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CROWDFUNDING STRATEGY IN OPTIMIZING FINANCIAL INCLUSIVENESS THROUGH ZAKAT-BASED ISLAMIC PHILANTHROPY AT THE SERIBU SENYUM FOUNDATION

Rizka Dwita Nurhayati
Sunan Ampel State Islamic University Surabaya, Indonesia
rizkadwitan@gmail.com

Abstrak: *Penelitian ini bertujuan untuk menganalisis strategi crowdfunding yang digunakan oleh Yayasan Seribu Senyum dalam mengoptimalkan filantropi Islam berbasis zakat melalui campaign zakat untuk muallaf di platform Kitabisa.com. Fokus utama penelitian ini adalah bagaimana strategi pengemasan narasi, pemilihan mitra, dan penyaluran zakat dapat meningkatkan efektivitas kampanye dan partisipasi donatur. Metode penelitian yang digunakan adalah pendekatan kualitatif deskriptif dengan wawancara kepada narasumber dari Yayasan Seribu Senyum, penerima manfaat, dan pihak Kitabisa, serta analisis data dari platform Kitabisa.com. Hasil penelitian menunjukkan bahwa Yayasan Seribu Senyum berhasil memanfaatkan narasi yang emosional dan relevan untuk menarik donatur dalam kampanye crowdfunding. Narasi yang menggambarkan kondisi muallaf di wilayah 3T, serta dokumentasi yang transparan, meningkatkan keterlibatan dan kepercayaan donatur. Pemilihan mitra penyalur yang tepat serta distribusi bantuan berupa sembako dan infrastruktur sesuai dengan kebutuhan penerima manfaat juga memperkuat akuntabilitas penyaluran zakat. Penelitian ini memperlihatkan bahwa strategi crowdfunding berbasis zakat yang memadukan inklusivitas keuangan, narasi yang relevan, dan pengelolaan distribusi yang transparan dapat mengoptimalkan filantropi Islam. Temuan ini juga menggarisbawahi pentingnya inovasi dalam pengelolaan*

zakat digital untuk menjangkau kelompok-kelompok marginal seperti muallaf di wilayah 3T. Oleh karena itu, penelitian ini memberikan kontribusi penting bagi literatur mengenai strategi crowdfunding dalam filantropi Islam di era digital.
Kata kunci: *crowdfunding, zakat, filantropi Islam, muallaf*

Abstract: *This study aims to analyze the crowdfunding strategy used by the Seribu Senyum Foundation in optimizing zakat-based Islamic philanthropy through a zakat campaign for converts on the Kitabisa.com platform. The main focus of this study is how the strategy of packaging narratives, selecting partners, and distributing zakat can increase the effectiveness and donor participation of the campaign. The research method used is a qualitative descriptive approach with interviews with sources from the Seribu Senyum Foundation, beneficiaries, and Kitabisa, as well as data analysis from the Kitabisa.com platform. The study results show that the Seribu Senyum Foundation has succeeded in utilizing emotional and relevant narratives to attract donors to the crowdfunding campaign. Narratives that describe the conditions of converts in the 3T region, as well as transparent documentation, increase donor involvement and trust. The selection of the right distribution partners and the distribution of assistance in the form of necessities according to the needs of the beneficiaries also strengthen the accountability of zakat distribution. This study shows that a zakat-based crowdfunding strategy that combines financial inclusiveness, relevant narratives, and transparent distribution management can optimize Islamic philanthropy. This finding also underlines the importance of innovation in digital zakat management to reach marginalized groups such as converts in the 3T region. Therefore, this study contributes to the literature on crowdfunding strategies in Islamic philanthropy in the digital era.*

Keywords: *crowdfunding, zakat, Islamic philanthropy, converts*

Introduction

Zakat-based Islamic philanthropy has great potential to improve the welfare of the ummah, especially for vulnerable groups such as muallaf. Although zakat has an important role in addressing social inequality in Islam, the effectiveness of its application through digital crowdfunding platforms has not been explored in depth (Prakoso et al., 2023). Yayasan Seribu Senyum as one of the organizations that actively organizes digital zakat campaigns for muallaf on the Kitabisa.com platform raises the question of how the crowdfunding strategy in zakat distribution can attract more donors and achieve optimal empowerment goals.

The latest statistics from Kitabisa.com show a significant increase in digital zakat campaigns. By 2023, the platform recorded total donations reaching around IDR600 billion (Kabul, 2023). The zakat campaign for Muslim converts by Yayasan Seribu Senyum targets minority groups in 3T (Frontier, Remote, Disadvantaged) areas, which are often unreached by conventional social assistance (Demirguc-Kunt et al., 2018; Nasar, 2018). However, despite the considerable potential of digital zakat, there has been no comprehensive study that highlights specifically the strategies used to increase the effectiveness of zakat crowdfunding campaigns for muallaf (Mulyono et al., 2022).

Previous studies, such as those conducted by (Kanasabih, 2024; Makhrus & Saepudin, 2023), discussed crowdfunding in the context of zakat, but highlighted more the technical aspects of using the platform .

These two studies do not deeply examine how the narrative strategy, partner selection, and optimal donation distribution for certain beneficiary groups, such as muallaf. This is the gap that this research fills, focusing on how Seribu Senyum Foundation strategically packages zakat campaigns to be relevant and attractive to donors.

This research aims to identify and analyze effective strategies in utilizing crowdfunding for zakat for muallaf. The research also explores how narrative strategy, partner selection, and zakat distribution can increase donor participation. This research is important because digital zakat can expand financial inclusion in the digital era and has great potential to strengthen Islamic philanthropy, especially in remote and underdeveloped areas.

Literature review

1. Financial Inclusiveness

Financial inclusiveness, also known as financial inclusion, is a concept that focuses on providing access to and involvement of the wider community in the formal financial system, without discrimination based on income level, geographic location, or social group. It aims to reduce socio-economic disparities by providing adequate financial services to those who are often marginalized from accessing formal finance, such as low-income communities and those living in disadvantaged areas. This access includes services such as banking, insurance, credit, savings, and digital payment mechanisms (Demirguc-Kunt et al., 2018).

In a broader context, financial inclusiveness theory is seen as a key strategy to reduce poverty and accelerate economic growth in developing countries. By promoting financial engagement, individuals can have better control over their finances, save for future needs, obtain financial protection, and utilize credit to support micro or small businesses. In addition, financial inclusiveness also helps minimize the risk of reliance on loan sharks or informal financial services (Johan et al., 2020). Financial inclusiveness supports socio-economic stability and strengthens people's resilience to financial crises.

In the framework of Islamic philanthropy, this theory is closely related to efforts to empower the community fairly and equitably through sharia financial instruments, such as zakat, infaq, sadaqah, and waqf, as well as sharia-based crowdfunding platforms. For example, in the context of Seribu Senyum Foundation, access to the Kitabisa.com platform can help distribute zakat to beneficiaries directly and on target. With digital technology, crowdfunding platforms can overcome geographical limitations and expand the reach of Islamic philanthropy to reach community groups that were previously difficult to access, especially in 3T areas. This financial inclusiveness through zakat-based crowdfunding enables greater involvement of the community in socio-economic empowerment, which ultimately helps to improve the overall welfare of the community (Yanto, 2023).

2. Islamic Philanthropy

The theory of Islamic philanthropy is based on the basic principles of Islamic teachings that emphasize the social obligation to provide assistance to those in need, including through zakat, infaq, sadaqah, and waqf. Islamic philanthropy considers every Muslim to have an obligation to help vulnerable groups in order to realize social justice and common welfare, in line with the objectives of sharia (maqashid al-shariah), namely the protection of religion, soul, mind, offspring, and property (Chapra, 1992).

In Islam, zakat occupies a very important position as one of the five pillars of Islam because the implementation of zakat is different from other forms of worship that are standardized in documents. The implementation of the practice is mainly only accountable to Allah SWT, but in practice it is also accountable to the government, so it is more stringent than other forms of worship. Therefore, certainty and care must be taken in its implementation to guarantee the rights of the eight asnaf groups, especially the poor among the rich. This is why zakat prayer is performed to uphold justice.

Zakat is not only a spiritual act of worship but also has a significant socio-economic function. By distributing wealth fairly, zakat becomes a powerful tool to reduce social inequality and empower the poor. Zakat is seen as an effective wealth redistribution instrument to achieve the goal of more equitable social welfare and justice (Prakoso et al., 2023). In some literature, the concept of Islamic philanthropy is often also associated with charitable giving in the modern context, which includes the use of digital platforms or crowdfunding to facilitate donations and distribution of zakat.

The modern Islamic philanthropic approach also takes into account the use of digital technology as a tool that can improve the effectiveness of zakat collection and distribution. Crowdfunding platforms such as Kitabisa.com allow Seribu Senyum Foundation to raise zakat funds in a more effective and efficient way, and reach a wider range of donors, both domestically and internationally. By applying this theory of Islamic philanthropy, Yayasan Seribu Senyum can develop campaign narratives that are in line with Islamic values, attract donors' attention, and increase the social impact of zakat for mustahik in need, especially muallaf in 3T areas. This theory provides a perspective on how zakat-based philanthropy can play a role in empowering marginalized communities and ensuring they gain equitable access to financial resources, ultimately contributing to financial inclusiveness and the economic well-being of Muslims (Yanti et al., 2024).

3. Integration of Financial Inclusiveness and Islamic Philanthropy in Crowdfunding Strategy

The use of crowdfunding strategy in zakat by Seribu Senyum Foundation aims to optimize Islamic philanthropy through an inclusive approach. The Kitabisa.com platform acts as an intermediary that allows wider access for muzakki (zakat givers) and mustahik (zakat recipients). Through crowdfunding, strong narratives and documentation of beneficiaries are published to increase empathy and transparency, which is in line with sharia demands to distribute zakat efficiently (Darmansyah et al., 2023). In addition, literature shows that with easier access through digital platforms, the public can participate in Islamic philanthropy, which strengthens financial literacy and inclusion among donors as well as beneficiaries (Ardiansyah et al., 2021).

This study underlies the analysis of Seribu Senyum Foundation's strategy in implementing crowdfunding-based zakat to empower underserved communities. The utilization of financial inclusiveness theory and Islamic philanthropy supports the effectiveness of this approach in bringing financial services to marginalized communities and playing a role in Islamic-based economic development.

Method

The research method used in this journal is a descriptive qualitative approach, which aims to deeply understand the crowdfunding strategy used by Yayasan Seribu Senyum in optimizing zakat-based Islamic philanthropy on the Kitabisa.com platform. This research uses a case study type of research, where data is collected from in-depth interviews with four resource persons, namely two employees of Seribu Senyum Foundation, one beneficiary, and one Kitabisa employee (Yin, 2023). In addition, secondary data was obtained from campaign reports, narratives packaged in the Kitabisa platform, and donation distribution documents available on the platform.

To test the validity of the data, source and method triangulation techniques were used, namely by comparing interview results with data from campaign documentation and donation reports (Patton et al., 2015). Data validity was guaranteed through cross-checking information from interviewees and data available on the crowdfunding platform. The data analysis techniques used were data reduction, data presentation, and conclusion drawing, in accordance with Miles and Huberman's qualitative data analysis approach (Ahmad & Muslimah, 2021).

Results and Discussion

This research shows that Seribu Senyum Foundation has successfully optimized zakat-based Islamic philanthropy through crowdfunding strategy on Kitabisa.com platform, especially in the campaign for Muslim converts in 3T areas. This success is closely related to the packaging of an interesting narrative, the determination of the right partners for zakat distribution, and the distribution of aid in accordance with the needs of the beneficiaries. This strategy can be analyzed through the concepts of financial inclusiveness and Islamic philanthropy, both of which are very relevant in the context of zakat and crowdfunding.

1. Financial Inclusion and Zakat Accessibility

   Financial inclusion is a concept that focuses on providing access to financial services for all levels of society, especially groups that are marginalized or have limited access to such services. In this context, crowdfunding platforms such as

Kitabisa.com play an important role in expanding people's access to digital zakat payment. This is supported by research from (Demirgüç-Kunt et al., 2020), which shows that digitalization of financial services can increase accessibility and community participation in zakat-based philanthropy. The zakat for muallaf campaign by Yayasan Seribu Senyum utilizes digital technology to make it easier for donors to distribute their zakat, especially through the packaging of heartfelt narratives and credible documentation .

The narrative used in this campaign played an important role in connecting donors with beneficiaries. Narratives describing the conditions of new converts to Islam, especially in 3T areas, triggered empathy from donors (called "good people") on the Kitabisa.com platform. Research by (Bekkers & Wiepking, 2011) states that narratives that are emotional and relevant to social issues can increase donor interest and participation in philanthropy. In this case, the narrative of Seribu Senyum Foundation not only attracts donors' attention, but also strengthens the solidarity of Muslims towards fellow Muslims, especially muallaf.

2. Islamic Philanthropy and Zakat as an Instrument of Empowerment

Zakat, as part of Islamic philanthropy, not only functions as a means to help the needy, but also as an instrument of social and economic empowerment. Islamic philanthropy aims to create social welfare through fair wealth redistribution, especially for marginalized groups, such as muallaf in 3T areas. This is in line with the study by (Ascarya, 2021), which asserts that zakat is a financial instrument that can empower the poor and marginalized, including muallaf, through targeted distribution.

Seribu Senyum Foundation ensures that the assistance provided is in accordance with the standards and needs of the beneficiaries. Before distributing the aid, the foundation determines the partners who will be responsible for the distribution of zakat. Beneficiary data is collected in accordance with the foundation's criteria and standards, so that the distribution of aid can be carried out effectively and accountably. This research also found that the assistance provided is in the form of basic necessities, in accordance with the basic needs of muallaf in the 3T area. According to Islamic philanthropy theory, zakat should be distributed to the rightful groups, as mentioned in the Qur'an, QS At-Taubah: 60, which includes the poor, muallaf, and other groups in need.

The following is a list of muallaf who received zakat processed in crowdfunding obtained by the Seribu Senyum foundation.

Table 1
Distribution List

Description	Year	Description of Beneficiaries
Zakat for Muslims in Merauke Papua	2021	50
Assistance for Muslims in remote areas of Banggai	2022	168
Assistance for Muslims in Merauke	2024	50

Source: Kitabisa.com platform 2024

The table above shows the data of zakat distribution to muallaf groups carried out by Yayasan Seribu Senyum through the Kitabisa.com crowdfunding platform in recent years. This data reflects Seribu Senyum Foundation's efforts in reaching out to the Muslim converts in the 3T (Frontier, Remote, and Disadvantaged) areas, showing the commitment to support hard-to-reach communities through zakat-based Islamic philanthropy.

3. Narrative and Documentation in Crowdfunding Campaigns

A strong narrative and relevant documentation are essential in a crowdfunding campaign. Seribu Senyum Foundation not only relies on emotional narrative, but also supports it with credible visual documentation, thus increasing the trust of donors. This is in line with the findings of (Saxton & Wang, 2014), which states that narratives accompanied by good visual documentation can increase donor participation in digital philanthropy. Transparency in documentation, such as zakat distribution reports and beneficiary testimonials, also strengthens donors' trust in the campaign.

The campaign integrates a narrative that is relevant to the social issue, namely the struggle of converts in 3T areas. Thus, donors can feel an emotional connection with the beneficiaries. This is in contrast to previous research by (Moslem, 2024), which found that zakat-based philanthropy often pays less attention to the emotional narrative aspect in digital campaigns. This research confirms that relevant narratives and strong documentation can provide added value in zakat-based crowdfunding strategies.

Figure 1
Crowdfunding Thumbnail of Seribu Senyum Foundation

In addition, the use of attractive thumbnails serves as an important visual element in attracting the attention of potential donors, supporting the narrative conveyed, and helping to create an emotional connection between donors and the muallaf who become beneficiaries. Relevant and evocative thumbnails can convey the essence of the zakat campaign, highlight the humanitarian aspect, and increase the sense of empathy from potential donors. With an attractive and appropriate visual display, potential donors can feel the urgency of the need for help, thus increasing their likelihood of participating in the campaign. Overall, effective thumbnails not only complement the campaign narrative, but also amplify the reach and impact of the message, making the campaign more recognizable and memorable to the public.

4. Partner Involvement and Beneficiary Satisfaction

Before the aid is distributed, Seribu Senyum Foundation has already determined the partners who will be responsible for the zakat distribution, thus ensuring that zakat reaches those who really need it. This is important in Islamic philanthropy, where accountability and transparency are key to the success of zakat distribution. As stated by (Kasanah, 2021), good zakat management must be supported by accountable and transparent management, including in terms of determining beneficiaries.

Beneficiaries, in this case muallaf, feel happy and appreciated with the basic food assistance. This study found that as a minority group in 3T areas, muallaf often feel neglected. Therefore, the zakat assistance distributed by Yayasan Seribu Senyum through the Kitabisa.com platform not only fulfills material needs, but also provides moral and spiritual support to muallaf. This is in accordance with the study by (Agustiana et al., 2024), which states that zakat not only functions as an instrument of wealth redistribution, but also as a form of social solidarity in Islamic philanthropy.

5. Comparison with Previous Research

This research is different from some previous studies, such as (Moslem, 2024), which focused more on zakat as a wealth distribution tool without paying attention to emotional narratives in crowdf unding strategies. This research confirms that an optimized crowdfunding strategy with relevant narratives and documentation can increase donor participation, especially when the target beneficiaries are groups that are often overlooked, such as muallaf in 3T areas. In addition, this study also found that the distribution of zakat in accordance with the basic needs of beneficiaries, such as basic necessities, can increase the effectiveness of zakat as an instrument of Islamic philanthropy.

Overall, this research shows that Seribu Senyum Foundation has successfully optimized its zakat-based crowdfunding strategy by combining financial inclusiveness, relevant narrative, and determination of the right partners in zakat distribution

Conclusion

This research reveals that the crowdfunding strategy implemented by Seribu Senyum Foundation through the Kitabisa.com platform has successfully optimized zakat-based Islamic philanthropy, especially in the zakat campaign for muallaf in 3T areas. This optimization is realized through several key elements, namely the packaging of emotional and relevant narratives, the selection of the right partners to distribute zakat, and the distribution in accordance with the needs of the beneficiaries. The campaign successfully utilizes digital technology to expand financial inclusion, making it easier for donors to distribute zakat. The narrative used in this crowdfunding campaign has the power to draw empathy from donors, who are referred to as "good people." The narrative describing the conditions of the Muslim converts in the 3T region effectively builds an emotional connection between the donors and the beneficiaries. In addition, credible visual documentation and transparency in the distribution of zakat adds to donors' trust in the foundation and the campaign. This research also shows that determining the right partner is crucial in ensuring the accountability and effectiveness of zakat distribution. The assistance provided in the form of basic necessities, in accordance with the basic needs of muallaf, not only helps them materially, but also provides moral and spiritual support. Muallaf who are the beneficiaries feel valued and cared for by the Muslim community, especially since they belong to a minority group in the 3T area.

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