



Donor Motivation In Donating Through Lazismu Sharia Crowdfunding A Qualitative Study On Digital Philanthropy Platforms With Thematic Analysis

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Abstract

The main objective of this study is to explore donor motivations in donating through the LAZISMU sharia crowdfunding platform, emphasizing experiences, personal considerations, and values believed by donors. The research method used is thematic analysis, data collected through in-depth interviews with 13 LAZISMU donor participants. The results of the study indicate that religious, social, and personal motivations are the main factors for donors to donate through the LAZISMU sharia crowdfunding platform. Donors' experience of using a digital platform that is easy to donate not only strengthens religious beliefs but also provides a sense of security and comfort as well as strengthens loyalty and continuous donations. The influence of the social environment and trust in LAZISMU as a sharia institution provides additional motivation, as well as the main pillar of donor loyalty in donating online.

INTRODUCTION

In recent decades, the development of digital technology has revolutionized the way people participate in philanthropic activities. The emergence of digital crowdfunding platforms has facilitated expanded access for people to donate more easily, quickly, and transparently (Anheier & Leat, 2006; Gajjala, 2017). One emerging innovation is sharia crowdfunding, which offers a fundraising system in accordance with Islamic principles such as fairness, usury-freedom, and transparency (Hendratmi et al., 2020; Kuanova et al., 2021). Sharia crowdfunding also holds significant potential in supporting various sectors, providing solutions for start-ups seeking funding beyond banking (Marzban et al., 2014), contributing to sustainable development (Testa et al., 2022), and zakat donations (Adnan et al., 2023). This model not only bridges social

and religious needs but also strengthens public awareness of the importance of blessings in financial transactions.

In Indonesia, various Sharia-compliant digital philanthropy platforms have emerged, offering a variety of social programs such as disaster relief, education, healthcare, and the construction of religious facilities. Despite the growing popularity of Sharia-compliant crowdfunding platforms, donor engagement and the sustainability of their support remain challenges (Purwatiningsih et al., 2024). Establishing strong relationships with potential donors remains elusive (Torres et al., 2018). This phenomenon raises important questions about the factors that motivate individuals to donate through Sharia-compliant crowdfunding platforms. Several studies highlight that religiosity, trust in the institution, and perceived social benefits are important drivers of the decision to donate through Sharia-compliant digital platforms (Kasri & Yuniar, 2021; Simpson et al., 2021).

This study explores donor motivations and behaviour in Sharia-compliant crowdfunding, identifying the core motivation for meeting project needs (Steigenberger, 2017). Knowledge, faith, and religiosity play a positive role in online donation motivation among Indonesian millennials (Kasri & Yuniar, 2021). Crowdfunding campaigns that combine religious and social narratives have achieved success (Simpson et al., 2021). LAZISMU, an Islamic philanthropic institution in Indonesia, has adopted this approach to support various social programs, but its fundraising performance has not been fully optimized.

This research was conducted at LAZISMU because LAZISMU, as one of the crowdfunding institutions in Indonesia, has implemented sharia principles in practice. LAZISMU has used a digital platform for crowdfunding. LAZISMU's donation programs using digital platforms have not yet achieved the planned fundraising targets. Research on donor motivation at LAZISMU is still partial, as research conducted by Nugroho et al. (2023) related to donor trust, institutional image, and service quality on donor loyalty.

Understanding donor motivation is crucial for increasing the effectiveness of Sharia-compliant digital philanthropy campaigns. Furthermore, it also benefits platform managers in designing more targeted communication and donor engagement strategies. Although the literature on donor behavior in digital crowdfunding platforms has grown considerably, most studies are quantitative and focus on external factors such as payment systems, institutional trust, or campaign quality (Altarteer & Bamoollem, 2024; Bin-Nashwan et al., 2022). Research that deeply explores individuals' intrinsic and spiritual motivations in the context of Sharia crowdfunding is still very limited, particularly in Indonesia. Few studies have used a qualitative approach to understand donors' personal experiences, the values underlying their decisions, and how elements of religiosity, altruism, and social and cultural influences shape digital philanthropic behavior. In the context of LAZISMU, research specifically exploring donor motivations in a holistic and meaningful manner is also lacking. Filling this gap is crucial both theoretically and practically.

The main objective of this study is to explore donor motivations in donating through the LAZISMU sharia crowdfunding platform, emphasizing donors' experiences, personal considerations, and values. The results are expected to support the development of better crowdfunding models in accordance with sharia principles, which ultimately increase the success of sharia crowdfunding in the wider community. Academically, this study contributes to the literature on Islamic economics and philanthropy studies by providing a deeper understanding of Muslim donor motivations, especially in the increasingly digital context. Practically, the findings of this study can inform strategic decision-making for institutions such as LAZISMU in designing more personalized, religious, and communicative campaigns to increase donor loyalty and participation.

LITERATURE REVIEW

Altruisme and Religiosity

Altruism is a description of an individual's actions when someone pays more attention and prioritizes the interests of others without expecting anything in return (Harahap & Afandi, 2023). This action serves as a basis for assessing whether someone's zakat fulfillment is based on their altruistic instincts (Adhiatma & Fachrunnisa, 2021; Li et al., 2014).

Religiosity influences a person's perspective, feelings, or judgments about religion (Jamaludin et al., 2021). A study by Fitri & Falikhatun (2021) showed that religiosity influences awareness of professional zakat payment. Aligarh et al. (2020; Ur Rehman et al., 2021) also reported similar research findings, indicating that Islamic religiosity is significantly related to zakat compliance. A meta-analysis of studies on religion, spirituality, and altruism concluded that there is direct evidence that several religious processes or psychological factors, most commonly known, play a significant role. The role of building and promoting pro-sociality (altruism) is an organizational policy related to the obligation to pay zakat and is believed to foster a cooperative attitude in paying zakat (Saroglou, 2013).

Self Determination Theory

Self-Determination Theory (SDT) expands on intrinsic and extrinsic motivation, incorporating aspects including economic, sociological, and psychological (Owusu-Ansah & Moyo, 2024; Scott Rigby et al., 1992). In SDT, amotivation indicates a complete lack of motivation. (Ryan; Deci, 2009) outlines a continuum of internalization where extrinsic motivation can become autonomous. Behavioral regulation ranges from amotivation (unregulated), characterized by a lack of interest or intention to donate, to intrinsic motivation (self-regulated and voluntary), characterized by self-sacrifice, voluntary giving, and enjoyment. Extrinsic motivation includes four types of regulation: External (rewards, punishments, and social norms), Introjected (internal pressures such as guilt, self-esteem, prestige, and recognition), Identified (recognizing the value of giving and aligning with goals), and Integrated (modeling behavior into identity).

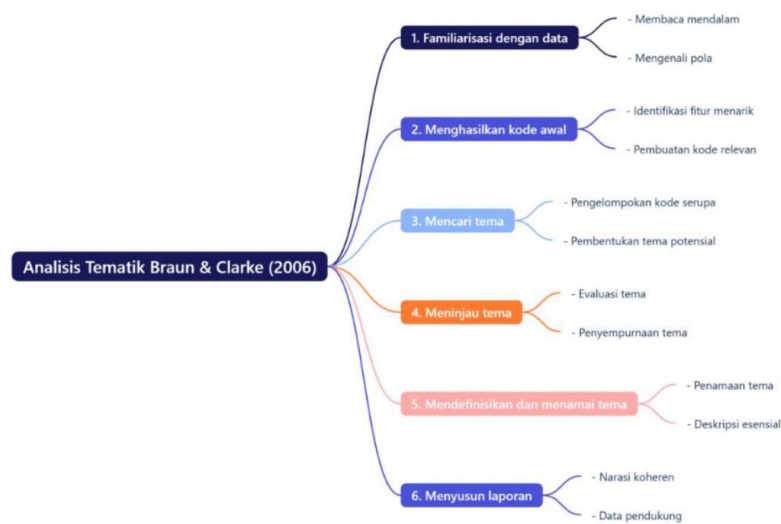
Various economic, sociological, and psychological theories do not fully explain human generosity because the act of giving is a complex mix of internal tendencies and external environmental factors. Therefore, Self-Determination Theory (SDT) is used to explore the extrinsic, intrinsic, and combined motivations underlying individuals' giving or not giving money, gifts, and time to support others.

METHODS

The main objective of this study is to explore donors' motivations in donating through the LAZISMU sharia crowdfunding platform, by emphasizing the experiences, personal considerations, and values believed by the donors.

Data were collected through in-depth semi-structured interviews with active donors who had donated through the LAZISMU digital platform. Participants were purposively selected based on their involvement in the sharia crowdfunding program. The study was conducted at LAZISMU Jember Regency, which actively runs a digital crowdfunding program. Participants were individual donors who actively donated through the LAZISMU sharia digital crowdfunding platform.

This research uses a qualitative approach with a descriptive phenomenological study design through thematic analysis techniques as developed by Braun and Clarke (2006).

Figure 1. Six stages of Braun & Clarke (2021)

The following is an explanation of the six stages of Thematic Analysis from Braun & Clarke (2021): (1) *Getting to know the data*. The first step is to convert the data into transcription form first if the data is not yet in text form. This is to understand or recognize the data. The transcribed data is then read repeatedly while noting initial ideas or interesting things that come to mind. (2) *Creating an initial code*. By labelling or coding parts of the data that are considered important or interesting. This process is carried out systematically for all data, so that all relevant parts are classified according to their respective codes. (3) *Finding themes*. After the codes are created, the next step is to classify the codes into major themes. These themes represent the main patterns or topics that emerge from the data. All relevant data from each theme is collected to make it easier to analyse. (4) *Reviewing themes*. At this stage, check whether the themes that have been created really match the data that has been coded. In addition, ensure whether the themes match the overall data. The final result is a map that illustrates the relationships between themes. (5) *Naming and defining themes*. After the themes have been reviewed and refined, the next step is to give each theme a name and a clear definition. The goal is to make the theme easy to understand and able to tell the main story of the data analysis. (6) *Compiling a report*. The final stage is compiling a report from the analysis results, selecting the most interesting and relevant data examples, explaining the analysis, connecting it to the research questions, and compiling a clear and structured report.

RESULTS

This study collected data from 13 individual donors who actively donate through the LAZISMU Sharia digital crowdfunding platform in Jember Regency. Participants were selected using a purposive sampling technique, which involves deliberately selecting informants based on certain criteria, such as having previously or currently donated through the LAZISMU Sharia crowdfunding platform, being willing to be interviewed in depth, and representing a variety of backgrounds. Based on the data collected from the 13 participants, the profile of LAZISMU's active donors shows fairly homogeneous characteristics. The majority of participants were male (10 people) with varying ages, ranging from 37 to 69 years old, reflecting participation from the productive to the elderly. In terms of profession and education, it appears that donors are dominated by educated and professional groups, with five people working as lecturers and three as teachers. The majority of their educational backgrounds are also high, consisting of six

bachelor's degrees, four master's degrees, and three doctoral degrees. This indicates that the LAZISMU donors in this sample are a group with social awareness and financial stability.

In terms of commitment and donation habits, the data indicates positive loyalty. Most participants have been donors for a considerable period of time, with an average of over three years, and one participant having supported for nine years. However, their donation frequency varies considerably. Incidental donations were the most frequently chosen pattern (by seven individuals), followed by monthly and seasonal donations, each made by three individuals. This pattern suggests that despite their long-term commitment, most donors prefer to channel their donations at specific moments, such as in response to special programs or disasters, rather than a monthly routine.

Table 1. Participant Profile

No.	Initials	Gender	Age	Work	Education	Status	Long-time donor	Donation Frequency
1.	AN	Man	56	Teacher	Bachelor's degree	Active Donor	9 years	Monthly & Seasonal
2.	EN	Man	37	BPS staff member	Bachelor's degree	Active Donor	5 years	Seasonal
3.	MV	Woman	37	BPS staff member	Bachelor's degree	Active Donor	5 years	Seasonal
4.	KA	Man	54	Lecturer	Doctorate	Active Donor	3 years	Monthly
5.	SB	Man	48	Teacher	Master's degree	Active Donor	5 years	Monthly
6.	FR	Man	40	Self-employed	Bachelor's degree	Active Donor	5 years	Occasional
7.	AA	Man	54	Lecturer	Doctorate	Active Donor	2 years	Occasional
8.	SP	Man	55	Lecturer	Docto	Active Donor	3 years	Occasional
9.	EH	Man	69	Retired	Bachelor's degree	Active Donor	4 years	Occasional
10.	KA	Man	47	Lecturer	Bachelor's degree	Active Donor	1 year	Occasional
11.	SW	Woman	50	Lecturer	Bachelor's degree	Active Donor	3 years	Occasional
12.	LH	Woman	56	Teacher	Doctorate	Active Donor	7 years	Monthly
13.	SS	Woman	60	Lecturer	Master's degree	Active Donor	1 year	Occasional

1. Discussion of The First Research Question

RQ1. What forms of religious, social, and personal motivations drive donors to donate through the LAZISMU sharia crowdfunding platform?

This main theme is supported by three major sub-themes that reflect intersecting and reinforcing dimensions of motivation: religious, social, and personal motivation. These sub-themes emerged consistently across nearly all participants.

1. Religious motivation as the main driving

Several statements that support religious motivation, namely (a) Fulfilment of religious obligations. Participant AN (56 years old, Teacher) stated, "This is our obligation as Muslims, paying zakat. Through LAZISMU I feel calmer because it is in accordance with sharia. Then participant KA (54 years old, Lecturer) also emphasized, "Donation is part of worship to purify wealth." This participant's statement is supported by previous research and the findings of Kasri & Yuniar (2021) that religiosity plays a positive role in motivation to donate. (b) Trust in sharia institutions. Participant EN (37 years old, BPS Employee) explained, "I trust LAZISMU because it is under Muhammadiyah, so its mandate and distribution are clear." Participant SP (55 years old, Lecturer) added, "LAZISMU is an official institution, not just any platform, so I am sure the funds reach those who are entitled." This statement is supported by research by Nugroho, et al. which states that trust and image of an institution influence donors in donating. (c) Digital media as a facilitation of worship. Participant FR (40 years old, Entrepreneur) He said, "Now you can donate via mobile phone, so it's more practical. You don't need to go to a mosque or institution, but the intention of worship remains the same."

2. Social motivation as a form of concern

Social motivation was particularly evident in participants who mentioned specific programs or social conditions, including: (a) Solidarity and empathy. Participant MV (37 years old, BPS employee) stated, "I often donate when I see news about disasters or children who cannot go to school. I want to help others." Participant LH (56 years old, teacher) also stated, "I donate because I am concerned about the difficult economic conditions for many families." (b) Support for strategic programs. Participant AA (54 years old, lecturer) explained, "I focus my donations on scholarship programs. Education is important for the future." Participant SW (50 years old, lecturer) added, "I choose to donate to health programs because many people have difficulty paying for medical expenses." This is in line with the findings of Marzban et al. (2014) who stated that sharia-compliant fundraising has great potential in various sectors such as the economy, education, and health. (c) Loyalty to the organization. Participant EH (69 years old, retired) stated, "As a member of Muhammadiyah, I feel obliged to support the LAZISMU program. This is a form of my contribution to the organization."

3. Personal motivation as a practical and psychological support

Personal motivations were very dominant, especially related to convenience and psychological satisfaction, including: (a) Practicality and efficiency. Almost all participants mentioned this. Participant SB (48 years old, Teacher) said, "With the application, donations are fast, no need to queue or fill out manual forms." Participant KA (47 years old, Lecturer) added, "The auto-debit feature is very helpful, I don't need to be reminded every month to transfer." (b) Transparency and accountability. Participant SS (60 years old, Lecturer) stated, "I like getting reports from LAZISMU. So I know what my funds are being used for." Participant EN (37 years old, BPS Employee) also said, "The clear proof of transfer and notification makes me trust." As found by Anheier & Leat (2006), Gajjala (2017) that digital crowdfunding platforms have facilitated expanded access for donors to donate more easily, quickly, and transparently. (c) Psychological Satisfaction. Participant FR (40 years old, Entrepreneur) explained, "After donating, my heart feels calm and happy as if I received positive energy." Participant AN (56 years old, Teacher) added, "The feeling of relief from having fulfilled my obligation is what makes me continue to donate." (d) Formation of habits and loyalty. Participants who have been donating for a long time, such as AN (9 years old) and LH (7 years old), stated that donating has become a routine. Participant LH said, "It has become a habit, every month I definitely donate without thinking about it." This is supported by previous research by Nugroho et al. (2023) that donor loyalty is partially influenced by service quality.

Figure 1. Motivation theme and sub-themes

2. Discussion of The Second Research Question

RQ2. What are donors' perceptions and experiences regarding the ease of digital technology and the sharia values implemented by the LAZISMU platform?

1. Perception of the convenience of digital technology

Donors' perceptions and experiences regarding the ease of digital technology and Sharia values on the LAZISMU platform include: perceptions of the ease of digital technology, Sharia values, and the integration between technology and Sharia values.

Donors consistently view the LAZISMU digital platform as very convenient and efficient. Their experiences are characterized by: (a) Practicality and accessibility. Donors experience easy access via mobile phone, anytime and anywhere. As participant SB (Teacher) stated: "With the app, donations are fast, no need to queue or fill out manual forms." Anheier & Leat (2006) and Gajjala (2017) noted that digital crowdfunding platforms have facilitated expanded access for donors to donate more easily, quickly, and transparently. (b) Empowering features. Features such as auto-debit for regular donations are highly valued because they help maintain discipline without having to manually remember. Participant KA (Lecturer) stated: "The auto-debit feature is very helpful. I don't have to remember to transfer every month." (c) Technical Reliability. The digital platform was deemed stable, with a smooth transfer process and clear notifications. Participant EN (a BPS employee) emphasized: "The clear proof of transfer and notifications give me confidence."

2. Perception of sharia values

Donors perceive LAZISMU as a credible and trustworthy platform in accordance with Sharia. This trust is built through Compliance with Sharia Principles: LAZISMU is seen as an extension of religious obligations. Participant AN (Teacher) explained: "Through LAZISMU, I feel more at ease because it is in accordance with Sharia." Transparency and Accountability: Transparent fund disbursement reports assure donors that funds are used according to Sharia objectives. Participant SS (Lecturer) stated: "I like receiving reports from LAZISMU. So I know what my funds are being used for." Trust in the Institution: The Muhammadiyah brand behind LAZISMU is a guarantee of credibility. Participant SP (Lecturer) emphasized: "LAZISMU is an official institution, not just any platform, so I am sure the funds reach those who are entitled to them."

3. *Integration between technology and sharia values*

Donors experience digital technology not as a secular tool, but as a means that facilitates worship with the following considerations: (a) Technology that strengthens worship: Digital convenience does not diminish spiritual values, but rather strengthens them. Participant FR (Entrepreneur) said: "Now donations can be made via cellphone, so it's more practical. No need to go to a mosque or institution, but the intention of worship remains the same." (b) Ideal Combination. Donors feel the LAZISMU platform successfully combines technological efficiency with sharia integrity. Participant EN (BPS Employee) concluded: "LAZISMU makes it easier for us to worship without worrying about the halal status and security of funds."

Figure 2. Themes and sub-themes of donor perceptions and experiences



3. Discussion of The Third Research Question

RQ3. How do the social environment and trust in institutions influence donors' decisions to donate online to LAZISMU?

1. *The role of the social environment*

The role of the social environment and trust in the institution in influencing online donation decisions at LAZISMU. The social environment acts as an initial trigger and reinforcer of donation intentions, although not as dominant as religious or technological factors. Its influence is seen in two forms, namely: (a) Imitation and recommendations. Some participants began donating because they saw those close to them (family, friends, or colleagues in the Muhammadiyah environment) had done so. Participant EH (Retired) stated: "As a Muhammadiyah member, I saw many friends donating through LAZISMU, so I joined in." Recommendations from trusted circles reduced hesitation to try the online platform. (b) Social norms within the community: Among Muhammadiyah members, donations through LAZISMU are seen as part of a collective contribution to the organization. Participant AA (Lecturer) explained: "Many people in my environment donate here, so I feel the need to support it." The environment creates a sense of shared social responsibility. Purwatiningsih et al. (2024) stated that the use of sharia crowdfunding platforms is growing, but the number of donor participation and sustainability of support is still a challenge, so the role of the social environment is needed, especially family support to donate to LAZISMU through digital platforms.

2. *The role of trust in institutions*

Trust in both LAZISMU and Muhammadiyah is a critical factor underlying online donation decisions because without it, technology and religious motivation are insufficient. This trust is built through: (a) The organization's reputation and credibility. Muhammadiyah, as the parent organization, is the main guarantee. Participant SP (Lecturer) emphasized: "LAZISMU is an official institution, not just any platform, so I'm sure the funds reach those who are entitled." The Muhammadiyah brand minimizes concerns about fraud. (b) Transparency and accountability. Clear reports on fund distribution strengthen trust. Participant SS (Lecturer) stated: "I like getting

reports from LAZISMU. So, I know what my funds are being used for." This transparency validates that the institution operates in accordance with sharia values. (c) Repeated positive experiences: Donors who have used the platform for a long time (such as participant AN who has been using it for 9 years) develop experience-based trust. Consistency of service and appropriate fund distribution strengthen loyalty. As research by Nugroho et al. (2023) shows, donor loyalty is partially influenced by service quality.

3. Interaction between social environment and beliefs

These two factors reinforce each other where the social environment, in this case the family, often recommends LAZISMU because they already trust the institution and this trust in the institution is then confirmed by donors through direct experience, which they then share with their social environment, creating a positive cycle of recommendations.

Figure 3. Theme and sub-theme of the Role of Social Environment and Trust



CONCLUSION

1. Donors' motivations for donating through the LAZISMU sharia-compliant crowdfunding platform are driven by three main factors: religious, social, and personal. Religious motivation is the strongest, as donation is seen as an obligatory act of worship and a means of purifying wealth, and is supported by trust in LAZISMU's credibility and compliance with sharia principles. Social motivation manifests itself in empathy, solidarity, and support for strategic programs such as education and health, as well as loyalty to Muhammadiyah. Meanwhile, personal motivation plays a role in providing convenience through digital features, transparency in fund use, and psychological satisfaction that foster long-term habits and loyalty. These three motivations are why donors continue to choose LAZISMU as their sharia-compliant donation platform.
2. Donors perceive LAZISMU's digital platform as an innovation that harmonizes technological convenience and sharia values. Donor experiences demonstrate that the digital platform not only simplifies the donation process technically but also strengthens religious beliefs through transparency, accountability, and trust in the institution. This integration creates a comfortable, secure, and spiritually meaningful donation experience, thus encouraging loyalty and continued donations.
3. The social environment acts as an initial trigger by recommending the platform, while trust in the institution is the primary driver that ensures donor loyalty. Trust in LAZISMU as a trustworthy and transparent sharia-compliant institution is an irreplaceable foundation that makes donors comfortable donating online, even without direct social interaction. In the online context, trust in the institution is more influential than direct social pressure.

LIMITATION

This study has limitations, including a relatively small and fairly homogeneous sample size, involving 13 individual donors from educated and professional backgrounds ranging from

productive to elderly. It did not include young donors, so the results cannot be generalized to the entire donor population.

The qualitative approach used provided in-depth understanding, but did not provide a quantitative picture of the extent of influence on other aspects. Furthermore, the data obtained through interviews relied heavily on the participants' experiences and understanding, thus creating the potential for bias. Future research is recommended to expand the sample size by involving participants from different age groups, economic backgrounds, and donor communities beyond Muhammadiyah members and participants to achieve more representative results.

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