Linguistic Strategies of Religious Framing in Islamic Crowdfunding Platforms

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Abstract

This research aims to explore how religious language and discourse strategies are employed in Indonesian Islamic crowdfunding platforms to construct persuasive religious framing. The primary focus is on how Quranic expressions, Islamic moral appeals, and religious vocabulary are integrated into online campaign content—such as websites and social media—to influence donor perceptions, build institutional trust, and inspire charitable behavior. Through this study, the goal is to gain deeper insight into how religious discourse serves as both a legitimizing force and a persuasive tool within the digital Islamic economy, particularly in shaping the Islamic identity and credibility of philanthropic platforms like Dompet Dhuafa. The qualitative analysis of Dompet Dhuafa's crowdfunding campaign texts identifies several linguistic techniques used to frame charity as a spiritually significant and socially impactful act. These strategies include religious lexical choices rooted in Islamic jurisprudence, eschatological appeals to afterlife rewards, emotionally resonant language to foster a sense of community, and clear calls to action supported by credibility claims. Campaigns are also contextualized within the Islamic calendar to enhance relevance and urgency, while moral appeals tie giving to broader ethical goals like promoting justice and preventing social harm. These discourse patterns collectively position *sedekah* as not merely a donation but an expression of faith, communal solidarity, and ethical responsibility. In addition, the campaigns make effective use of Qur'anic and prophetic references to deepen their spiritual appeal and strengthen religious framing. Thematic elements such as reward multiplication, spiritual purification, and paradoxical religious logic—where giving leads to increase—are drawn from Islamic scripture and Hadith. These messages not only motivate giving through fear and hope related to the afterlife but also encourage sincere, humble, and intentional acts of charity. By incorporating prophetic authority and embedding *sedekah* within both personal piety and ethical commerce, Dompet Dhuafa's linguistic strategies succeed in constructing a powerful religious narrative that connects divine accountability, social justice, and digital philanthropy in a uniquely Islamic way. The language used in Dompet Dhuafa's crowdfunding campaign strategically blends emotional appeal, religious motivation, and institutional trust to encourage donations. It employs Islamic terms, Quranic verses, and hadiths to emphasize the spiritual benefits of charity. Through inclusive calls-to-action, moral persuasion, and cultural framing, the campaign positions giving as both a personal act of worship and a communal responsibility, reinforcing its credibility and aligning with Islamic values.

Keywords: *Crowdfunding Platforms, Islamic Crowdfunding Platforms, Linguistic, Linguistic Strategies, Religious Framing*

INTRODUCTION

Language plays a key role in shaping public perception and encouraging participation. It is not only a medium of communication but also a persuasive tool that builds trust, evokes emotion, and motivates moral responsibility. Language plays a crucial role in influencing how people think, feel, and make decisions, particularly in religious and charitable contexts. In crowdfunding, strategic use of language can increase engagement by building trust, evoking empathy, and prompting moral responsibility. The success of Islamic fundraising campaigns often depends not just on the cause being promoted but on how it is presented linguistically. Compelling narratives, emotionally resonant vocabulary, and spiritual references are central in shaping the audience's response. Therefore, studying the linguistic tools used in Islamic crowdfunding can reveal how persuasion is constructed in religious digital communication.

In the age of digital communication, religious messages are increasingly mediated through visual and textual discourse on online platforms. The language used in digital religious communication is no longer confined to sermons and scripture but is now embedded in captions, hashtags, campaign titles, video scripts, and user interfaces. In this environment, the strategic use of language becomes crucial to shaping religious meaning, guiding user behavior, and constructing shared values. Platforms for Islamic crowdfunding utilize linguistic elements not only to inform but also to inspire, persuade, and morally engage their audiences. Therefore, a linguistic analysis of religious framing in these platforms provides deeper insight into how language functions as a tool for mobilizing collective religious action in the digital era.

In the context of Islamic crowdfunding, language is carefully crafted to trigger religious sentiments and guide donors toward action. One important concept in this process is religious framing, which involves embedding the fundraising message in a religious context. This includes using Quranic verses, prophetic sayings (hadith), Islamic terms like *pahala* (reward), *berkah* (blessing), and amal jariyah (ongoing charity), and referring to religious moments such as Ramadan or Friday. These elements make the act of donating feel spiritually rewarding and connected to one's faith. The religious framing used in these campaigns often transforms the donation into an act of worship or obligation, not just kindness. It appeals to the donor's religious identity and their desire to seek rewards in this life and the hereafter. In this way, donating becomes part of their spiritual journey, not simply a financial transaction.

In recent years, Islamic crowdfunding has emerged as a popular alternative financial solution, particularly in Muslim-majority countries. It aligns with Islamic ethical principles by facilitating charitable contributions such as zakat, sedekah, infaq, and wakaf through digital platforms. The growth of such platforms reflects how digital technology is being adapted to meet the spiritual and philanthropic needs of the Muslim community. Islamic crowdfunding is a form of digital fundraising conducted following the principles of Islamic economics or Shariah. This model allows individuals or organizations to collect funds from the public (the crowd) to support projects that are halal (permissible) and socially beneficial. These projects may include humanitarian aid, mosque or school construction, micro-enterprises, or religious-based giving such as *zakat, infaq, sadaqah,* and *waqf*. Unlike conventional

crowdfunding, Islamic crowdfunding strictly avoids elements that are prohibited in Islam, such as riba (interest), gharar (uncertainty), and maysir (speculation). Instead, it is grounded in Islamic principles of justice, transparency, cooperation (ta'awun), and spiritual accountability. Depending on the purpose of the campaign and the platform's model, Islamic crowdfunding may be based on contracts such as hibah (donation), murabahah (cost-plus sale), musharakah (partnership), or waqf (endowment).

Crowdfunding is an alternative online fundraising and lending system that individuals can use in a collective effort to secure funding (Brown, 2023). The concept of crowdfunding is deeply embedded in human civilization, where groups of people come together to pool and share resources for a specific need (Fernández, 2021). Crowdfunding is an innovative concept distinguished by its online nature and typically small-scale investments, setting it apart from traditional private placements or similar financial activities (Achsien & Purnamasari, 2016). The idea of crowdfunding has the potential to transform Islamic finance by promoting the socio-economic advancement of communities through a unified platform that connects investors, entrepreneurs, and donors (Suzuki & Miah, 2022). Crowdfunding has become an innovative approach to financing and raising funds, offering an alternative to conventional financial methods across multiple sectors. Its alignment with the Islamic values of mutual support and collaboration has sparked growing interest in the Muslim world (Mansour & Bujosa, 2024).

Crowdfunding has become a significant avenue for advancing Islamic finance, particularly through equity crowdfunding, as it allows financiers to actively participate in the ventures they support, sharing both the risks and returns (Cattelan, 2018). This model paves the way for applying Islamic risk-sharing contracts such as musharakah and mudarabah, which have seen limited use in Islamic banking due to their inherent risk levels. Moreover, crowdfunding facilitates direct investment into the real economy, a core requirement for Shariah-compliant financial activities.

Currently, a growing number of Islamic crowdfunding platforms cater to various segments of the market, addressing diverse financial needs while aligning with Islamic principles. Essentially, Islamic crowdfunding platforms play a crucial role in expanding access to Shariah-compliant financing, enabling a broader range of individuals to pursue ethical funding solutions (Akkas, 2025). These platforms cater to the diverse needs of investors, entrepreneurs, and businesses seeking morally guided investment avenues. As the Islamic finance industry continues to grow, Islamic crowdfunding holds great potential to promote ethical financial practices, enhance financial inclusion, and support economic development both in Muslim societies and in the wider global context.

Islamic crowdfunding is a funding platform developed following Islamic principles, involving a collective effort to gather or raise funds for various purposes—such as project development (including startups), personal or business financing, and other needs—through an online platform that aligns with Shariah guidelines (Wulandari et al., 2021). A key advantage of Islamic crowdfunding is its adherence to the core principles of Islamic finance, which forbid interest (riba), excessive uncertainty (gharar), and involvement in unlawful (haram) sectors (Billah et al., 2024). By offering a financing model that aligns with these ethical and religious guidelines,

Islamic crowdfunding appeals to investors who seek halal-compliant investment opportunities.

Islamic crowdfunding has become an increasingly popular form of digital fundraising in Indonesia. It offers Muslims a way to contribute financially while fulfilling their religious obligations, such as *zakat, sedekah, infaq,* and *wakaf*. As the country with the largest Muslim population, Indonesia holds great potential in utilizing Islamic charitable funds as alternative sources of financing to address the various challenges currently faced by the Muslim community (Sulaeman, 2020). Unlike conventional crowdfunding, Islamic crowdfunding aligns with the values and ethics of Islam, making it appealing for a large number of Muslim users seeking faith-based financial services. Indonesia provides a highly relevant context for this research. As the largest Muslim-majority country with growing digital literacy, Indonesia has seen a rapid increase in online religious giving. Islamic crowdfunding platforms actively blend Bahasa Indonesia with Arabic religious terms, visual Islamic symbols, and religious storytelling to attract donors. This unique digital-religious environment makes Indonesia an ideal setting for linguistic and discourse analysis in faith-based crowdfunding.

Crowdfunding operates through a platform that functions as an intermediary, facilitating the collection of contributions from donors or investors in support of cooperative initiatives (Pratiwi et al., 2023). Crowdfunding is an innovative process to raise funds, usually in small amounts, from a large population called a crowd through an online application/website (Abdul, 2019). One of the popular platforms in Indonesia has embraced this model and gained public trust, such as Dompet Dhuafa. Crowdfunding has become a modern strategy adopted by social service institutions like Dompet Dhuafa to carry out donations, charity, and almsgiving through online platforms (Farid, 2024). One such platform is bookisa.com, which serves as a medium for individuals, communities, or social organizations to raise funds digitally for various purposes, including making charitable contributions.

Dompet Dhuafa is a non-profit organization owned by the global community that aims to elevate the social and humanitarian dignity of the underprivileged. To carry out its social service activities, Dompet Dhuafa's funds come from halal and legal sources such as zakat (alms), infaq (donations), sedekah (charity), waqf (endowments), and other sources from individuals, groups, companies, and institutions (Amal et al., 2022). Dompet Dhuafa focuses on the empowerment of the dhuafa with a cultural approach. Dompet Dhuafa's programs and services cover several areas, namely the education pillar, the economic pillar, the health pillar, the social pillar, preaching, and culture (Hidayat & Mukhlisin, 2020).

This platform not only serves as a financial tool but also as a medium of religious engagement. They frequently employ Islamic symbols, Arabic terminology, and emotionally resonant religious language to encourage participation. The platforms play a significant role in promoting religiously motivated donation campaigns. These platforms do not merely collect funds—they create meaningful, spiritual connections between the donors and the causes they support. The language used in these platforms often reflects Islamic principles and appeals to the values of piety, charity, and brotherhood in Islam.

Islamic crowdfunding platforms do not operate solely as financial intermediaries; they also function as sites of identity construction and ethical branding. By using religious terminology, Quranic citations, and moral imperatives, these platforms establish themselves as not just socially responsible but also spiritually trustworthy. The strategic use of religious language enhances their credibility among Muslim users, who seek platforms aligned with Islamic ethics and beliefs. Linguistic framing in this case is more than style—it is part of an intentional effort to position the platform within a faith-based moral economy. This research, therefore, situates language at the heart of the branding and engagement strategies used by Islamic crowdfunding platforms.

One key persuasive tool in Islamic crowdfunding is religious framing, which involves embedding messages within religious language, symbols, and moral narratives. Campaigns frequently include Qur'anic verses, prophetic traditions (hadith), and Islamic concepts such as *pahala*, berkah, and amal jariyah. This type of framing connects the act of donating or investing to spiritual obligations and eternal rewards, reinforcing the idea that giving is not just socially beneficial but religiously mandated. Religious framing thus appeals not only to rational considerations but to the audience's identity as devout Muslims, making it a powerful rhetorical strategy.

To influence people's decisions to donate, these platforms rely heavily on religious language and messaging. For example, campaigns are often framed as an opportunity to "invest in akhirat" or "open the door to barakah." By using such phrases, the platforms connect financial support with deeper spiritual rewards, reinforcing the idea that giving is both a personal and religious act. Through religious framing, these platforms often position giving as a form of worship and a path to attaining spiritual rewards (*pahala*). By connecting economic action with religious duty, Islamic crowdfunding integrates faith, charity, and technology in a way that aligns with the values of the Muslim community.

This study aims to examine the linguistic strategies used in Islamic crowdfunding platforms, especially how religious language, metaphors, expressions, and narratives are constructed to persuade users. By focusing on language, the study seeks to uncover the subtle ways in which digital religious communication shapes attitudes and encourages charitable behavior. Finally, this research hopes to show that the language used in crowdfunding is not neutral—it is a powerful tool for religious persuasion and identity-building. By analyzing how words, phrases, and narratives are framed, this study will contribute to our understanding of how Islamic values are communicated and performed in the digital economy.

Indonesia serves as a highly relevant context for this research due to its position as the world's largest Muslim-majority country and the rapid digitalization of its philanthropic sector. Islamic crowdfunding platforms in Indonesia often blend Bahasa Indonesia with Islamic Arabic terminology, creating a unique discursive space. Additionally, these platforms rely heavily on visual religious symbols and textual framing that align donation with worship. Understanding the religious language used in this setting offers valuable insight into how faith and technology intersect to create new forms of spiritual-economic engagement in the digital age.

RESEARCH METHOD

This study adopts a descriptive qualitative research design. Descriptive qualitative research is a method used to understand and describe a phenomenon in depth by analyzing non-numerical data such as language, text, and visual materials (Fitria, 2024). In this study, the phenomenon being examined is the use of religious linguistic strategies in Islamic crowdfunding platforms. The reason for choosing this approach is that it allows the researcher to explore the meaning-making process within religious discourse, uncover implicit messages, and interpret the symbolic and persuasive functions of language in its socio-religious context. This method is suitable for analyzing how religious values are framed linguistically and rhetorically in digital fundraising content.

The data for this study were collected through document analysis, which is an effective qualitative method for examining written and visual materials (Fitria, 2023). This method involves systematically reviewing and interpreting documents to understand how certain ideas, themes, or narratives are constructed. It is particularly suitable for this research, as the focus lies in analyzing existing textual content published on Islamic crowdfunding platforms. Document analysis allows researchers to gain empirical insights from publicly available sources, especially when the research subject is discourse or language usage. In this study, document analysis is used to explore how religious framing is linguistically constructed and conveyed to audiences through digital media.

The primary data sources consist of digital content obtained from official websites of well-known Islamic crowdfunding platforms in Indonesia, such as Dompet Dhuafa (https://donasi.dompetdhuafa.org). The types of data collected from these websites include homepage texts, campaign narratives, donation prompts, religious slogans, banners, and taglines. The study focuses on Indonesian Islamic crowdfunding platforms like Dompet Dhuafa because Indonesia is the world's largest Muslim-majority country, offering a rich context for observing religious values in philanthropy. These platforms actively use Islamic principles in their campaigns, making them ideal for analyzing religious language.

The data source used in this study was taken from the official website https://digital.dompetdhuafa.org/*sedekah*. This page is one of the official digital campaign contents of Dompet Dhuafa, a leading Islamic philanthropic institution in Indonesia that manages zakat, infak, *sedekah*, and waqf (ZISWAF) funds. The text from this webpage serves as primary data for the research titled "Linguistic Strategies of Religious Framing in Islamic Crowdfunding Platforms", as it contains rich linguistic and religious elements intentionally designed to persuade the public to donate (give *sedekah*) through online means. The content is highly relevant for examining how religious discourse is constructed and used as a strategic tool in digital Islamic crowdfunding narratives.

In addition to digital content, the research also incorporates secondary documents to provide deeper contextual and theoretical support. These include academic journal articles related to Islamic discourse and crowdfunding practices, books discussing religious language, Islamic business ethics, and discourse analysis methods. Furthermore, online news reports, fatwas, and expert commentaries about Islamic crowdfunding in Indonesia will also be used to complement the primary data and enrich the interpretation.

The data in this study will be analyzed using qualitative content analysis, with a particular focus on linguistic and discourse analysis techniques. This method is appropriate for examining how meaning is constructed through language and how religious messages are framed in Islamic crowdfunding platforms. The goal is to uncover the strategies used to convey religious identity and moral persuasion through digital texts. The first stage of analysis involves data coding, which includes identifying recurring themes, keywords, religious expressions, Quranic references, metaphors, and other persuasive linguistic elements within the collected documents. These elements form the foundation for understanding how religious language is employed in the context of Islamic digital fundraising. After the data is coded, it will be organized into several categories of linguistic strategies. These include religious lexical choices such as zakat, berkah, and amanah; Quranic or prophetic references that give religious authority; moral and ethical appeals like kebaikan, *pahala*, and keikhlasan; and language related to obligation and reward, using words such as wajib (obligatory) and ganjaran (reward).

FINDING AND DISCUSSION
Findings
The following is an example of coding data from the Dompet Dhuafa campaign text for research entitled "Linguistic Strategies of Religious Framing in Islamic Crowdfunding Platforms".

Table 1. Coding Data

Text Snippet Code (Coding)	Kode (Coding)	Category Linguistic Strategy
Ingin berdonasi tapi bingung campaign mana yang akan diikuti?	Appeal to spiritual needs	Persuasive / Direct engagement
Kamu dapat mengulurkan bantuanmu... dengan cara ber*sedekah*	Lead to religious action	Moral/religious appeal
Mari ber*sedekah* melalui Dompet Dhuafa	Direct invitation + trusted institution	Persuasive call-to-action + Institutional credibility
Sedekah adalah mengeluarkan harta... mencakup zakat dan non-zakat	Integration of sharia concepts /comprehensive definition of sharia	Religious lexical choice
Sedekah adalah pemberian harta dan non harta... dengan mengharap ridha Allah SWT dan *pahala* semata	Ikhlas and reward-oriented giving	Language of sincerity + reward
Sejak tahun 1993, Dompet Dhuafa membentang... kepada lebih dari 23 juta penerima manfaat	Long-term credibility	Institutional trust building
Sedekah merupakan amalan yang dicintai Allah SWT	Vertical relationship: man–God (Vertical relationship (God as the center)	Religious/moral authority (Moral and theological appeal)
Mengharapkan ridha Allah SWT dan *pahala* semata	Hereafter rewards	Language of reward
Dompet Dhuafa... lebih dari 23 juta penerima manfaat	Belief statistics	Institutional credibility

Sedekah itu dapat menghapus dosa...	Spiritual benefits (forgiveness)	Language of spiritual reward
Harta tidak akan berkurang dengan *sedekah*	Economic reassurance	Religious rationalization
Mencegah maksiat dalam jual-beli	Islamic business ethics	Moral/religious norm
Membebaskan dari api neraka	Protection from punishment	Language of eschatological threat/reward
Naungan orang beriman di hari Kiamat adalah *sedekah*nya	Assurance of the afterlife	Religious eschatology
Sedekah... memadamkan murka Allah dan menolak su'ul khatimah	Spiritual protection	Prophetic reference (hadith)
Ayo Sahabat... Mari berbagi kebahagiaan... Klik tombol di bawah...	Direct invitation + positive emotions	Inclusive call-to-action + Emotional engagement
Di bulan Muharram	Religious time context	Religious calendar/cultural framing
Sedekah bukan hanya menolong sesama, tapi juga melindungi diri kita sendiri	Dual benefits (social & spiritual)	Dual reward framing
Ayo Sahabat jadilah bagian dari kebaikan ini!	Emotional and community appeal	Inclusive call + emotional engagement
Mari berbagi kebahagiaan di bulan Muharram...	Sacred time framing	Cultural/religious time contextualization
Klik tombol di bawah ini untuk berdonasi sekarang!	Direct call to action	Imperative CTA (Call-to-Action)

The following analysis presents a categorization of linguistic strategies employed in the crowdfunding campaign text by Dompet Dhuafa, one of the prominent Islamic philanthropic platforms in Indonesia. Using a qualitative coding method, specific phrases and discursive features were examined to identify how religious framing is constructed through language. The data was categorized into six major themes that reflect both religious and persuasive dimensions of the campaign. Each of these strategies works together to construct a religiously charged, emotionally resonant, and socially trusted message that frames Islamic crowdfunding as a sacred, beneficial, and communal act. Each category highlights a function of language in guiding, motivating, and legitimizing donation behavior within the Islamic context.

1. Religious Lexical Choices & Concepts
   The campaign uses key Islamic vocabulary such as "*sedekah*", "zakat", "ridha Allah" (God's pleasure), and "*pahala*" (reward). These words are central to Islamic religious practice and evoke spiritual obligation and motivation. By employing this terminology, the campaign aligns its message with Islamic jurisprudence (shariah), creating a spiritually legitimate context for the act of donating.
2. Language of Reward and Afterlife

The campaign emphasizes that *sedekah* brings significant spiritual benefits, including the forgiveness of sins, increased wealth, the multiplication of rewards up to 700 times as mentioned in the Qur'an, protection from hellfire, and a place of shade on Judgment Day.

This taps into the eschatological mindset of believers, encouraging them to donate as a means of securing their afterlife, which is a powerful religious motivator.

3. Persuasive and Emotional Engagement

The use of phrases like "Ayo Sahabat!" (Come on, dear friend!) and "berbagi kebahagiaan" (share happiness) foster a sense of emotional warmth, solidarity, and belonging. It shifts the act of donation from a solitary decision to a communal and emotional experience. This tone appeals especially to empathy, compassion, and the desire to be part of something meaningful.

4. Call-to-Action & Institutional Credibility

Phrases like "Klik tombol di bawah ini untuk berdonasi sekarang!" function as direct, imperative calls to action. These are clear instructions that guide users toward immediate action. Additionally, the mention of "since 1993… more than 23 million beneficiaries" builds credibility and trust in the platform, assuring users that their donation is going to a reputable institution with proven impact.

5. Cultural and Religious Framing

By linking the act of *sedekah* to the Islamic calendar, such as giving during "bulan Muharram" (the month of Muharram), the campaign capitalizes on sacred timing, which is considered more meritorious in Islam. This cultural framing increases the urgency and perceived religious value of donating during these specific periods.

6. Ethical and Moral Appeals

The campaign doesn't only focus on personal spiritual rewards but also stresses broader ethical benefits. For example, "Mencegah maksiat dalam jual beli" (Preventing sin in trade) highlights Islamic business ethics. "Menolong sesama" (Helping others) appeals to social responsibility. These reinforce Islamic moral values and portray *sedekah* as an act that upholds both personal piety and collective ethical standards in society.

Coding the Priority of Charity (Qur'an and Hadith Priority)

Text Snippet Code (Coding)	Kode (Coding)	Category Linguistic Strategy
"Jika kamu menampakkan *sedekah* (mu), maka itu adalah baik sekali. Dan jika kamu menyembunyikannya... itu lebih baik bagimu..." (QS. 2:271)	The choice between open and hidden charity	Quranic contrastive framing of piety
"Dan Allah akan menghapuskan dari kamu sebagian kesalahan-kesalahanmu..." (QS. 2:271)	Almsgiving as an expiation of sins	Purification and reward framing
"Perumpamaan orang-orang yang mendermakan hartanya... seperti sebutir biji..." (QS. 2:261)	Visualization of multiple rewards	Quranic metaphor and exponential reward
"...Allah melipat gandakan kepada orang yang dikehendaki..." (QS. 2:261)	God's mercy and selectivity in giving	Framing divine generosity and

		unpredictability
"*Sedekah* itu dapat menghapus dosa sebagaimana air memadamkan api." (HR. Tirmidzi)	The power of almsgiving in expiating sins	Simile framing with vivid sensory comparison
"Harta tidak akan berkurang dengan *sedekah*..." (HR. Muslim)	Refuting worldly logic	Paradoxical benefit framing
"Jauhilah api neraka, walau hanya dengan ber*sedekah* sebiji kurma..." (HR. Bukhari)	Almsgiving as a form of protection in the afterlife	Threat avoidance + minimal threshold emphasis
"Naungan orang beriman di hari Kiamat adalah *sedekah*nya." (HR. Ahmad)	Almsgiving as eschatological protection	Metaphorical protection framing
"Sesungguhnya *sedekah*... memadamkan murka Allah dan menolak kematian yang buruk." (HR. Tirmidzi)	The spiritual-protective function of almsgiving	Framing *sedekah* as a spiritual shield
"Wahai para pedagang... hiasilah jual beli kalian dengan *sedekah*." (HR. Tirmidzi)	Islamic business ethics through almsgiving	Integration of commerce and religiosity
Sedekah itu dapat menghapus dosa sebagaimana air itu memadamkan api. (HR. Tirmidzi)	Spiritual benefits (forgiveness)	Prophetic authority + spiritual benefit
Harta tidak akan berkurang dengan *sedekah*... (HR. Muslim)	Affirmation of religious logic	Hadith-based reassurance
Mencegah maksiat dalam jual-beli... (HR. Tirmidzi)	The ethical function of charity in economics	Religious norm enforcement
Sedekah dapat memadamkan murka Allah dan menolak kematian yang buruk (su'ul khatimah). (HR. Tirmidzi)	Spiritual protection	Prophetic logic framing

The following points summarize the findings from the coding of campaign texts on Dompet Dhuafa's platform, particularly focusing on Qur'anic and Hadith-based messages that emphasize the priority and virtues of charity (*sedekah*). These texts employ a variety of linguistic and discourse strategies to religiously frame charity as not only a moral obligation but also a spiritually beneficial act. Through metaphors, contrastive structures, eschatological appeals, and prophetic authority, the language used in these campaigns serves to persuade, inspire, and guide Muslim audiences toward charitable giving. The main themes and patterns identified through the coding process are outlined below.

1. Emphasis on Reward Multiplication
   Islamic crowdfunding campaigns frequently highlight the concept of multiplied rewards for acts of charity, drawing directly from Quranic imagery. For example, the metaphor of a seed that grows into seven hundred times more is used to illustrate the idea that a single act of giving can yield immense spiritual returns. This strategy not only reinforces the attractiveness of giving but also positions God as selectively generous, rewarding those He wills in abundance. It creates a compelling narrative for donors seeking both spiritual and material reassurance.

2. Spiritual Purification and Forgiveness

Charity is framed as a powerful act of spiritual cleansing. Quranic verses (e.g., QS. 2:271) and Hadiths liken charity to water extinguishing fire, emphasizing its role in erasing sins and purifying the soul. This linguistic strategy appeals to donors who are motivated by the desire for spiritual redemption and forgiveness. By portraying *sedekah* as a means of atonement, campaigns tap into deep-rooted religious beliefs about repentance and moral accountability.

3. Contrastive Framing of Charity Practice

The contrast between open and secret giving is another powerful strategy used in campaign texts. While both forms are praised, secret charity is often presented as more virtuous due to its association with sincerity and humility, as highlighted in QS. 2:271. This contrastive framing encourages donors to reflect on their intentions and choose the form of giving that aligns more closely with spiritual sincerity, thereby enhancing the ethical weight of their contribution.

4. Eschatological Framing

Campaigns also use eschatological language to associate charity with benefits in the afterlife. Verses and Hadiths depict *sedekah* as a shield from hellfire, a source of shade on the Day of Judgment, and protection from a bad death. This framing appeals to both the fear of divine punishment and the hope for eternal reward, motivating donors to give not only for social good but also for spiritual security in the hereafter.

5. Paradoxical Religious Logic

One of the most distinctive strategies involves the use of paradox, claiming that giving away wealth increases it. This idea, found in Hadiths like "Wealth is not decreased by charity," challenges conventional economic thinking and builds trust in divine providence. By presenting *sedekah* as a path to abundance rather than loss, this approach reassures donors that generosity leads to long-term spiritual and even material gain.

6. Ethical Integration of Religion and Commerce

Some campaign texts integrate religious ethics into economic life, encouraging businesspeople to practice charity as part of ethical commerce. Hadiths are used to promote the idea that *sedekah* beautifies trade and helps prevent sinful behavior in transactions. This strategy aligns economic activity with spiritual values, appealing to donors who seek to balance material success with religious integrity.

7. Use of Prophetic Authority

The inclusion of Hadiths in campaign messaging adds spiritual legitimacy and moral authority to the act of giving. By quoting the Prophet Muhammad's sayings, the campaigns connect with the deep respect Muslims have for his teachings. This strategy not only enhances the credibility of the message but also strengthens its emotional and spiritual appeal, encouraging believers to act following prophetic guidance.

Discussion

"Linguistic Strategies of Religious Framing in Islamic Crowdfunding Platforms" refers to the specific ways in which language is used to construct, present, and reinforce religious messages in digital charitable campaigns. This involves the use of

religious vocabulary to root the campaign within Islamic teachings, as well as quoting Qur'anic verses and Hadiths to lend spiritual authority and legitimacy. These platforms also utilize moral and spiritual appeals by highlighting the benefits of giving—such as forgiveness of sins, multiplied rewards, protection from hellfire, and divine favor—to influence donor perception and behavior. Additionally, emotional expressions and eschatological references (relating to the afterlife) are employed to persuade donors through hope and fear. The use of narratives, metaphors (like the seed that multiplies seven hundred times), and contrastive framing (e.g., secret vs. public giving) further enhances the religious and ethical resonance of the campaigns. Altogether, these linguistic strategies work to frame charity as not only a social obligation but also a deeply spiritual and divinely rewarded act, thus aligning donor actions with faith-based values.

Religious framing is a communication strategy that uses religious elements to present messages with strong spiritual significance for the target audience. In this approach, actions such as donating are framed not merely as social or financial contributions, but as acts of worship and religious duty. Religious framing often includes the use of religious vocabulary, references to sacred texts such as the Qur'an and Hadith, religious symbols (like mosques or Islamic calligraphy), and spiritual narratives that connect worldly actions with divine rewards or consequences. This method taps into the audience's faith, making messages more persuasive by aligning them with deeply held beliefs.

In the context of Islamic crowdfunding platforms, religious framing serves several key purposes. It enhances the legitimacy of the platform by signaling compliance with Islamic values, encourages charitable giving as a form of religious devotion, and emotionally engages the Muslim community through shared beliefs. By presenting donation campaigns within a religious context, platforms such as Dompet Dhuafa can effectively mobilize support by appealing to both spiritual aspirations and ethical responsibility. Ultimately, religious framing helps bridge digital innovation with Islamic moral traditions, fostering greater trust and participation in online philanthropic initiatives.

Religious framing in Islamic crowdfunding platforms typically employs language that is rich in Islamic expressions and spiritually persuasive elements. This includes the use of Qur'anic verses and Hadiths to provide divine and prophetic legitimacy, as well as Islamic terminology such as sedekah, zakat, pahala, ridha Allah, barakah, and amal jariyah, which resonate deeply with Muslim audiences. The language often contains eschatological references, highlighting the benefits of giving in the afterlife, such as protection from hellfire, rewards in paradise, and divine forgiveness. Emotionally appealing phrases like "Ayo, Sahabat!" and "Berbagi kebahagiaan" foster a sense of community and compassion, while direct calls to action—framed as acts of worship or religious obligations—urge immediate participation (e.g., "Segera tunaikan sedekahmu!"). Together, these linguistic strategies create a powerful religious narrative that presents charity as a form of devotion, spiritual investment, and moral duty, thereby enhancing the persuasive impact of Islamic crowdfunding campaigns.

The analysis of Dompet Dhuafa's crowdfunding campaign reveals a comprehensive use of linguistic strategies to frame donation as a religiously

significant and socially compelling act. Through qualitative coding, the campaign text was categorized into six thematic strategies that reflect how religious language and persuasive techniques are blended to encourage participation in Islamic crowdfunding. First, the use of religious lexical choices—such as *sedekah*, zakat, ridha Allah, and *pahala*—anchors the campaign within the framework of Islamic jurisprudence, lending it spiritual legitimacy and invoking a sense of religious duty. Second, eschatological appeals about the afterlife emphasize the spiritual benefits of giving, such as forgiveness of sins, increased wealth, protection from hellfire, and multiplied rewards, which serve as strong motivators for believers. Third, the text engages users emotionally by using warm, inclusive phrases like "Ayo Sahabat!" and "berbagi kebahagiaan," transforming giving into a shared, meaningful, and emotionally fulfilling act. Fourth, direct calls to action—"Klik tombol di bawah ini untuk berdonasi sekarang!"—coupled with statements of institutional credibility (e.g., over 23 million beneficiaries since 1993) build trust and prompt immediate engagement. Fifth, the campaign strategically situates *sedekah* within Islamic cultural and temporal contexts, such as giving during Muharram, to enhance religious value and urgency. Finally, ethical and moral appeals highlight the broader social significance of donating, not only as a means of personal piety but also as a way to promote justice and compassion in society, with phrases like "mencegah maksiat dalam jual beli" and "menolong sesama". Collectively, these linguistic strategies construct a powerful religious narrative that frames digital *sedekah* as both an act of worship and a moral contribution to the community.

The analysis of Dompet Dhuafa's crowdfunding campaign texts reveals a sophisticated use of Qur'anic verses and Hadiths to construct a deeply religious narrative that promotes *sedekah* (charity) as a virtuous, spiritually rewarding, and ethically necessary act. The campaigns employ a range of linguistic and discourse strategies to frame charity as both a religious obligation and a path to divine favor. A key theme is the emphasis on the multiplication of rewards, using Quranic metaphors such as a seed growing into seven hundredfold to highlight the immense spiritual return on giving. This positions God as the ultimate rewarder and motivates donors with promises of exponential blessings. Another powerful theme is the portrayal of charity as spiritual purification, with references to verses and Hadiths that compare *sedekah* to water extinguishing fire, thus offering forgiveness and cleansing of sins. Contrastive framing is also utilized, particularly between public and secret giving, with the latter often shown as more spiritually sincere, encouraging donors to consider their intentions. Eschatological messages further deepen this religious framing, linking charity to protection from hellfire, shade on the Day of Judgment, and a good death, appealing to believers' hopes for the afterlife and fears of divine punishment. Interestingly, campaigns also present paradoxical religious logic, asserting that giving wealth leads not to loss but to increase, based on Hadiths like "Wealth is not decreased by charity," which redefines generosity as a divine economic principle. Moreover, the integration of Islamic ethics into business practices encourages Muslim entrepreneurs to give as part of ethical commerce, highlighting how *sedekah* can prevent immoral transactions and enhance the integrity of trade. Finally, the frequent use of prophetic authority—by quoting the sayings of the Prophet Muhammad—adds credibility, spiritual depth, and emotional

resonance, reinforcing the call to follow the most revered Islamic teachings. Altogether, these strategies work in unison to present charity as a multifaceted act of piety, social responsibility, and divine investment, seamlessly connecting faith, ethics, and action.

The language used in Dompet Dhuafa's crowdfunding campaign leverages religious framing through a variety of strategic linguistic techniques rooted in Islamic principles. The textual content combines emotional appeal, spiritual persuasion, and religious authority to influence donor behavior. Many phrases use direct and inclusive invitations ("Ayo Sahabat… Klik tombol di bawah") to create emotional engagement and a sense of community. Key Islamic terms such as sedekah, ridha Allah, and hari Kiamat are employed to align with religious values, reinforcing the moral significance of giving. The campaign also draws on sharia-based concepts, emphasizing that charity is not only beneficial for the community but also spiritually rewarding for the giver, often referencing forgiveness of sins, protection from divine punishment, and promises of eschatological security.

Moreover, Quranic verses and hadiths are skillfully integrated to give religious legitimacy and deepen the sense of obligation, using contrastive framing ("open vs. hidden charity"), metaphors ("like a seed"), and prophetic wisdom ("charity extinguishes God's wrath") to illustrate both the tangible and spiritual impact of giving. The language appeals to the afterlife and divine reward while offering reassurance that giving will not diminish wealth. There is also a cultural framing that ties donations to sacred times like Muharram, making the act of charity feel timely and spiritually opportune. In summary, the campaign language functions as both a spiritual motivator and a tool of trust-building, using religious discourse to transform crowdfunding into a theologically resonant act of worship and communal solidarity.

Based on the coding findings from Dompet Dhuafa's campaign texts, several suggestions can enhance the effectiveness and ethical resonance of religious framing in Islamic crowdfunding platforms. First, the use of Qur'anic verses and Hadiths should be contextualized to ensure theological depth and avoid superficial references, ideally accompanied by brief interpretations to foster deeper understanding. Emotional language, such as "Ayo Sahabat!", is effective in creating warmth but should be balanced with spiritually reflective content to sustain meaningful engagement. Contrastive framing, like the comparison of secret and public giving, should be leveraged to promote introspection and sincerity (ikhlas) in donors. Eschatological appeals may benefit from greater emphasis on divine mercy and hope, not solely fear-based motivations. Additionally, campaigns targeting Muslim entrepreneurs could more explicitly promote the integration of religious ethics into commerce, linking *sedekah* with just and moral business conduct. The strategic use of sacred timing, such as Fridays or the last ten nights of Ramadan, can enhance religious urgency when properly explained. To build trust, platforms should combine statistical achievements with personal stories that humanize their impact. Paradoxical messages like "Wealth is not decreased by charity" are compelling but should be occasionally expanded upon to reinforce faith in divine providence. Furthermore, visual elements such as Islamic calligraphy or sacred symbols should accompany religious texts to strengthen their semiotic appeal. Lastly, content creators should receive training in both digital communication and Islamic ethical

discourse to ensure that persuasion remains sincere, respectful, and rooted in authentic da'wah principles.

CONCLUSION

Linguistic strategies of religious framing in Islamic crowdfunding platforms refers to how religious language—such as Quranic verses, Hadiths, and moral-spiritual appeals—is used to influence donor behavior. Through certain terms, emotional expressions, eschatological promises, and authoritative Islamic references, these platforms frame charity as both a religious duty and a path to divine reward. These strategies aim to build trust, encourage giving, and align charitable acts with Islamic values.

The analysis of Dompet Dhuafa's crowdfunding campaign texts identifies several linguistic techniques used to frame charity as a spiritually significant and socially impactful act. These strategies include religious lexical choices rooted in Islamic jurisprudence, eschatological appeals to afterlife rewards, emotionally resonant language to foster a sense of community, and clear calls to action supported by credibility claims. Campaigns are also contextualized within the Islamic calendar to enhance relevance and urgency, while moral appeals tie giving to broader ethical goals like promoting justice and preventing social harm. These discourse patterns collectively position *sedekah* as not merely a donation but an expression of faith, communal solidarity, and ethical responsibility. In addition, the campaigns make effective use of Qur'anic and prophetic references to deepen their spiritual appeal and strengthen religious framing. Thematic elements such as reward multiplication, spiritual purification, and paradoxical religious logic—where giving leads to increase—are drawn from Islamic scripture and Hadith. These messages not only motivate giving through fear and hope related to the afterlife but also encourage sincere, humble, and intentional acts of charity. By incorporating prophetic authority and embedding *sedekah* within both personal piety and ethical commerce, Dompet Dhuafa's linguistic strategies succeed in constructing a powerful religious narrative that connects divine accountability, social justice, and digital philanthropy in a uniquely Islamic way.

The language used in Dompet Dhuafa's crowdfunding campaign strategically blends emotional appeal, religious motivation, and institutional trust to encourage donations. It employs Islamic terms, Quranic verses, and hadiths to emphasize the spiritual benefits of charity, such as forgiveness, protection from divine punishment, and rewards in the afterlife. Through inclusive calls-to-action, moral persuasion, and cultural framing (e.g., sacred times like Muharram), the campaign positions giving as both a personal act of worship and a communal responsibility, reinforcing its credibility and aligning with Islamic values.

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