



Zaka Fundraising Management for Non-Governmental Organizations in Indonesia

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Abstract: Zakat is a crucial instrument in Islamic economics that plays a strategic role in reducing poverty, wealth inequality, and strengthening social solidarity. In Indonesia, despite the substantial zakat potential, the actual collection remains low due to challenges in fundraising management. This study aims to describe the fundraising management practices and challenges faced by non-governmental zakat organizations in Indonesia using a qualitative descriptive approach. The findings reveal that zakat institutions implement multichannel strategies, combining direct fundraising, mass media campaigns, digital fundraising, e-commerce collaborations, and corporate social responsibility (CSR) programs. Transparency, accountability, and the professionalism of zakat officers are key factors contributing to successful fundraising. However, challenges such as institutional competition, low zakat literacy, limited digital infrastructure, and dynamic regulations need to be addressed. This study recommends adaptive fundraising strategies that leverage technology and enhance zakat education to optimize zakat collection in Indonesia.

Keywords: Digital; Fundraising; Non-Governmental Organizations.

Introduction

Zakat is an Islamic economic instrument that plays a strategic role in supporting the overall economic development of the Muslim community, particularly in efforts to reduce poverty levels, reduce inequality in wealth distribution, and strengthen social solidarity in Muslim society.¹ As the third pillar of Islam, after prayer and the Shahada, zakat not only contains a spiritual aspect reflecting an individual's adherence to religious teachings, but also a powerful socio-economic dimension. If managed properly and professionally, zakat has the potential to be an effective instrument of economic redistribution, empowering economically disadvantaged groups in society, known as mustahik.

In Indonesia, as a country with the largest Muslim population in the world, the potential for zakat is very large.² According to data from the BAZNAS Strategic Studies Center, the national zakat potential is estimated to reach over Rp 327 trillion per year. Ironically, however, the actual zakat collection by zakat institutions, both government-run and non-governmental, has yet to reach a significant figure, remaining far below 5% of this total potential. This disparity between potential and realization shows that there

¹ Nur Latifah, Paujiah, en Hellena Pronixca, "ANALISIS PERAN ZAKAT DALAM PEMBANGUNAN EKONOMI", *Islamologi : Jurnal Ilmiah Keagamaan* 1, no 2 (09 November 2024): 470–80, <https://jipkm.com/index.php/islamologi/article/view/121>.

² Teti Arnita, "Peran Zakat dalam Perekonomian di Indonesia", *EKOMA : Jurnal Ekonomi, Manajemen, Akuntansi* 3, no 6 (04 September 2024): 1526–41, <https://doi.org/10.56799/EKOMA.V3I6.4588>.

are still various problems that need to be addressed, especially in the management aspect of zakat collection or fundraising.³

One of the main reasons for the suboptimal realization of zakat potential is weak fundraising management. Zakat fundraising, a crucial component of zakat management, encompasses all strategic activities to effectively and efficiently attract and collect zakat funds from zakat payers.⁴ This activity is not only oriented towards the technical aspects of collection, but also demands creativity in building communication, trust, and public awareness of the importance of paying zakat through official institutions that have legitimacy and credibility.

Along with the rapid development of digital technology and the shift in social behavior towards digital culture, zakat institutions are required to be able to adapt and transform through innovative, adaptive fundraising methods.⁵ The use of information technology in the form of digital zakat applications, social media channels, QR code-based payments, and collaboration with online donation platforms has become part of a modern strategy to increase zakat fundraising. Several non-governmental organizations active in zakat management, such as Dompot Dhuafa, Rumah Zakat, and LAZISMU, have demonstrated various innovations and approaches in fundraising activities by synergistically combining conventional and digital methods⁶

They not only offer easy transactions but also build a strong institutional image through transparency, accountability, and data-driven empowerment programs. However, these efforts face significant challenges, such as low levels of zakat literacy among the public, limited digital infrastructure in certain areas, and ongoing public skepticism about the honesty and effectiveness of these institutions' management of zakat funds. Based on these conditions, it is crucial to conduct an in-depth and comprehensive academic study on how the concept of zakat fundraising management can be optimally designed and implemented, particularly in nongovernmental institutions that act as primary managers of public funds. This study is expected to contribute to formulating appropriate strategies to address existing challenges and utilize existing resources. Opportunities from technological developments and changes in people's behavior in paying zakat.

Theoretical Basis

Fundraising Management Theory: A Descriptive Explanation

Fundraising management is a systematic and planned process for raising funds to support the activities and missions of organizations, including nongovernmental zakat institutions. This theory emphasizes that fundraising is not simply about soliciting dona-

³ Analisis Pelaporan et al., "Transparansi dan Akuntabilitas Organisasi Pengelola Zakat", *Jurnal Bimas Islam* 17, no 1 (31 Julie 2024): 215–43, <https://doi.org/10.37302/JBI.V17I1.1013>.

⁴ Juliza Seliani et al., "PENGARUH STRATEGI FUNDRAISING DAN PENGELOLAAN DANA ZAKAT TERHADAP KEPERCAYAAN MASYARAKAT PADA LEMBAGA ZAKAT DOMPET DHUAFa RIAU", *Journal of Sharia and Law* 3, no 3 (19 Julie 2024): 735–56, <https://jom.uin-suska.ac.id/index.php/jurnalfsh/article/view/3075>.

⁵ Abdul Azis en Ating Sukma, "STRATEGI PENGHIMPUNAN DANA ZAKAT LIMA LEMBAGA PENGELOLA ZAKAT DI INDONESIA", *JURNAL SYARIKAH: JURNAL EKONOMI ISLAM* 2, no 1 (01 Junie 2016), <https://doi.org/10.30997/JSEI.V2I1.269>.

⁶ Yuliana Rakhmawati, "Studi Media Filantropi Online: Pergeseran Altruisme Tradisional-Karitas menuju Filantropi Integratif", *KOMUNIKA: Jurnal Dakwah dan Komunikasi* 13, no 2 (30 September 2019), <https://doi.org/10.24090/KOMUNIKA.V13I2.2082>.

tions, but also about building ongoing relationships with donors to create a sense of involvement and trust in the organization.⁷ The fundraising management process begins with strategic planning, namely setting fundraising goals, identifying target donors (muzakki), and determining the appropriate methods and media to reach them.⁸ For example, zakat institutions can use direct approaches, social media campaigns, charity events, or digital platforms such as e-wallet applications.

Next, the implementation phase includes various activities to encourage donors to pay their zakat, from outreach and socialization of the importance of zakat to the use of technology to facilitate payments. Effective communication is crucial in this phase to ensure prospective zakat payers feel confident and motivated to participate. The final phase involves evaluating and maintaining relationships with donors. Evaluation aims to measure the success of fundraising and analyze the effectiveness of the methods used. Maintaining relationships requires zakat institutions to maintain communication, provide transparent reports on fund usage, and build trust so that zakat payers continue to pay zakat regularly.

In the digital era, fundraising management increasingly relies on technology. Social media and online platforms enable zakat institutions to reach more zakat payers cost-effectively. However, transparency and accountability remain key to ensuring donor security and loyalty⁹. Overall, fundraising management theory emphasizes the importance of planned strategies, effective communication, utilization of technology, and long-term relationships with donors as the main factors for successful zakat collection.

Research Methodology

This research uses a descriptive qualitative approach to provide an indepth description of zakat fundraising management practices and the challenges faced by non-governmental zakat institutions in Indonesia. The qualitative approach allows researchers to explore experiences, perceptions, and strategies applied in a real-world context.¹⁰

Results and Discussion

Zakat fundraising methods commonly applied by non-governmental organizations in Indonesia

First, the Direct Fundraising Method. This method is a traditional way, which relies on face-to-face interaction between amil zakat (zakat administrators) and muzakki (zakat payers).¹¹ This approach is still widely used because it is considered more personal and can directly build trust. One form is the "pick-up zakat" program, where zakat officers visit the homes or workplaces of those paying zakat to collect zakat. This meth-

⁷ Adrian. Sargeant en Jayne. George, *Fundraising management : analysis, planning and practice* (Routledge, 2022), <https://www.routledge.com/Fundraising-Management-Analysis-Planning-and-Practice/Sargeant-George/p/book/9780367563714>.

⁸ Stacy Landreth, Judith A. Garretson, en Julie Pirsch, "Cause-Related Marketing: An Exploratory Study of Campaign Donation Structures Issues", *Journal of Nonprofit & Public Sector Marketing* 18, no 2 (2007): 69–91, https://doi.org/10.1300/J054V18N02_04.

⁹ Wonhyung Lee, "Sustainability of Nonprofit Human Service Organizations in a Neighborhood Context", *Nonprofit Management and Leadership* 28, no 1 (01 September 2017): 11–24, <https://doi.org/10.1002/NML.21264>.

¹⁰ Lexy J. Moleong, *Metodologi Penelitian Kualitatif*, Cetakan ke (Bandung: PT Remaja Rosdakarya, 2018).

¹¹ SOFIANA MIRA, "STRATEGI FUNDRAISING LEMBAGA AMIL ZAKAT NASIONAL DEWAN DA'WAH ISLAMIAH INDONESIA CABANG LAMPUNG", 12 Mei 2022.

od also involves giving live presentations in various forums, including to government agencies, the private sector, and community groups. In practice, this method requires significant human resources and strong communication skills from zakat collectors. However, despite the greater effort, this approach is often successful in building long-term relationships between zakat institutions and donors.

Second, the Indirect Fundraising Method. In this method, the process of collecting zakat is not carried out through direct contact, but through communication media and the dissemination of public information.¹² For example, zakat institutions use banners, billboards, pamphlets, radio broadcasts, television advertisements, and print media to encourage people to pay zakat. These campaigns aim to raise public awareness about the importance of zakat and how they can donate it. This method is considered efficient in reaching a wider audience, especially in areas difficult for amil (collectors) to reach directly. However, because it is one-way, its effectiveness depends on the appeal of the message and the credibility of the zakat institution itself.

Third, the digital fundraising method. Digital fundraising is a modern innovation in zakat collection that is growing rapidly in the technological era.¹³ Zakat institutions now utilize social media (such as Instagram, Facebook, and WhatsApp), official websites, mobile apps, and other digital platforms to promote zakat and provide online payment channels. The ease of accessing information and conducting zakat transactions is a key advantage of this method. Simply using a device, zakat payers can learn about programs managed by zakat institutions and directly distribute their zakat, either through bank transfers, e-wallets, or QRIS. This is especially helpful for the younger generation and urban communities familiar with digital technology.

Fourth, Utilization of E-Commerce Platforms. As online shopping culture grows, several zakat institutions are collaborating with e-commerce platforms such as Tokopedia, Shopee, and Bukalapak.¹⁴ Through this platform, People can quickly pay zakat or alms using the "Donate" feature available in the app. Furthermore, there are methods that combine product sales with zakat fundraising. Certain products are sold under the label "sharing" or "zakat," with a portion of the proceeds going to zakat programs.

Finally, Collaborative Strategy and CSR (Corporate Social Responsibility). Zakat institutions also partner with private companies to make zakat part of their corporate social responsibility programs.¹⁵ This collaboration involves not only funding but also technical assistance, promotional media, and distribution networks. This can take the form of employee zakat programs (professional zakat), corporate donations, or even joint social events. This model is considered strategic because it combines the potential of zakat institutions with the strength of corporate resources, both financially and logistical.

¹² Muhammad Kamal Ath Thariq, "Analisis strategi Digital Fundraising dalam penghimpunan dana Zakat Infaq dan Shadaqah di Lembaga Amil Zakat Persatuan Islam (LAZ PERSIS) Jatinangor", 31 Julie 2023.

¹³ Jurnal Ekonomika et al., "Analisis Strategi Manajemen Fundraising Oleh Lembaga Amil Zakat Nurul Hayat Gresik Untuk Mengoptimalkan Dana Zakat, Infaq, Sedekah", *Jurnal Ekonomika dan Bisnis Islam* 6, no 2 (31 Agustus 2023): 23–37, <https://doi.org/10.26740/JEKOB.I.V6N2.P23-37>.

¹⁴ Rakhmawati, "Studi Media Filantropi Online: Pergeseran Altruisme Tradisional-Karitas menuju Filantropi Integratif".

¹⁵ Syahrul Amsari et al., "PELATIHAN FUNDRAISING BERBASIS DIGITAL MARKETING BAGI AMIL UNTUK MENINGKATKAN PENGHIMPUNAN ZAKAT, INFAK DAN SHODAQOH PADA LAZISMU KABUPATEN LANGKAT", *JMM (Jurnal Masyarakat Mandiri)* 7, no 5 (23 September 2023): 4681–90, <https://doi.org/10.31764/JMM.V7I5.16887>.

Practices and Challenges of Zakat Fundraising Management in Non-Governmental Institutions

Zakat Fundraising Management Practices

Zakat fundraising management in non-governmental institutions generally adopts a multi-channel fundraising strategy.¹⁶ This means that institutions combine various fundraising methods, such as direct fundraising (face-to-face, zakat collection), mass media (television and radio advertisements, banners), and digital fundraising (social media, websites, digital payment applications such as QRIS). This approach is designed to reach various segments of society effectively and efficiently. For example, social media is very dominant in attracting the attention of the younger generation, while the zakat collection method is more effective for more traditional groups. Institutions such as Dompot Dhuafa and Rumah Zakat have successfully implemented this method to increase their zakat collection. Muzakki Segmentation and Strategy Adjustment.

Non-governmental zakat institutions also carry out detailed segmentation. towards muzakki based on criteria such as age, profession, income level, and technology preferences.¹⁷ This segmentation allows institutions to tailor communication content and fundraising methods to suit the characteristics of each group. For example, professionals and companies are more interested in zakat programs through CSR and digital payments, while traditional communities prefer zakat pickup services or direct collection at mosques and community centers. This strategic adjustment is crucial for optimal and targeted fundraising. Transparency and Accountability are Key to Trust.

Transparency in managing zakat funds is a vital aspect in fundraising management¹⁸. Many non-governmental organizations implement real-time reporting systems, independent financial audits, and public disclosure of zakat distribution results to donors and the general public. This aims to build and maintain the trust of zakat payers, ensuring that their zakat funds are being managed properly and effectively. The success of zakat institutions depends heavily on their reputation for transparency.

Development of Amil Resources and Professionalism

One of the important practices in zakat fundraising management is the development of human resources for zakat collectors.¹⁹ Zakat institutions provide training, workshops, and mentoring to equip amil (zakat collectors) with communication, digital marketing, and fund management skills. The professionalism of amil is crucial to the success of the fundraising process, as they are the spearheads of interaction with zakat recipients and the community. This professional approach also enhances the institution's public image and helps expand its donor network.

¹⁶ Siti Sahara Siregar en Hendra Kholid, "ANALISIS STRATEGI FUNDRAISING LEMBAGA AMIL ZAKAT MELALUI PLATFORM E-COMMERCE", *Al-Mizan : Jurnal Hukum dan Ekonomi Islam* 3, no 2 (25 September 2019): 74–91, <https://doi.org/10.33511/ALMIZAN.V3N2.74-91>.

¹⁷ Ath Thariq, "Analisis strategi Digital Fundraising dalam penghimpunan dana Zakat Infaq dan Shadaqah di Lembaga Amil Zakat Persatuan Islam (LAZ PERSIS) Jatinangor".

¹⁸ Ekonomika et al., "Analisis Strategi Manajemen Fundraising Oleh Lembaga Amil Zakat Nurul Hayat Gresik Untuk Mengoptimalkan Dana Zakat, Infaq, Sedekah".

¹⁹ Ath Thariq, "Analisis strategi Digital Fundraising dalam penghimpunan dana Zakat Infaq dan Shadaqah di Lembaga Amil Zakat Persatuan Islam (LAZ PERSIS) Jatinangor".

Challenges in Zakat Fundraising Management

Despite increasingly advanced fundraising management practices, nongovernmental zakat institutions face several key challenges. First, intense competition among zakat institutions necessitates program innovation and differentiation to maintain donor loyalty. Second, zakat literacy and public awareness remain limited in some regions, particularly in rural areas where technology is difficult to access. Third, data security and transparency challenges on digital platforms must be managed effectively to avoid distrust. Fourth, dynamic government regulations require institutions to adapt quickly to remain compliant.

Conclusion

Zakat fundraising management in Indonesian non-governmental organizations has evolved by synergistically integrating conventional and digital methods. The use of multi-channel strategies encompassing direct fundraising, mass media, digital platforms, and collaboration with the private sector through CSR has become a key practice in increasing zakat collection. Transparency and accountability in zakat fund management, as well as the professionalism of zakat collectors, are crucial for donor trust and successful collection. However, challenges such as institutional competition, low zakat literacy in the community, limited access to technology in some regions, and regulatory dynamics represent obstacles that must be overcome. Therefore, strengthening zakat education, fundraising technology innovation, and increasing human resource capacity are essential to maximize the potential of national zakat for the economic development of the community.

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