

From Solidarity to Humanitarian Action: Public Fundraising for Palestine among Indonesian Muslim Communities

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Abstract

Public fundraising has become one of the most visible forms of Indonesian civil society engagement with the humanitarian situation in Palestine. Mosques, Islamic organizations, charities, universities, and informal community networks frequently mobilize financial assistance through both conventional and digital channels. This article examines the social and institutional dimensions of Indonesian fundraising for Palestine. Using qualitative socio-legal analysis, the study evaluates fundraising practices, public trust, organizational accountability, digital payment mechanisms, and humanitarian governance. The article argues that humanitarian solidarity can generate significant social capital, but large-scale fundraising also requires strong transparency and accountability mechanisms. Donors need accessible information concerning the organizations receiving funds, intended beneficiaries, distribution processes, and financial reporting. The study proposes a community-based humanitarian fundraising framework combining transparency, independent oversight, digital accountability, and needs-based allocation. Particular attention is given to the role of religious trust in encouraging donations and the risks associated with misinformation or unverified fundraising campaigns. The article concludes that strengthening accountability mechanisms can preserve public trust while improving the effectiveness of Indonesian humanitarian assistance for Palestinian communities.

[Penggalangan dana publik telah menjadi salah satu bentuk keterlibatan masyarakat sipil Indonesia yang paling terlihat dalam situasi kemanusiaan di Palestina. Masjid, organisasi Islam, lembaga amal, universitas, dan jaringan komunitas informal sering memobilisasi bantuan keuangan melalui saluran konvensional dan digital. Artikel ini mengkaji dimensi sosial dan kelembagaan penggalangan dana Indonesia untuk Palestina. Dengan menggunakan analisis sosio-hukum kualitatif, studi ini mengevaluasi praktik penggalangan dana, kepercayaan publik, akuntabilitas organisasi,

mekanisme pembayaran digital, dan tata kelola kemanusiaan. Artikel ini berpendapat bahwa solidaritas kemanusiaan dapat menghasilkan modal sosial yang signifikan, tetapi penggalangan dana skala besar juga membutuhkan mekanisme transparansi dan akuntabilitas yang kuat. Para donor membutuhkan informasi yang mudah diakses mengenai organisasi penerima dana, penerima manfaat yang dituju, proses distribusi, dan pelaporan keuangan. Studi ini mengusulkan kerangka kerja penggalangan dana kemanusiaan berbasis komunitas yang menggabungkan transparansi, pengawasan independen, akuntabilitas digital, dan alokasi berdasarkan kebutuhan. Perhatian khusus diberikan pada peran kepercayaan agama dalam mendorong donasi dan risiko yang terkait dengan informasi yang salah atau kampanye penggalangan dana yang tidak terverifikasi. Artikel ini menyimpulkan bahwa penguatan mekanisme akuntabilitas dapat menjaga kepercayaan publik sekaligus meningkatkan efektivitas bantuan kemanusiaan Indonesia untuk komunitas Palestina.]

Keywords: Humanitarian aid, Palestine, fundraising, Muslim communities, Indonesia

Introduction

The humanitarian situation in Palestine has generated an extensive response from Indonesian civil society, particularly among Muslim communities that interpret humanitarian assistance as both a moral obligation and an expression of solidarity with civilians affected by conflict. Fundraising has become one of the most accessible forms of participation because it allows individuals who cannot directly engage in humanitarian operations to contribute resources through mosques, Islamic organizations, universities, charities, community associations, and digital platforms. Recent scholarship confirms that humanitarian assistance to Palestine has become a significant expression of Indonesian solidarity, with major Islamic organizations mobilizing organizational networks and social resources to support relief efforts (Andriansyah 2024). The development of digital platforms has further transformed this practice by allowing fundraising appeals to circulate rapidly beyond geographically bounded communities.

The expansion of digital philanthropy should nevertheless be understood as an institutional transformation rather than merely a technological development. Indonesian Islamic philanthropy has historically relied on interpersonal trust, religious authority, community relationships, and organizational reputation. Social media and digital fundraising platforms have accelerated these mechanisms while simultaneously weakening some of the interpersonal verification mechanisms that traditionally accompanied giving. Kailani and Slama demonstrate that Indonesian Islamic charities have increasingly incorporated social media into fundraising practices, thereby creating new forms of immediacy between charitable appeals

and potential donors (Kailani and Slama 2019). Digitalization consequently expands the capacity to mobilize resources, but it also raises questions concerning who is accountable for the funds, how donors can verify information, and how recipients can determine whether assistance corresponds to actual needs.

Previous studies have established important connections between trust, transparency, and philanthropic behavior. Research on Indonesian online charitable crowdfunding demonstrates that perceived credibility, empathy, religiosity, and institutional characteristics influence donation intentions (Sulaiman et al. 2021). Other research indicates that Indonesian Muslim donors are more likely to use crowdfunding platforms when trust and transparency are present alongside technological convenience and social influence (Hamidah et al. 2024). At the institutional level, studies of Indonesian zakat organizations have repeatedly identified accountability and transparency as important determinants of public trust (Ikhwandha and Hudayati 2019; Hotimah and Suprayogi 2023). These findings are highly relevant to humanitarian fundraising because Palestine-related campaigns often operate through similar religious and digital infrastructures.

The existing literature, however, leaves an analytical gap concerning the transition from solidarity to accountable humanitarian action. Studies of Islamic philanthropy frequently focus on zakat collection, institutional trust, digital adoption, or organizational accountability, while research on Palestine tends to emphasize political advocacy, religious solidarity, or institutional humanitarian engagement. Less attention has been given to the governance relationship between public fundraising campaigns and humanitarian accountability. This distinction is important because fundraising is not the humanitarian outcome itself. The collection of money represents only the beginning of a chain that includes verification, financial management, allocation, transfer, procurement, delivery, monitoring, reporting, and remedy. If one component fails, the moral legitimacy of the entire humanitarian process may be compromised.

This article therefore asks how public fundraising for Palestine among Indonesian Muslim communities can be governed so that strong moral solidarity is translated into accountable and effective humanitarian assistance. The central argument is that humanitarian fundraising should be treated as an accountability relationship involving donors, fundraising organizations, platforms, intermediaries, and intended beneficiaries, rather than as an unregulated expression of private generosity. Such an approach shifts the analysis from the question of whether Indonesians should donate to Palestine toward the more institutionally significant question of how humanitarian solidarity can be converted into responsible action.

Literature Review and Theoretical Framework

A. Islamic Philanthropy, Solidarity, and Social Trust

Islamic philanthropy in Indonesia operates within a distinctive institutional environment in which religious obligation, community solidarity, voluntary giving, and formal organizational governance overlap. Zakat, infaq, and sadaqah are not

merely financial transactions but practices embedded in moral expectations concerning amanah, justice, and social welfare. This normative foundation helps explain why humanitarian fundraising can mobilize substantial emotional and religious commitment, particularly when campaigns involve communities perceived as experiencing severe injustice or humanitarian suffering. Indonesian Islamic charities have increasingly functioned as non-state welfare actors, combining religious legitimacy with organizational and digital mechanisms of resource mobilization (Kailani and Slama 2019).

The concept of social trust is particularly important in understanding why donors contribute to humanitarian campaigns. Bekkers' research demonstrates that trust in charitable organizations can influence philanthropic behavior, while mechanisms such as accreditation can function as signals of organizational reliability (Bekkers 2003). More recent research develops this argument by showing that trust in charitable organizations involves perceptions of competence, honesty, and commitment to beneficiaries (Alhidari et al. 2018). Trust therefore has both relational and institutional dimensions. A donor may trust an organization because of religious affiliation, personal recommendation, organizational reputation, or perceived professional competence. Humanitarian fundraising becomes more sustainable when these sources of trust are reinforced by verifiable institutional practices.

The distinction between affective trust and cognitive trust is particularly useful for analyzing Palestine-related fundraising. Affective trust may arise from emotional identification with Palestinians, religious solidarity, or a sense of shared humanity. Cognitive trust, by contrast, depends on evidence that an organization is capable of managing funds responsibly. Indonesian research shows that accountability can strengthen both affective and cognitive forms of trust in zakat institutions (Ikhwandha and Hudayati 2019). This distinction suggests that emotional solidarity can initiate a donation, but institutional credibility is essential for sustaining confidence in the organization.

B. Transparency and Accountability as Humanitarian Governance

Accountability in humanitarian action cannot be reduced to the publication of financial statements. It involves an organization's responsibility to explain decisions, disclose relevant information, respond to stakeholders, demonstrate appropriate use of resources, and provide mechanisms through which affected people can raise concerns. Research on humanitarian accountability emphasizes that accountability is closely connected to legitimacy because humanitarian organizations derive authority partly from their relationship with populations they seek to assist (Hilhorst et al. 2021).

This understanding is consistent with wider nonprofit scholarship. Keating and Thrandardottir caution that transparency and external oversight do not automatically generate trust because trust is also shaped by social relationships and institutional expectations (Keating and Thrandardottir 2017). Yang similarly argues

that accountability reporting contributes to public trust when disclosures are relevant and understandable rather than simply technically compliant (Yang 2019). More recently, Dethier, Delcourt, and Dessart conceptualize perceived nonprofit transparency through information accessibility, completeness, and accuracy (Dethier, Delcourt, and Dessart 2024). These findings imply that humanitarian fundraising organizations should not merely release reports; they must provide information that donors can actually understand and verify.

C. Digital Fundraising and the Transformation of Donor–Organization Relationships

Digital platforms fundamentally change the relationship between donors and humanitarian organizations. In conventional fundraising, geographical proximity, organizational familiarity, religious networks, or face-to-face communication may provide informal verification. Digital fundraising replaces many of these mechanisms with platform interfaces, campaign narratives, social media evidence, payment systems, photographs, videos, and organizational profiles. This can reduce transaction costs and increase the speed of mobilization, but it also creates new forms of information asymmetry.

Empirical research on online charitable crowdfunding in Indonesia shows that perceived credibility and empathy influence donation behavior (Sulaiman et al. 2021). Research on online donation more generally demonstrates that trust in platforms and peer influence can affect donation intentions and information-sharing behavior (Hou et al. 2021). The implication is that digital fundraising is partly a communication process in which donors assess not only humanitarian need but also the credibility of the intermediary presenting that need.

Digitalization therefore creates a paradox. It makes fundraising more accessible while making verification more difficult. The speed of social media dissemination can cause emotionally powerful campaigns to spread before their claims are adequately verified. The same mechanisms that facilitate solidarity can also facilitate misinformation, duplicated campaigns, exaggerated claims, or unclear beneficiary identification. The appropriate response is not to reject digital fundraising but to strengthen its accountability architecture through verification, traceability, and transparent reporting.

Methods

This study employs a normative socio-legal research design combined with qualitative analysis of scholarship on Islamic philanthropy, nonprofit governance, digital crowdfunding, humanitarian accountability, and Indonesian regulatory frameworks. The normative component examines the legal principles governing public fundraising, charitable activity, organizational responsibility, and financial accountability in Indonesia. Particular attention is given to the legal distinction between general public fundraising and religious fund management, because

different forms of fundraising may be subject to different institutional and regulatory requirements.

The study uses a conceptual and analytical approach rather than empirical field interviews. Academic literature published up to 2025 was examined to identify recurring relationships between fundraising, trust, transparency, accountability, digitalization, and humanitarian effectiveness. Indonesian studies were prioritized where available, particularly research concerning zakat institutions, online charitable crowdfunding, Islamic philanthropy, and public trust. International literature was used to develop broader theoretical explanations of nonprofit accountability, donor behavior, and humanitarian governance. The analysis does not treat all charitable fundraising as equivalent; instead, it distinguishes between religious giving, general humanitarian donations, organizational fundraising, and digitally mediated public campaigns.

The analytical framework connects four dimensions: mobilization, governance, distribution, and accountability. Mobilization concerns the ability of organizations to generate public contributions. Governance concerns authorization, institutional competence, financial management, and internal controls. Distribution concerns the relationship between collected resources and humanitarian needs. Accountability concerns transparency, verification, reporting, stakeholder participation, monitoring, and remedies. The framework is designed to determine whether fundraising mechanisms merely increase the volume of donations or whether they also improve the reliability and humanitarian value of the resources mobilized.

Results and Discussion

A. Fundraising as the Institutionalization of Humanitarian Solidarity

Public fundraising for Palestine should first be understood as the institutionalization of moral solidarity. The willingness to donate emerges from multiple motivations, including religious commitment, empathy, humanitarian concern, political identification, and social influence. These motivations are not mutually exclusive. A Muslim donor may perceive assistance to Palestinian civilians simultaneously as an act of religious charity, humanitarian responsibility, and political solidarity. Indonesian Islamic organizations have historically transformed such moral commitments into institutional programs, including fundraising, medical assistance, education, and social relief. Research on Indonesian Islamic organizations confirms that humanitarian assistance to Palestine has become a significant expression of collective solidarity rather than an isolated activity of individual donors (Andriansyah 2024).

The institutionalization of solidarity creates an important governance consequence. Once a moral appeal is converted into a public fundraising campaign, the organization conducting the campaign assumes responsibilities beyond communicating sympathy. It becomes an intermediary between donors and beneficiaries and therefore controls resources entrusted for a particular

humanitarian purpose. This relationship creates an accountability chain. Donors expect that their contributions will be used consistently with the campaign's stated objective, while beneficiaries have an interest in receiving assistance based on genuine humanitarian need. The fundraising organization consequently occupies a position of fiduciary significance even where the donation is legally voluntary. The stronger the humanitarian appeal, the stronger the corresponding institutional responsibility should be.

This argument also explains why organizational reputation alone should not be sufficient. Religious affiliation may create initial confidence, but it cannot substitute for evidence of effective financial management. Research on charitable giving shows that trust is connected to perceptions of honesty, competence, and protection of beneficiary interests (Alhidari et al. 2018). Indonesian evidence similarly demonstrates that accountability has a positive relationship with trust in Islamic philanthropic institutions (Ikhwandha and Hudayati 2019; Hotimah and Suprayogi 2023). Consequently, the moral authority of Palestine fundraising should be reinforced by organizational accountability rather than treated as an alternative to it.

B. Digital Fundraising, Emotional Mobilization, and the Problem of Verification

Digital fundraising has substantially reduced the distance between humanitarian crises and individual donors. A campaign can circulate through WhatsApp groups, Instagram, Facebook, TikTok, websites, and crowdfunding platforms within minutes. The donor can move from seeing an image of humanitarian suffering to making a financial contribution without interacting directly with the fundraising organization. This immediacy is a major strength because humanitarian crises frequently require rapid resource mobilization. Indonesian research on digital philanthropy shows that technological development has expanded the reach of Islamic charitable practices and created new forms of interaction between donors, organizations, and digital platforms (Triantoro, Wahyuni, and Purna 2021).

Yet the same immediacy can weaken deliberation. Emotional content may become more influential than institutional verification, particularly when campaigns involve graphic images, urgent appeals, religious narratives, or highly personalized stories. Research on Indonesian online crowdfunding confirms that empathy and perceived credibility are central to donation behavior (Sulaiman et al. 2021). This creates a governance dilemma: humanitarian communication needs emotional resonance to mobilize public support, but humanitarian governance requires sufficient information to prevent manipulation. A responsible fundraising model must therefore avoid treating emotional appeal and verification as competing objectives. Emotional communication can attract attention, but factual documentation must establish credibility.

The verification problem is particularly important when fundraising concerns a conflict zone where donors cannot independently observe the distribution of assistance. Donors may have difficulty determining whether an organization has operational access to affected communities, whether local partners are legitimate, whether the stated beneficiaries actually exist, or whether funds can legally and practically reach the intended destination. Under such circumstances, organizational intermediaries must assume a stronger verification function. Information concerning campaign objectives, organizational identity, collection authorization, financial channels, intended beneficiaries, partner organizations, and distribution mechanisms should be available before donors contribute.

Digital fundraising should therefore incorporate a verification-before-amplification principle. Organizations and platforms should verify the identity and legal status of campaign organizers, the stated humanitarian purpose, and the destination of funds before allowing campaigns to receive extensive public exposure. This principle does not require every individual donor to conduct complex due diligence. Rather, it recognizes that information asymmetry places greater responsibility on institutional intermediaries. Evidence from Indonesian research shows that donors increasingly consider transparency, campaign information, documentary evidence, and organizational track record when developing trust in online fundraising organizers (Aryndi and Muhammad 2023).

C. Transparency, Traceability, and the Accountability Gap

Transparency is often presented as the central solution to public distrust, but transparency is meaningful only when information enables donors and stakeholders to understand what happened to the resources they entrusted. Indonesian research on zakat institutions provides an important warning: website-based accountability remains relatively weak, with significant gaps between transparency, accountability, and responsibility disclosures (Wahyudi, Herianingrum, and Ratnasari 2021). Similar findings have been identified in studies examining the quality of financial transparency among Indonesian zakat institutions (Wahyudi et al. 2021). The lesson for humanitarian fundraising is clear: having a website or publishing a financial report does not necessarily mean that an organization is sufficiently accountable.

For Palestine fundraising, transparency should operate across the entire resource chain. Donors should be able to identify how much was collected, the period of collection, the administrative costs incurred, the amount transferred to implementing partners, the categories of assistance financed, and the status of distribution. This does not require disclosure of sensitive beneficiary information. On the contrary, humanitarian organizations must protect the privacy and dignity of beneficiaries. The objective is therefore financial traceability without compromising humanitarian confidentiality. Donors should be able to trace resources at an aggregate level while vulnerable individuals remain protected from unnecessary exposure.

The importance of this distinction becomes greater when fundraising is conducted through multiple intermediaries. A campaign may involve a digital platform, a fundraising organization, an Indonesian partner institution, an international humanitarian organization, and a local implementing partner. Each transfer can create an accountability gap. If reports are generated only at the first or final stage, donors may not know whether resources were properly transferred between intermediaries. Blockchain and other technological tools may potentially improve traceability, but technology alone cannot guarantee accountability. Research on blockchain-based donation systems suggests that transparency, immutability, and efficiency can strengthen perceptions of nonprofit trustworthiness, but these mechanisms must still be integrated into organizational governance (Kou et al. 2023).

The more appropriate model is therefore layered accountability. Fundraising organizations should maintain internal financial controls; platforms should verify campaign organizers; independent auditors or supervisors should assess financial and procedural compliance; and donors should receive accessible reports. Indonesian research on zakat governance demonstrates that good governance and fraud prevention can significantly influence institutional performance (Musa et al. 2021). This is especially important for Palestine fundraising because reputational damage caused by one problematic campaign may affect public confidence in humanitarian organizations more broadly.

D. Legal Governance and the Responsibility of Fundraising Organizations

The Indonesian regulatory framework provides a legal basis for controlling public fundraising, although its application to contemporary digital humanitarian campaigns requires careful interpretation. Law No. 9 of 1961 concerning the Collection of Money or Goods remains in force and establishes a legal framework for public collection activities. Government Regulation No. 29 of 1980 further regulates the implementation of public fundraising. More recently, Minister of Social Affairs Regulation No. 8 of 2021 concerning the Organization of Money or Goods Collection was enacted and subsequently amended by Minister of Social Affairs Regulation No. 8 of 2024. The regulatory framework explicitly emphasizes orderly, transparent, and accountable fundraising.

Where fundraising takes the form of zakat management, Law No. 23 of 2011 concerning Zakat Management becomes particularly important. The law establishes institutional arrangements for collection, distribution, utilization, supervision, and reporting of zakat and places accountability among the principles of zakat governance. This distinction matters because not every humanitarian donation for Palestine is zakat, and not every organization collecting humanitarian donations is a zakat management institution. The legal characterization of funds should therefore be clear from the beginning. Organizations should not blur

voluntary humanitarian donations, zakat, infaq, and sadaqah merely because all may be used for humanitarian assistance.

The legal framework should also be understood alongside organizational governance principles. A fundraising organization has at least three accountability relationships: toward the state as regulator, toward donors as resource providers, and toward beneficiaries as intended recipients. These relationships cannot always be reduced to formal compliance. An organization may satisfy a licensing requirement while still providing inadequate information to donors or failing to establish meaningful feedback mechanisms for beneficiaries. Humanitarian accountability therefore requires substantive governance beyond administrative authorization.

This is where the Indonesian philanthropic literature provides an important corrective. Studies of transparency and accountability repeatedly demonstrate that formal organizational status does not automatically generate public confidence. Website-based reporting, financial disclosure, internal controls, and professional management remain essential (Fitri, Rini, and Amilin 2024; Rini, Purwanti, and Farah 2021). The implication is that the regulatory system should be complemented by institutional standards that make fundraising information accessible, comparable, and verifiable.

E. Toward a Rights- and Needs-Based Humanitarian Fundraising Framework

The central governance challenge is to ensure that fundraising remains responsive to actual humanitarian needs rather than becoming an end in itself. Humanitarian organizations are accountable not only for the amount of money collected but also for whether resources are converted into meaningful assistance. Research on humanitarian accountability emphasizes that programs are more legitimate and effective when they respond to the expressed needs and preferences of affected populations (Hilhorst et al. 2021). This principle is especially important in Palestine, where humanitarian needs are dynamic and may vary across geographic areas and populations.

A needs-based framework requires fundraising organizations to explain why a campaign is necessary, what category of assistance is intended, who the intended beneficiaries are, and how priorities were established. Organizations should also disclose when fundraising targets have been exceeded or when the original purpose becomes impracticable. In such circumstances, donors should be informed about whether funds will be redirected, transferred to another program, or retained for related humanitarian activities. The absence of such mechanisms can produce a mismatch between donor expectations and actual humanitarian operations.

Accountability should also extend beyond donors. Humanitarian organizations frequently treat donors as the principal accountability constituency because donors provide the financial resources. Yet the people receiving assistance may be more directly affected by organizational decisions. A genuine humanitarian

accountability framework therefore requires channels through which beneficiaries and local partners can provide feedback or raise complaints. This approach is consistent with the broader understanding that accountability enhances not only trust but also the relevance and quality of humanitarian assistance (Hilhorst et al. 2021).

The resulting framework can be described as solidarity-based humanitarian accountability. Its first principle is legality: fundraising must operate through an identifiable and authorized institutional structure. Its second principle is transparency: donors must receive accessible and accurate information. Its third principle is traceability: financial resources should be capable of being followed from collection to utilization at an appropriate level of aggregation. Its fourth principle is needs-based distribution: assistance should respond to humanitarian priorities rather than simply donor preferences. Its fifth principle is beneficiary accountability: affected populations should have channels for feedback and complaints. Its final principle is independent oversight: organizations should be subject to mechanisms capable of identifying and addressing financial or procedural abuse.

Such a framework also protects the wider humanitarian ecosystem. A fundraising scandal can have effects beyond one organization because donors may generalize negative experiences to other charities. Research concerning negative reporting and public trust in Indonesian Islamic philanthropy demonstrates that problems involving financial mismanagement can affect perceptions of other institutions within the sector (Pitria, Aisy, and Anggraeni 2024). Accountability should therefore be understood not merely as an administrative burden but as a mechanism for preserving the credibility of humanitarian solidarity itself.

Conclusion

Public fundraising for Palestine among Indonesian Muslim communities represents an important form of contemporary humanitarian participation. It transforms religious solidarity, moral concern, and collective empathy into financial resources that can support people affected by conflict. Digital platforms have significantly expanded this capacity by reducing transaction costs and enabling campaigns to reach large audiences rapidly. Nevertheless, the speed and emotional intensity of digital fundraising also create governance vulnerabilities, particularly concerning verification, misinformation, financial traceability, and institutional accountability. The central finding of this study is therefore that humanitarian fundraising cannot be evaluated only according to the amount of money mobilized. Its legitimacy must also be assessed through the reliability of the institutional mechanisms connecting donors, organizations, intermediaries, and beneficiaries.

A sustainable model of Palestine fundraising requires a transition from solidarity-centered fundraising toward accountable humanitarian action. Indonesian law already provides a foundation for regulating public collections, while scholarship on Islamic philanthropy demonstrates the importance of

transparency, accountability, organizational competence, and trust. The next step is to integrate these principles into a coherent humanitarian governance model involving campaign verification, transparent financial reporting, traceable resource flows, needs-based allocation, beneficiary feedback, and independent oversight. Strong accountability should not be regarded as an obstacle to humanitarian solidarity. On the contrary, it is the institutional mechanism that ensures solidarity produces credible, effective, and ethically responsible humanitarian assistance.

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