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"Entrepreneurship on Global Economics Development in the Era of Society 5.0"

Literature Study: Development of Donation or Crowdfunding in Indonesia**Lufriansyah^{1*}, Andri Soemitra², Zuhri M Nawawi²**¹Universitas Muhammadiyah Sumatera Utara

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This study aims to classify the topics of fiqh muamalah research on donations. By using qualitative research with content analysis and focus group discussions with economists, the articles used were 13 articles published in journals in Indonesia from 2017 to 2021 by focusing on researching Donation studies in Indonesia, published in journals, and studies - published studies between 2017 and 2022, these studies can be grouped into 3 topics, namely (1) Community Behavior in donating, (2) Legal review in donating, (3) Donation Development. From this study it was concluded that the behavior of the community in donating is very high then the absence of detailed rules related to accountability and accountability provides an opportunity for misuse related to the distribution and use of funds so that laws and regulations are needed that regulate in detail and the development of information and technology provides opportunities the emergence of a technology-based philanthropic/crowdfunding movement that was able to raise more funds.

Keywords: Development, donation, Crowdfunding

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INTRODUCTION

Indonesia is one of the countries with the highest social level in the world, as evidenced by this the charity Charities Aid Foundation (CAF) named Indonesia the most generous country in the world based on the World Giving Index released on Monday 14 June 2021. Indonesia is ranked first in the list of philanthropic countries with an overall index score of 69 percent, up from 59 percent in the last annual index issued in 2018. (tempo, 2021).

With a high level of generosity in Indonesia, it provides opportunities for social institutions to compete to collect funds from the public so that they can be distributed to those in need. In this case, Indonesia actually has laws and regulations that regulate it, namely the first in law No. 9 of 1961 concerning the collection of money or goods, but these regulations are still not detailed and specific because they only discuss the permit process, authority and distribution process . This law also still looks old-fashioned because the fine imposed for raising funds without a permit is 10,000 rupiah, which at present is very small.

In its development , the Minister of Social Affairs 8 of 2021 concerning PUB appeared, intending that the collection of goods or money can be carried out in an orderly, transparent and accountable manner. As well as being carried out voluntarily, without threats and violence, and/or in ways that can cause unrest in the community . However, this regulation is also not strong enough to regulate the misappropriation of donation funds so that it is feared that the generous culture of the Indonesian people will be used by misappropriating donation funds for negative things that can harm the Indonesian people, such as for the purposes of terrorism, personal gain and so on.

By researching Donation studies in Indonesia, published in journals, and published studies between 2017 and 2022, these studies can be grouped into 3 topics, namely (1) Community Behavior in donating, (2) Legal reviews in donating , (3) Donation Development..

METHOD

This study uses a qualitative research method with content analysis from articles obtained in the Google Scholar database and interviews using the Focus Group Discussion (FGD) technique. Content analysis aims to obtain a mapping of the main themes discussed in the articles obtained within a certain period of time. This FGD aims to gain perspectives from academics in the field of economics on the themes discussed in this article.

This research was conducted by analyzing 13 articles published from 2017 to 2022 in national journals (Indonesia). Articles were retrieved using the Publish or Perish (PoP) application from Google Scholar. The keywords used are “fiqh muamalah” OR “fiqh muamalah” OR “fiqh muamalah” AND “Donation” OR “ Crowdfunding ”. The year of data collection is from 2017 to 2022. From the articles obtained (64 articles), article selection was carried out. Only articles published in selected journals and their content related to fiqh muamalah and donations. After carrying out a qualitative descriptive approach and content analysis, 13 articles were selected for further analysis. This qualitative descriptive approach and content analysis is carried out by reading the title, abstract, keywords, and conclusions that are relevant to the purpose of writing this article. Of the 13 selected articles, the authors conducted interviews using the FGD method to gain understanding from economic academics regarding the themes discussed.)

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RESULT AND DISCUSSION

The results of the content analysis of selected articles according to the criteria are in Table 1.

Table 1. Results of Article Content Analysis According to Criteria

No	Author and Year	Title
1.	(Ishmael, 2019)	Donation Behavior and Philanthropic Potential of Nahdlatul Ulama Members (Lazisnu Survey in 15 Cities and Regencies in Indonesia)
2	(Fachrian et al., 2020)	Islamic Law Analysis of Withdrawing Money Back for Donation Programs
3	(Setianto, 2020)	Law Regarding Withdrawal of Money for the Donation Program.
4	(Zi, 2021)	Review of Islamic Law Concerning the Practice of Deducting Funds From Sales of Used Goods Revenue from Donations (Ketimbag Ngemis Lampung)
5	(Supriadi, 2020)	Review of Islamic Business Ethics on Consumer Satisfaction in Refunds in the Form of Donations (Consumers of Alfamart Minimarket)
6	(Supriyani, 2019)	Review of Islamic Law Regarding the Practice of Offering Shopping Donations to Consumers for the Amal Insani Wallet Fund
7	(Khairunnisa et al., 2020)	The influence of brand awareness and trust on the decision to distribute zakat and donations through Tokopedia
8	(Liu et al., 2018)	Empathy or perceived credibility? An empirical study on individual donation behavior in charitable crowdfunding
9	(Faza & Indriani, 2021)	Adopt the Use of the Crowdfunding Platform for Charitable Donations among Millennial Muslims
10	(Febriani, 2017)	Juridical analysis of standard agreements in donation-based crowdfunding practices based on Law Number 8 of 1999 concerning Protection
11	(Rafsanjani, 2020)	Lazismu Gresik's Fundraising Strategy to Increase Muzakki's Donation Potential
12	(Sholahudin, 2021)	Crowdfunding -based online donations at Startup Rubin. id in a review of sharia economic law
13	(Baber, 2020)	Crowdfunding Framework in Islamic Finance ⁴

From the selected articles in Table 1, 8 articles used qualitative research methods (62%), and 5 articles (38%) used quantitative methods. These articles are then grouped further by topic in each article and linked to fiqh muamalah donations. The results of this classification are then analyzed to find out what topics are most discussed, and what topics are still under discussion.

After sorting the articles by topic and year of publication, an overview of the composition of the articles can be seen in Table 2

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Table 2. Article Composition

No	Article Composition by Topic			Year				
	Topic	Amount	%	2017	2018	2019	2020	2021
1	Community Behavior in Donating	4	31%		1	1	2	
2	Legal Review in Donation Activities	6	46%	1			3	2
4	Donation Development	3	23%				1	2
Amount		13	100%	1	1	1	6	4

Table 2 explains that, from the selected articles, the topics or fields of study discussed are grouped into 3, namely:

1. Community Behavior in Donating
2. Legal Review in Donation Activities
3. Development of Donations

The most widely discussed topic is related to Legal Reviews in Donation Activities. Table 2 also explains that the most published articles were in 2020, namely 6 articles.

DISCUSSION

1. Community Behavior in Donating

This topic explains some of the behaviors of community groups in donating, this is based on research that has been conducted by (Ismail, 2019) who conducted research with the title Donation Behavior and Philanthropic Potential of Nahdlatul Ulama Citizens (Lazisnu Survey in 15 Cities and districts in Indonesia), based on this research, several things were obtained, namely Nahdhatul Ulama residents have good donation behavior and philanthropic potential as evidenced by the increase every year regarding the receipt of Zakat, Infak and Sadaqah in these 15 cities, in this study it was also found that the factors factors that influence NU members to donate include service, promotion, location, religiosity, preference and environment.

Then in research conducted by (Liu et al., 2018) with the title Empathy or perceived credibility? An empirical study on individual donation behavior in charitable crowdfunding found that First, this study found that individual empathy and perceived credibility of a charitable crowdfunding project were the main determinants of their intention to donate in charitable crowdfunding . Second, this study found that website quality, transaction convenience, and project content quality affect perceived empathy and credibility in different ways . Third, it should be noted that the initiator's reputation is positively related to perceived credibility, while project popularity is positively related to empathy.

Furthermore, (Khairunnisa et al., 2020) conducted research entitled The influence of brand awareness and trust on the decision to distribute zakat and donations through Tokopedia, from this study it was found that brands have a significant influence on the decisions of the Jabodetabek people to distribute zakat and donations through Tokopedia. The majority of Jabodetabek people who decide to use Tokopedia as a medium for channeling zakat and donations are in the age range of 18-<25. This means that the potential for developing digital platforms in the financial sector is very good in a society that always follows digital developments.

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And finally (Faza & Indriani, 2021) conducted research entitled Adoption of the Use of Crowdfunding Platforms for Charitable Donations among Millennial Muslims, from this research it was found that there are five factors that influence donors using crowdfunding, namely the donation process, the affordability of donations, the flexibility of donations, platform credibility and alternative payment schemes. These findings are an analysis of the results of statements and experiences of respondents in donating using crowdfunding

2. Legal Review in Donation Activities

This topic discusses several legal reviews based on laws as well as based on Islamic law related to donation activities, such as withdrawing money for donations, deducting used goods funds and donating cosmetic shopping.

In research (Fachrian et al., 2020) concerning the Analysis of Islamic Law on Withdrawing Money Back for Donation Programs, Islamic Law Analysis of Withdrawing Money Back for Donation Programs found that withdrawing money back for the donation program at Alfamart Gunung Batu is a social charity offer recommended, because indirectly Alfamart invites buyers or consumers to spend. The practice of withdrawing money for donation programs is in line with Islamic law as long as they please each other.

Then (Setianto, 2020) who conducted research on the Law Regarding Withdrawing Money Back for the Donation Program. Withdrawing money back for this donation program is to facilitate transactions between sellers and buyers, so that small nominal money is diverted into donations. However, consumers should be wiser and transparent about donated consumer funds that can be understood by consumers so as not to cause uncertainty and an element of compulsion.

Furthermore (Zi, 2021) which examines the Islamic Law Review regarding the Practice of Withholding Funds from the Sales of Used Goods Revenue from Donations (Rather than Ngemis Lampung), the results found that the practice of cutting funds or taking profits for community operations from the sale of used goods from donations is a form of supporting facilities and infrastructure so that activities and social activities can run well without being hampered by a lack of operational funds.

In research (Supriadi, 2020) concerning the Review of Islamic Business Ethics on Consumer Satisfaction in Returns of Money in the Form of Donations, it was found that (1) consumer satisfaction of the Alfamart Almahera II minimarket on refunds in the form of donations showed dissatisfaction, this was shown from 18 people there were 12 people who expressed dissatisfaction with refunds in the form of donations and 6 people expressed satisfaction regarding refunds in the form of donations. (2) a review of Islamic business ethics on refunds in the form of donations is not in accordance with the principles of Islamic business ethics, namely the principle of truth because there are consumers who are not willing to donate their change and are unclear and not transparent regarding the distribution of the donated money back.

(Supriyani, 2019) who examines the Islamic Law Review Regarding the Practice of Offering Shopping Donations to Consumers for the Dompot Amal Insani Fund, which is run by Surya Rumah Belanja Sukabumi Bandar Lampung in practice in collaboration with the Lazdai Lampung institution to manage and distribute the proceeds from the donation money. As for the practice of donating to consumers for Dompot Amal Insani funds, some are offered by cashiers and some are not offered by cashiers on the grounds that cashiers forget to inform consumers. This donation program distribution application is distributed to several

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programs for the Dhuafa. As for the Dompot Amal Insani fund program, if the contract is offered to consumers then the contract is in accordance with the provisions of syara' (Islamic law), but if the contract is not offered then it is not permissible in Islamic law. The distribution of these donations is in accordance with Islamic law

(Febriani, 2017) conducted research on juridical analysis of standard agreements in donation-based crowdfunding practices based on Law Number 8 of 1999 concerning Protection, Sites crowdfunding based donation give service shaped achievement for Becomes intermediary and accommodate recipients of funds and donors so that they comply with the provisions services as regulated by Article 1 point 5 UUPK. Therefore, UUPK can be used as a legal basis. The standard agreement compiled by manager site crowdfunding based donation load a number of clause exoneration, among others, the first, in the form of a transfer of responsibility prohibited under Article 18 paragraph (1) letter a, contained in the agreement raw site Kitabisa.com and Wujudkan.com. Second, clause exoneration in the form of granting rights to business actors to reduce service benefits as regulated in Article 18 paragraph (1) letter f UUPK contained in agreement raw site Wujudkan.com. location agreement raw which loaded in section Condition and Provision difficult seen so that violate Chapter 18 paragraph (2) UUPK. Besides that, there is a number of clause which burdensome consumer however no could qualified as clause exoneration. Clauses the causing information no balanced and difficulties for consumers to hold legally responsible because manager the site says no responsible responsibility Based on the legal relationship and performance formed in the agreement standard on both crowdfunding sites , the responsibility of the site manager is as perpetrator effort is based on not quite enough answer commercial (commercial liability) which in essence is a contractual liability. However, because there is clause which state that manager site no ready responsible answer, so not quite enough answer manager site Becomes verylimited .

3. Development of Donations

In this topic, it illustrates that the donation system has undergone changes and updates, there are several studies that have been found, namely

In research (Rafsanjani, 2020) concerning Lazismu Gresik's Fundraising Strategy to Increase the Potential of Donations for Muzakki, the fundraising strategy carried out by LAZISMU Gresik is divided into two, namely Direct fundraising and Indirect fundraising. For Direct fundraising, they include Zakat Consultation Services, Zakat Pick-up Services, Zakat Outlets / Stand Open booths , Sunday Morning Recitations. then for Indirect fundraising , namely using social media (instagram, facebook, website), Zakat accounts and Infaq accounts and scanning QR codes , using brochures, magazines and banners. From the strategy implemented, the acquisition of zakat funds from LAZISMU Gresik in 2017 to 2018 has grown by 0.9% . digital era muzakki.

(Baber, 2020) researched the Crowdfunding Framework in Islamic Finance , finding that the crowdfunding campaign process will be subject to sharia regulations under the supervision of a sharia body. And there will be a crowdfunding platform that does not claim to be a shari'ah complaint but can become a roadmap for an Islamic crowdfunding platform

In research (Sholahudin, 2021) regarding Crowdfunding -based online donations at Startup Rubin. id in a review of sharia economic law found that 1) the online donation system carried out by Rubin.id uses a crowdfunding pattern through applications and websites by accepting two forms of donations, namely donations of money and goods. The legal basis

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that regulates is Law no. 9 of 1961 concerning Collection of Money or Goods, which includes government supervision and clarified by its derivative regulations. However, online implementation arrangements have not yet been explained, giving rise to a legal vacuum and alertness to the emergence of crimes or misuse by irresponsible parties; (2) Rubin.id is an online platform for Islamic philanthropy that must comply with sharia principles. Rubin.id always reports transparency in the use of donations on the basis of maintaining donor trust, not because of obligations demanded by regulations. (3) The implementation of online money donations by Rubin.id is in accordance with syara' law. The implementation of the Al-Quran alms program is not accepting manuscripts, but in the form of alms money that will be used to purchase manuscripts. Collection of donations of goods for operational needs, including house donations held under various types of contracts

CONCLUSION

Community behavior in donating is very high, the level of social awareness provides an opportunity for fundraising organizations/institutions to be able to raise as much funds as possible so that more and more donor organizations appear in Indonesia

The absence of detailed regulations regarding responsibility and accountability provides an opportunity for abuse related to the distribution and use of funds so that laws and regulations that regulate in detail are needed.

The development of information and technology provides opportunities for the emergence of technology-based philanthropy/ crowdfunding movements which are able to raise more funds.

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