# ICT for Youth Philanthropy: A Study towards *Kitabisa.com* and *GandengTangan.co.id*

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Abstract: Indonesian youth have initiated strategic philanthropy by establishing social-enterprise startups. It combines the potential of philanthropy and ICTs. This research aims to analyze the ICTs of two startups engaged in youth philanthropy. The subjects of the research are online media documents from Kitabisa.com and GandengTangan.co.id. The results show that ICTs and youth philanthropy contributed to strengthen youth capacity, build youth-adult collaboration, strengthen youth skills and knowledge, build networks, and sustain the program. The findings were examined by employing ICT concepts and youth philanthropy approaches. Future research could focus on developing the mapping of youth philanthropic patterns in Indonesia.

Keywords: ICT, philanthropy, startup, youth philanthropy

Abstrak: Kaum muda Indonesia telah memprakarsai filantropi strategis dengan mendirikan perusahaan rintisan. Ini menggabungkan potensi filantropi dan TIK. Penelitian ini bertujuan untuk menganalisis TIK dari dua startup yang terlibat dalam filantropi kaum muda. Subjek penelitian adalah dokumen media online dari Kitabisa.com dan GandengTangan.co.id. Hasil penelitian menunjukkan bahwa TIK dan filantropi pemuda berkontribusi untuk memperkuat kapasitas kaum muda, membangun kolaborasi kaum muda-dewasa, memperkuat keterampilan dan pengetahuan kaum muda, membangun jaringan, dan mempertahankan program. Temuan ini dianalisis menggunakan konsep TIK dan pendekatan filantropi pemuda. Penelitian di masa depan dapat dilakukan dengan mengembangkan pemetaan pola filantropi pemuda di Indonesia.

Kata Kunci: filantropi, filantropi pemuda, perusahaan rintisan, TIK

Philanthropy is a practical idea of altruism in the form of generosity activities (Schervish, 2014, p. 389). When the terminology of philanthropy was firstly introduced, this term was more closely related to simple charity form (Duschinsky, 2009, p. 21). According to Bailin (2003, p. 635), philanthropic activities require not only financial contribution, but also non-financial support. Traditional philanthropy is often identified with a form of philanthropy driven by entities with the

attachment of ethnicity, cultural, belief, youth, and gender identities. However, in line with the current development, philanthropy is performed more professionally including in the use of information and communication technology (ICT).

Youth philanthropy is a form of philanthropic activities involving youth contributions (Falk & Nissan, 2007, p. 35). Youth philanthropic practices can be carried out in several forms such as individual charity,

youth volunteering, fundraising activities, and development of organized programs for grand making (Garza & Stevens, 2002, p. 5). Youth philanthropy is identified by several characteristics such as: the aim of the program is to strengthen youth capacity, often from certain geographical areas, limited member heterogeneity, relatively small donations, and donations obtained from various sources (Rosen & Sedonaen, 2001).

In its development, youth philanthropic activities increasingly take on various platforms and patterns. Various youth

philanthropic institutions have been formed to support the philanthropic programs in various schemes. The scale of these activities is carried out at regional, national, and even international levels. In an international perspective, some youth communities pay attention to philanthropic activities and initiate community empowerment programs. The following are the profiles of international youth philanthropic institutions along with their programs.

Youth as a strategic entity contributes to philanthropic activities in various forms.

**Table 1 International Youth Philanthropic Communities** 

Name	Program Initiatives
Alternatives, Inc. www.altinc.org	Strengthening youth involvement in the form of technical assistance and partnerships with youth to contribute to the government, schools, and environment.
Building Community Together (BCT)	Becoming a program initiator for youth leadership and local communities through partnership service projects in encouraging the birth of young leaders who are able to make decisions as the basis for developing social capital.
Common Cents New York www.commoncents.org	Partnership programs in the form of student and teacher collaboration projects to contribute to social services to others. Three excellent programs from this community are: The Penny Harvest, Philanthropy Roundtables, and Community Action Projects.
Community Partnerships with Youth Inc. www.cpyinc.org	Providing a curriculum for high school students regarding philanthropic activities. The aim of this organization is to create youth and parent partnerships to encourage youth to be the representative of their communities.
Youth on Board YouthonBoard@aol.com	Engaging in workshop, training, consultation, and publication to help youth share ideas about mutual respect with parents. Equal discussions with partners regarding issues of law, philanthropy, development of non-profit organizations, recruitment, and partnerships on par with parents.
Innovation Center for Community and Youth Development info@theinnovationcenter.org www.theinnovationcenter.org	Offering training, consultations, and materials on youth and community on topics: development, participation in the government, community planning, and program evaluation.
Michigan Community Foundations' Youth Project (MCFYP) cmf@cmif.org www.mcfyp.org	Providing grants for community capacity building by emphasizing youth involvement in philanthropic activities.
Youth as Resources www.cyar.org	Consisting of youth and parents and staff who work to promote the values of community resources, strengthening youth involvement in local activities and in national politics.
Youth Leadership Institute info@yli.org www.yli.org	Youth-based community to build youth skills in developing equality, respect, and support. As a non-profit organization that helps develop curriculum related to youth involvement in supporting philanthropy.

Source: Primary Data (2019)

Previous research has shown that youth involvement has been carried out to influence more responsible policy making (Ginwright & James, 2002, p. 27); philanthropy for social change (Zeldin, Camino, & Calvert, 2012, p. 77; Zeldin, Christens, & Powers, 2013, p. 385). Youth philanthropic activities are also carried out on environmental awareness themes (Gerro, Lee, Greenspan, Frey, & Handy, 2015, p. 1485).

In Indonesian context, youth philanthropic activities are also often brought closer to the perspective of "the golden rules". The religious teaching values contribute to strengthen the motivation and practices in sharing and maintaining activities. The involvement of Indonesian youth in philanthropic activities has been going on for decades. The youth involve themselves in community associations that actively carry out philanthropic activities. Youth attachment is done in communities engaged in hobbies, social care, and environmental issues (Adiarsi & Silsa, 2018, p. 94). Some are also involved in the entrepreneurial movement (Purwani, Partini, & Wastutiningsih, 2018, p. 19). Other youth initiate various philanthropic communities, among others: Komunitas 1001 Buku, Indonesia Mengajar, Akademi Berbagi, Card To Post, Gerakan Diet Kantong Plastik, Indonesia Bercerita, Indonesia Berkebun, Keliling, Pencerah Nusantara, Kopi Indonesian Future Leader, Sahabat Pulau, Save Street Child, SPEAK, Earth Hour Indonesia, and Transformasi Hijau.

The initiation of strategic-philantrophic program is carried out by young people

converging with information and communication technologies (ICTs). The youth use ICTs to encourage the implementation of global development and social inclusion. One of the newest methods in achieving these goals is to combine the spirit of entrepreneurship and social activities with the basis of an information technology communication platform. The company is run for the purpose of contributing to solve social problems or influence social changes.

Pasquali (in Johanson, 2011, p. 8) argues that ICTs as the powerful connection of computer networks and telecommunication technologies. The World Bank defines ICTs as hardware, software, networks, and media for collection, storage, processing, transmission, and presentation of information in the form of voice, data, text and messages (Qiang & Pitt, 2003, p. 1). Furthermore, the Indonesian Ministry of Research and Technology states that ICT as part of science and technology which in general are all technologies related to the collection, processing, storage, distribution, and presentation of information.

ICT include two inseparable aspects of integration: information technology and communication technology. Information technology includes all matters relating to the process, use as a tool, manipulation, and management of information. Whereas communication technology is related to the use of assistive devices to process and transfer data from one device to another. Acting together, ICTs present a formidable array of empowerment tools; they can also (justifiably) instill awe, fear and antagonism. Historical parallels are drawn between ICTs

and the invention of writing and printing, and the mutual benefits to communities of quick communication and the ability to record and store vast quantities of useful knowledge, but ICTs are infinitely more pervasive and influential than the predecessors technologies (Colle, 2008, p. 140; Feather, 2004, p. 208). Based on some of these definitions, ICTs in this research are interpreted as all technologies or tools that help in the effort to retrieve, collect, process, store, disseminate, and present information to others.

Some previous research considers at ICTs and youth in various perspectives. Valaitis (2005, p. 5) in his triangulation of methods research found that ICTs became a medium to support community development activities. This research emphasizes data mining on youth perceptions in using internet technology in activities to strengthen youth capacity. Alvermann (2004, p. 79) conducted research using the literature review method by noticing from a cultural perspective and discussion on online media literacy in youth learning. Research from Banchen, Raphael, Lynn, McKee, and Philippi (2008, p. 297) has found the use of ICTs media networking sites in strengthening the contribution of youth in fulfilling civil rights. This research was conducted with quantitative content analysis on 73 youth movement website accounts in the United States. Quantitative methods are also used in the research of Bennet, Wells, and Freelon (2011, p. 850) which proves from a sample of 90 websites of youth movements in America making efforts to change communication patterns from conventional to more modern. Thiessen and Looker (2007, p. 172) conducted a survey analysis

of youth in Canada and found that there are implications for the use of ICT in literacy policy making in youth. While research on the use of ICTs to strengthen indigenous tribal youth communities in cultural development, communication skills, and knowledge strengthening was carried out by Singleton, Rola-Rubzen, Muir, and McGregor (2009, p. 405). Research from Lombardo, Zakus, and Skinner (2002, p. 368) using in-depth interviews with adolescent workers in nongovernmental organizations discovered the dynamics of collective action with youth social action initiatives using information and communication technology (ICT) to foster connections, actions, and sustainability.

This brief result is inherent in most of the previous researches on ICTs and youth literacies. The finding is relevant as preliminary understanding to the present innovations in youth philanthropy activities circles. Nevertheless, each community uses technologies differently in accordance with their particular needs and the opportunities available. Previous research has gaps with this research in the empirical context of research findings, methodological gaps in the use of research methods and subjects, and in the context of practical-knowledge in the development of discussions with cultural, religious and organizational culture interventions. However, this research attempts to describe the state of the art from previous research using qualitative content analysis and mainly focuses on ICTs in generating youth philanthropic capacities in enduring social movements and contributes to communities.

This research is conducted to describe the youth philanthropy programs performed by two social-entrepreneur-based startups. Kitabisa.com and GandengTangan.co.id, two startups in Indonesia that make positioning as social entrepreneurs. The two entities run the principle of entrepreneurship with the aim of contributing to solve social problems or influence social changes. The selection of Kitabisa.com and GandengTangan.co.id is based on several considerations including: the initiator is youth, based on information technology communication (ICTs), using a campaign platform in their program distributions, and has a positioning in the youth philanthropic programs. The analysis results are discussed with the perspective of the concept of youth philanthropy and ICT literatures.

# **METHODS**

This research employs an interpretive paradigm, with a qualitative research approach. Thinking qualitatively means recognizing that research is not only a collaborative process, but also a creative process (Creswell, 2003, p. 32). The focus of this qualitative research is to get the meaning of the research locus. The process of meaning is context-oriented and supported by the

interactivity with a conceptual and theoretical framework. The purpose of the research is to describe the benefits of using ICTs by startups in the context of youth philanthropic practices.

The research design used a qualitative content analysis (QCA) method scheme. According to Schreier (2012, p. 3) QCA is a method for systematically describing the qualitative meaning of texts. This method can be used for all text materials that require some level of meanings, both in verbal and visual forms. QCA is based on the work of coding frames. Qualitative content analysis does not identify statistical presentations, but works by revealing hidden features in the contents of the text and constructs in the contextual perspective (Mayring, 2004, p. 266). The type of analysis procedure used summarizing content analysis with the aim of reducing data to manageable text (Mayring, 2004, p. 268). In this research, the unit of analysis referred to the verbal texts in the form of writings from the websites of Kitabisa.com and GandengTangan.co.id. The technical data collection, analysis, and reflection were carried out in accordance with the QCA stages. The following matrix presents the steps of the research and the outputs of the activities.

Table 2 Steps of QCA in the Research

Step	Activity	Description	Analysis output
	Deciding on research question	to later use it as a basis	Research problem "how youth philanthropy is presented in the texts of websites of <i>Kitabisa. com</i> and <i>GandengTangan.co.id</i> ?"
Data Collection Technique	Selecting your material	Choosing a corpus or data form in the research	The unit of analysis chosen in this research was verbal texts in the form of writing from the websites of <i>Kitabisa.com</i> and <i>GandengTangan</i> . $co.id$ – document transcription

Step	Activity	Description	Analysis output
Data Analysis Technique	Building a coding frame	Making a coding frame combined from literature and documents focusing on selected aspects	<ul> <li>The coding frames consisted of several categories, namely: vision, feature, and impact.</li> <li>Each category has sub categories.</li> <li>1. Corporate value, with sub-categories: vision, mission</li> <li>2. Web display, with sub category: features from the web</li> <li>3. Impact, with sub categories: achievement, positioning, target</li> </ul>
Data Reduction (Coding Procedure)	3. Dividing material into unit of coding frame	Dividing the texts (data) in accordance with the coding frames considered appropriate	Texts from the websites of <i>Kitabisa.com</i> and <i>GandengTangan.co.id</i> were categorized according to the coding frames
	4. Trying out coding frame	Verifying the coding results by double coding	Discussing the findings of the categorization division where it was possible to have a new categorization of coding frames
Data Reflection	5. Evaluating and modifying coding frame	Evaluating coding frames to see the consistency as part of checking validity	Coding frames evaluated and judged to be inappropriate for the categorization were revised
	6. Main analysis	Coding all materials, using the revised version	Using the revised coding and making adjustments to data transformation
Data Display	7. Interpreting and presenting your findings	Interpreting the coding findings and displaying data	The results of the coding along with the data findings were then interpreted to be presented later in the research report. Interpretation is done by intertexting with concepts of philanthropy and ICT literatures

Source: Re-constructed from Schreier (2012)

### **FINDINGS**

The digital era provides a variety of perspectives in research on information and communication technology (ICTs) as well as the contributions made in bringing about positive change (Carpini, 2000, p. 347). *Kitabisa.com* and *GandengTangan.co.id* are startups engaged in philanthropy. Both companies were initiated by Indonesian youth. *Kitabisa.com* was founded in 2013 by Alfatih Timur, while *GandengTangan.co.id* was founded in 2015 by Jezzi Setiawan

and Darul Syahdanul. These two startups are part of social enterprises in Indonesia with characteristics: contributing to the solution of social and environmental problems, businesses are maintained with profit income, businesses are developed with an entrepreneurial mindset (Pratama, 2017). The two companies carry different platforms in applying their philanthropic vision. Table 3 and Table 4 present the results of the analysis in the unit of analysis of the texts of the websites of *Kitabisa.com* and *GandengTangan.co.id*.

Table 3 Results of Analysis of Kitabisa.com Coding

Category	Text	Interpretation
Company	Vision:	From the text, <i>Kitabisa.com</i> takes the platform as a fundraiser.
Value	"Kitabisa is a platform for donating and	With a fundraising platform, the mechanism and philanthropic
	raising funds online"	program implemented will refer to that vision as a mediator
		between the funder and beneficiary with the applicable
		provisions.

Category	Text	Interpretation
Web	Vertical arrangement with home, donation,	In terms of the features, Kitabisa.com is very informative.
Display	fundraising, inbox, account features. The	Individual needs in the search for information are delivered
	dominant color is white with blue tinge.	systematically on the website.
Impact	Kitabisa is a witness that Indonesia has	The sentence indicates that Kitabisa.com is optimistic that
	never lacked of #OrangBaik. Since it was	the philanthropy and involvement of the Indonesian people
	formed in 2013, millions of kindnesses	in philanthropic activities are very potential. As a fundraising
	have been connected through Kitabisa.	platform, Kitabisa delivers the achievements of management
	1. 1.831.525#OrangBaik Connected	through this  statement.  Kitabisa.com  refers  funders  as  #Orang Baik.
	2. 22.401 Campaign Funded	The management is also carried out with the principles of good
	3. Rp 637.424.986.959 Donations and	corporate governance (GCG): accountability, responsibility,
	Zakat Distributed (until 2019)	transparency, and fairness. This is evidenced by the issuance of
	4. Having Unqualified (WTP) opinion	the Unqualified Opinion (WTP) from a Public Accountant Office.
	on the financial performance from	
	Public Accountant Office in 2018	

Source: Analysis of the Researcher from Primary Sources (2019)

Table 4 Results of Analysis of Gandeng Tangan.co.id Coding

Category	Text	Interpretation
Company	Vision:	In terms of startup, the company is taking a
Value	GandengTangan is a collaboration platform for business	position with the crowd lending platform. This
	owners who need capital (borrowers) with lenders who want to have a safe and transparent social impact.	scheme is carried out with mediation between business owners and lenders conducting loan
		transactions with mild and short-term provisions.
Web	The front page of the website displays a figure of a	In terms of features, GandengTangan.co.id is
Display	small businessman smiling. Then at the bottom page of	1
	the website, it presents several features such as: home,	4 1
	about us, career, calendar of events, blog, join hands with	
	kindness, privacy policies, terms and conditions, FAQ, contact, consumer complaints.	features.
Impact	1. Accumulated Loans since establishment Rp 14 billion	By the time this research was conducted
	2. Accumulated Loans throughout the year Rp 9 billion	(2019), GandengTangan.co.id has been able
	3. Outstanding Loans Rp 5 billion	to make impacts on the communities as stated
	4. Total 3.500 Individuals	in figures on the website. The contribution
	5. Accumulated Borrowers 1.550 Individuals, 0 Agency	made by this company is to strengthen the
	6. Active Borrowers 1.550 Individuals, 0 Agency	economy of small micro entrepreneurs.
	7. Total 17.800 Funders	

Source: Analysis of the Researcher from Primary Sources (2019)

The results of Table 3 and Table 4 show that *Kitabisa.com* and *GandengTangan. co.id* are startup companies engaged in philanthropy with different objectives. *Kitabisa.com* is more of a crowd-funding platform, while *GandengTangan.co.id* positions itself as a crowd-lending channel. Kitabisa is a platform to raise funds and donate online transparently, involved in the field of humanity in

general. The fields covered by this startup range from education, health, women, children, empowerment, and environment. GandengTangan specifically conducts a fundraising movement for financing in a funding scheme for micro enterprises in a safe and transparent manner.

The web display of the two socialentrepreneur websites is also packed with different nuances. *Kitabisa.com* tends to have a simple, blue-dominated design, while Gandeng Tangan mostly features orange. The color selection in the visual design can be used to communicate certain messages (Setchell, 2017, p. 244). In the context of marketing communication, color gives an influence in attracting audiences or consumers (Kumar, 2017, p. 9). According to O'Connor (2011, p. 231), blue is often described as peaceful, calm, safe, and orderly. It is often used to decorate the office since research reveals that individuals will be more productive with blue stimuli. On the other hand, orange reflects the attitude of humility and sociability (Paterson & Martin, 2003, p. 2).

Kitabisa.com conducts fundraising with an open platform campaign. Since 2013, Kitabisa.com has been an online media for individuals and organizations that have been verified to carry out campaigns in the form of donation pages. A number of terms and conditions are enforced by Kitabisa.com to the #OrangBaik-which refers to the campaigners-in the campaign program initiation. Fundraising is done by creating an online donation page for various social, personal, creative, and other purposes. Donations are made online. The advantages delivered by Kitabisa managers with digital platforms include: campaigns displayed online can be accessed anytime and anywhere; there are various methods of payment of donations using financial technology; real time and verified donation emails; transparency of funders, value, and amount of donations collected; automatic update feature is available; it is also equipped with direct assistance to provide tips for raising funds.

GandengTangan under PT Kreasi Anak Indonesia has developed connectivity potential since 2015. Having a vision to balance the flow of capital down the economic pyramid by improving micro enterprises, all humans have the right to have equality to develop, so as to create financial independence for all. GandengTangan (GT) has three fundraising programs, namely: becoming a lender, micro enterprise project, and GT-Trust. Through these programs, GandengTangan becomes a liaison partner for micro enterprise owners who need financing (borrowers) and lenders who want to have a social impact through shortterm funding.

Further analysis of the two companies' official website texts unveiled differences in the display of sub-categorization results. From the categories presented in Table 3 and Table 4 section, sub-categories are presented in Table 5 and Table 6. The findings are part of the interpretation of the research data.

Table 5 Categorization of Youth Philanthropy through ICT from Kitabisa.com

Category	Sub Category	Description
Company Value	Vision and Mission	Containing tagline or goal to be achieved by <i>Kitabisa.com</i> as part of company value which is the basis of all work plans and program achievement strategies.
Web Display	Home	Containing links for Fundraising. There are two links in this feature: Fundraising Now and Ask about Fundraising.
		Containing links for Donation, Zakat, KitabisaPlus, Regular Donation.
		Recommendation for you.

Category	Sub Category	Description
		Urgent fundraising contains campaigns with illustrations and messages to make donations.
		Kitabisa Choices contains campaigns almost similar to the previous features but in these campaigns there are several partner institutions such as <i>ACT</i> , <i>Masjid Nusantara</i> , <i>Filantara</i> , <i>Komunitas Anak Bangsa</i> , <i>YDSF</i> , etc. These campaigns are also recommended by Kitabisa to get funding.
		Choose your favorite category: there are four links based on the type of campaign that can be chosen by the account owner (both funders and campaigners). Those four types of campaign include: natural disaster, sick toddlers and children, medical and health assistance, other categories (product and innovation, educational scholarship, environment, social activity, facility and infrastructure, creative work, helping animals, birthday fundraising, venture capital, family for family, houses of worship, run for charity, orphanages, disabled people, gifts and appreciation, humanity).
		Regular Donation contains features for funders to make donations every month with a choice of schemes that can be done with financial technology through the funder saving account autodebet.
	My Donation	Feature to make donations by logging into account.
	Fundraising	Feature to create campaigns using accounts.
	Inbox	Updates and Notifications of fundraising that can be accessed by login.
	Account	Sign Up: feature for account registration.
		Sign In: feature to carry out activities on the website of <i>Kitabisa.com</i> both as #OrangBaik funders and as campaigners.
		Help: feature to get additional information needed. In this feature, there are two links: Help Center (FAQ) and Contact Us.
		Terms and Conditions: feature that contains the mechanism for carrying out philanthropic or funding activities at <i>Kitabisa.com</i> . There are three links: campaigner, funder, and general.
		About Kitabisa–this feature contains the description of the history of Kitabisa, the legality of Kitabisa, the Operational financing, Technology Innovation, Achievement, Giving Report, Networking, Behind the Scenes of Kitabisa.
Impact	Achievement	The intended achievement is the target that has been achieved, appreciation from funders, appreciation from campaign program owners, appreciation from partners, appreciation from related institutions. Achievement is a quantification of several indicators such as the number of #OrangBaik joining, the number of funders, the number of campaigns successfully funded, the number of partners joining. On the other hand, the appreciation gained is financial performance with WTP opinion from the Public Accountant Office.

Source: Analysis of the Researcher from Primary Sources (2019)

Table 6 Categorization of Youth Philanthropy through ICT from Gandeng Tangan.co.id

Category	Sub Category	Description
Company	Vision and	Vision "Gandeng Tangan is a collaboration platform for collaboration for micro entrepreneurs
Value	Mission	who need capital with lenders who want to have a safe and transparent social impact through short-term funding." The vision is derived in the business values: poverty can be overcome by open access to funding, each individual has the opportunity to have a social impact, technology connects lenders and micro entrepreneurs, together is better than one.
Web Display	Home	Search: feature that makes it easy to access the desired information from the GandengTangan website by entering keywords.
		Our Services: GandengKios and GandengKomunitas.
		Submit Business Financing.
		Become Lender.
		Risk Disclaimer, in this link there is a series of statements from GandengTangan about the possible risks that occur in cooperation between lenders and borrowers. It also mentions the mechanism for conducting financial transactions in GandengTangan.

Category	Sub Category	Description
	About Us	Containing the history of GandengTangan, legality under OJK, company values, GandengTangan journey, and GandengTangan personnel.
	Career	Feature to invite youth with certain qualifications to join GandengTangan.
	Calendar of Events	Repository of the schedule of activities carried out by GandengTangan in youth philanthropic activities.
	Blog	Containing various news and information related to financial themes, small businesses, investments.
	Join Hands with Kindness	News about philanthropic activities that have been carried out through Gandeng Tangan.
	Privacy Policies	Containing privacy policies or personal data protection provisions for each use of facilities, features, or services contained on www. <i>GandengTangan.co.id</i> managed by PT Kreasi Anak Indonesia.
	Terms and Conditions	The terms, mechanisms, and settlement solutions resulting from cooperation through GandengTangan are conveyed in this feature. The use of narration is more legal drafting, where the conditions have consequences for the borrowers, lenders, and GandengTangan as the fintech platform.
	FAQ	This feature contains information often asked about GandengTangan by both lenders and borrowers.
	Contact	Feature to contact GandengTangan also includes an offline office address. In the contact form, users can choose the division to contact: IT, CS, HRD, or marketing.
	Consumer Complaint	GandengTangan opens space for complaints which will be resolved within a maximum of 20 working days. If the settlement by GandengTangan is deemed insufficient, the consumer can file a complaint to OJK or through other alternative dispute settlements.
Impact	Achievement	Containing quantitative performance achievement of GandengTangan such as accumulated loans, outstanding loans, accumulated borrowers, to active borrowers, and total users. Besides, the qualitative achievement is that GandengTangan is a registered company under the supervision of OJK since 2019 as a peer-to-peer lending-based fintech company.

Source: Analysis of the Researcher from Primary Sources (2019)

Kitabisa and GandengTangan carry the social entrepreneur as their chosen startup platform. Although it is the same in the ideology of developing philanthropic activities on the basis of ICTs, in practical they have different vision and programs. As illustrated by Table 5 and Table 6, there are some sub-categories of the web features. On the home page, the types of features provided by Kitabisa and GandengTangan are relatively different. The naming of the features in the web display is different, but it has relatively the same substance. For example, the fundraising links in Kitabisa become a feature for creating a philanthropic campaign account. Kitabisa has this feature since this startup is positioning as a company that facilitates crowdfunding on a campaign program basis. Various campaigns can be initiated by individual or community entities through Kitabisa with binding provisions and verification. Furthermore, GandengTangan's homepage provides the features of *GandengKios* and *GandengKomunitas* since this startup places its business in a crowd lending scheme.

Another difference can be found in the feature About Us. With the tagline "We are a bunch of easygoing individuals that are infinitely passionate in helping you make an impact", Kitabisa refers to the company structure as our team. On the other hand, GandengTangan refers to the company structure as a micro enterprise future

change team. These two companies have generally relatively the same divisions: CEO, technology, finance, design, marketing, and customer service. Kitabisa has special divisions for accounting and tax, influencers, campaign consultant, UX researcher. GandengTangan has an additional division specifically for media specialists, and creative UI/UX Designers.

partnership, Kitabisa In and GandengTangan work with advisors in managing their business and philanthropic practices. The advisors who work with Kitabisa include: Rhenald Kasali (Founder of Rumah Perubahan); Achmad Zaky (CEO of Bukalapak.com); Fajrin Rasyid (CSFO of *Bukalapak.com*); Mariko Asmara (Managing Director of JAC Recruitment); Banu Muhammad (Director of Syariah Economic Centre UI); Stephanie Hermawan (CEO of *Marketeers*); Willix Halim (Chief Operating Officer of Bukalapak.com).

Gandeng Tangan has advisors including: Emil Salim (Former Indonesia Minister & Pioneer of Sustainable Development); Mariko Asmara (Chairman of *JAC Recruitment*); Rezki Wibowo (Strategic Advisor Principal of *Roland Berger Firm*); Edwin Aldrin Tan (Professional Financial and Investment Advisor at *Private Equity House*); Roni Pramaditia (Business Development Advisor Head of *Medco Foundation*); Masril Koto (Pioneer of *Farmers Bank*).

The fundraising organization of *Kitabisa.com* works with other entities that also pay attention to philanthropy activity. For *zakat* program, Kitabisa works with: Official Amil Institutions (*zakat* 

institutions that have a Ministry of Religion decree: BAZNAS, RZ ACT, Global Zakat, LAzisNU, LazisMU, Dompet Dhuafa, BMH, GYD) and *ZakatHub* (programs from institutions/communities under BAZNAS). GandengTangan works with partners to support sustainable development and connects micro enterprises and funders. Some parties that partners with GandengTangan include: BMTiTQan Sharia Cooperative, KSp Buana Artha Prima, Limakilo, Tanijoy, Trukita.com.

In the feature of About Kitabisa, the commitment to become a transparent social enterprise is proven by Kitabisa. com with the issuance of the unqualified opinion (WTP) from the Public Accountant Office for financial performance during the 2018 period. In the home feature, Gandeng Tangan shows that it is registered and under the supervision of the Financial Services Authority (OJK). GandengTangan operations become part of the financial institutions that receive supervision from the authorities. For human resource development, GandengTangan joins the GK-Plug and Play Accelerator program by strengthening corporate connection, dedicated mentor, media exposure, seed funding, and credible workshops. DBS Foundation chose GandengTangan as a grant awardee in the social entrepreneurship program to create digital financial product innovations for micro enterprises.

Media exposure to Kitabisa philanthropic activities was carried out by *Kompas, Tech in Asia, Seconds, Daily Social, Liputan6*, and *Forbes* while GandengTangan

received coverage from Geotimes, Net, DAAITy, MetroTV, JawaposTV, KoranSindo, TempoEnglish, IndonesiaTatler, Gatra. Kompas.com, DailySocial.id, Techinasia, Techno.id, and Kontan.co.id. The philanthropic program requires sustainability and these two social enterprises do it in different ways. One of the methods carried out by Kitabisa is by the "keep it all" program. In the program, donations can be withdrawn without having to reach the target number. This mechanism is carried out by several international crowd fundings such as: gofundme, globalgiving, and ketto. Meanwhile, GandengTangan with the tagline "sustain the goodness; earn good return" aims to increase the number of funded micro enterprise projects; amount of funds distributed; and growth in the number of investors involved in funding micro enterprises.

### DISCUSSION

### Youth Capacity Building through ICTs

Youth philanthropy and its involvement in Indonesia's development have been carried out since pre-independence times (Osili & Cagla, 2015, p. 388; Suryadinata, 1978). Since the 1980s, youth philanthropy been dominated by two main has movements namely; youth grant making and service-learning (Allen, 2002, p. 55). In its development, more and more youth have joined in volunteering in philanthropic activities through community foundations, schools, religions. The participatory youth volunteerism activities began to target political, economic, and socio-cultural themes and issues.

The use of ICTs in strengthening social and public activities has been widely used. ICTs are used in public services in the form of e-government (Noveriyanto, Nisa, Bahtiar, & Irwansyah, 2018, p. 37); public library in Central Java with *iJateng* (Fatmawati, 2017, p. 46). Technology is also used for raising diaspora and youth (Leurs, 2015, p. 42). ICTs as channels of intercultural communication (Mas'udah, 2017, p. 5; Shachaf, 2008, p. 136). Strengthening civil society and youth with ICTs (Bachen, et al., 2008, p. 290). ICTs for developing micro medium enterprises (Hashim, 2015, p. 225); ICTs for education (Lubis, Idrus, & Sarji, 2018, p. 290; Perra, 2009, p. 84). ICTs is also used for poverty reduction (Robinson, 2007, p. 138).

Kitabisa and GandengTangan build youth capacity by doing several programs. Kitabisa and GandengTangan create a professional company structure as described in the website. Those two companies work with Indonesian youth to be actively involved in capacities in accordance with the companies' vision and mission. Profile of the organizational structure gives confidence to the youth to jointly contribute solutions to social problems.

Kitabisa refers to the personnel in the company as the "Doers" because as stated on its official website that kindness needs to be conveyed through philanthropy practices rather than just words. Until 2019, around 150 Doers have joined Kitabisa management. The Doers make various innovations in providing convenience to #OrangBaik in the distribution of philanthropic messages.

Gandeng Tangan refers to the company structure as the Gandeng Tangan Team. In the team, there are youth driving change with involvement in philanthropy and information technology. The experience of Gandeng Tangan personnel in capacity mastery in accordance with the concentration helps the coordination pattern in strengthening the capacity. Gandeng Tangan becomes a channel for youth to make a real contribution by taking part in Gandeng Tangan management or becoming lenders.

Building youth capacity in building strategic philanthropy as practiced by Kitabisa and GandengTangan requires creativity. According to Anheir & Leat (2006, p. 39) building creativity in philanthropy is carried out on some basics such as: (1) identifying the relative superiority of the project, (2) building compatibility with values, prior experience, and need for adoption on innovation), (3) complexity by identifying the ease of use of the innovations made, (4) the possibility to be tested before it is distributed to the public, (5) observing and evaluating innovations that have been tested.

Those five principles of building creative philanthropy are carried out by Kitabisa and GandengTangan. Kitabisa and GandengTangan had been conducting various diffusions of innovations on the management, work program, and technology. These changes can be observed from the changes in the company structure or innovation in the official websites development. The development of company capacity in

conducting philanthropy for Kitabisa crowdfunding scheme and crowd-lending from GandengTangan management. Kitabisa and GandengTangan employed creative philanthropy principles by enhancing the vouth capacity in the management. Kitabisa and GandengTangan managements accomply the practising: (1) arranging the authority and functions inherent in the company structure, (2) establishing teamwork cooperation, (3) the ability to develop communication competencies from each structure to support company programs, (4) providing youthfriendly work environment, (5) providing space for youth critical thinking in seeing social problems.

In building youth capacity in the context of the philanthropic movement, ICT can be a stimulus to education and empowerment of social movements. (Thiele, Eikenberry, Metton, & Millard, 2011, p. 4) the movement involves the youth contribution in the economic, social, educational contexts, and volunteer components by participating in groups in their communities. Kitabisa and GandengTangan with ICTs provide an overview to the public and community about philanthropy and community issues. These platforms change the paradigm of giving and sharing in the context of the philanthropic movement (Rosen & Sedonaen, 2001).

# Developing partnership relationship between vouth-adults

Being a company engaged in the social entrepreneur sector requires collaboration with other parties. The context of the collaboration built is to increase the capacity of the personnel and the company as management. Kitabisa and Gandeng Tangan deem it necessary to build relationships with seniors in terms of building the youth capacity in conducting philanthropy. Kitabisa and Gandeng Tangan do this by joining support groups and collaborating with professional advisors. In the official website, Kitabisa and Gandeng Tangan work with several professional entities. Kitabisa and Gandeng Tangan work with senior professionals to gain insight and knowledge about the substance of activities, management, resource development.

Kitabisa works with several advisors to build the company's quality and capacity. The advisors from Kitabisa are senior profiles in finance, management, public relations, and information technology communication. The advisors who work with Kitabisa include: Rhenald Kasali (Founder of Rumah Perubahan); Achmad Zaky (CEO of Bukalapak.com); Fajrin Rasyid (CSFO of Bukalapak.com); Mariko Asmara (Managing Director of JAC Recruitment); Banu Muhammad (Director of Syariah Economic Centre UI); Stephanie Hermawan (CEO of Marketeers); Willix Halim (Chief Operating Officer of Bukalapak.com).

This concept can be harmonized with the performance of the start-ups of *Kitabisa.com* and GandengTangan as the business platforms with innovative collaboration between professionals in technology for infrastructure development and professionals in economics for business development and marketing. ICTs developed by these two social enterprises

also accommodate various other academic disciplines to join such as: advertising, auditing, and creative design. Technology incubators such as those carried out in ICT from *Kitabisa.com* and GandengTangan can be used to persuade youth awareness and participation in youth philanthropy.

Building collaboration with advisors by Kitabisa and GandengTangan brings benefits on several dimensions. This collaboration can foster attachment of identity support in developing youth philanthropic programs. In addition, the collaboration reflects the development of evaluative and constructive communication patterns in program and development. management The collaboration also becomes a stimulus for startups in the context of sharing solidarity identities with entities that share the same vision and values of struggle.

# **Networking**

Kitabisa and GandengTangan startups that have affiliations in the business clusters with the latest ICT base. According to (Dhewanto, Lantu, Herliana, & Anggadwita, 2015, p. 35) the use of technology-based clusters in the startup companies in the developing countries such as Indonesia has a positive impact on the development of innovation in the companies. In this context, companies with an ICT base will be required to develop human resources, business skills, relations with relevant authority, collaboration with academics, and skilled workers in the field of ICT.

Kitabisa and GandengTangan bring the public awareness campaign platform. This pattern is often referred to as public education or social marketing campaigns (Johnson, Johnson, Kingman, 2004, p. 18) involving the media and entities related to philanthropy technically and collaboration with mutualism. The distribution of philanthropic messages by two startups is growing both in terms of quantity (amount of media and collaboration) and quality (in the form of program reviews and expert opinions). Kitabisa works with several institutions in the development of philanthropic message distribution networks e.g. government, companies, Non-Governmental Organization (NGO), and mass media companies.

This platform utilizes the persuasive power of the media to change the values, attitudes, and practices of the public or community about philanthropy. The social impact of this activity on philanthropic activities is relatively large as has been done by the Canadian Center for Philanthropy (Johnson, et al., 2004, p. 34). On the other hand, GandengTangan builds partnership collaboration with several agencies as written on the official website. The following are the institutions or agencies that have formed a partnership network with GandengTangan are DBS Bank, United Nation Capital Development Fund (UNCDF), The NextDev Hub, UnLtd Indonesia, Plug and Play Indonesia, Medco Foundation, Permata Hati Hospital, and Angel Invesment Network Indonesia (Angin).

The inclusion of reputable corporations in communicating the messages becomes one of the essential elements in campaigns like this. Kitabisa and GandengTangan

also develop this pattern by establishing partnerships with corporations through corporate social responsibility (CSR) mechanism or incubation-based partnership concept. The presence of youth philanthropy with the digital platform of social enterprises describes the commitment of market-based approach in solving social problems. Kitabisa.com and Gandeng Tangan combine passion, motivation, and sharing welfare in philanthropic innovation activities. The creative initiatives of the youth in youth philanthropy mark an increasing number of philanthropic schemes that can be carried out as a complement to traditional techniques that have been implemented (Reis & Clohesy, 2001, p. 109).

# Strengthening Youth Skill and Knowledge

The youth contribution in philanthropic activities through startups is a bridge to manage partnerships and building youth capacity in strengthening civil society (Zeldin, et al., 2013, p. 387). Healthy and positive community governance requires the promotion and building of youth involvement as agents of change (Zeldin, et al., 2012, p. 84). Fundraising and loan-raising activities from the community managed by Kitabisa and GandengTangan are indicators of the building of the role of youth in creating social impacts.

Building youth capacity in the scheme of strengthening knowledge and skills, especially in the philanthropy management, is carried out by Kitabisa and GandengTangan through activities: becoming part of a startup company competition, contributing to the ICT,

management, marketing, and creativity capacity strengthening scheme. Moreover, the training and support program are also made by involving the corporate entity structure to develop in terms of both personal and collective capacities. They build collective behavior in formulating strategies to deal with local and national issues, and building a national philanthropic institution system. The strengthening is also carried out in the management capacity of ICTs, company managerial, marketing, and content creative.

On the other hand, Gandeng Tangan actively encourages youth contribution in capacity building by providing space in building careers in Gandeng Tangan. This company invites the outstanding Indonesian youth to join in developing capacity according to competence. As written on the official website, Gandeng Tangan openly opens formation for certain competencies in line with company needs.

The philanthropy in the social enterprises run by the two startups above can become the "learning laboratories" where the perspective of academic science can be tested with an approach to capacity building and youth leadership strategy (Libby, Rosen, & Sedonaen, 2005, p. 115) to find youth philanthropy model in participating in setting priorities of community building, problem solving, and decision making.

The use of ICT in the startup platforms of *Kitabisa.com* and Gandeng Tangan trains the youth in developing communication competencies in dealing with public

audiences. The youth involvement in ICT-based industries becomes a challenge (Purwani, et al., 2018, p. 100). Youth are involved in a competitive climate and support in "selling" creative ideas and programs in managing philanthropic activities. These platforms become the media for developing youth creativity in doing teamwork and diplomacy, and developing program profiles and their sustainability become part of the consensus created in startup management.

Youth are the subjects in community development and agents of social change. Some issues ranging from politics, and economics. social need vouth contribution to navigation from the isolation of movement so far. Youth philanthropy is a representation of the youth development movement in the technical and substantial contexts often placing youth as an active part in community development. In the democratic process, the contribution of all entity elements in the development individual capacities dealing with challenges, obstacles, and change becomes a shared obligation. According to (Ginwright & James, 2002, p. 30) youth are always in the vanguard of community and social change and the youth movement characteristics have commonalities from time to time. Youth gather in a positive crowd to make an impact on the community. A systematic and consistent vouth movement will be able to bring transformation and institutions become more accountable. The youth involvement in determining the contribution scheme

that will be given to the community is a form of autonomous entity involvement in sustainable development.

## Sustainability

The use of ICTs by Kitabisa and GandengTangan within the framework of the design of youth philanthropic work programs takes into account the critical aspects of institutional management. The use of ICTs in the framework of the youth philanthropic activities of the two startups refers to the principles of management policies and regulations ratified by the United Nations (UN). The use of ICTs in the context of positive practices is indicated by several criteria including: legally following national ICT policies; building ICT infrastructure (by using digital technology for e-business; providing access to all entities, developing the human resources involved; building e-legal environment; strengthening ICT innovation; developing multilateral relations with the media, supervisors, and strategic entities; contributing significantly to the national development goals, and making program priorities.

As the companies engaged in the field of social enterprises, Kitabisa and GandengTangan have a business model by combining business actors, philanthropic activities, contextual elements, and outcomes to be achieved. According to (Seelos, 2014, p. 6) with the social enterprise model, the companies can focus on achieving various strategic goals. In strengthening philanthropic activities by Kitabisa and GandengTangan, ICT becomes part of the

transfer of technology for economic growth and improves the living standards of the Indonesian people (Wie, 2005, p. 216). The sustainability of the philanthropic programs mediated by Kitabisa and GandengTangan is carried out in a number of contexts such as achievements, program developments based on research results, periodic evaluation of program activities and results, and dissemination of program achievements to the public.

The social impact of the public involvement platform in youth philanthropy carried out by Kitabisa and GandengTangan with a quantitative achievement of the campaign and the development of micro businesses qualitatively contribute to poverty reduction and social change. Such a model can be applied in a number of contexts such as: community foundations, educational institutions, non-profit institutions, and government organizations (Tice, 2002, p. 5).

Kitabisa and GandengTangan are the representations of Indonesian youth movement as the key actors in the process of economic and social changes. Macro research from (Naafs & White, 2012, p. 37) reveals that Indonesian youth contribution to social change is very significant, especially in the process of urbanization and de-agrarianization. Youth philanthropy is a form of involving youth as equal partners in the social enterprise business. This context places assessment and respect for youth more than "future capital" but unique creative individuals who can make a significant contribution to development.

#### CONCLUSION

The presence of social enterprise platforms in the development of youth philanthropy in Indonesia can be a channel for increasing the capacity of the youth contribution in social change. Optimization is carried out by Kitabisa and GandengTangan with the initiation of a social philanthropic program by establishing a communication information technology-based company. Kitabisa GandengTangan have presented and youth philanthropy with the projects to: strengthening youth capacity, building youth-adult collaboration, empowering youth skills and knowledge, building networks, and maintaining program sustainability.

youth involvement in the Kitabisa.com philanthropy of and Gandeng Tangan with the social enterprise platforms may bring several social impacts such as: (1) persuading the contributions of other fellow youth in similar programs or make initiation of variation programs; (2) broadening the insights and knowledge of the youth on several issues such as narcotics and alcohol abuse, and environment; (3) giving the message of joy and enthusiasm to the youth (about philantropic activities) by their involvement as contributors in KitaBisa and GandengTangan.

Youth philanthropy in the ICT scheme of startups Kitabisa and GandengTangan builds youth confidence and networking. These initiators develop relationships that can be managed in the capacity to create innovative ideas and technologies

in philanthropic activities. The market in the public context requires contributions in creating a mature and growing offering creativity philanthropy. The presence of youth philanthropy by creating synergies between technology, creativity, and values of philanthropy can be a social capital for youth to contribute to social change. Global ratification in sustainable development goals (SGD's) places youth as the entities actively involved and strengthened in their contributions.

Future research can be conducted by mapping the philanthropic behavior patterns in youth by strengthening the population expansion and youth characteristics. The philanthropic institutions in all platforms can develop evaluation and action research mechanisms as a form of quality assurance for institutional performance. The initiation of public involvement as the funder or evaluator entity can be performed by similar philanthropic institutions.

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