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Building a Network of Donors for the *Jariyah* Savings Account at the *Daarul Armina* Foundation in Bengkulu

Membangun Jaringan Donatur pada Tabungan Jariyah di Yayasan Daarul Armina Bengkulu

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ABSTRAK

Tujuan: Penelitian ini bertujuan untuk menganalisis perkembangan Program Tabungan Jariyah(TJ), memahami proses terbentuknya jaringan donatur, serta mengkaji posisi TJ sebagai alternatif strategi fundraising dalam pengelolaan celengan infak di Yayasan *Daarul Armina* (YDA) Kota Bengkulu. **Metode**: Penelitian ini menggunakan pendekatan kualitatif dengan desain studi kasus. Data diperoleh melalui wawancara mendalam terhadap tujuh informan (pengelola, donatur, dan penerima manfaat), serta observasi dan dokumentasi program. Analisis dilakukan secara tematik untuk mengidentifikasi dinamika program dan pola relasi sosial yang terbentuk. **Temuan**: Program TJ berkembang dari fase inisiasi dan stagnasi (2021) menuju inovasi dan pertumbuhan (2022-2025). Jaringan donator terbentuk melalui relasi berbasis kepercayaan, kedekatan personal, dan interaksi informal berkelanjutan. TJ berpotensi menjadi strategi fundraising yang efektif melalui optimalisasi actor bermodal social kuat serta penguatan pemeliharaan jaringan. **Implikasi**: Strategi berbasis jaringan social terbukti penting dalam menjaga keberlanjutan program filantropi Islam. **Orisinalitas**: Penelitian ini menawarkan analisis strategi fundraising berbasis jaringan sosial dalam pengelolaan filantropi Islam agar program terarah dan berkelanjutan.
Kata kunci: Jaringan Donatur; Fundraising; Filantropi Islam; Tabungan Jariyah.

ABSTRACT

Purpose: This study aims to analyze the development of the Tabungan Jariyah (TJ) program, understand the process of forming a network of donors, and examine the position of TJ as an alternative fundraising strategy in managing infaq savings at the *Daarul Armina* Foundation (YDA) in Bengkulu City. **Methods**: This study used a qualitative approach with a case study design. Data were obtained through in-depth interviews with seven informants (managers, donors, and beneficiaries), as well as observation and program documentation. Analysis was conducted thematically to identify program dynamics and patterns of social relations that were formed. **Findings**: The TJ program evolved from a phase of initiation and stagnation (2021) to one of innovation and growth (2022-2025). The donor network was formed through relationships based on trust, personal closeness, and ongoing informal interactions. TJ has the potential to become an effective fundraising strategy through the optimization of actors with strong social capital and the strengthening of network maintenance. **Implications**: Social network-based strategies have proven to be important in maintaining the sustainability of Islamic philanthropy programs. **Originality**: This study offers an analysis of social media-based fundraising strategies in Islamic philanthropy management to ensure that programs are focused and sustainable.
Keywords: Donor Network; Fundraising; Islamic Philanthropy; *Zakat* Savings.

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A. Introduction

Islamic philanthropy plays a strategic role in social development in Indonesia. Jariyah savings is a form of Islamic philanthropy that promotes the concept of sustainable donations (*sedekah jariyah*). Unlike regular donations, which are given only once, Jariyah savings provide long-term benefits for both the recipient and the donor. Jariyah savings benefits not only the recipient, but also the donor. From an Islamic perspective, every act of charity will continue to bring rewards even after the donor has passed away. Jariyah Savings also serves as a means of educating the community about the importance of sharing and fostering social awareness in the surrounding environment (Rahmi Seftiyani, 2016) .

Initially, the Jariyah Savings program was only intended for individuals, especially friends or communities who were committed to giving alms every dawn, but over time, enthusiasm for this program has grown. It is no longer only used personally, but has also begun to be implemented collectively by various parties such as food stalls, offices, restaurants, and so on. The concept of Tabungan Jariyah itself is an adaptation of the charity savings model that had previously been implemented by several other institutions, only that this program was then repackaged and adapted to the character, needs, and vision of the *Daarul Armina* Foundation (YDA). Through these adjustments, Jariyah Savings has evolved into a more systematic, flexible, and community-oriented fundraising strategy, thereby strengthening opportunities for participation and sustainability (Ali Iskandar, 2023).

The facts on the ground did not match YDA's expectations. After preparing more than 1,000 piggy banks (small round cans with a diameter of 5 cm and a length of 15 cm), only 80% of the cans were successfully distributed. The charity savings program was not well received by the community. Volunteers were involved in the distribution process. After briefings and repeated presentations by YDA, these volunteers went to stores, both large and small, to offer the Jariyah Savings Program. When they requested to leave the piggy banks, the targeted locations refused.

Previous studies have revealed that rejection of the jariyah savings program is not solely due to disagreement, but is influenced by various considerations arising from the experiences, perceptions, and conditions of each party. Some people reject it because they are concerned that the small and light form of savings makes it vulnerable to loss, scattering, or even misuse by irresponsible people. There are also groups that from the outset have no intention of getting involved, either because of a lack of understanding about the benefits of regular almsgiving, discomfort with receiving items from outside, or a lack of continuity with the managing institution (Yahya, et al., 2022). In addition, resistance also came from individuals or agencies that already had their own donation containers, such as infaq boxes or internal collection mechanisms, so they considered the presence of the new jariyah savings to be unnecessary or even an additional management burden (Purnomo, 2021). These various reasons indicate that the acceptance of a program is not only determined by the good intentions of its initiators, but also by its physical design, communication approach, and relevance to the needs and habits of the recipients.

Accepting the reality of the rejection of the targeted location for Tabungan Jariyah, YDA and volunteers changed their distribution strategy: utilizing their network of friends. Volunteers or institutions sought out people who had previously received Tabungan Jariyah and asked for recommendations. The results were unexpected: the remaining savings could be distributed without any rejection. In terms of the amount of infaq and alms received, social networking increased the distribution of Tabungan Jariyah.

Past studies agree that friendships, or more generally, social relationships determine the success of fundraising. Wati says that social connectivity, which is how much individuals or institutions are connected and interact with each other, directly affects the effectiveness of charity collection and distribution (Saras Wati, 2023). Rahma discusses social networks in donor fundraising at MA Mambaul Ulum in Central Bengkulu Regency (Rahma Fadila, 2022). Neta examines the fundraising strategies of LAZ Mandiri Amal Insani Surabaya in collecting zakat funds (Dewi Neta, 2025).

Unfortunately, previous studies have not explored in depth the process of forming a donor network. In other words, a donor opens the way for charitable organizations to access their friendship networks and social capital. Based on the shortcomings of this study and the uniqueness of the Tabungan Jariyah case at YDA, this research aims to qualitatively explore the process of forming a donor network in the Tabungan Jariyah Program at the *Daarul Armina* Bengkulu Foundation in 2021. This research is interesting and important for three reasons: 1) it fills a gap in the literature; 2) it highlights best practices in donor networks at YDA; and 3) it provides new insights for local philanthropic institutions that struggle to raise funds through piggy banks or donation cans.

B. Method

This study uses qualitative research with a case study approach. A qualitative approach was chosen because the study focuses on gaining an indepth understanding of the Tabungan Jariyah phenomenon run by the *Daarul Armina* Foundation (YDA) and how these activities can form a network of donors. The location was chosen purposively because it is the area where the YDA operates, which is the focus of the study. The research subjects were volunteers from the *Daarul Armina* Foundation who acted as a network based on Tabungan Jariyah, while the research informants numbered seven people who were selected purposively based on their direct involvement, work experience, and strategic position in the institution.

The research data sources consisted of primary and secondary data. Primary data was obtained directly from informants through in-depth interviews and observation, while secondary data came from official foundation documents, program reports, activity archives, and digital media publications relevant to the research. Both types of data were used complementarily to strengthen the research topic.

Data analysis was conducted in stages and was inductive in nature (Miles, 2016). The first stage was field data analysis, which was an initial review of the data during the collection process. The second stage was conducted after all data had been collected, which included data reduction to select relevant information, presentation of data in the form of thematic narratives, and drawing conclusions and verification based on the consistency of the findings. The final stage was the process of discovering themes, which was carried out through data coding, category grouping, and the determination of the main themes that represented the research results.

C. Results and Discussion

1. The Development of Jariyah Savings

The results of the study show that the organizational culture at BSI Jambi Branch is based on the basic values of Trustworthiness, Competence, Harmony, Loyalty, Adaptive, and Collaborative (AKHLAK) which are deeply integrated with sharia principles. These values are standards of behavior that must be implemented by all elements of the organization to ensure work professionalism. The internalization of AKHLAK values in Islamic banking serves as an instrument to align business interests with religious ethics. This is in line with the view that religious institutions have a profound influence on the development of civilization through governance with integrity.

The implementation of these values is carried out through the internalization of prophetic traits: *shiddiq* (honest), *amanah* (trustworthy), *tabligh* (communicative), and *fathonah* (intelligent). This prophetic character becomes a moral guide for employees in carrying out operational and managerial tasks. The application of trustworthiness, for example, is key to maintaining financial accountability, just as failure to provide transparent financial statements is often a source of conflict in faith-based organizations. Therefore, BSI Jambi Branch places moral integrity as the main pillar of work culture.

Observations in the field confirm that these values do not stop as slogans, but are reflected in the Standard Operating Procedure (SOP) for customer service and internal coordination between departments. Effective transparency and communication practices are implemented to build customer trust while maintaining internal harmony. As explained in the literature, religious institutions such as mosques or Islamic banks must prioritize effective communication to resolve potential conflicts and improve the quality of services. The existence of SOP based on sharia values ensures that every transaction is carried out fairly and openly.

Furthermore, this Islamic organizational culture is able to minimize sensitive issues that can damage organizational stability. In the context of religious institutions, certain ethnic differences or religious practices are sometimes used for negative purposes if management does not have a strong accountability system. However, at BSI Jambi Branch, strengthening the collective culture through Islamic universal values is able to unite the diversity of employee backgrounds towards a common goal. This creates an inclusive work environment and focuses on the benefit of the people.

Overall, the internalization of the culture of Islamic organizations has a positive impact on the community around Jambi through trustworthy and competent services. The function of Islamic banks here expands, not only as a place for economic transactions, but also as a space for education of Islamic values for the community. The success of BSI Jambi Branch in managing human resources through a prophetic work culture shows that transparent and accountable management is an absolute requirement for the sustainability of Islamic financial institutions in the modern era.

2. The Process of Establishing a Donor Network

The process of establishing the Tabungan Jariyah (TJ) donor network at the *Daarul Armina* Foundation (YDA) began with the institution entrusting the program manager with a mandate. This mandate is interpreted as a form of trust as well as a moral and administrative responsibility to implement, socialize, and maintain the integrity of the program within the community. The person in charge is not only responsible for distributing savings, but also for ensuring that the community understands the objectives, mechanisms, and allocation of funds in a transparent manner. This is where the foundation of trust is built, so that the relationship between the institution and donors grows gradually and sustainably.

The next stage is the expansion of the person in charge through a persuasive approach based on social proximity. Initial dissemination is carried out to family, friends, and close associates before being expanded to other volunteers and interns. This internal pattern creates a common understanding and sense of ownership of the program. After that, volunteers and interns act as an extension of the institution to reach small shops and the general public. Small shops were chosen as strategic spaces for social interaction, so the approach was relaxed, dialogical, and contextual to make the program easy to understand and accept.

Further expansion occurred through peer networks and boarding house environments. Interns spread TJ to college friends, boarding house friends, and neighbors using more fluid and informal language. This peer-based expansion model is effective because it utilizes emotional closeness and shared backgrounds, so that the invitation to give alms feels like sharing experiences rather than official promotion of the institution. In addition to expanding its reach, this pattern also strengthens the participation of the younger generation in philanthropic activities and makes them important actors in the sustainability of the program.

In the final stage, the network grew organically from peers to neighbors through daily interactions. However, this process is selective and not always linear. Not all individuals who receive information automatically become further disseminators; factors such as personal awareness, social motivation, and individual readiness greatly influence the sustainability of the network. Thus, the formation of the TJ donor network at YDA shows a pattern of gradual growth, based on trust, and developing naturally through the dynamics of social relationships at the micro level of society.

3. Jariyah Savings as an Alternative Fundraising Strategy for Urban Infaq Piggy Banks

This discussion analyzes Tabungan Jariyah (TJ) as an alternative fundraising strategy based on infaq piggy banks in urban areas, with a case study of the *Daarul Armina* Foundation in Bengkulu City. The findings show that the TJ donor network was formed gradually and relationally, starting with the role of administrators and volunteers as the main actors who spread savings through a personal approach. Trust is the initial capital in building participation, especially since the spread is carried out through social proximity such as peers, food stalls, neighbors, and the general public. Over time, early donors transform into new nodes that recommend the program to their social circles, so that the network grows organically through word of mouth.

Theoretically, these findings are in line with social network and social capital theories. Granovetter's concept of embeddedness emphasizes that economic actions, including philanthropy, are always embedded in social relations (Granovetter, 2017). This view is reinforced by Wellman, who emphasizes that networks are formed from repeated interactions between individuals (Barry Wellman and S.D. Berkowitz, 1988). In the framework of social capital, Putnam places trust as a key element in the sustainability of networks (Robert D. Putnam, 2000). In the context of Islamic philanthropy, trust is not only social but also moralreligious, so that donor loyalty is determined more by trust in intermediary actors than by formal institutional systems.

The second factor that strengthens TJ networks is the internalization of religious values through simple and routine practices of charity. In Rogers' diffusion of innovation perspective, innovations that are easy to practice, beneficial, and in line with community values will spread more quickly through interpersonal interactions (Everett M. Rogers, 2003). TJ infaq piggy banks meet these criteria because they are flexible, not burdensome, and have religious symbolic meaning. In the context of urban communities that tend to be individualistic and cautious in philanthropy, this personal network-based model is relevant to the character of network society as described by Castells, that modern social power lies in flexible, relationship-based networks, not in formal hierarchical structures (Manuel Castells, 2010).

Based on these findings, this study projects the TJ network model as a sustainable fundraising strategy through four stages: initiation by key actors with strong social capital, consolidation of initial networks based on personal relationships, natural expansion through social reproduction, and strengthening of networks through dialogic reporting mechanisms and the involvement of donors as volunteer partners. This approach is reinforced by Freeman's stakeholder theory, which emphasizes the importance of maintaining relationships, transparency, and collaboration with all relevant parties. With these internal and external reinforcements, Tabungan Jariyah can be positioned as an adaptive, participatory infaq savings model that is in line with the dynamics of urban philanthropy (R. Edward Freeman, 1984).

D. Conclusion

The Jariyah Savings Program (TJ) at the *Daarul Armina* Foundation in Bengkulu City has grown gradually through a simple approach that is close to the community. At the beginning of its implementation, the program faced obstacles such as a lack of response and rejection at several distribution points. However, after changing the strategy by utilizing networks of friends, volunteers, neighbors, and shop owners, the distribution of infaq piggy banks became more effective and donor participation increased. Volunteers distribute the savings, provide regular reminders, and then collect them at a specific time, so that the community gets used to giving little by little without feeling burdened. Trust is the key to the success of this program because donors feel confident that the funds collected are managed safely and transparently, proving that the Jariyah Savings Program is a practical, cost-effective, and sustainable alternative fundraising strategy in urban environments..

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Ethical Statement

This research is carried out by adhering to the principles of research ethics that uphold respect for human rights, human dignity, fairness in the treatment of research subjects, balance between benefits and risks, and scientific integrity, which includes honesty and openness in reporting data and research results.

AI Declarations

The authors declare that artificial intelligence (AI)–assisted tools were used to support the literature review process in the introduction, particularly for identifying relevant studies and improving clarity of synthesis. All interpretations, critic *Daarul Armina* al analyses, and scholarly judgments remain the full responsibility of the authors.