



Digital Management of Zakat Fundraising

Febyviani Dwimutian Anggraini ¹, Syamsul Hilal²

¹ Universitas Islam Negeri Raden Intan Lampung, Indonesia. E-Mail: febyvianidma@gmail.com

² Universitas Islam Negeri Raden Intan Lampung, Indonesia. E-mail: syamsulhilal@radenintan.ac.id

Abstract: Digitalization in zakat management has become a strategic need amidst technological developments and changes in donor behavior. This study aims to examine the concept, strategy, and application of technology in digital zakat fundraising management in Indonesia. Through a descriptive qualitative approach, this study reviews digital-based zakat collection practices such as the use of websites, applications, social media, and integration with sharia fintech. The results show that digital management significantly increases efficiency, accountability, and reach of muzaki. The main challenges include data security, digital literacy, and infrastructure gaps. In conclusion, digital zakat fundraising is an important innovation in the modernization of Islamic philanthropy that can strengthen the role of zakat in social development. Digitalization in zakat management has become a strategic need amidst technological developments and changes in donor behavior. This study aims to examine the concept, strategy, and application of technology in digital zakat fundraising management in Indonesia. Through a descriptive qualitative approach, this study reviews digital-based zakat collection practices such as the use of websites, applications, social media, and integration with sharia fintech. The results show that digital management significantly increases efficiency, accountability, and reach of muzaki. The main challenges include data security, digital literacy, and infrastructure gaps. In conclusion, digital zakat fundraising is an important innovation in the modernization of Islamic philanthropy that can strengthen the role of zakat in social development.

Keywords: Digital Security; Digital Zakat; Fundraising; , Social Media; Sharia Fintech

Introduction

The development of digital technology has brought about major changes in various aspects of life, including in the management of zakat. Zakat, as one of the pillars of Islam, has an important role in improving social welfare and reducing economic disparities. However, in the digital era, the method of collecting and managing zakat must also adapt to the changing times in order to be more efficient, transparent and easily accessible to the general public.¹

¹Rahmat, et al., "Collection of Zakat, Infak, and Alms Funds Based on the Behavioral Intentions of Gen Y Muslims in Using Digital Payment Technology", AL-MUZARA'AH Journal, 8, 2 (2020), 95.

In this context, digital management of zakat fundraising become an innovative solution that allows zakat collection to be done online through websites, mobile applications, digital wallets, and social media. With this system, muzaki can pay zakat more easily without having to come directly to the zakat institution office, while zakat institutions can manage incoming funds in a more accountable and structured manner.

In Indonesia, various non-governmental organizations such as Dompot Dhuafa and Baitul Maal Hidayatullah (BMH) have implemented a digital fundraising system to increase zakat fund collection. With a technology-based strategy, these institutions have succeeded in reaching more muzaki and distributing zakat funds faster and more precisely.²

Theoretical Basis

Zakat is an obligation for every Muslim who is able to purify wealth and help social welfare. Professional and effective management of zakat is very important so that the large potential of zakat can be collected and optimally distributed to mustahik. Zakat fundraising is the process of raising zakat funds from the community, which requires a good management strategy so that the potential of zakat can be maximized. In the modern context, zakat fundraising management does not only rely on conventional methods, but must also be adaptive to technological developments and the behavior of digital society.³

Digital fundraising is a fundraising method that utilizes digital platforms to attract and manage donations from muzakki (zakat givers). This method involves the use of various digital media such as websites, applications, social media, e-commerce, and fintech that can be accessed anytime and anywhere. Digital fundraising is dynamic and requires adaptation to technological developments and trends in community behavior.⁴

Digital fundraising strategies are divided into two main methods, direct fundraising, which involves direct interaction with potential donors through email, digital advertising, telefundraising, and online presentations. And indirect fundraising

² Fitri Maghfirah, "Increasing Zakat Fund Acquisition Through the Use of Online Technology", *Az Zaqra' Journal*, 12, 2 (2020), 58.

³ M. Anwar Sani, *Tricks to Collect Money, Mosque-Based Zakat Management*, (Jakarta: Gramedia Pustaka Utama, 2010), p. 25.

⁴ Faozan Amar, *Digital Fundraising Zakat (Zakat Payment Technology From Conventional to Digital)*, (Yogyakarta: IB Pustaka, 2023), p. 39

Through image campaigns, holding digital events, and building relationships through educational content on social media.⁵

Digitalization in zakat management plays an important role in increasing transparency, accuracy, and efficiency of zakat fund management. Adoption of digital technology accelerates the growth of zakat collection because it provides easy access for muzakki to donate and monitor its distribution, in addition, digitalization also strengthens the accountability of zakat institutions in the eyes of the public.

Research methodology

This study uses a descriptive qualitative approach, which is an approach that aims to systematically describe the facts or characteristics of the object being studied, in this case the implementation of digital zakat fundraising management. Primary Data Obtained through direct observation of the features and digital platforms of zakat management institutions such as Dompot Dhuafa and BMH, including official websites and zakat payment applications. While Secondary Data Comes from scientific literature, journal articles, textbooks, annual reports of zakat institutions, and previous research results that are relevant to the topic.

Method of collecting data using Library Research, namely Reviewing academic references such as national and international journals that discuss zakat digitalization, sharia financial management, and Islamic financial technology (Islamic Fintech). Analysis of official documents such as zakat digitalization reports, social media campaign infographics, and publicly available zakat application features. Data was analyzed using content analysis to identify key themes related to strategy, technology, effectiveness, and challenges in digital zakat fundraising management. The results are then compiled narratively and descriptively to describe the actual dynamics and strategic recommendations.

Results and Discussion

Digital Management of Zakat Fundraising

Management is a loan word from English, "management" which is rooted in the word "manage" which means "control" control and "Succeed" success. From this definition it can be concluded that the core of management is control to achieve the desired success. Good management will facilitate the realization of the goals of the company, employees and society. With management, the effectiveness and efficiency of management elements can be improved.⁶

As stated by Harold Koontz & O'Donnel in his book entitled "Principles of Management", "management is a relationship with the achievement of a goal carried out through and with other people."

⁵Astuti Nur Rahmawati and Arif Sapta Yuniarto, Analysis of Digital Fundraising Zakat Strategy in Increasing the Number of Muzakki Study on Lazismu in the Special Region of Yogyakarta, Citizenship Journal Vol. 7 No. 1 June 2023

⁶Drs. H. Hasibuan Melayu SP, Human Resource Management, (Jakarta: PT. Bumi Aksara, 2006),1

James A. F, Stoner stated that "management is the art of getting things done through people."⁷

Digital media, by definition, is defined as a content format that can be accessed by digital devices. The concept of digital media is binary, namely 0 and 1 using discrete waves. Digital media can be created, viewed, distributed, modified and can persist on digital electronic devices.⁸Digital media is included in one of the gadgets in new media, there are four main categories in new media, namely interpersonal communication media such as email, interactive game media such as games, information search media such as search engines on the Net, and participatory media such as chat rooms on the Net.⁹In this case, computer programs and software such as digital video, digital images, digital audio, video games, web pages, websites, including social media are examples of digital media. Digital media is also called online media, namely media presented online on the Internet based on telecommunications and multimedia.¹⁸ Digital media uses a content distribution model that disseminates information in real time. Content created by consumers will become increasingly popular on digital media channels. Digital media such as the internet is able to present a new identity and a new culture that we know as virtual culture and identity.¹⁰

In the context of social and religious organizations, such as zakat institutions, management also plays a role in ensuring the effectiveness of the management of funds collected from the community. One form of management implementation in this field is fundraising.

The basic concept of Fundraising in managing zakat is from the word of Allah in the Al-Qur'an surah Al-Taubah verse 103, he says:

خُذْ مِنْ أَمْوَالِهِمْ حَقٌّ مِنْ أَمْوَالِهِمْ or prayer سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ

Meaning: "Take zakat from their wealth, to cleanse and purify them with it, and pray for them. Verily your prayer is a source of comfort for them. And Allah is All-Hearing, All-Knowing."

This verse contains the word khudz (in the form of the verb amar) which indicates the command that collecting zakat from the muzakki by the amil zakat is obligatory.

Meanwhile, according to the language, Fundraising means collecting funds or fundraising, while according to the term fundraising is an effort or process of activities in an effort to collect funds (zakat) and other resources from the community, both individuals, groups, organizations that will be distributed and utilized for mustahik.

It is also explained that fundraising is the process of influencing the community, both individuals or representatives of the community or institutions, to channel their funds to an organization.

⁷Daryanto & Abdullah, MBA, Introduction to Management and Communication Science, (Jakarta: Copyright, 2013), 2.

⁸ Wikipedia, "Digital Media", "in" https://id.wikipedia.org/wiki/Media_digital (accessed on 28 February 2025).

⁹Juliana Kurniawati, Siti Baroroh, "Digital Media Literacy of Students at Muhammadiyah University of Bengkulu" Journal of Communicators, 8, 2 (2016), 54

¹⁰Rulli Nasrullah, Cyber Media Theory and Research, (Jakarta: Prenadamedia Group, 2016), 34

Fundraising in zakat management is very important because zakat itself is a religious obligation that not only functions as a form of obedience to Allah SWT, but also has a social impact in improving community welfare.

Zakat is a religious commandment that is oriented towards fellow human beings, as well as a form of obedience to Allah SWT. Zakat has a positive impact on those who give and those who receive it, thus creating an increase in social welfare and fostering an attitude of togetherness, brotherhood, and mutual assistance.¹¹ Therefore, the integration between management principles and appropriate fundraising strategies will further maximize the benefits of zakat for mustahik and encourage better socio-economic growth.

Concept and development of Zakat Fundraising Management

1. Digital Zakat Fundraising Concept

Digital zakat fundraising is a method of collecting zakat funds that uses digital technology and online platforms to increase efficiency, transparency, and reach of muzaki. This fundraising utilizes various Islamic financial technologies (Islamic fintech) to ensure that the process of payment, recording, and distribution of zakat is carried out more easily, quickly, safely, and in accordance with sharia principles.¹²

In the digital era, the use of technology in zakat management is becoming increasingly important to address the challenges of changing donor behavior, transaction efficiency, and transparency in zakat fund management.

Zakat fundraising management includes several main aspects, namely:

- a. **Zakat Collection Strategy**– Includes education, promotion, and utilization of technology to facilitate zakat payments.
- b. **Transparency and Accountability**– Provide open reports to the public regarding zakat management.
- c. **Effective and Efficient Distribution**– Ensure that zakat funds reach those entitled to them in accordance with sharia.
- d. **Innovation in Zakat Collection**– Using modern methods such as digital fundraising and collaboration with financial institutions.

2. Development of Zakat Fundraising Management

The development of zakat fundraising management continues to experience transformation along with social, economic, and technological changes. Here are some important stages in its development:

- a. **Traditional Era** In the early stages, zakat collection was carried out simply through mosques or local religious institutions. This system relies on individual awareness to pay zakat without a clear recording system.
- b. **Era of Formal Amil Zakat Institutions (LAZ)**. During this period, structured zakat institutions began to emerge that had official authority, such as the National Zakat Agency (BAZNAS) in Indonesia. This institution is tasked with

¹¹Rahmat, et al., "Collection of Zakat, Infak, and Alms Funds Based on the Behavioral Intentions of Gen Y Muslims in Using Digital Payment Technology", *AL-MUZARA'AH Journal*, 8, 2 (2020), 95.

¹²Mohammad Saleh, "Zakat Fundraising Strategy: Opportunity and Challenges in the Digital Era", *Journal of Nahdhatul Ulama Studies*, 1, 2 (2020), 1-16

managing zakat more professionally, including a data collection and distribution system based on community needs.

- c. **Digital Era and Financial Technology** Technological developments bring innovations in zakat fundraising, such as: Digital Platforms and Applications – Zakat payments can now be made through mobile applications, e-wallets, or official websites of zakat institutions. Collaboration with Islamic Banks – Facilitating zakat payments through auto-debit features or Islamic banking services. Zakat Crowdfunding – An online zakat fundraising system that allows people to contribute more easily and transparently.
- d. **The Era of Big Data and AI in Zakat Fundraising** Currently, zakat management is starting to utilize big data and artificial intelligence (AI) to increase the effectiveness of zakat collection and distribution. This technology is used to:
 1. Analyzing zakat payment trends.
 2. Identifying the potential for more targeted muzakki (zakat payers) and mustahik (zakat recipients).
 3. Providing transparent reports to the public through blockchain to increase public trust.¹³

Zakat fundraising management has evolved from a traditional system to a more modern and technology-based approach. By utilizing digital innovation, big data, and AI, zakat collection can be more effective and transparent. Although there are still challenges, this development provides a great opportunity to make zakat a primary instrument in overcoming poverty and social inequality in the Muslim world.

Zakat Fundraising Management Website Creation

The creation of a zakat fundraising management website is a strategic step to increase transparency, efficiency, and reach of zakat fundraising. This website can help zakat institutions in managing funds, distributing zakat better, and providing transparent reports to donors.¹⁴

1. **Main Features of Zakat Fundraising Management Website**
 - a. **Admin Dashboard** Manage zakat donor and recipient data Monitor zakat transactions in real-time Create donation reports and statistics
 - b. **Online Donation System** Direct donation via bank transfer, e-wallet, or QRIS Automatic payment confirmation system Recurring donation feature (automatic donation per month)
 - c. **Zakat Category & Fundraising Program** Zakat Fitrah Zakat Mal Infak and Alms Waqf and other social programs

¹³Mohammad Saleh, “Zakat Fundraising Strategy: Opportunity and Challenges in Digital Era”, *Journal of Nahdhatul Ulama Studies*, 1, 2 (2020), 1-16.

¹⁴Hasan, M., & Abdullah, N. (2022). The Role of Crowdfunding in Enhancing Zakat Collection: A Case Study of Indonesia. *Journal of Islamic Finance*, 11(2), 45-60

- d. **Management of Zakat Recipients (Mustahik)**Online registration of zakat recipients Data-based zakat verification and distribution Fund distribution reports
- e. **Reporting & Transparency**Real-time financial reports for donors Publication of zakat distribution reports Rating and feedback system for donors
- f. **Payment Gateway Integration**Supports various payment methods Transaction security with data encryption
- g. **Notifications & Reminders**
 - 1. Email or WhatsApp reminder for zakat payments
 - 2. Updates on fundraising programs and campaigns
- h. **SEO & Digital Marketing**,Website optimization for Google search, Integration with social media to share campaigns, Educational blog about zakat and the virtues of alms.¹⁵

2. Technologies That Can Be Used

- a. **Frontend**: React.js, Vue.js, or Next.js
- b. **Backend**:Node.js (Express), Laravel, or Django
- c. **Database**:MySQL, PostgreSQL, or MongoDB
- d. **Payment Gateway**:Midtrans, Xendit, Stripe
- e. **Hosting**: VPS (DigitalOcean, AWS, or GCP)

The creation of a zakat fundraising website not only helps better fund management, but also increases public trust through transparency and accountability. With modern features and a good security system, this website can be an effective solution in distributing zakat to those who are entitled.¹⁶

Marketing With Social Media And Social Networks Zakat Fundraising Management

Marketing zakat withsocial media and social networksis an effective strategy to increase donation reach, strengthen donor trust, and optimize zakat fundraising. By utilizing various digital platforms, zakat institutions can reach more people quickly, widely, and interactively.¹⁷

Choosing the right Social Media Platformis a crucial step in designing an effective digital marketing and communication strategy as shown in the following table:

Platform	Excess	Suitable for
Instagram	Engaging visual content, IG Stories, Reels	Image & video based campaigns

¹⁵Rahman, A., & Kassim, S. (2018). Fintech and sustainable development: Digital zakat system in Malaysia. *International Journal of Zakat*, 3(1), 17-30

¹⁶Said, M., & Saad, RAJ (2016).The Implementation of Online Zakat System in Malaysia. *International Journal of Economics and Financial Issues*, 6(7S), 170-175

¹⁷Irdhayanti, E. (2024). Digital Marketing Strategy in Increasing ZISWAF (Zakat, Infaq, Alms, and Waqf) Fund Collection.

Platform	Excess	Suitable for
Facebook	Community groups, Facebook Ads	Wider audience (25-50 years old)
Twitter/X	Viral with hashtags, high engagement	Discussion & awareness campaign
TikTok	Viral short videos, fast interaction	Reaching Gen Z and millennials
YouTube	Educational & documentary video content	Transparency in zakat distribution
WhatsApp & Telegram	Direct communication, community groups	Fast donation & volunteer coordination

Create a zakat payment application on your device

By using the online zakat payment application, both Android and IOS based. Currently, many zakat management organizations have developed zakat payment applications, both developed independently and in partnership with other parties. The development of applications independently by zakat management organizations aims to make it easier for muzakki/prospective muzakki to pay zakat or donate.

Another option is to partner with a third party either on an application that specifically raises donations and zis, or partner with e-commerce. The implementation of an online application system for zakat payments as an effort to facilitate and improve zakat services to be better.¹⁸The implementation of this zakat payment application is able to increase fund collection in zakat management organizations.

Some of the advantages offered by this online zakat payment application via gadgets are:

3. Providing convenience and speed for muzakki/donors to pay zakat or donations without having to look for a service office or counter.
4. There are various empowerment program options currently being implemented by the institution, so that donors can have a program that suits their preferences.
5. For zakat management organizations, this application helps in the process of recording muzakki/donors of the institution. So that the database of muzakki/donors can be recorded neatly.¹⁹

However, there are several weaknesses that arise from using this online zakat payment application, namely:

¹⁸Hafiz, A. (2021). Analysis of Online Zakat Processing Applications and Zakat Management Based on Virtual Networks. *Journal of Da'wah Management*, 9(1), 35-49.

¹⁹Hidayat, A., & Mukhlisin. (2020). Analysis of Zakat Growth in the Dompot Dhuafa Online Zakat Application. *Journal of Islamic Economics*, 6(3), 675-684.

- a. The internet network is not evenly distributed in Indonesia, so that people who use this zakat payment application are dominated by those who live in cities.
- b. Security factors need to be taken seriously by zakat management organizations so that the personal data of muzakki/donors is not leaked by irresponsible parties.
- c. There is still a need for intensive and massive socialization and education to the community regarding this zakat payment application.

Digital security mitigation management Zakat Fundraising management

6. **Fundraising Application & Website Security**
 - a. **Use HTTPS & SSL Certificate**to encrypt data communications.
 - b. **Protect APIs with OAuth 2.0**to ensure that only authorized applications can access data.
 - c. **Use reCAPTCHA**to prevent bots from making fake transactions.
7. **Transaction Security & Payment Gateway**
 - a. **Use the 3D Secure system**for payment authentication (such as OTP).
 - b. **Use Credit Card Tokenization**so that data is not saved
 - c. **Integration with trusted payment providers**such as Midtrans, Xendit, or Stripe.
8. **Database Security & Data Storage**
 - a. **Use AES-256 encryption for databases**which stores donor data.
 - b. **Restrict database access**only for authorized technical teams.
 - c. **SIEM (Security Information & Event Management) Implementation**to detect data access anomalies.
9. **Cyber Security Monitoring & Response**
 - a. **Use an IDS/IPS (Intrusion Detection/Prevention System)**to detect threats.
 - b. **Automatic transaction logging & auditing**
 - c. **Use AI & machine learning**to detect suspicious attack patterns.
10. **Digital Security Training & Awareness**
 - a. **Staff & user education**about how to recognize phishing attacks.
 - b. **Periodic cyber attack simulations**
 - c. **Use a password manager**to manage passwords.²⁰

Digitalization of zakat fundraising increases the efficiency and reach of muzaki. However, challenges such as uneven internet access, low digital literacy, and the risk of data leakage still need to be addressed. Public education efforts and collaboration with technology providers are important solutions.

²⁰Mardiah S, "BAZNAS Strategy Management in Islamic Philanthropy Fund Management", I-Finance Journal, (2018), 69

Conclusion

Digital management of zakat fundraising is a modern strategy in collecting and managing zakat by utilizing digital technology. This increases **efficiency, transparency and reach** donors, while ensuring that zakat distribution is more targeted. Digital zakat fundraising utilizes websites, applications, social media, and fintech for easy zakat payment and management. Digital marketing strategies through Instagram, Facebook, TikTok, and WhatsApp increase donor awareness and participation. Zakat payment applications make it easier for muzakki to pay zakat online through various payment methods. Digital security is very important in protecting donor data and transactions with encryption, firewalls, and dual authentication systems. Big Data & AI help analyze zakat trends and distribution more effectively. Digitalization of zakat fundraising makes zakat management easier, safer, and more transparent, so that its social impact is increasingly optimal in improving community welfare.

Bibliography

- Daryanto, Abdullah. Pengantar Ilmu Manajemen dan Komunikasi. Jakarta: Penerbit copyright. 2013.
- Hafiz, A. (2021). Analisis Aplikasi Pengolahan Zakat Online dan Pengelolaan Zakat Berbasis Jaringan Virtual. *Jurnal Manajemen Dakwah*, 9(1),
- Hasan, M., & Abdullah, N. (2022). *The Role of Crowdfunding in Enhancing Zakat Collection: A Case Study of Indonesia*. *Journal of Islamic Finance*, 11(2),
- Hidayat, A., & Mukhlisin. (2020). Analisis Pertumbuhan Zakat Pada Aplikasi Zakat Online Dompot Dhuafa. *Jurnal Ilmiah Ekonomi Islam*, 6(3),
- Irdhayanti, E. (2024). *Strategi Digital Marketing dalam Meningkatkan Penghimpunan Dana ZISWAF (Zakat, Infaq, Sedekah, dan Wakaf)*.
- Maghfirah, Fitri. "Peningkatan Perolehan Dana Zakat Melalui Penggunaan Teknologi Online". *Jurnal Az Zarka'*, 12, 2, (2020).
- Melayu, Hasibuan, manajemen sumber daya manusia Jakarta: PT. Bumi Aksara, 2006.
- Nasrullah, Rulli. Teori dan Riset Media Siber (Cybermedia). (Jakarta: Prenadamedia Group, 2016).
- Rahman, A., & Kassim, S. (2018). *Fintech and sustainable development: Digital zakat system in Malaysia*. *International Journal of Zakat*, 3(1),
- Rahmat, dkk, "Penghimpunan Dana Zakat Infak Sedekah Berdasarkan Intensi Perilaku Muslim Gen Y dalam Penggunaan Teknologi Digital Payment", *Jurnal AL-MUZARA'AH*, 8, 2, (2020).
- Rulli Nasrullah, Teori dan Riset Media Siber (Cybermedia), (Jakarta: Prenadamedia Group, 2016),
- S, Mardiah. "Manajemen Strategi BAZNAS dalam Pengelolaan Dana Filantropi Islam", *Jurnal I-Finance*, (2018).
- Said, M., & Saad, R. A. J. (2016). *The Implementation of Online Zakat System in Malaysia*. *International Journal of Economics and Financial Issues*, 6(7S),

- Saleh, Mohammad, "Zakat Fundraising Strategy: Opportunity and Challenges in Digital Era". *Journal of Nahdhatul Ulama Studies*, 1, 2, (2020)
- Siti Baroroh, Juliana Kurniawati. "Literasi Media Digital Mahasiswa Universitas Muhammadiyah Bengkulu". *Jurnal Komunikator*, 8, 2, (2016).
- Wikipedia, "Media Digital", "dalam" https://id.wikipedia.org/wiki/Media_digital. diakses pada 25 Juni 2021.