DOMPET DHUAFA'S INNOVATION IN ONLINE ALMS PLATFORM: IMPACT AND RECENT TRENDS ON USERS

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Abstract

The purpose of this journal is to explore how Dompet Dhuafa innovates in the context of the online alms platform and its impact on the development of digitalization as well as the challenges and opportunities that exist. This study uses qualitative research methods to gain an in-depth understanding of Dompet Dhuafa's online alms platform innovation. The qualitative approach was chosen because it allows to explore the experiences, perceptions, and understandings of platform users in more detail and holistically. Overall, the use of the Dompet Dhuafa app in mosques has proven effective in increasing community participation in philanthropic activities. This innovation not only simplifies the donation process, but also strengthens the relationship between donors and mosque managers through transparency and accountability. It is hoped that in the future, this application can continue to grow and reach more people, providing a greater positive impact for those in need.

Keyword: *Dompet Dhuafa; Ziswaf; Online Charity*

A. INTRODUCTION

Innovation is essential in many fields in the quickly expanding digital age, and Islamic banking and philanthropy are no exception. The online alms platform, which enables quick and simple giving via digital devices, is one innovation that is gaining greater attention. One of Indonesia's top charitable organizations, Dompet Dhuafa, has made great strides in using technology to make alms fund channeling easier and more efficient using digital platforms. In addition to making donations simple, Dompet Dhuafa's online alms platform promotes the institution's responsibility and openness in handling people's money. Individuals may now select the program they wish to support, monitor the program's development in real time, and get a thorough report on how the money was used. This increases the alms fund's beneficiaries' reach and gives donors greater confidence.

This tendency has significantly impacted the Islamic banking industry in addition to technological advancements. In order to offer more safe and varied payment options, including digital wallets that are in line with sharia principles and bank transfers, Islamic banks are increasingly working with online charity platforms. In addition to making things simpler for contributors, this partnership raises awareness of Islamic finance in the general public, particularly with regard to sadaqah and zakat. This essay will examine in detail how Dompet Dhuafa's innovation in the shape of its online sadaqah platform has affected Islamic banks and the digital philanthropy trend. The study will determine the benefits that have been experienced and the obstacles that still need to be conquered, as well as the possibility of future growth. This journal's goal is to investigate Dompet Dhuafa's innovative practices in relation to the online alms platform, its influence on the advancement of digitalization, and the opportunities and difficulties that arise.

B. RESEARCH METHODS

This research uses qualitative research methods to gain an in-depth understanding of Dompet Dhuafa's online alms platform innovation. The qualitative approach was chosen because it allows to explore the experiences, perceptions, and understandings of platform users in more detail and holistically. The data in this study was obtained through in-depth interviews with several active users of Dompet Dhuafa's online alms platform. Users were purposively selected, namely those who have diverse experiences in using the platform to donate and engage directly with the various features provided. The

interviews aimed to explore users' views on ease of use, transparency, and the impact of the platform on their decision to donate.

The interview process was conducted in a semi-structured manner, using an interview guide designed to ensure relevant data could be collected, while still allowing informants the freedom to express their views broadly. The data obtained from the interviews was then analyzed using a thematic approach, where the researcher will identify the main themes that emerged from the conversations with the users. The results of this analysis will provide an overview of how the innovation of online charity platforms affects user behavior, as well as how it impacts the trend of digital philanthropy in supporting these platforms. This research is expected to contribute to a deeper understanding of the workings and impact of digital innovation in the world of philanthropy, especially for organizations like Dompet Dhuafa that collaborate in facilitating online sadaqah.

C. RESULTS AND DISCUSSION

The use of the Dompet Dhuafa application at Al Fatah Mosque shows a significant positive impact in the management of zakat and donations. With the ease of access offered by the app, mosque worshipers can make donations directly through their mobile phones, which is very helpful especially in today's digital era. In addition, the automatic donation feature also encourages worshipers to contribute regularly without having to remember to make transactions every month. This shows that the app not only increases the number of donations but also facilitates the sustainability of charity programs managed by the mosque.

"One of the main reasons we use the Dompet Dhuafa application is the ease of managing donations and zakat. As mosque managers, we are always looking for ways to make it easier for worshipers to give alms and zakat. With this application, the donation process becomes more practical, because worshipers can make transactions directly from their cellphones without having to come to the mosque. In addition, this application also offers various features that support transparency and accountability in fund management. We can provide clear reports to the congregation regarding the use of funds collected, so they feel more confident and trust that their donations are being used properly. The automatic donation feature is also very helpful, as it allows pilgrims to donate regularly without having to remember to do it every month." (Wirgianto, 37th)

From the interview results, the mosque manager emphasized the importance of education for worshipers, especially for the older group, in understanding and using the application. Through socialization and hands-on demonstrations, the manager managed to provide a clear understanding of how the application works, as well as transparency in the use of funds. Support from younger family members also plays an important role in helping older people understand the technology, thus increasing their participation in charitable activities. Overall, the implementation of the Dompet Dhuafa application at Al Fatah Mosque not only facilitates the donation process, but also increases the trust of worshipers through the transparency offered. With an informative and patient approach, the mosque has succeeded in educating the congregation about the benefits of this application, so that they are more active in participating in alms activities. It is hoped that in the future, more and more people can benefit from the use of technology in this philanthropic activity.

1. Technological Innovations in the Dompet Dhuafa Online Alms Platform

Dompet Dhuafa, as one of the leading philanthropic organizations in Indonesia, continues to innovate to make it easier for people to give. One of the steps they took was to launch an online alms platform that can be accessed through mobile applications and websites. This platform was created to adapt to the changing lifestyle of an increasingly digital society, especially in terms of charity. With this technology, Dompet Dhuafa has succeeded in expanding the reach of donations, so that more people can easily channel their donations anytime and anywhere. The Dompet Dhuafa application provides various features that make it easier for users to give alms. One of them is the ease of choosing a donation program, be it zakat, infaq, waqf, or various other humanitarian programs. Each program is accompanied by complete information about its purpose, target beneficiaries, and the necessary funding needs. That way, users can choose the program that best suits their preferences and financial capabilities, making the donation process more personalized and effective. One of the

most interesting innovations of this application is the integration with various digital payment methods.

Dompet Dhuafa collaborates with various e-wallet service providers such as OVO, GoPay, and Dana, and allows donations through bank transfers and credit cards. This innovation makes it easier for donors to donate their funds without having to go through a complicated process. In addition, the use of QR codes as a payment method also makes donations faster and easier, especially at special events or campaigns carried out by Dompet Dhuafa. To ensure sustainable donations, the app also provides an automatic donation feature. With this feature, users can set up monthly donations automatically with the amount they specify. This innovation is very helpful for donors who want to contribute consistently, without having to make repeated transactions every month. This feature also supports the sustainability of programs managed by Dompet Dhuafa, so that assistance can continue to be distributed to those in need in a timely manner.

Transparency is also one of the main advantages of the Dompet Dhuafa online alms application. Every donation transaction made will be accompanied by a report that can be accessed by donors. In this report, donors can clearly see where their funds are channeled, as well as the progress of the funded programs. Dompet Dhuafa regularly provides updates on program progress, so that donors can feel confident that their donations are really having a positive impact. The donation distribution process carried out by Dompet Dhuafa is also very structured. After the donation funds are collected, Dompet Dhuafa ensures that the funds are distributed to verified beneficiaries. The field team verifies the beneficiaries to ensure that they are truly eligible and in need of assistance.

With data-based management, this process becomes faster and more accurate, so that assistance can be distributed right on target. Overall, the technological innovations implemented by Dompet Dhuafa in this online alms platform have had a significant impact on the effectiveness and reach of their humanitarian programs. By utilizing mobile applications and digital systems, Dompet Dhuafa is able to reach more donors, as well as accelerate the process of aid distribution. The transparency offered by the app has also increased donors' trust, encouraging them to contribute sustainably. In the future, this innovation is predicted to continue to grow, supporting a wider range of humanitarian programs. In addition, there are also Nasution's findings (2019) that to increase public interest in giving zakat at Dompet Dhuafa Waspada, this LAZ has made various innovations, both in the method of collecting donations, distributing zakat funds and collecting them and reporting on the implementation of their management, so that the management of zakat at DDW is no longer traditional but has succeeded in modernizing in accordance with the times.

2. Advantages and Ease of Use of the Dompet Dhuafa Online Alms Application

Dompet Dhuafa's online alms application offers various advantages that make the donation process easier and more efficient. One of the advantages is its user-friendly interface, designed so that users from all walks of life can access and use it without difficulty. With an intuitive interface, users can quickly find available donation programs, view complete information about each program, and complete transactions within minutes. This makes the giving experience more enjoyable and less complicated. In addition, the app also provides various payment methods that make it easier for donors. Users can choose to donate via bank transfer, credit card, or popular e-wallets such as OVO, GoPay, and Dana. This variety of payment methods gives donors the flexibility to choose the most convenient way for them. With these various options, it is hoped that more people will be encouraged to contribute, whether in small or large amounts. (Sakka & Qulub, 2019)

The automatic donation feature is another excellent innovation offered by this app. Donors can sign up to make regular donations without having to repeat the process each time. This feature is perfect for those who want to give consistently but may forget to donate manually. By enabling automatic donations, users can more easily make long-term contributions, so that the programs managed by Dompet Dhuafa can run more stably and sustainably. Transparency in the use of funds is also the main focus of the Dompet Dhuafa application. Every donor can access a report that shows how their funds were channeled. This report includes details about the programs funded, the amount of funds used, and the resulting impact. With this transparency feature, donors will feel more confident and assured that their donations are being used appropriately and responsibly. It also encourages donors to contribute more actively. (Habbe, 2020.) As found by Sakka (2019) that Dompet Dhuafa South Sulawesi's da'wah program is the Quran Halaqah Forum (FHQ) which is a

movement dedicated to Muslims. The goal is to ground the Quran as a form of concern for the improvement of generations. The concept of FHQ is a small group Quran study meeting once a week that has been provided. The areas where FHQ is held are around the cities of Makassar and Jeneponto.

3. Advantages and Ease of Use of the Dompet Dhuafa Online Alms Application

The use of Dompet Dhuafa's online alms application has brought a significant social impact to people in need. With the ease of access offered by the app, more people can now participate in charitable activities. People are not only encouraged to give alms, but also become part of a collective effort to help those less fortunate. This creates a wider culture of sharing among the community, where everyone feels involved in a larger social endeavor. One clear example of this social impact is the empowerment programs run by Dompet Dhuafa. Through funds collected from donations, Dompet Dhuafa is able to implement various programs, such as skills training, education for underprivileged children, and health assistance. With support from donors, these programs not only provide temporary relief, but also help people to be independent and improve their quality of life in the long run.

The sustainability of these programs relies heavily on the consistency of donations received through the app. With the automatic donation feature, donors can make regular donations without having to remember to do so every month. This helps Dompet Dhuafa to better plan and implement their programs, as incoming funds can be predicted and managed efficiently. The sustainability of these donations is crucial to ensure that the programs can continue to benefit the community. Nurdin (2018) In addition, transparency in the use of funds also plays a major role in creating trust among donors. With accessible reports on the use of funds, donors can see first-hand the more people to participate, as they know that their donations will be put to good use.

As found by Astuti (2018) that the amount of distribution each year is different according to the priorities in the work plan. For three consecutive years the ratio of distribution of zakat, infaq and tied infaq funds was above 50%. The fluctuation is influenced by the distribution in the form of a sustainable program, which continues in the following reporting year. Overall, Dompet Dhuafa's online alms application not only facilitates the donation process, but also contributes significantly to improving the welfare of the community. With positive social impact and maintained program sustainability, Dompet Dhuafa has succeeded in becoming a bridge between donors' good intentions and real needs in society. Hopefully, by continuing to utilize technology and innovation,

Dompet Dhuafa can continue to carry out its humanitarian mission and have a greater impact in the future. It is also reinforced by Ashar's findings (2023) that the barcode link system is not yet detailed or separate, making it difficult to collect detailed data separately between the general ZIS barcode of the dhuafa wallet and the barcode of the results of the reach of the dhuafa tv wallet program, besides that it is also a complicated data base.

D. CONCLUSION

The conclusion of the discussion on the use of the Dompet Dhuafa application at Al Fatah Mosque shows that this application has brought significant innovation in the management of zakat and donations. The ease of access offered, as well as features such as automatic donations, not only increase the number of donations but also facilitate the sustainability of charitable programs. Through this application, pilgrims can make donations more practically, which is in line with the development of technology in today's digital era. The importance of education and socialization is also highlighted in the implementation of this application. The mosque management strives to educate the congregation, especially the elderly, to understand how to use the app as well as the transparency in fund management. Through an informative approach and support from the younger generation, more worshipers feel confident to participate in charitable activities, thus creating a stronger culture of sharing in the community. Overall, the use of the Dompet Dhuafa app in mosques has proven effective in increasing community participation in philanthropic activities. This innovation not only simplifies the donation process, but also strengthens the relationship between donors and mosque managers through transparency and accountability. It is hoped that in the future, this application can continue to grow and reach more people, providing a greater positive impact for those in need.

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