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## RESEARCH ARTICLE

# The Role of Digital Technology to Enhance Zakat, Infaq, Sadaqah and Humanitarian Fund (ZISKA) Fundraising

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### Abstract

*This study examines the role of digital technology in increasing ziska fundraising. It also also reveals the inhibiting and supporting factors pertaining to ziska fundraising in zakat management organizations. This research is of field research with a descriptive approach. The object of research is Badan Amil Zakat (BAZNAS) Banyumas Regency, Lembaga Amil Zakat Infaq dan Sadaqah Muhammadiyah (LAZISMU) Banyumas Regency, and Lembaga Amil Zakat Infaq dan Sadaqah Nahdlatul Ulama (LAZISNU) Banyumas Regency. The techniques used to obtain data are observation, interviews, and documentation. The result shows that ziska fund collection is carried out through conventional methods or visiting the office, accessing Instagram, Tiktok, Google, Website, QRIS (Quick Response Code Indonesian Standard), print media, transfer via account number, pick-up zakat, UPZ (Zakat Management Unit) service, Simba application, digital office, Kitabisa. Meanwhile, LAZISNU uses Koin NU (Nahdlatul Ulama Infaq Can). As for the supporting factors, there are social media or print media and even applications that can support the running of ziska fund collection, while the inhibiting factors are the lack of understanding for ordinary people and the lack of internal expertise in special fields to carry out socialization to the community.*

**Keywords:** Digital Technology; ZISKA Fundraising; Zakat Management Organization.

### 1. Introduction

The development of digitalization in the 5.0 era is a very significant increase and changes the activities of the community and transactions in ziska management organizations (zakat, infaq, shadaqah, and other religious social funds). This can provide opportunities for the community to utilize digitalization as an innovation by optimizing the collection of ziska funds practically and effectively.<sup>1</sup> With these developments, muzakki and even mustahik can take advantage of digitalization in the implementation of ziska transactions by using digital fundraising. Islam

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<sup>1</sup> Rohim, A. N. Optimalisasi Penghimpunan Zakat Melalui Digital Fundraising. *Al-Balagh : Jurnal Dakwah Dan Komunikasi*, 4(1), (2019) : 59–90. <https://doi.org/10.22515/balagh.v4i1.1556>

as a universal religion, especially in the monetary field, ziska makes a maaliyah that must be included in any case that is in the principle of the sharia section.<sup>2</sup> Almost all zakat management organizations move to continue to innovate and renew in using fundraising to optimize the collection of ziska.

The ziska program is an obligation for Muslims who are already well-off because the price that a person who is sufficient or able to do ziska is part of his property belongs to the poor. This program is in solving several things ranging from education, economy, da'wah and social humanity organized by zakat management organizations. Human economic dynamics in the rules of life have become human nature, in fact rich and poor become something that cannot be denied. In this case, the obligation to carry out ziska or set aside their assets to the poor is very beneficial and has a huge impact.<sup>3</sup> The collection of ziska funds has many challenges that are faced so as to get the potential of ziska in Indonesia. Although the development of zakat management organizations is quite significant, in its implementation it can provide an increase in the collection of ziska funds more efficiently and practically so as to create equitable redistribution.<sup>4</sup>

There are so many economic problems that have not become a solution to alleviate poverty, so that people who are entitled to get property and meet their needs are still minimal to be tabayun. This ziska activity is a benchmark as a concern and community empowerment to set aside some of their property to purify themselves by doing this ziska activity. In this case, the ability of limited human resources, lack of access to productive resources. The importance of the existence of community empowerment that is able to provide encouragement to the community to be empowered and independent to carry out the process of social activities such as providing other religious social funds to zakat management organizations in their area.

Zakat, Infaq, Shadaqoh, and other Religious (ziska) which is zakat is part of a number of assets that meet the requirements of nishab (the limit of mandatory zakat issuance) which must be given under certain conditions and paid to those entitled to receive it.<sup>5</sup> Infaq is spending something for the benefit of something whose purpose is to gain the pleasure of Allah according to the level of ability.<sup>6</sup> Shadaqah is the giving of something from a Muslim to those who are entitled to receive it sincerely and voluntarily without being limited in time and a certain amount with the expectation of Allah's pleasure and reward alone.<sup>7</sup> Other social religious funds are a program of sacrifice, fidyah, grants, waqf.

Digital fundraising makes a wider reach as a means of collecting ziska funds given the fragmentation of media that can access in any field so that it can help access ziska activities

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<sup>2</sup> Syahbudi, M., Arifin, Z., & Soemitra, A. Zakatech: Readiness and Development of Zakat Fundraising in Indonesia. *IQTISHODUNA: Jurnal Ekonomi Islam*, 12(1), (2023) : 157–180.

<sup>3</sup> Zuul Fitriani Umari, Q. B. *Fikih Zakat, Sedekah, dan Wakaf*. Jakarta : Prenata Group, 2020

<sup>4</sup> Ulpah, M. Strategi Corporate Fundraising Zakat Infak Dan Shadaqah Pada Lazizmu Jakarta. *Madani Syari'ah*, 4(2), (2021) : 1–12.

<sup>5</sup> Rosmiati, R., & Emba, N. I. Optimalisasi Transparansi Pengelolaan Dana Zakat, Infaq, dan Sedekah Pada Badan Zakat Nasional (BAZNAS) Kota Gorontalo. *Jurnal Mahasiswa Akuntansi*, 2(1), (2023) : 140–147.

<sup>6</sup> Khumaini, S., Abdullah, M. D., & Warto, W. Pengaruh Zakat, Infak dan Sedekah Terhadap Kesejahteraan Mustahik di Baznas Kota Tangerang di Masa Pandemi Covid-19. *Al Maal: Journal of Islamic Economics and Banking*, 4(2), (2023) : 193–207.

<sup>7</sup> Sa'adah, A. H. Mewujudkan Zero Kemiskinan di Indonesia melalui Pemberdayaan Zakat, Infaq dan Sedekah. *ZISWAF ASFA JOURNAL*, 1(1), (2023) : 33–47

by using digital fundraising.<sup>8</sup> The implementation of ziska is useful for realizing community welfare and poverty reduction in achieving the aims and objectives of the association. The ziska is managed by zakat management organizations consisting of BAZNAS (National Zakat Agency), LAZISMU (Lembaga Amil Zakat, Infak, Shadaqoh Muhammadiyah), and LAZISNU (Lembaga Amil Zakat, Infak, Shadaqoh Nahdlatul Ulama), from these organizations will be managed and collected funds that have been collected then will be distributed both in cash and other basic needs.

The first is direct fundraising, which is a technique or method that involves muzakki, mustahik, or munfiq directly with the efforts made by the fundariser if they get a response then it can be accommodated. Second, indirect fundraising, which is a method that involves the participation of muzzaki, mustahik, and munfiq directly without providing direct accommodation to the immediate response.<sup>9</sup> Fundraising has a strategic role in the success of ziska activities in empowering the community to develop programs in ziska management organizations. Fundraising also has a role, one of which shows that fundraising is one of the aspects that influence the success of ziska, therefore the development of digital fundraising strategies in ziska fundraising can take advantage of digital technology that must be pursued in facilitating and providing effectiveness in every ziska program and activity at ziska management organizations.

The existence of digital fundraising can measure success in achieving goals with actual results, in this case effectiveness can be measured in terms of the number of ziska transactions in the ziska management organization and meeting the targets or plans that have been set.<sup>10</sup> This ziska management organization introduced digital fundraising because it can practically transact and collect ziska funds. This also makes ziska services usable for the surrounding community.

Ziska management organization is an institution or a body that manages zakat, infaq, and shadaqah. Contained in Law No. 23 of 2011 concerning Zakat as a reference for zakat agencies or institutions. Based on this law, there are 2 (two) forms of zakat management organizations in Indonesia, which include the National Amil Zakat Agency (BAZNAS) which is a zakat management institution established by the government. In this baznas consists of the central Baznas which is referred to as baznas, provincial baznas, and district or city baznas. While the Amil Zakat Institution (LAZ) is an institution formed by the community that has the task of collecting, distributing, and utilizing zakat.<sup>11</sup> Based on this background, the researcher aims to examine and find out about digital fundraising in increasing ziska fund collection by ziska management organizations as well as inhibiting and supporting factors in increasing ziska fund collection by zakat management organizations.

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<sup>8</sup> Plantin, J.-C., & Punathambekar, A. Digital media infrastructures: pipes, platforms, and politics. *Media, Culture & Society*, 41(2), (2019) : 163–174.

<sup>9</sup> Anwar, A. Z., Rohmawati, E., & Arifin, M. Strategi fundraising zakat profesi pada organisasi pengelola zakat (OPZ) di Kabupaten Jepara. *Proceeding of Conference on Islamic Management, Accounting, and Economics*, (2019) :119–126.

<sup>10</sup> Abidin, I. S., Isnaeni, N., & Ridhwan, R. Digital Fundraising Transformation as a Form of Stability Strategy and Effort to Grow Zakat Awareness through the Concept of Zakat Profession. *Indonesian Conference of Zakat-Proceedings*, (2021): 335–344.

<sup>11</sup> Anwar, A. Z., Rohmawati, E., & Arifin, M. Strategi fundraising zakat profesi pada organisasi pengelola zakat (OPZ) di Kabupaten Jepara. *Proceeding of Conference on Islamic Management, Accounting, and Economics*, (2019) : 119–126.

## 2. Research Methods

This research is a field research which is a direct research or to the subject and object under study, namely in zakat management organizations both at BAZNAS in Banyumas Regency, LAZISMU in Banyumas Regency, and LAZISNU in Banyumas Regency. While this research approach uses a descriptive qualitative approach, namely making descriptive, systematic, factual and accurate descriptions of the facts under study.<sup>12</sup> The place of this research is in BAZNAS, LAZISMU, and LAZISNU in Banyumas Regency.

This research employs primary data and secondary data. Primary data is that which is obtained as the main data, namely observation, interviews and documentation to related parties in the zakat management organization. While secondary data is data obtained from the results of data used such as books, journals, annual reports, and other sources as documents needed to strengthen the data. The techniques used to collect the data are observation, interviews and documentation. Data analysis is a process of searching for data and systematically compiling data obtained from interviews, observations and documentation by describing it into units and synthesizing and making conclusions so that it can be easily understood by oneself and others.

## 3. Discussion

Digital fundraising is a website and application system that supports ziska fundraising to make it easier for ziska management organizations to raise funds in socializing and interacting indirectly and indirectly to the community.<sup>13</sup> Digital fundraising has benefits that can be felt directly by each user. Therefore, people can access anytime and anywhere and can interact directly with the ziska management organization. The collection of ziska funds (zakat, infaq, shadaqoh, and other religious social funds) using digital fundraising is an alternative as a medium that can mobilize human resources to develop communities using digital technology. Ziska fundraising platforms such as websites, social media, applications reach a wider community and receive benefits that can increase transparency, accountability, and trust in ziska fundraising efforts.<sup>14</sup> Digital fundraising platforms that access crowdfunding have gained significant popularity in recent years. These platforms harness the power of social networks that allow individuals to raise money with direct connections. It fosters a sense of community engagement and encourages active participation, which in turn increases the potential for successful use of digital fundraising.

Digital fundraising platforms that access crowdfunding or funding techniques for projects or business units that involve the community at large, this access has gained significant popularity in recent years. These platforms harness the power of social networks that allow individuals to ziska with direct connections. Digital fundraising fosters a sense of community engagement and encourages active participation, which in turn increases the

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<sup>12</sup> Rifad, M., Alhabsyi, F., & Nadirah, S. Kepemimpinan Transformatif Kepala Sekolah Dalam Meningkatkan Kemampuan Literasi Digital Tenaga Pendidik di SD Alkhairaat 1 Palu. *Jurnal Integrasi Manajemen Pendidikan*, 2(1), (2023) : 49–58.

<sup>13</sup> Feraldi, W., Andriyanto, S., & Rindri, Y. A. Rancang Bangun Sistem Informasi Digital Fundraising LAZISMU Universitas Muhammadiyah Bangka Belitung. *JSITIK: Jurnal Sistem Informasi Dan Teknologi Informasi Komputer*, 1(1), (2022) :1–16.

<sup>14</sup> Wibowo, A. Enhancing economic growth for the achievement of sustainable development goals through digital era fundraising schemes for sustainable community development: A policy analysis from the islamic economic perspective. *Proceeding of International Conference on Islamic Philanthropy*, 1, . (2023) : 26–37.

potential for successful use of digital fundraising.

Digital fundraising facilitates the community to conduct transactions digitally and does not complicate transactions in this way allowing individuals, organizations, and communities to contribute to the goal of increasing the effectiveness and efficiency of services in the management of ziska funds in achieving the aims of the association and increasing the economic capacity of the community empowering productive businesses. As a way to contextualize the collection of ziska funds, it is appropriate to utilize digital fundraising managed by zakat management organizations, because these ziska management organizations are non-profit without taking profits and as a means for the community to conduct ziska transactions.<sup>15</sup>

Hermawan as Head of the Collection Section at BAZNAS Banyumas Regency said digital fundraising used to increase ziska fund collection is using manual or conventional to the BAZNAS office and can mention the needs that will be implemented. This aims to facilitate people who do not have gadgets and do not understand the procedures for using digital fundraising, the provision of account numbers is able to provide convenience to people who want to make transactions flexibly without any time restrictions.

The provision of this account number can be seen through pamphlets, social media, print media, and the website <https://baznasbanyumas.or.id/> managed by BAZNAS this website can be accessed through google, firefox and other features. Quick Response Code Indonesian Standard (QRIS) is a barcode that can be scanned to facilitate electronic payment transactions QRIS also has the amount you want to pay easily can be automatically entered and there is a mutation of payment, pick up zakat is an effective and efficient service provided by BAZNAS where officers pick up zakat by taking zakat from muzakki at the place and time provided, through digital wallets (Shopee, Tokopedia, Digital Office, Simba) this application makes it easier for people to access transactions so that it makes an alternative way. through social media, Instagram, Facebook, WhatsApp, Tiktok, and others.

The purpose of using social media is to support ziska transactions in collecting funds. All information related to BAZNAS is also published in the media and there are UPZ (Zakat Management Unit) services as ziska distribution to agencies, villages, mosques, boarding schools, and schools.

The supporting factors for using digital fundraising are through radio broadcasting, socialization to institutions such as schools, boarding schools and so on. Then through mass media or print media such as brochures and pamphlets to help promote and provide information to educate the public and as an invitation to make ziska transactions. Meanwhile, the inhibiting factor is the lack of internal for 1 person who is consistent in this field so that it becomes an inhibiting factor for target work, monitoring and there is a field team.<sup>16</sup>

Hasib Amrillah as fundraising manager at LAZISMU Banyumas Regency said that the digital fundraising media used by LAZISMU as an effort to increase ziska fundraising is crowdfunding, namely the Kitabisa.com application which can be downloaded via playstore. Kitabisa.com has several features that can be selected by users which can make it easier to make transactions online, the website <https://lazismubanyumas.org/> is a website that

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<sup>15</sup> Herrero, M., & Kraemer, S. Beyond survival mode: Organizational resilience capabilities in nonprofit arts and culture fundraising during the Covid-19 pandemic. *Nonprofit Management and Leadership*, 33(2), (2022) :279–295.

<sup>16</sup> Interview with the Head Officer of Fundraising in BAZNAS

contains information about LAZISMU so that it can relate to the community to facilitate the implementation of ziska, Quick Response Code Indonesian Standard (QRIS) is access through a barcode that can be scanned easily which contains the total nominal and payment transactions used for users, manually or conventionally to the LAZISMU office, muzakki or donors make transactions directly to the LAZISMU office and mention the needs that will be carried out, provision of account numbers, some of which are carried out by LAZISMU in collaboration with the Bank and include account numbers to be used as a means of transfer so that it has been provided from banks more than 50% obtained, through social media namely Facebook, Instagram, and Tiktok used as a facility to convey information. The collection of ziska funds (zakat, infaq, shadaqoh, and other religious social funds) using digital fundraising access raised Rp. 24,083,575,672, - as many as 34,381 people. With this, the results obtained are an increase in the use of digital fundraising so that more funds are raised.

Using this social media, LAZISMU continues for 30 days to create content or other information such as educational video content, attractively packaged donation reports, printed media, LAZISMU also provides printed media such as pamphlets, brochures, banners which aim as indirect socialization for the community to understand the importance of doing ziska activities and picking up zakat, this service is used to pick up ziska goods or money at the muzaki or donor's place to be picked up at the specified location. Then there is a platform for making donations at [sobatberbagi.com](http://sobatberbagi.com). this feature is available for calculating zakat online, updating information and articles about zakat infaq or shadaqah and other religious social funds.

LAZISMU also has inhibiting factors in LAZISMU, this factor comes from internal because there are still less people who have a basic in one field, as well as ordinary people who do not understand the importance of ziska and are also still hampered in reaching the community to recognize the products in LAZISMU. While the supporting factor is by mass media that can broadcast activities, content, information that can support programs at LAZISMU.<sup>17</sup>

The Deputy secretary of LAZISNU explained that digital fundraising used to increase ziska fundraising can be manually or conventionally to the LAZISNU office, muzakki or donors make transactions directly to the LAZISNU office and mention the needs to be carried out, transfer via account number, aims to facilitate transactions to the community to carry out ziska activities. This makes it easy and efficient for users, QRIS (Quick Response Code Indonesian Standard), a barcode that can be scanned using an application that can be used for e-commerce payments QRIS is provided on printed media inside the LAZISNU office and on managed social media such as Instagram, Facebook, Google, and so on.<sup>18</sup>

Provision of account numbers, which are listed on pamphlets and social media so that people can easily make transactions via transfers, website <https://lazisnubanyumas.org/>, this website can be used to find information related to LAZISNU and what programs are provided, social media, Facebook, Instagram, and Tiktok which become social networks for the community by providing information knowledge about what LAZISNU services are and the use of Koin NU (Nahdlatul Ulama Infaq Cans), is one of LAZISNU's fundraising programs apart from zakat and other social funds. The purpose of this coin is to provide strengthening of an-nahdliyah Islamic teachings in the form of institutional strengthening and social activities at the level of NU branch (Village), MWCNU (District), PCNU (Regency).

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<sup>17</sup> Interview with the manager of Fundraising in LAZISMU

<sup>18</sup> Interview with the deputy Secretary of LAZISNU.

The use of ziska activities is also usually only done manually, many use transfer media and QRIS in balance but the most dominant is manually. If for donations often use transfers, because the disbursement process is long so the process is not instantaneous. In this case LAZISNU also has several inhibiting factors in digital fundraising activities at LAZISNU, namely the lack of internal human resources or those working in a special field or even those who have a separate base for checking mutations that are included in the LAZISNU program and socializing to residents, the transfer facilities of the muzakki have not utilized consistently. While the supporting factor is the existence of village institutions, districts and organizations as affiliated parties in supporting the ziska program at LAZISNU.

The most dominant zakat managers both from BAZNAS, LAZISMU, and LAZISNU in increasing the collection of ziska funds through digital fundraising are using manual or conventional by coming directly to the office, through digital or using the application provided or WhatsApp, using the Quick Response Code Indonesian Standard (QRIS), through transfers through the account number provided, social media both from content or information that can be used as information and education to the public and for LAZISNU itself there is additional access through Koin NU (Kaleng Infak Nahdlatul Ulama).<sup>19</sup>

Digital Fundraising as expansion and development so that with the existence of UPZ can improve the quality of service to the community, especially the poor in various ways and efforts, one of which is to increase the acquisition of ziska funds by developing various service products and expanding the range of management locations and distribution of ziska fund collection. Although using digital fundraising, the development in managing ziska funds must be managed in a trustworthy, transparent, professional manner, and in an integral system under the auspices and supervision of the government which can improve the quality of service and the impact of public trust in zakat management organizations.<sup>20</sup> So in the results and discussion, digital fundraising to increase ziska fundraising uses manual / offline, online using applications provided such as shopee and so on, websites, QRIS (Quick Response Code Indonesian Standard), pick up zakat, account numbers, print media, social media such as Tiktok, Instagram and for LAZISNU itself also uses the Koin NU program (Kaleng Infak Nahdlatul Ulama).

Utilizing digital technology such as digital fundraising will reach more targets by providing easy access to information about ziska, through this platform ziska's fundraising strategy can overcome the problem of gaps between the potential and achievements of ziska fundraising.<sup>21</sup> The existence of ziska fundraising can be organized, and planned that can be evacuated will increase the trust, image, and existence of the institution or community, so that the entire series and implementation of the program can run optimally by having a positive impact on people's lives.<sup>22</sup>

The development of digital fundraising and knowledge is very influential on some digitalization users and even social media, through online services using application features or services that have been created by zakat management organizations, it is able to provide

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<sup>19</sup> Interview with Vice Secretary of LAZISNU.

<sup>20</sup> Muqorobin, A., & Urrosyidin, M. S. The Contribution of Zakat, Infaq, Sadaqa, and Waqf (Ziswaf) Strategic Management in Developing the Prosperity of Ummah. *Journal of Islamic Economics and Finance Studies*, 4(1), (2023) : 27–47.

<sup>21</sup> Lubis, M. A. Digital Fundraising Based Zakat Collection Strategy In Medan City Lazismu. *Proceeding International Seminar of Islamic Studies*, (2023) : 1316–1327.

<sup>22</sup> Makhrus, M., & Saepudin, E. Gerakan Filantropi Islam Berbasis Media Sosial dan Implikasinya Terhadap Pemberdayaan Masyarakat di Indonesia. *Jurnal Ilmiah Ekonomi Islam*, 9(2), (2023) :1906–1919.

convenience in carrying out the collection of ziska funds.<sup>23</sup> each institution or zakat management organization needs funds to finance its operational activities. each zakat management organization has its own standards and qualifications to determine whether it can increase the optimal target so that the digital fundraising ability maintains the survival of the zakat management organization. the development of digital fundraising is very good to do because it has a perpetual and continuous nature. on the other hand, distribution funds are needed for the benefit of the programs provided and as poverty alleviation.<sup>24</sup>

So, it is necessary to optimize the collection and management of Zakat to reduce the community's socio-economic gap. This is the homework of zakat practitioners or zakat collection bodies to find ways to maximize the potential of Zakat. One is for zakat amil to continue improving services and innovations in Zakat management. Likewise, on the use of online media in collecting zakat. As it is known that currently there are many online zakat institutions. These institutions respond to technological developments to provide alternatives for maximum collection, management, distribution, and utilization of zakat fund.

So, what needs to be done is to be able to find out how the process of implementing community empowerment to measure success and have a systematic impact on individuals and groups in order to increase the community in transactions to carry out programs provided by zakat management organizations. This is certainly a support for muzakki in increasing the effectiveness of the use of digital fundraising and is well utilized by its users. Zakat management organizations are also easy to use as a means of channeling, distributing, and using programs that must be realized.

As for minimizing the obstacles that exist in the zakat management organization is to conduct socialization and education. This socialization activity is directed at achieving to arouse the desire of Muslims to spend their assets to create awareness of the obligation of Muslims to pay zakat, encouraging positive attitudes of Muslims towards the obligation to pay zakat. obligation to pay zakat, encouraging positive attitude of Muslims towards ziska activities, and generate the trust of muzakki to pay ziska. muzakki to pay ziska at zakat management organizations.

#### 4. Conclusion

Zakat management organizations have digital access such as websites, applications, social media, print media, Koin NU, QRIS, account number, and others. This can make it easier for digital media users to reach several social networking options provided by the zakat management organization. It can even easily choose the features or media provided to conduct ziska transactions. This activity is very effective seeing that nowadays almost all activities and even transactions are through digital media. This activity can take advantage of the opportunities for ziska management organizations to be able to meet the targets or plans set previously. As a way to contextualize the collection of ziska funds, it is very appropriate to take advantage of digital fundraising managed by zakat management organizations, because this ziska management organization is non-profit without taking profits and as a means for people to conduct ziska transactions.

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<sup>23</sup> Hayati, R. F., Arnes, O. V., & bin Kirin, A. Innovation Of Online Zakat Institutions: Opportunities And Challenges In The Era Of Smart Society 5.0. *MILRev: Metro Islamic Law Review*, 2(2), (2023) : 175–185.

<sup>24</sup> Purwanto Apri. *Managemen Fundraising bagi Organisasi Pengeloa Zakat*. Yogyakarta : Teras, 2009



The community is certainly given more in-depth socialization on the use or how to access digital fundraising so that they can make good use of their gadgets, because it is still dominant that people who already have expertise in using social media do not understand the importance of conducting ziska activities through the digitalization provided. It becomes a big influence if the zakat management organization has not deeply invited the community or followed up again to be able to carry out ziska transactions and there is a way that needs to be done, namely conducting amil fundraising training.

In order to support this, the quality of human resources is needed human resources who are reliable, strong in character. This is needed to foster a work culture that is professional, productive, and progressive work culture that has an impact on improving institutional performance on improving institutional performance. One of the main concerns is the field of collection, because this field focuses on activities about digital fundraising.

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