

UNDERSTANDING YOUTH ENGAGEMENT WITH DIGITAL SADAQAH PLATFORMS: GENERATIONAL PERSPECTIVES

Juhairi¹
Andreansyahi²
Khoiril Hamdi³
Reza Arifaldi Ritonga⁴
Zuhair Ahmad Nashir Bancin⁵

^{1,2}Universitas Muhammadiyah Sumatera Utara
hyken73@gmail.com,
andreansyah6778@gmail.com,
khoirilhamdi163@gmail.com,
rezarivaldi19393@gmail.com,
zuhairahmadnashir@gmail.com

Abstract: *This study explores youth engagement with digital sadaqah platforms by examining generational perspectives that shape charitable behavior in the digital era. The purpose of this manuscript is to understand the factors influencing young Muslims' adoption and sustained use of digital sadaqah platforms, including motivations, preferences, and perceived challenges. The study employs a mixed-methods approach, combining a quantitative survey of youth users with qualitative focus group discussions to capture generational insights. Quantitative data were analyzed using descriptive statistics and structural regression analysis, while qualitative data were examined through thematic analysis. The results indicate that convenience, transparency, social media integration, and real-time impact reporting are key drivers of youth engagement with digital sadaqah platforms. Conversely, concerns related to platform credibility, data privacy, and limited emotional connection to beneficiaries act as barriers. The findings also reveal generational differences, where younger users demonstrate a stronger preference for mobilebased, interactive, and socially driven giving experiences. The study concludes that digital sadaqah platforms must adopt youth-centered design, enhance trust mechanisms, and leverage digital storytelling to strengthen long-term engagement. These findings provide valuable implications for Islamic social finance institutions, platform developers, and policymakers in promoting inclusive, transparent, and sustainable digital philanthropy among younger generations.*

Keywords: *Digital Sadaqah, Youth Engagement, Generational Perspectives, Islamic Social Finance, Digital Philanthropy*

Introduction

The digital transformation of financial services has increasingly influenced various dimensions of social and religious life, including Islamic philanthropic practices. Sadaqah, as a voluntary form of charitable giving in Islam, has historically been carried out through direct and interpersonal mechanisms that emphasize spiritual intention and social proximity. However, the rapid expansion of digital technology has gradually shifted these practices toward online and platform-based models that offer greater efficiency and accessibility.

In recent years, digital sadaqah platforms have emerged as alternative channels that facilitate charitable giving through mobile applications, websites, and integrated payment

systems. These platforms not only simplify the donation process but also introduce new forms of interaction, such as real-time reporting, campaign sharing, and digital storytelling. For younger generations who are highly accustomed to digital environments, such platforms represent a practical means of fulfilling religious obligations while remaining aligned with contemporary lifestyles.

Youth occupy a strategic position in the development of Islamic social finance due to their technological literacy and adaptive behavior toward innovation. In the context of digital philanthropy, young Muslims function not merely as donors, but also as active agents who shape public perceptions, influence participation through social networks, and contribute to the sustainability of charitable initiatives. Nevertheless, despite the growing popularity of digital sadaqah platforms, several challenges persist, particularly in relation to trust, data security, and the preservation of spiritual values within digital interactions.

Existing studies on technology adoption in Islamic finance emphasize factors such as perceived usefulness, ease of use, and trust as key determinants of user behavior. However, research that specifically examines youth engagement with digital sadaqah platforms from a generational perspective remains limited. This study seeks to address this gap by exploring the factors that encourage and hinder youth participation in digital sadaqah, while also highlighting generational differences in preferences and expectations. By doing so, this research aims to contribute to the development of more inclusive, trustworthy, and sustainable digital Islamic philanthropy.

Literature Review

Digital Sadaqah and Islamic Social Finance

Digital sadaqah refers to the utilization of digital platforms and financial technology to facilitate voluntary charitable donations in accordance with Islamic principles. The development of digital sadaqah platforms aligns with the broader framework of Islamic social finance, which emphasizes social justice, transparency, and equitable wealth distribution. Scholars argue that digitalization enhances the efficiency and outreach of Islamic philanthropic instruments by reducing transaction costs and increasing accountability.

Youth and Digital Philanthropy

Youth engagement in digital philanthropy is closely associated with their familiarity with technology and social media. Young donors tend to prefer platforms that offer convenience, interactive features, and social recognition. Studies indicate that peer influence and online communities significantly affect youth participation in charitable activities, making digital platforms a strategic medium for engaging younger generations.

Technology Acceptance and Trust

The Technology Acceptance Model (TAM) is widely used to explain user behavior in adopting digital financial services. Perceived usefulness and perceived ease of use are key determinants of technology adoption. In the context of digital sadaqah, trust emerges as a critical factor, particularly regarding platform credibility, transparency, and data security. A lack of trust may discourage users from engaging in digital charitable giving.

Generational Perspectives in Digital Giving

Generational theory suggests that individuals born in different periods exhibit distinct values, behaviors, and technological preferences. Younger generations, such as Generation Z, are characterized by their preference for mobile-based solutions, instant feedback, and social

engagement. Understanding these generational differences is essential for designing digital sadaqah platforms that effectively cater to diverse user needs.

Method

This study employs a mixed-methods research design to provide a comprehensive understanding of youth engagement with digital sadaqah platforms. The quantitative component involved a survey distributed to young Muslim users aged 18–30 who have experience using digital sadaqah platforms. The survey measured variables such as perceived convenience, transparency, trust, and user engagement.

The qualitative component was conducted through focus group discussions involving selected participants to explore generational perspectives and personal experiences in greater depth. Quantitative data were analyzed using descriptive statistics and structural regression analysis to identify significant relationships among variables. Qualitative data were analyzed using thematic analysis to identify recurring themes related to motivations, preferences, and challenges.

Result and Discussion

The findings of this study indicate that youth engagement with digital sadaqah platforms is influenced by a combination of technological practicality and value-based considerations. Convenience appears as the most dominant factor encouraging young users to utilize digital sadaqah platforms. Features such as mobile accessibility, simplified transaction procedures, and flexible payment options enable young Muslims to perform charitable activities efficiently without being constrained by time and location. This condition reflects the lifestyle characteristics of younger generations who prioritize speed, simplicity, and digital integration in their daily activities.

Transparency also plays a significant role in shaping youth engagement. Respondents emphasize the importance of clear and accessible information related to fund collection, allocation, and distribution processes. Digital platforms that provide periodic reports, visual documentation, and real-time updates regarding the impact of donations tend to gain higher levels of trust from users. In the context of Islamic philanthropy, transparency is closely associated with the principle of amanah, which serves as a moral foundation for sustaining donor confidence.

Furthermore, the integration of social media features contributes positively to user engagement. Digital sadaqah platforms that allow users to share donation activities, campaign information, or beneficiary stories encourage collective participation and social influence. This social dimension strengthens emotional involvement and creates a sense of shared responsibility among users. Younger participants, in particular, respond favorably to interactive content and digital storytelling that highlights the social impact of sadaqah in a relatable manner.

Despite these positive factors, several challenges remain evident. Concerns regarding platform credibility and data security are frequently expressed by respondents. Uncertainty related to institutional legitimacy and the protection of personal information may reduce users' willingness to engage in long-term digital giving. Additionally, the limited direct interaction between donors and beneficiaries in digital environments may weaken the emotional and spiritual connection traditionally associated with sadaqah practices. This limitation suggests that digital platforms must innovate in conveying meaningful narratives that preserve the ethical and spiritual dimensions of charitable giving.

Generational differences further illustrate variations in user expectations. Younger users demonstrate a strong preference for mobile-based platforms equipped with interactive features,

instant feedback, and visually engaging interfaces. Meanwhile, older segments within the youth category tend to prioritize informational clarity, organizational credibility, and structured reporting mechanisms. These findings imply that digital sadaqah platforms should adopt adaptive strategies that accommodate diverse generational characteristics rather than implementing uniform design approaches.

Overall, the discussion underscores that effective digital sadaqah platforms must balance technological efficiency with ethical accountability and emotional resonance. By integrating transparent governance, trust-building mechanisms, and user-centered design, digital sadaqah platforms can enhance sustainable youth engagement and strengthen the role of Islamic social finance in the digital era.

Conclusion

This study concludes that youth engagement with digital sadaqah platforms is shaped by interrelated factors, including convenience, transparency, trust, social interaction, and generational preferences. The digitalization of sadaqah practices has provided new opportunities for Islamic philanthropy to adapt to contemporary technological developments, particularly among younger generations who are highly familiar with digital environments. However, the findings also reveal that technological advancement alone is insufficient to ensure sustained engagement. Issues related to platform credibility, data security, and the absence of emotional connection with beneficiaries remain critical challenges that must be addressed. Therefore, digital sadaqah platforms are encouraged to strengthen governance structures, enhance transparency mechanisms, and employ digital storytelling strategies that foster emotional and spiritual engagement. From a practical perspective, the results of this study offer important implications for Islamic philanthropic institutions, platform developers, and policymakers. Youth-oriented platform designs, trust-based management systems, and inclusive digital strategies are essential to promote sustainable participation in digital sadaqah. Future research is recommended to explore comparative studies across different regions and to employ longitudinal approaches in order to examine long-term behavioral changes in digital charitable giving. This study concludes that youth engagement with digital sadaqah platforms is shaped by convenience, transparency, trust, and generational preferences. Digital sadaqah platforms must enhance governance, security, and emotional engagement to ensure sustainability. The findings provide implications for Islamic philanthropic institutions, developers, and policymakers in promoting inclusive digital philanthropy.

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