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# DIGITAL FUNDRAISING BASED ZAKAT COLLECTION STRATEGY IN MEDAN CITY LAZISMU

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Abstract: There is still a significant gap between the potential and actuality of zakat collection, the lack of zakat literacy among Muslims, and the preference for direct distribution as factors causing the difficulty in managing zakat in Indonesia. The purpose of this study is to maximize zakat collection funds and see an increase in zakat fund collection after utilizing online media at Lazismu Medan City. The research method used in this study is a qualitative method with a literature review approach, in which researchers collect information from international and national publications. Information collected from these journals was then used as research material for this study. The results of the study found that the results of this study found that to maximize zakat collection funds at Lazismu, Medan City made the latest innovation, namely digital fundraising. Utilization of online social media platforms, namely as a forum to invite or urge the public to give zakat and also zakat pick-up services and transfer of banking services is very helpful for the community and also for Lazismu to experience an increase in zakat collection. Zakat campaign tactics must be developed, including but not limited to: education, service promotion, program promotion and achievements, generating empathy through advertising, and building collaboration with stakeholders. Utilization of online social media platforms, namely as a forum to invite or urge the public to give zakat and also zakat pick-up services and transfer of banking services is very helpful for the community and also for Lazismu to experience an increase in zakat collection. Zakat campaign tactics must be developed, including but not limited to: education, service promotion, program promotion and achievements, generating empathy through advertising, and building collaboration with stakeholders. Utilization of online social media platforms, namely as a forum to invite or urge the public to give zakat and also zakat pick-up services and banking service transfers really help the community and also Lazismu so that they experience an increase in zakat collection. Zakat campaign tactics must be developed, including but not limited to: education, promotion of services, promotion of programs and achievements, generating empathy through advertising, and building collaboration with stakeholders.

Keywords: Online Platform, Zakat Collection, Zakat Campaign.

#### Introduction

Islam teaches every adherent to maintain balance, harmony, and harmony in various aspects of life. This includes various aspects such as physical, spiritual, material, spiritual, individual, social as well as worldly and spiritual aspects. The balance, harmony and harmony that must be maintained is none other than in order to create happiness and prosperity in human life. In particular, this form of balance is the human relationship to God and to fellow human beings. In this case as a worship that has a social dimension and must be maintained in order to

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balance relations with fellow human beings, namely the fulfillment of the obligation to pay zakat(Husni, 2017)

The following is LAZISMu zakat collection data for Medan City:



Source: Lazismu Medan City, 2023

Lazismu Medan City succeeded in collecting zakat infaq alms of Rp. 75,990,200 in 2017, where zakat is Rp. 6,862,000 and infaq and alms of Rp. 69,158,200. Whereas in 2018 until September, Lazismu collected zakat infaq and shadaqah in the amount of Rp. 152,219,474, of which zakat is Rp. 10. 435,000 and infaq alms of Rp. 141,784,474. In 2019 the collection of ZIS Rp. 750,685,524. In 2020 ZIS collection is Rp. 1,289,628,484. In 2021 ZIS collection is 2,968,983,270. From the data on zakat collection at LAZISMu, Medan City needs to be maximized considering the potential for zakat in Medan city is still large. LAZISMu is centered in the utilization of productive zakat besides the distribution is carried out alone and also always optimizes the Assembly,(Amsari, 2019).

One of the biggest potentials in zakat collection is corporate zakat. In principle, company zakat can be collected if it fulfills the requirements, including: business ownership by Muslims, business fields that are practiced are halal, company assets can develop, company assets can be valued and at least assets subject to zakat are equivalent to 85 grams of gold. The majority of respondents used the method for estimating corporate zakat(Irfan, 2018).

To achieve the target of collecting zakat, concrete steps are needed in the form of continuous socialization and education about zakat to the community. This can be done by campaigning for zakat using various media, such as newspapers, television, and social media. The zakat campaign in Indonesia, based on the results of the 2020 Research Center for the National Amil Zakat Agency, is considered to have been quite effective against the muzakki's decision to pay zakat(BAZNAS, 2021), in line with the results of the study(Indrawijaya, 2016)And(Hafidhuddin, 2006). The results of this study contradict the condition that the zakat literacy level of the Indonesian Muslim community itself is not yet high(Herlin, 2020), the

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Muslim community itself still prefers to distribute zakat directly to mustahik rather than through zakat organizations(BAZNAS, 2021), and there is a gap between the potential and reality of zakat collection in Indonesia(BAZNAS, 2021). Though in perspective social marketing campaigns, the success of a social campaign must be up to the level prevent backsliding, does not stop at the level of formation awareness just.

The complexity of the problem of zakat management is interesting to study further the effectiveness of the zakat campaign so far by examining its factors.

Moreover, the study of these factors has not been extensively and in-depth reviewed in previous studies related to zakat campaigns, even though the success of a zakat campaign certainly depends on the supporting factors. It is different in research related to campaigns outside of zakat, which can be seen, among other things, in research (Salido-Andres, 2021) which examines the four factors that determine the success of campaigns including disclosure campaigns, imagery campaigns, updating campaigns and spreadability campaigns. (Ho, 2021) examines the three keys to successful crowdfunding campaigns using signal theory, namely signals originating from campaigns, signals originating from fundraising, and signals originating from social interactions. While McGuire, as well (Chen, 2008) examines the five factors of campaign success including source, message, channel, receiver, and destination.

Based on the researcher's explanation above, the purpose of this research is to find out the digital fundraising strategy used by Lazismu Medan City in supporting zakat fundraising and to find out the strategic steps of Lazismu Medan City so that zakat collection can be effective using digital fundraising strategies.

### **Literature Review**

# 1. Fundraising (Fundraising)

A. Definition of Fundraising (Fundraising)

Fundraising can be referred to as fundraising, which is fundraising carried out by fundraisers with the aim that public funds can be distributed to those entitled to receive them. Fundraising is a process of raising funds with other resources with the aim of creating a community empowerment program. Funds from donors managed by organizations with accountability(Ghofur, 2018).

Collection is one of the main themes for OPZ, both the National Amil Zakat Agency and LAZ. It is important for zakat institutions or social organizations to carry out the collection activities of these institutions or organizations(Nopiardo, 2017). Thus, an organization will continue to run with its activities depending on the fundraising process that will be used to finance other organizational activities, programs and operations.(Huda, 2012).

# B. Fundraising Legal Basis

The legal basis for fundraising zakat in Indonesia is regulated in Law Number 38 of 1999 concerning Community Empowerment and Protection of the Poor and Poor (UU PMPMFF) which states that the collection and management of zakat, infaq, and alms can be carried out by amil zakat institutions, infaq, and alms that are formed based on statutory regulations. In addition, in conducting zakat fundraising, other laws and regulations must also be considered,

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such as Regulation of the Minister of Religion Number 5 of 2011 concerning General Guidelines for the Management of Zakat, Infaq, and Alms(Sudirman, 1997).

As for the legal basis regarding zakat which has been determined in the letter at-Taubah verse 103:

"Take zakat from their wealth (to purify 332) and cleanse them, and pray for them because your prayer is peace for them. Allah is All-Hearing, All-Knowing." (QS at-Tauba: 103)

# C. Digital Fundraising

Digital comes from the Greek word Digitus which means fingers. According to Jay David, Bolter, Wesley Chair of New Media, digital technology is technology that is not used manually or does not use human power. According to Lev Monovich, a Professor of Visual Arts at the University of California, digital theory is always related to media so that it can facilitate human performance in all aspects. So it can be concluded that digital is a technological and scientific development that has an automatic nature from complicated to concise(Aji, 2016).

Digital fundraising is a fundraising activity carried out using digital media known as digital fundraising(Rahim, 2019). By making the best use of digital technology, the OPZ socialization program will be able to reach more targets, by providing convenience in accessing information about zakat. Through technology and digital, fundraising strategies need to be followed up to overcome the problem of the gap between the potential and achievement of zakat collection.

### 2. Zakat collection online platform

# a. Definition of Online Platforms

An online platform is a program or container that can support the success of an activity carried out online(Muhammad Hasbi Assidiqi, 2020). In the Big Indonesian Dictionary (KBBI) platform is defined as a program, work plan, a statement from a party group about a policy program, up to a pulpit, stage, or stage. The platform is also a program that is used to execute work plans, where the platform functions as the main container or basis for running the system to be used. And there are many systems that can be used by this platform, starting from the field of computers, business, to politics.

### b. Online Platform Functions

The function of the platform is as a way to make it easier for computer users to run applications smoothly. Besides that, platform functions also have a wider scope, such as computer security to assist planning in operating various software and applications in it.

# c.Benefits of Online Platforms

Online platforms contribute to the collection of zakat. The benefits of online platforms in general, namely 1. Work is easy and fast, 2. Effective and efficient in recruiting employees, 3. People can find jobs more easily, 4. Improve communication efficiency, 5. Easier access to various types of files, 6. Buying and selling is easier and faster, 7. Easy to search for data from various sources, 8. Increasing the speed of distribution of goods, 9. Cutting long distribution chains.

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# d. Purpose of Online Platforms

The platform aims to create a foundation that can ensure object code will execute successfully. While you can describe it as buying software, it is important for you to know what platform the software was written on.(Sitoresmi, 2021).

# e. Online Platform in Collecting Zakat

The online platform for collecting zakat is a place or place to collect zakat through social media platforms. Social media has become an example of the development of information technology. With this Platform to encourage increased ease of zakat and become a solution in collecting zakat. By utilizing online social media platforms, muzakki will find it easier to get the latest information about zakat and can communicate directly through social media(Dorris Yadewani, 2020).

Awareness of mobile banking users is very important to increase zakat activities in Indonesia, especially online zakat activities. Because online zakat has enormous potential for the people's economy, considering that the Indonesian people are the largest Muslim population in the world. Awareness of mobile banking users can be said as a feeling that grows in mobile banking users to carry out their obligations in accordance with what they already know and understand. Awareness of mobile banking users is very important to increase zakat activities in Indonesia, especially online zakat activities. Because online zakat has enormous potential for the people's economy, considering that the Indonesian people are the largest Muslim population in the world.

### f. Social Media Platforms

One of the widely used online platforms is social media. Social media is a medium on the internet that allows users to present themselves and interact, work together, share, communicate with other users and form social bonds virtually. Social media as one of the digital era's online media that allows users to participate has created its own world for its users and has now become a primary need for society. Social media has become digital communication that is so global and provides opportunities to interact more closely with the public (Dinda Sekar Puspitarini, 2019). The purpose of social media itself is as a means of communication to connect users with a very wide area coverage.

Utilizing online media or social media is a solution for doing business, nowadays it is indeed a new phenomenon. Applications from social media are far more effective and can be considered as a marketing tool for now. Through social media, business people can reach more people to find out about the products offered that may not be reachable with other advertising media. Awareness of the importance of social media for the growth of your online business will further open up opportunities to develop and attract more consumers.

Here are some social media platforms:

# 1.) WhatsApp

Whatsapp is an online media platform that is widely used to communicate with family and friends online. Whatsapp has various conveniences and can replace the role of the SMS message sending feature which was used frequently. Within WhatsApp itself, we can create a group, make video calls, telephone, or open promotional media. Because, now WhatsApp has been acquired by Facebook, it is very easy to create promotional media for products or promote others

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and can also take advantage of the features of WhatsApp business to facilitate your business activities with customers.

#### 2.) Facebook

Facebook is one of the most frequently used social media by Indonesian people. Because the features shown are quite easy, so many people are interested in using the Facebook platform. If someone has a business, you can try to post products on this social networking site. In this way, one's product is likely to be accepted and known by global consumers and not only from location. Then there is also a feature to accommodate a person's product which is commonly called a marketplace platform. Someone doesn't need to bother or be confused to create their own online shop website. Simply register your account and product through the marketplace provided on Facebook. So that way it can be easier and systemized.

### 3.) Instagram

Currently Instagram is one of the most popular social media, especially for internet users in Indonesia. With a total of active users reaching 61 million people. The average age that actively uses this platform is in the range of 18-24 years. The advantages and features possessed by Instagram lie in Instagram stories, feeds, and ig tv. We can also use Instagram for business needs such as promoting our products, services or services.

### 3. Zakat Collection Strategy

There are four stages in the zakat collection strategy, namely: 1) Strategy for determining segments and targets for Muzakki 2) Strategy for preparing human resources 3) Strategy for building a communication system 4) Strategy for preparing and implementing a service system(Albari, 2019).

a. Muzakki's Segment and Target Determination Strategy

The strategy for determining the segments and targets of muzakki is intended to make it easier for amil zakat to carry out the task of collecting zakat. Segmentation is the process of dividing the market into groups according to their respective criteria. The target is the action that determines the target objectives of the choice of the market segment to enter.

b. Human Resources and Operation System Preparation Strategy

Things that need to be considered in the strategy for preparing human resources (amil) and operating systems are as follows:

- 1) Arrange and improve human resources with the right morals and competence.
- 2) Choose zakat organization officials who have the commitment and competence to develop zakat organizations for their people in managing and socializing the zakat organization's vision and mission.
- 3) Building good systems and procedures, this can support the fulfillment of operational standards and avoid irregularities, as well as make good documentation.
- 4) Conduct training for zakat organization administrators. Moral can be interpreted as a law of behavior that is applied to each individual to be able to socialize in order to establish respect and respect. The word moral always refers to the goodness or badness of human actions (morals).

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### c. Strategy to Build a Communication System

Building a permanent communication system that allows the public to know what zakat organizations are doing as a whole, can be done by:

1) Make or choose the right media to communicate effectively and efficiently, such as organizational bulletins that are more representative and complete so that they contain more information

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- 2) Carry out the communication process appropriately and regularly, such as weekly communication and monthly communication.
- 3) Collaborating with various media. Things that need to be considered in the strategy to build a communication system must emphasize the development of the muzakki database. In general, we know that databases are the use of technology in companies, institutions and organizations that have an important role in achieving the goals of the organization. Zakat organizations are required to have a database on muzakki and mustahiq. Muzakki's profile needs to be recorded to find out potentials or opportunities to socialize and communicate as well as coaching to muzakki.

One of the other important tasks of the zakat management institution is to socialize it. Socialization helps zakat management to know the background of the socio-economic conditions of the community. So that socialization materials can be adapted to the conditions of the intended background. People with a farmer background are given an understanding of agricultural zakat, traders are given an understanding of traders, and so on.

d. Strategies for Developing and Implementing Service Systems

The final stage according to the zakat collection strategy is to prepare and perform services while still referring to:

- 1) Segments and targets for the main muzakki, so that a more appropriate form of service can be developed for them. This service can be formed according to the needs of the muzakki.
- 2) Individual services where the individual concerned pays zakat, infaq and shadaqah through online or via ATM or through a pick-up service to pay zakat, infaq and shadaqah

### **Research methods**

In this study, the method used is a qualitative method with a literature study approach where researchers search for literature related to fraud in the Islamic view and the words of Islamic scholars through references to books and journals, and search for literature related to fraudulent financial statements that are general in nature through journals. research in both international and national journals. Then carry out the discussion and provide conclusions on the problems being studied. Literature study or literature review is an approach by collecting it with the aim of getting the essence of previous research and taking the analysis to provide some descriptions or conclusions from the experts listed in the text(Snyder, 2019).

The strategy in searching for literature is to optimize publish or perish with the keywords digital fundraising. The literature used in this study is the timeframe from 2018 to 2023. With the criteria of international journals and national journals, both reputable and not or both accredited and non-accredited, journals in Indonesian or foreign languages, especially

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### English.

The content analysis technique is carried out by carrying out three main stages, namely the first stage of data reduction where the data obtained from journal articles is reduced, summarized, selected the main things and focused on important things and arranged systematically according to the research objectives so that the data easier to understand and control. Both display data, namely displaying information obtained as a result of data reduction which allows for conclusions and data collection in accordance with the research objectives. Third, Drawing Conclusions or Verification in which the researcher seeks meaning from the data collected and draws more basic conclusions according to the research objectives (Moleong, 2006).

# Research findings and discussion

# A. Research Findings

Lazismu is a national-level zakat institution dedicated to community empowerment through productive utilization of zakat, infaq, waqf and other charitable funds from individuals, institutions, companies and other institutions. Founded by PP Muhammadiyah in 2002, then confirmed by the Minister of Religion of the Republic of Indonesia as the National Amil Zakat Institution through Decree No. 730 of 2016. As for the collection strategy(Fahmi, 2019)carried out by Lazismu City of Medan, namely:

- 1. Development of Channeling / Donation Channels. Implementation of activities carried out by developing bank account service features (ATM, Mobile Banking), channeling donations through retail stores, channeling donations via the Service Office network (mosques, and AUM), channeling donations through canvasing/donation outlets, Donationbox.
- 2. Corporate Raising. Implementation of activities carried out by raising CSR and company zakat, donation-raising collaboration with companies.
- 3. Retail Raising. Implementation of activities carried out with magazine donations, raising with donation boxes.
- 4. Special Funding. Implementation of activities carried out by raising donations for special programs and special needs programs, such as programs, Ramadan gift donations, Al Qur'an donations, etc.
- 5. Partnership Program Product Raising. Implementation of activities carried out by donating to humanitarian programs, donations to educational programs (GNOTA, Save Our School, 1000 graduates, etc.), donations to economic and agricultural programs, donations to socio-religious programs. sacrificial service
- 6. Raising Ramadan and Sacrifice. Implementation of activities carried out with communication, collection and service programs will be directed to support collection through the momentum of Ramadan and Eid al-Adha.

#### **B.** Discussion

### 1. Zakat Fundaraising Patterns and Strategies

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Zakat fundraising patterns and strategies can vary depending on the amil zakat, infaq, and alms institutions that carry them out. However, some common patterns and strategies used in zakat fundraising include:

- 1. Direct marketing, through direct marketing campaigns aimed at the desired target audience.
- 2. Social media, through advertising on social media, as well as the use of social media to disseminate information about programs and activities funded by zakat.
- 3. Zakat outlets, by opening zakat outlets that provide services such as the distribution of zakat, infag, and alms.
- 4. Zakat programs, through the development of zakat programs aimed at the poor and needy.
- 5. Collective funding: through collective funding platforms such as kickstarter, indiegogo, or gofundme which can be used to raise funds from the public.
- 6. Charity activities, through charity activities such as charity bazaars, charity concerts, or other events that can attract public support.
- 7. Distribution of funds, through channeling funds directly to beneficiaries who need them.

# 2. Corporate Fundraising Strategy at LAZISMU

Lazismu as a social institution that devotes itself to the successful management of zakat, infaq and shadaqah has a corporate fundraising strategy that is felt to be appropriate in an effort to achieve targets and experience an increase in fundraising. There are several strategies carried out by LAZISMU, namely:

- 1. LAZISMU Consumer Return Donations in collaboration with Retail Companies Audiences and presentations to prospective retail companies, Optimizing cooperation with existing retail companies, Co-Programming with both prospective and existing retail companies. There are several companies that have collaborated with LAZISMU, one of which is Alfamidi.
- 2. Employee Zakat Deduction Socialization of LAZISMU's Taxable Income Withholding Zakat to companies that are willing to cooperate in collecting zakat funds for their employees by direct deduction from the salary received by employees, which later the proof of zakat can be used to deduct taxable income. The socialization carried out by LAZISMU is carried out on routine employee recitation agendas or other agendas in every company that is willing to work with LAZISMU.
- 3. Co Programing CSR One of the successes of collecting zakat funds at LAZIMU is building cooperation with other parties, in this case muzakki (individuals or business entities) by socializing and offering cooperation to corporate partners implementing CSR with the empowerment program approach owned by LAZISMU for achieving sustainable development goals so that later they can be more measurable and more effective for the community. This strategy begins with the company data collection process according to the type of company and its CSR activities from each company.

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4. Socialization of the LAZISMU Program, namely Company Recitation, in recitation activities that have been scheduled by each company can be an effective time to invite employees to give zakat or give alms by explaining LAZISMU's superior programs. b. Co-Programming and Co-Branding, c. Infaq bound

- 5. ZISKA Payment Channeling Expanding the ZIS Payment Channeling network in Banking Optimizing existing Fintech. In the midst of globalization and rapid technological change that is happening in our post-modern era today. In fact, there is an anomaly that is very profitable for zakat institutions in Indonesia related to technological developments. The window to the world of sharing campaigned by Lazismu, as a national zakat institution in Persyarikatan Muhammadiyah, encourages people to be more sensitive in taking advantage of this large flow to innovate and develop their muzaki services (ZISKA payments) with digitalization. Hilman Latief, Chairman of Lazismu PP Muhammadiyah sees that by digitizing the Lazismu ecosystem, which starts with the method of paying zakat, infaq and non-cash alms, will not only make things easier for the community but also increase our transparency as a national zakat institution. By utilizing the QR scan method from Go-pay for zakat, infaq, and alms. With QR technology, collection of ZISKA becomes more transparent and faster because the donation will go directly to your Lazismu account. The QR code provided also covers various cities in Indonesia with different codes for each region, so that people can choose the city where they donate.
- 6. Outreach on Social Media LAZISMU
- 7. Increasing the Quality and Quantity of Human Resources In order to optimally support all cooperation in corporate fundraising work programs, additional human resources and volunteers are added. And conducted training for the corporate fundraising section so that all human resources have good quality to explain the program and everything related to ZIS.
- 8. Activate the EDC PCS Machine
- 9. Safari Zakat Collects data and offers office mosques (Friday sermons and ZISWAF Socialization Study) while raising donations according to the theme that is being updated.
- 10. Identify premium donors and collect zakat. Identify premium donor data to send ZISWAF invitations to Lazismu using Flayer, Meme, BC and others. Collect Zakat according to Muzaki's request
- 11. Creative Zakat Campaign Creating creative campaigns Collaboration with Digital Fundraising raises issues that are being updated. Of all the activities and strategies carried out by your general corporate fundraising, all activities have provided quite good results in raising ZIS funds.

### Conclusion

Based on the previous description, it can be concluded as follows:

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1. With the existence of a mobile application for zakat payments, it is promoted and added interesting features so that it can still help users, for example to save fundraising, donate through various payment models, and also fulfill zakat payment obligations.

- 2. Utilization of online media platforms and services provided is very helpful for people who want to distribute their zakat, and also very helpful for Lazismu City of Medan to increase zakat collection.
- 3. By utilizing an online media platform that is made using posters soliciting zakat and there are also services that can make it easier for muzakki, now zakat collection is going well

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