donations' advertisement in social media can influence Gen-Z to do online donation.

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