

## **Bridging Generosity: A study of social capital's impact on Islamic philanthropic fundraising in Bandar Lampung**

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### **Abstract**

*The Islamic philanthropic fundraising by philanthropic institutions in Bandar Lampung is vital in supporting social, educational, health, and humanitarian programs. Even though several philanthropic institutions are actively involved in humanitarian activities and poverty alleviation, Bandar Lampung needs to fully optimize the potential for Islamic donations. This shows that there are interesting problems that are worth studying regarding fundraising by Islamic philanthropic institutions. This research aims to bridge the knowledge gap regarding the relationship between social capital and Islamic philanthropic fundraising, especially in Bandar Lampung, and the focus is to understand how social capital influences the success of Islamic philanthropic fundraising in this city. This research aims, among other things, to explain the factors that influence Islamic philanthropic fundraising and show the influence of social capital as a strategic tool in increasing community support for philanthropic programs. Research variables included Philanthropic Fundraising (Y), Trust (X1): Trust Level, Network (X2): Interconnection and Cooperation, and Institutionalization (X3): Organizational Structure and Norms. The data were collected from LAZNAS (Amil Zakat National Agency) donors in Bandar Lampung using Likert-scaled questionnaires and then analyzed using parametric statistics through SPSS version 22. The research results show a solid and positive relationship between trust, networks, institutionalization, and philanthropic fundraising. There is a significant correlation coefficient between these variables. The regression results show that trust, networks, and institutionalization positively influence philanthropic fundraising. Based on these findings, researchers recommend that Islamic philanthropic institutions, especially LAZNAS in Bandar Lampung City, comply with regulations and obtain government recognition, improve communication and transparency, professionalize fund management, develop networks and partnerships, and strengthen organizational structures and norms.*

**Keywords:** *Fundraising, Islamic Philanthropy, Social Capital.*

**Permalink/DOI:** <https://doi.org/10.18326/infsl3.v17i2.305-326>

## **Introduction**

Indonesian society generally has a culture of giving alms, an excellent opportunity to collect Islamic social funds in the form of *zakat*, *infaq*, *alms*, and *waqf*. Apart from that, the collection of Sharia social funds is also supported by the social capital of the Indonesian people, who have a high level of trust in Islamic philanthropic institutions. Religious social organizations own Islamic philanthropic institutions spread throughout Indonesia and are a strong network for raising funds through Islamic philanthropic institutions. Individual and organizational culture will be shaped, limited, and directed at the social context, hoping to gather Islamic social funding sources to create social justice. The existing individual and organizational culture will become an instrument of social capital and is constructed into social actions that characterize individual and group interactions.

According to Bourdieu, social capital is an obligation or social relationship in the form of network ownership as a potential resource for individuals and groups. In other words, social capital depends on the size of a person's connections and the amount of capital the network owns (Barozet, 2002). Social capital is a collective asset that members of a particular group own, has clear boundaries, and has exchange obligations and mutual recognition.

The diversity of physical and human capital gives rise to various forms of social capital. There are three types of social capital in collective action: trust, networks, and formal institutions. Social capital is an individual's identity and relationship to increasing abilities and solving collective problems. Social capital is related to interaction issues, building interactions, maintaining relationships, and building cooperation. People connected through a series of networks will share the same values in their networks. Thus, the more connected they are to network resources, the more likely they are to have social capital capabilities.

Rusydi and Fathi said that the concept of social capital functions as a valuable framework for thinking in successful development and policy formulation (Fathy, 2019). Rusdi Syahra views social capital as essential in making assistance for community development effective

(Rusydi Syahra, 2003). Suppose the potential of the alms culture of the people of the city of Bandar Lampung is managed and utilized responsibly. In that case, Islamic philanthropic institutions that collect funds from the community will help solve social problems economically and socially in Bandar Lampung.

Social phenomena such as “Friday blessings” and Islamic philanthropic institutions in the city of Bandar Lampung (such as the zakat amil agency LAZDAI, Lampung Peduli, LAZ Dompot Duafa Darut Tauhid, Rumah Zakat, LAZ Muhammadiyah, LAZ Nahdlatul Ulama, Zakat Initiative Indonesia (IZI), LAZ DDII, and Yatim Mandiri) are social capital owned by the people of Bandar Lampung city. Islamic philanthropic institutions collect ummah funds in the form of zakat, infaq, alms, and waqf, which will be reused for the welfare of the ummah who are entitled to receive them to raise the honor and dignity of the ummah from economic and social aspects (Sudiyo & Fitriani, 2019).

The concept of social capital plays a vital role in the process of raising funds for Islamic philanthropy. Social capital includes social networks, norms, values, and beliefs, enabling individuals and groups to work together to achieve common goals. In the context of Islamic philanthropy fundraising, social capital can be a link between philanthropic institutions and potential donors. Islamic philanthropic fundraising is essential to maintaining the continuity of various social, educational, health, and humanitarian programs provided by philanthropic institutions in multiple communities. As one of the cities in Indonesia, Bandar Lampung has several Islamic philanthropic institutions that actively carry out humanitarian and poverty alleviation activities. To run these various programs, philanthropic institutions require quite large funds, usually obtained through fundraising from the community.

Although many studies have revealed the importance of social capital in various contexts, research that focuses on the relationship between social capital and Islamic philanthropic fundraising in Indonesia, especially in Bandar Lampung, is still limited. Therefore, this research aims to bridge this knowledge gap and dig deeper into how social capital influences Islamic philanthropic fundraising

in this city. The critical point of this research lies in a deeper understanding of the factors that influence the success of Islamic philanthropic fundraising and how social capital can be used as a strategic tool in increasing community support for philanthropic programs. It is hoped that the results of this research will provide valuable insights for philanthropic institutions, fund managers, and other stakeholders in Bandar Lampung, which can be used to increase the effectiveness of Islamic philanthropic fundraising and, ultimately, improve the welfare of the communities that benefit from these philanthropic programs.

### **Methods**

This research used a quantitative approach (positivism philosophy) to examine a particular population or sample. Research data collection uses research instruments with quantitative/statistical analysis to test predetermined hypotheses (Sugiyono, 2015). The survey method provides a quantitative or numerical description of a population's tendencies, attitudes, or opinions by studying samples from the research population. Survey methods are also used to examine relationships between variables. The survey research method takes samples from a population and uses a questionnaire as a primary data collection tool (Effendi, 2011, p.3). In this research, questionnaires were used to obtain data regarding trust, collaboration networks, and the quality of philanthropic institutions from the perspective of *muzakki*/donors.

Population is the total number of analysis units whose characteristics will be estimated (Effendi, 2011). Sugiono stated that the generalization area consists of objects/subjects with specific qualities and characteristics determined by researchers to be studied and then conclusions drawn (Sugiyono, 2015). The research population as the unit of analysis is 100 muzaki/regular donors who donated their ZIZSWAF to LAZ DDII, LAZDAI, LAZ Dompot Dhu'afa, LAZ Yatim Mandiri, and LAZ BMH. Furthermore, samples from a relatively small group of individuals still need to be taken from the donor population to obtain and generalize data to larger groups (Paul S. Gray et al., 2007). Sampling used the formula by Isaac and Michael for error rates of 1%, 5%, and 10% (Sugiyono, 2015). With a population of 100 people and an error rate of 5%, a sample size

of 74 people was obtained. The research sampling technique uses incidental sampling based on chance, namely anyone who happens to meet the researcher (Sugiyono, 2021).

Data from accidental sampling will be obtained through a questionnaire or list of questions, which is the central part of data collection (Effendi, 2011, p.181). Data collection using a questionnaire is the primary data collection method in this research to explore responses regarding respondents' perceptions, opinions, and information regarding social capital and funding of Islamic philanthropic institutions (LAZ) in Bandar Lampung. Questionnaires were used to obtain data related to research variables: **Philanthropic Fundraising** (Y), **Trust** (X1), **Network** (X2), and **Institutionalization** (X3). The research framework is shown on Figure 1.

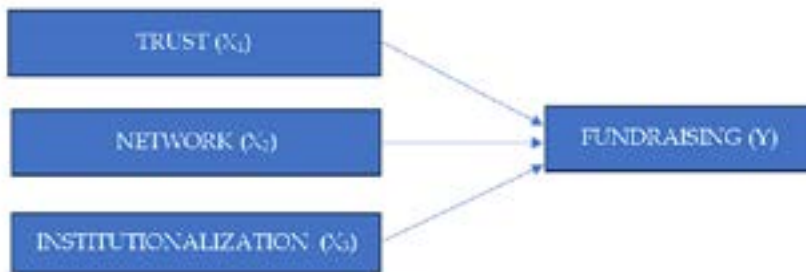


Figure 1. Research framework  
(Source: documentation of researchers)

Data analysis began after data on the dependent variable of LAZNAS Philanthropy Fundraising (Y) and the independent variables Trust (X1), Network (X2), and Institutionalization (X3) were collected from respondents and other data through a questionnaire with a Likert Scale. Activities in data analysis went through the stages of grouping data based on variables from all respondents, presenting data from each variable studied, carrying out calculations to answer all problem formulations, and carrying out calculations to test the hypotheses that have been proposed (Sugiyono, 2015). Data analysis used descriptive statistics, namely by describing or illustrating the data collected as it was without intending to conclude. The data

represented was sample data, not the population from which the sample was taken. Data in descriptive statistics was presented as frequency distributions, histograms, etc. After the data had been described and was intended to draw conclusions that applied to the population, inferential statistics (inductive or probabilistic statistics) was used to analyze the sample data and apply the results to the population (Sugiyono, 2015). Conclusions were drawn using multiple regression analysis tools with the help of the SPSS version 22 program to determine the causal relationship between variables.

### **Results and Discussion**

The concept of social capital has a long intellectual history in the social sciences. The idea of social capital was first introduced by Hanifan in 1916 to explain the importance of community participation in improving institutional performance. Social capital is also used to justify economic backwardness. The idea of social capital briefly disappeared from social science debates. In the early 1990s, the concept of social capital finally became a central topic in social science debates (Osborne et al., 2007). Bourdieu defines social capital as the totality of actual and potential resources related to the possession of a permanent network of institutional relationships based on mutual knowledge and recognition. In other words, by becoming group members, people will receive support from the capital they collectively own. The social capital owned by members of a group depends on the quantity and quality of the network of relationships that they can create, as well as how large each group of people owns the volume of economic, cultural, and social capital in their social network (Syahra, 2003).

Society cannot overcome various problems alone. Therefore, good togetherness and cooperation between community members are needed to solve the issues. Lyda Judson Hanifan said that social capital is not capital in the ordinary sense, such as wealth or money, but more figuratively, it is an asset or tangible capital that is important in social life. Hanifan views social capital as a form of goodwill, a sense of friendship, mutual sympathy, social relationships, and close cooperation between individuals and families who form a social group (Syahra, 2003).

Coleman defines social capital as the norms, values, and involvement in social networks that enable individuals to achieve their goals within a social structure (Coleman, 1988). Social capital is a collective resource created by society through social interactions (Graham et al., 1997), or as a resource ingrained in social relationships, which can be used by individuals or groups to achieve their goals (Diani & McAdam, 2003). The social capital of a person or group depends on the extent to which they can form a network of high-quality relationships, supported by the large volume of economic, cultural, and social capital they possess. Every material economic transaction is always accompanied by immaterial non-economic transactions in the form of social capital, in the form of interpersonal relationships between transaction actors, such as the relationship between sellers and consumers. The difference between economic capital and social capital can be seen in their conversion. Economic capital is easily converted into money or ownership. Meanwhile, social capital (such as educational degrees) can be converted into economic capital (economic selling value) (Santoso, 2020).

Putnam said there are three main elements of social capital, namely social networks, social norms, and trust (Putnam, 2000). Social networks refer to the structure of interactions and relationships between individuals, groups, or organizations in a society. Social norms are rules or expectations that regulate the behaviour of members of a group or society. Trust is the level of confidence between members in a community or network. Lin emphasized that social capital consists of access to information and resources related to the ability to obtain information, support, and resources through social networks. Social participation is the level of individual involvement in joint activities or initiatives. Social capital, according to Coleman, includes norms, values and social involvement (Coleman, 1988). Meanwhile, Mario Diani and Doug McAdam say that social capital is a resource ingrained in social reality and can be used by individuals or groups to achieve their goals. Network components, social norms adopted by an institution, and trust are interconnected in forming social capital in a community or society. Strong social capital can guarantee the sustainability and

prosperity of a society through cooperation, mutual understanding, and mutually beneficial exchanges.

Social capital in Islam is formed through close social relations between individuals, families, and society. Social relations in Islam are also called the concept of brotherhood (*ukhuwah*), which encourages individuals to build strong and mutually supportive relationships. The values of honesty, justice, and affection support healthy social interactions. Building trust (*amanah*) is a key element in Islamic social capital. Communities with high levels of trust are more likely to collaborate and share resources. Social capital in Islam is one of the characteristics of social organizations consisting of three elements, namely trust, norms, and social networks, which can increase the efficiency of society by facilitating coordinated action (Nashr Akbar, 2020). Social capital in Islam can also be defined as social interaction between Muslims in establishing values of mutual trust, contribution, and collaboration to grow and develop together (Nashr Akbar, 2020). Social capital in Islam is developed through a sense of togetherness, trust, and equality to make people feel closer, which means in the end, the values of social capital can be distributed well.

One of the Islamic teachings that can be the basis for creating social capital is the concept of *ukhuwwah* or brotherhood (Halimah & Zaki, 2020). Allah says in Surah al-Hujurat verse 10: "Surely the believers are none but brothers unto one another, so set things right between your brothers, and have fear of Allah that you may be shown mercy" (QS. Al-Hujurat, 49:10). Social capital in Islam is an important resource for Islamic philanthropic institutions to increase the effectiveness and welfare of society. Islamic philanthropic institutions can utilize networks to expand organizational reach and increase community participation in Islamic philanthropic activities. Networks can also strengthen relationships between organizational members and expand access to needed resources.

Norms play an important role as guidelines in carrying out philanthropic activities. Norms can include religious, ethical, and moral values that help Islamic philanthropic institutions build public trust (Husen & Sukino, 2023). Likewise, trust as social capital, builds harmonious relationships between Islamic philanthropic institutions



and society. Trust can be built through transparency and accountability in the management of Sharia funds and activities (Rahmat, 2009). Social capital, values, and trust in Islamic philanthropic institutions can help build harmonious relations between Muslims and improve community welfare. Social capital can strengthen relationships between stakeholders and promote norms in brotherhood not to betray each other. These norms are in line with religious norms and social norms, such as mutual respect and courtesy. Social capital is very important for Islamic philanthropic institutions to achieve the philanthropic goal of improving community welfare.

Fundraising is the activity of collecting funds or financial resources for a specific purpose, such as a non-profit organization, social project, political campaign, or other charitable activity. The main goal of fundraising is to obtain sufficient funds to support and finance projects, activities, or programs by an organization. According to Naim, in Khabib Shalihin and Umi Latifah (2021), fundraising also means selling ideas, programs, and ideas that provide benefits to people who receive zakat. Fundraising is also used to build trust and relationships with the community. Meanwhile, according to Henry A. Rosso, fundraising is an art that teaches people the joy of giving. To ensure long-term donor engagement and satisfaction leading to increased philanthropy, fundraisers must remember that giving is voluntary (Fratama, 2019).

Faundraisier uses various methods to raise funds and always reports the results of fundraising and fund distribution to donors. This report is an appreciation by fundraisers to donors. They need to praise that the funds have been beneficial to others. Fundraisers must also always be ready to answer any questions asked by donors at any time (Rahmat, 2009). Purwanto in Fratama (2019) stated that there are two strategies for fundraising. The first strategy is direct fundraising, which collects funds by involving the direct participation of muzakki and donors. If muzakki or donors are interested in donating, they can do so immediately since the information has already been available. Examples of this method are Direct Mail, Direct Advertising, and TeleFundraising. The second strategy is indirect fundraising. This fund collection model does not involve direct participation from muzakki or donors. This is not done by providing direct accommodation to direct responses from muzakki or donors. The activity is carried out indirectly

by directing prayers in donating. It is more focused on creating a good image of the institution for prospective muzakki or donors. Anyone or any institution that raises funds needs to pay attention to several important points regarding fundraising and social capital.

Islamic philanthropic institutions are charity organizations established based on Islamic principles with the aim of helping people in need, improving community welfare, and fulfilling the obligations of zakat and alms in Islam. Its activities include charity, alms, and zakat by referring to Islamic teachings, which emphasize the values of transparency, accountability, professionalism, and diversity. Islamic philanthropy seeks to improve the welfare of society through generosity ingrained deep within the Islamic tradition, including zakat, infaq, alms, and waqf (ZISWAF).

Islamic philanthropic institutions are organizations that carry out philanthropic activities based on Islamic values. Islamic philanthropic institutions can be Sharia microfinance institutions operating in the field of Islamic philanthropy, such as Baitul Maal wat Tamwil (BMT) and the Amil Zakat Agency (Lembaga Amil Zakat or LAZ). Islamic philanthropic institutions can also be foundations or non-profit institutions that carry out Islamic philanthropic activities, such as the Orphanage, Dompot Du'afa, and Lampung Peduli. Islamic philanthropic institutions aim to improve community welfare in the form of generosity as an Islamic tradition through zakat, infaq, alms, and waqf (ZISWAF) (Kasdi, 2016).

Islamic philanthropic institutions can utilize social capital as a resource to increase the effectiveness and welfare of society. Social capital in Islam consists of three elements, namely trust, network, and social norms. The level of trust is related to cultural, ethical, and moral aspects, which are manifested in cooperation and cooperative behaviour. The economic success of a country is equivalent to a harmonious combination of large-scale economic organizations, democratic enterprises, and cultural values, such as reciprocity, moral responsibility, and trust (EH/Islam Indonesia, n.d.). Trust can also be built through transparency and accountability in the management of Sharia funds and activities. A network can expand the reach of organizations and increase community participation in Islamic activities. Social norms can be a guideline in carrying out philanthropic activities

and educating religious, ethical, and moral values, which can help Islamic philanthropic institutions build public trust.

Islamic philanthropic institutions must also pay attention to good management of their activities. Several standard management principles for Islamic philanthropic institutions that can be applied include transparency, accountability, professionalism, and diversity (EH/Islam Indonesia, n.d.). The principles of Islamic philanthropic institutions, namely accountability and transparency, are challenges for the institutions. They must apply the principles of transparency, credibility, and institutional professionalism. They should not only collect funds but also utilize them properly and report them. Furthermore, the aids used in the socialization of collection, utilization, and reporting using a pick-up-ball approach must also be accessible, such as through institutional websites, social media, direct mail, and conversation events (Makhrus, 2018). The digital era creates challenges for the activities of Islamic philanthropic institutions. The use of technology is needed to increase the effectiveness and efficiency of philanthropic fund management.

Islamic philanthropy in the form of ZISWAF has the potential to support economic growth. However, this must be accompanied by optimal fundraising at ZISWAF. Based on research by the Language and Culture Center of UIN Syarif Hidayatullah Jakarta in 2005, the potential for zakat reached IDR 19.3 trillion, and the potential for national zakat could reach two percent of total GDP according to Monzer Kahf. Thus, the potential for zakat is no less than IDR 100 trillion (Saripudin, 2016). The great potential of ZISWAF as an Islamic philanthropic institution makes it a public or social institution that plays a major role in the social and economic aspects of society. Islamic philanthropy for zakat, infaq, alms, and waqf (ZISWAF) is a solution to humanitarian problems, especially the problem of poverty. Efforts to eradicate poverty can be made by developing and managing ZISWAF funds optimally and productively (Lutfyah, C., et al, 2021).

Islamic philanthropic institutions, as charitable institutions, have very important potential, principles, and roles in improving the welfare of society. In addition to teaching about affection, justice, and solidarity in the Muslim community, Islamic Philanthropy reveals the importance of sharing sustenance and caring for each other as a tradition of

generosity. To find out how the social capital of Islamic philanthropic institutions in the form of trust, network, and institutionalization influences philanthropic fundraising at LAZNAS in Bandar Lampung, this hypothesis is tested using the following statistical analysis model as shown on Figure 2.

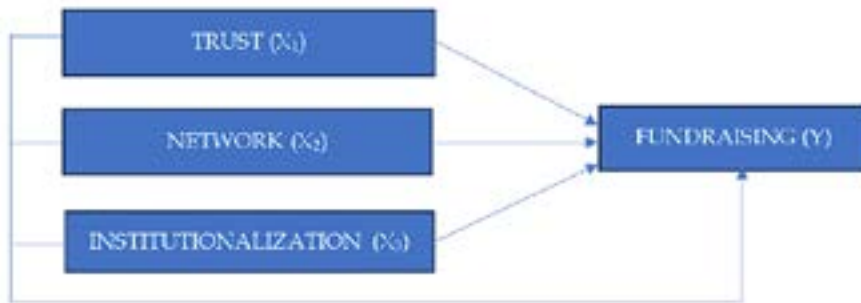


Figure 2. Analysis model  
(Source: documentation of researchers)

Descriptions:

Y = Dependent variable (Fundraising)

X<sub>1</sub> = Independent Variable (Trust)

X<sub>2</sub> = Independent Variable (Network)

X<sub>3</sub> = Independent variable (Institutionalization)

The calculation using multiple regression analysis, with the help of the SPSS program, obtains the  $\beta$  (beta) coefficient value, the t-count value, and the significance level, as shown on Table 1.

Table 1. Variable regression coefficient

Model	Koefisien <sup>a</sup>				
	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
1 (Constant)	8.817	6.194		1.423	.159
Trust_X1	.348	.079	.372	4.418	.000
Network_X2	.272	.086	.280	3.173	.002
Institutionalization_X3	.336	.100	.329	3.352	.001

a. Dependent Variable: Fundraising\_Y

Based on Table 1, show that the regression coefficients contained

in the unstandardized coefficients column B can be described in the regression equation as follows.

$$Y = 8.817 + 0.348X_1 + 0.272X_2 + 0.336 + \varepsilon_2$$

This regression equation means that the fundraising variable (Y) has a coefficient value of 8.817. If there were no variables of Trust, Network, and Institutionalization, the constant of the variable of fundraising at LAZNAS in Bandar Lampung would remain at 8.817. The regression coefficient of Trust ( $X_1$ ) is 0.348 and is positive, so it can be said that trust can increase the fundraising of LAZNAS in Bandar Lampung by 0.348. The increase in trust in LAZNAS in Bandar Lampung by one unit will be able to increase the fundraising of LAZNAS in Bandar Lampung.

The regression coefficient for the Network variable ( $X_2$ ) is 0.272. This coefficient shows that the contribution of the Network variable is positive, which means that when the variable of donor Network is further expanded by LAZNAS in Bandar Lampung, its fundraising can increase. In other words, expanding the donor network will increase the fundraising of LAZNAS in Bandar Lampung. The regression coefficient of Institutionalization ( $X_3$ ) is 0.336 and is positive, so it can be said that the institution (norms, institutional rules) can increase the success of fundraising of LAZNAS in Bandar Lampung by 0.348. This means that if the rules and norms of the institution are firmly adhered to and implemented by LAZNAS in Bandar Lampung by one unit, it will be able to increase the fundraising of LAZNAS in Bandar Lampung.

Table 1 shows an answer to the proposed hypotheses. The hypothesis tested is that Trust has a direct influence on the fundraising of LAZNAS in Bandar Lampung. The regression coefficient of 0.348 shows that Trust has a positive direct influence on the Fundraising of LAZNAS in Bandar Lampung, with a significance of 0.000, so the null hypothesis ( $H_0$ ) is rejected and the research hypothesis ( $H_1$ ) is accepted. The results show that Trust has a significant positive direct influence on the fundraising of LAZNAS in Bandar Lampung. This means that with every increase in Trust in LAZNAS from *Muzaki*, *Munfik*, *Mutasaddik*, and *Muwakif* is possible to change

the ZISWAF fundraising at LAZNAS of Bandar Lampung.

LAZNAS in Bandar Lampung has programs that attract the attention and support of various donors. These programs make donors satisfied with the transparency and effectiveness of the use of the zakat, infaq, and alms funds. LAZNAS regularly sends financial reports to donors to provide a clear description of how their funds are used. The LAZNAS program includes education, health, economic empowerment, and other social assistance programs. They have transparency in managing their funds and programs. Financial reports are regularly submitted directly to donors as a form of LAZNAS accountability to ensure that all activities are carried out with high ethical standards and based on accountability principles. LAZNAS, as an Islamic Philanthropy operating based on Sharia principles, is very committed to ensuring compliance with these principles in managing zakat, infaq, and alms funds. They carry out investment activities by paying attention to Sharia rules, ensuring that all programs funded by zakat and infaq funds comply with Sharia principles.

Although zakat, infaq, and alms funds in the form of humanitarian donations are distributed for various purposes, there are still concerns regarding government regulations and the lack of operational permits for these institutions, impacting the trust of the authorities. Transparency measures may vary. Some institutions do not disclose donors and distribution to avoid potential exploitation, and this is acknowledged by all LAZNAS managers. Audit processes, including sharia and financial audits, are proposed as a step to ensure halal sourcing and proper distribution of funds and increase trust. Reports from these institutions are submitted to the relevant authorities upon request, such as semi-annual and annual reports to the Ministry of Religion and BAZNAS, according to information from Asrori and Sucipto.

Based on the second hypothesis in Table 2, it is found that there is a direct influence of the Network on the Fundraising of LAZNAS in Bandar Lampung. The regression coefficient value of the Network is 0.272. This coefficient shows that there is a positive direct influence of the Network on the Fundraising of LAZNAS in Bandar

Lampung by 0.272, with a significance level of 0.000. The Network variable has a positive and significant influence. This finding can be interpreted that the Network variable has a direct positive influence on the Fundraising of LAZNAS in Bandar Lampung.

Through collaboration with various parties, such as philanthropic institutions, government, the private sector, and the community, LAZNAS of Bandar Lampung can reach a wider community and increase effectiveness in fundraising. The quality of this collaboration can also help in building reputation and public trust in LAZNAS, which in turn can increase donor satisfaction and support the institutions in achieving their goals of helping people in need.

The third research hypothesis is that there is a direct influence of institutional norms and regulations on the fundraising of LAZNAS in Bandar Lampung. The result of the regression coefficient value of institutionalization is 0.336. This means that the Institutionalization variable has a direct positive influence on the Fundraising of LAZNAS in Bandar Lampung by 0.336, with a significance level of 0.000, so the null hypothesis ( $H_0$ ) is rejected and the research hypothesis ( $H_1$ ) is accepted. This finding can also be interpreted that institutional norms and rules have a direct positive and significant influence on the fundraising of LAZNAS in Bandar Lampung, so strengthening institutional norms and rules will increase ZISWAF fundraising of LAZNAS in Bandar Lampung.

Islamic Philanthropy of Bandar Lampung operates based on Islamic principles, collecting funds from the Muslim community to distribute to those in need. Islamic Philanthropy (LAZNAS) aims to improve welfare through various charity activities and social projects in Bandar Lampung and its surroundings. Islamic philanthropy in Indonesia has become increasingly important in zakat management after the issuance of the Zakat Management Law (UU No. 38/1999) in 1999. Amendments in 2011 (UU No. 23/2011) aim to regulate and account for zakat, including planning, collection, distribution, and empowerment of zakat (Rosyidah & Asfi, 2014., Addiarrahman, 2019).

Zakat management is regulated in Government Regulation

Number 14 of 2014, which establishes zakat management organizations (OPZ) at various levels. Responsibilities differ between BAZ, LAZ, and UPZ, including planning, collecting, distributing, and reporting zakat. According to Prihtiono from LAZDAI, the distribution of ZISWAF in Bandar Lampung is determined based on an assessment of *mustabik* needs. The Friday blessing program (Program Jumat Berkah) which focuses on assisting those in need varies among philanthropic institutions; some of them are held at the institution and others are held outside Bandar Lampung.

Philanthropic institutions carry out programs after assessing donor potential and recipient needs, and then ensuring distribution of assistance is tailored to needs. Education about spiritual values and training for donors' face challenges due to their busy schedules, thus encouraging the use of digital approaches, such as webinars and discussions, as stated by Sucipto from LAZ DDII.

Table 2. Regression Test Results

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	1848.690	3	616.230	49.816	.000 <sup>a</sup>
Residual	865.905	70	12.370		
Total	2714.595	73			

- a. Predictors: (Constant), Trust\_X<sub>1</sub>, Network\_X<sub>2</sub>, Institutionalization\_X<sub>3</sub>  
 b. Dependent Variable: Fundraising\_Y

Table 2 shows that the ANOVA test produces an F count of 49.816 with a significance level of 0.000. The probability level is 0.000, which is much smaller than 0.05. It means that the regression model can be used to predict Philanthropic Fundraising of LAZNAS in Bandar Lampung, or in other words, the variables of trust, network, and institutionalization simultaneously influence Philanthropy Fundraising of LAZNAS in Bandar Lampung.

The fourth research hypothesis, as shown in Table 3, states that trust, network, and institutionalization simultaneously have a direct influence on the fundraising of LAZNAS in Bandar Lampung. The ANOVA test value results in an F-count of 49.816, with a significance level of 0.000. The F-count value is 49.816 and is significant, which



means the analysis model can be used, and it can be said that  $H_0$  is rejected and the research hypothesis ( $H_1$ ) is accepted. This F-count means that trust, networks, norms, and institutional rules simultaneously have a significant positive influence on increasing ZISWAF fundraising of LAZNAS in Bandar Lampung.

Trust is the most important factor in fundraising, where *muzaki*, *munfik*, *mutasadik*, and *muwakif* (donors) with high trust in LAZNAS will tend to be more motivated to donate funds. Trust comes from a good reputation, transparency in the use of funds, and effective performance in assisting those in need. The more extensive network allows LAZNAS to reach more potential donors, both individuals and institutions, to support LAZNAS's mission. Having a strong network, LAZNAS can organize fundraising, collaborate with other parties, and gain support from various sources. Well-implemented and clear institutional norms and regulations can strengthen public and donor trust in LAZNAS. Consistent rules and adherence to sharia principles can increase donors' trust and confidence that their funds will be used appropriately. in line with this finding, endowment fund management trust has given the pattern of sustainable Islamic social finance (Hardi et al., 2022).

The ANOVA test results also show that these factors (trust, network, institutionalization) simultaneously contribute positively to increasing ZISWAF fundraising of LAZNAS in Bandar Lampung. This emphasizes the importance of building trust, expanding networks, and complying with institutional norms and regulations in effective fundraising efforts. The results are also in line with the concept developed by Lyda Judson Hanifa, Patnam, Coleman, Graham, and Lin which generally states that strong social capital can strengthen the sustainability and prosperity of a society by facilitating cooperation, mutual understanding, and mutually beneficial exchanges.

## **Conclusion**

Islamic Philanthropic Institution of Bandar Lampung is a social and humanitarian organization that applies Islamic principles. Philanthropic Institution collects funds from Islamic communities aiming at helping people in need and focusing on the aspects of economics, education, health, and religion. The results of

regression analysis show that the variable of fundraising (Y) has a coefficient value of 8.817. If there were no Trust, Network, and Institutionalization variables, then the constant of the variable of fundraising of LAZNAS in Bandar Lampung would remain at 8.817. The regression coefficient value of Trust (X1) is 0.348 and is positive, the regression coefficient for the Network variable (X2) is 0.272. This coefficient shows that the contribution of the Network variable is positive, and the Institutionalization regression coefficient (X3) is 0.336 and is positive. Meanwhile, the results of the ANOVA test show that the F-count is 49.816, with a significance level of 0.000 and a probability level of 0.000, which is much smaller than 0.05. It means that the regression model can be used to predict Philanthropic Fundraising of LAZNAS in Bandar Lampung, or in other words, the variables of trust, network, and institutionalization simultaneously influence Philanthropy Fundraising of LAZNAS in Bandar Lampung. The analysis results show that there is a strong and positive relationship between the variables of trust, network, & institutional and Philanthropic Fundraising of LAZNAS in Bandar Lampung. The regression results also show that the variables of trust, network, and institutionalization have a positive influence on the Philanthropic Fundraising of LAZNAS in Bandar Lampung. The regression coefficient for each variable shows that the increase in trust, network, and institutionalization can increase Philanthropic Fundraising.

### **Recommendations**

Islamic Philanthropic Institutions need to comply with regulations and gain recognition from the government to be trusted by the public and government regarding transparency and accountability in the management of zakat funds. All carried-out programs need to be informed to *muzaki* and donors. Good reporting will build trust and minimize negative prejudice against philanthropic institutions. Islamic Philanthropic Institutions also need to ensure that fund management runs with high professionalism, including Sharia and financial audits, to guarantee that the collected and distributed funds are halal and used properly according to their objectives. Islamic philanthropic institutions need to focus on increasing public trust in the LAZNAS philanthropic institution. This can be done

through transparency, accountability, and effective communication with stakeholders. It is important to expand networks and partnerships with various related parties, including other non-profit organizations, companies, governments, and local communities. It can help increase accessibility and support for Philanthropic Fundraising. It is also necessary to ensure that the institutions have strong structures and norms and function effectively. It will strengthen philanthropic fundraising and strengthen donor trust. It is also important to understand that trust, networks, and institutions interact and influence each other. Islamic philanthropic institutions must continuously monitor and evaluate their philanthropic fundraising and update their strategies according to changes in trust, network, and institutionalization.

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