EFFECTIVE AND EFFICIENT STRATEGY FOR COLLECTING ZAKAT INFAQ SHADAQAH FUNDS IN THE DIGITAL ERA

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Abstract: This study aims to examine and identify effective and efficient approaches in collecting Zakat, Infaq, and Sedekah (ZIS) funds in the digital era. In recent years, digital technology has brought significant changes to the way zakat institutions manage and collect ZIS funds, especially by utilizing technological tools such as mobile applications, e-wallets, QR codes, and other digital platforms. The method used in this study is library research, which focuses on the study of various relevant secondary sources, including journals, books, articles, and reports from zakat institutions regarding digital changes in zakat management. The findings of this study indicate that digitalization has a major positive impact, including increasing operational efficiency, providing easy access, and expanding the reach of donors. However, several obstacles, such as the low level of digital literacy in the community and limited access to technology in some areas, are still challenges in implementing digital fundraising strategies. Based on these results, this study recommends the importance of increasing digital literacy, broader socialization programs, and strengthening technological infrastructure to support more effective and efficient ZIS management in the digital era. This research contributes to the development of theory and practice in optimal ZIS fundraising strategies in the digital world.

Keywords: Digitalization, ZIS fundraising, effective strategy, efficient strategy.

Introduction

The collection of Zakat, Infaq, and Sedekah (ZIS) funds plays a crucial role in empowering the economy of Muslims. In today's digital era, optimizing the strategy of collecting ZIS funds through information technology is very important to increase the efficiency and effectiveness of managing these funds. Digitalization in zakat management enables an online-based zakat payment process, which can increase the participation of muzakki (zakat payers) and facilitate access to zakat services. This is in line with research showing that digitalization can improve customer relationships, improve business processes, and create and adapt new business models.

In addition, the implementation of digital fundraising strategies has proven effective in increasing ZIS fundraising. The National Zakat Collection Institution (LAZNAS) which adopted a digital fundraising strategy experienced a significant increase in fundraising, by utilizing digital platforms to facilitate transactions and expand the reach of services (Astuti, 2023). However, the implementation of digitalization in zakat management also faces challenges, such as the lack of socialization and education to the public regarding the use of digital technology in zakat payments. Research shows that many people still do not understand the use of digital QRIS, so more intensive socialization efforts are needed to increase public understanding and trust in the digital payment system. Thus, a comprehensive strategy is needed in adopting digital technology for ZIS fundraising, including increasing digital literacy in the community, developing adequate technological infrastructure, and collaboration between zakat institutions and various stakeholders to ensure effective and efficient management of ZIS funds in the digital era (Zidan, 2023).

The collection of Zakat, Infaq, and Sedekah (ZIS) funds plays a crucial role in empowering the economy of Muslims. ZIS funds not only function as a means of fulfilling religious obligations, but also have great potential in reducing poverty, creating social justice, and supporting sustainable economic development. In Islam, zakat is an important pillar that connects the spiritual dimension with social responsibility. Meanwhile, infaq and sedekah provide greater flexibility in community empowerment. With such great potential, ZIS fund management requires an optimal strategy so that its impact can be felt by the community to the maximum. In today's digital era, optimizing the ZIS fund collection strategy through information technology is very important to increase the efficiency and effectiveness of managing these funds. The development of digital technology has opened up new opportunities in the collection and distribution of ZIS funds. The use of digital platforms allows for faster, more transparent, and measurable processes, so that ZIS management institutions can carry out their functions better. Information technology also allows for more accurate data management, so that fund distribution can be carried out on target.

Digitalization in zakat management enables an online-based zakat payment process, which not only makes it easier for muzakki (zakat payers), but also increases public trust in zakat management institutions. With digital applications and platforms, muzakki can calculate, pay, and track their zakat distribution directly. In addition, features such as digital notifications and reports provide a high sense of transparency and accountability. This is in line with research showing that digitalization can improve customer relationships, improve business processes, and create and adapt new business models. In the context of zakat management, digitalization drives a paradigm shift from conventional services to technology-based services that are more responsive to the needs of modern society. In addition, the implementation of digital fundraising strategies has proven effective in increasing ZIS fundraising. Various National Zakat Amil institutions (LAZNAS) have adopted technologies such as social media, mobile applications, QR codes, and crowdfunding platforms to reach a wider range of muzakki. This strategy not only increases the amount of funds collected, but also broadens public awareness of the importance of zakat, infaq, and alms. The National Zakat Collection Institution (LAZNAS) which adopted a digital fundraising strategy experienced a significant increase in fundraising, by utilizing digital platforms to facilitate transactions and expand the reach of services. For example, campaigns through social media can reach the young generation who are active in the digital world, while the use of mobile applications facilitates fast and safe transactions.

However, the implementation of digitalization in zakat management also faces challenges. One of them is the lack of socialization and education to the community regarding the use of digital technology in zakat payments. Although the potential of digital technology is very large, its adoption in the community still faces obstacles, especially among people who are less familiar with technology. Research shows that many people still do not understand the use of digital QRIS, so more intensive socialization efforts are needed to increase public understanding and trust in the digital payment system. In addition, the uneven technological infrastructure in several regions is also an obstacle to adopting a comprehensive digital strategy. Thus, a comprehensive strategy is needed in adopting digital technology for ZIS fund collection. This strategy includes increasing digital literacy in the community through training and socialization programs, developing adequate technological infrastructure, and collaboration between zakat institutions and the government, private sector, and community.

This collaborative approach will ensure the management of ZIS funds is more transparent, accountable, and has a broad impact on the welfare of the community. With the support of digital technology, the potential of ZIS funds can be optimized, so that its contribution to building a prosperous and just society is increasingly evident.

Literature Review

The collection of Zakat, Infaq, and Sedekah (ZIS) funds is a vital instrument in empowering the economy of Muslims. In the digital era, optimizing the strategy of collecting ZIS funds through information technology is crucial to increase the efficiency and effectiveness of managing these funds. The theoretical basis of this research includes the basic concept of ZIS, the role of digital technology in fundraising, and effective digital fundraising strategies.

1. Basic Concept of Zakat, Infaq, and Alms (ZIS)

Zakat is an obligation for every Muslim who meets certain requirements to set aside part of their wealth to be given to those who are entitled to receive it, as regulated in Islamic law. Infaq and sedekah are voluntary donations given by individuals without any specific amount and time limits. These three instruments play a significant role in the distribution of wealth and poverty alleviation in Islamic society.

2. The Role of Digital Technology in ZIS Fundraising

The development of digital technology has brought significant changes in various aspects of life, including in the management of ZIS funds. The use of online platforms such as websites, mobile applications, and social media facilitates the process of collecting and distributing ZIS funds. Digital technology enables transactions that are faster, more transparent, and more accessible to more people, thereby increasing community participation in zakat, infaq, and almsgiving (Rizki, 2023).

3. Effective Digital Fundraising Strategies

The implementation of digital fundraising strategies involves utilizing various digital platforms to collect ZIS funds more effectively and efficiently. The use of e-wallets, QR codes, and other digital payment applications has been shown to increase the amount of funds collected by zakat institutions. In addition, the right communication strategy through social media can increase public awareness and participation in zakat (Sarah, 2021).

4. Challenges and Opportunities for Digitalization of ZIS Fundraising

Although digitalization offers various conveniences, there are challenges such as the lack of digital literacy among the community and limited access to technology in some areas. However, with the right education and development of technological infrastructure, digitalization can be an effective solution in increasing ZIS fundraising (Verdianti, 2023).

Method

This study uses a library research method to explore effective and efficient strategies for collecting Zakat, Infaq, and Sedekah (ZIS) funds in the digital era. This method allows researchers to analyze various secondary sources, such as books, scientific journals, reports, and relevant official documents. The research stages include first, Identification of Data Sources: Identifying sources from scientific databases, digital libraries, and trusted journals that discuss ZIS and digitalization. Second, Data Collection: Collecting data from indexed journals, zakat institution reports, and conference articles related to ZIS management. Third, Data Classification and Analysis: Grouping data based on main themes, such as digital technology, digital fundraising, and implementation challenges. Fourth, Critical Review: Comparing views and research results to gain a comprehensive understanding. Fifth, Drawing Conclusions: Drawing conclusions related to relevant and effective strategies in the digital era. This study maintains reliability by using valid sources and systematic analysis, aiming to provide theoretical and practical contributions in optimizing ZIS fundraising strategies.

Results and Discussion

This study aims to analyze effective and efficient strategies in collecting Zakat, Infaq, and Sedekah (ZIS) funds in the digital era. Based on the literature study conducted, several important findings were found which were supported by previous theories and research.

1. Implementation of Digitalization in ZIS Fundraising

Digitalization in collecting ZIS funds has been implemented by various zakat institutions through the use of digital platforms such as mobile applications, e-wallets, and QR codes. Research by Verdianti and Puja (2021) shows that the use of digitalization has a significant effect on the effectiveness of zakat collection at BAZNAS West Kalimantan Province. This is in line with the theory of technological innovation which states that the adoption of new technology can increase operational efficiency and service accessibility. Digitalization in collecting Zakat, Infaq, and Sedekah (ZIS) funds has become one of the innovations adopted by various zakat institutions in order to increase the efficiency and effectiveness of fund management. The implementation of this digital technology includes the use of platforms such as mobile applications, e-wallets, and QR codes, which not only simplify the transaction process but also expand the reach of services to the wider community. With this technology, zakat institutions can provide easy access for muzakki (zakat payers) to fulfill their obligations anytime and anywhere, without having to physically come to the zakat institution office.

Research by Verdianti and Puja (2021) shows that the adoption of digitalization has a significant influence on the effectiveness of zakat collection at BAZNAS West Kalimantan Province. This finding indicates that the use of digital technology increases the amount of funds collected and accelerates the distribution process to mustahik (zakat recipients). In addition, digitalization allows for better transparency in the management of zakat funds, thereby increasing public trust in zakat collection institutions. This study strengthens the argument that digitalization is a strategic step to answer the challenges of managing ZIS funds in the modern era.

This finding is in line with the theory of technological innovation put forward by Rogers (2003), which states that the adoption of new technology can improve operational efficiency, accelerate work processes, and expand service accessibility. In the context of ZIS management, digital technology is not only a tool to increase productivity, but also a means to build closer relationships with the community through faster communication and more responsive services. In addition, the use of digital technology allows zakat institutions to create more integrated systems, such as the Zakat Management Information System (SIMZ) or real-time data-based zakat applications. This system not only improves the internal efficiency of the organization but also provides transparent reports to the community. Thus, digitalization is not only a technical tool, but also a strategic step to build accountability and trust, which are important elements in ZIS fund management. With all these benefits, the adoption of digitalization in ZIS fund collection is not only relevant to improving the performance of zakat institutions, but also becomes an adaptive solution to technological developments and changes in community needs in the digital era.

2. Effective Digital Fundraising Strategies

An effective digital fundraising strategy involves utilizing social media, online campaigns, and collaboration with e-commerce platforms. Research by Pradana (2022) found that social media-based fundraising is effective in collecting ZIS funds, with the institution's target achievement increasing every year. Digital marketing communication theory supports this finding, stating that social media allows for more personal and broader interactions with target audiences.

An effective digital fundraising strategy has become a key element in optimizing the collection of Zakat, Infaq, and Sedekah (ZIS) funds in the digital era. The use of social media, online campaigns, and collaboration with e-commerce platforms allows zakat institutions to reach more audiences and create a more personal approach. Social media, for example, is not only a communication tool but also an interactive platform to build closer relationships with potential muzakki (donors) through interesting, informative, and inspiring content.

Research by Pradana (2022) revealed that social media-based fundraising has a significant impact on the success of institutions in collecting ZIS funds. With the right strategy, such as integrating a strong campaign narrative, attractive visuals, and persuasive invitations, zakat institutions have succeeded in increasing their target achievements every year (repository.uinsaizu.ac.id). These findings indicate that social media serves as a primary channel for strengthening public awareness, expanding the reach of messages, and inspiring active participation from various levels of society.

This success is also supported by the theory of digital marketing communication, which states that social media allows for broader and more personal interactions with target audiences. This interaction not only increases user engagement but also helps build trust in the institution. For example, live streaming and direct comments features on social media platforms allow zakat institutions to answer questions in real time, provide transparency, and show the impact of the funds collected.

Collaboration with e-commerce platforms is also one of the innovative strategies in digital fundraising. With the integration of ZIS payments on online shopping platforms, zakat institutions can reach a wider range of users while taking advantage of the increasing trend of digital shopping. This convenience not only speeds up the payment process but also provides a seamless experience for users. This is relevant to the theory of digital consumer behavior, which states that convenience and accessibility are the main factors in influencing consumer decisions to transact online.

In addition, well-organized online campaigns, such as community-based crowdfunding programs or certain charitable movements, have also proven effective in increasing community participation. These campaigns often take advantage of certain moments, such as the month of Ramadan or Islamic holidays, to inspire social solidarity. Previous research has shown that digital-based campaigns that target emotions and religious values can significantly increase donations. Thus, digital fundraising strategies based on social media, e-commerce, and online campaigns not only increase the effectiveness of ZIS fundraising but also strengthen the relationship between zakat institutions and the community. This strategy is not only relevant in the digital era but also sustainable to support the economic empowerment of Muslims in the future.

3. Transparency and Accountability through Technology

The use of information technology in managing ZIS funds also increases transparency and accountability. Information management systems such as SIMBA (BAZNAS Management Information System) facilitate the recording of muzakki and income data, and increase public trust in zakat management institutions. This is in accordance with the theory of good governance which emphasizes the importance of transparency and accountability in organizational management.

The use of information technology in the management of Zakat, Infaq, and Sedekah (ZIS) funds has made a significant contribution to increasing the transparency and accountability of zakat management institutions. Through an integrated information management system, such as SIMBA (BAZNAS Management Information System), the process of recording muzakki (zakat payers) data and fund receipts becomes more efficient, accurate, and can be accessed in real-time. SIMBA allows for more systematic data management, starting from recording donations, reporting on the use of funds, to distribution to mustahik (zakat recipients). This system also makes it easier for zakat institutions to provide transparent financial reports to the public and relevant authorities.

This increased transparency plays an important role in building public trust in zakat institutions. When the public can monitor the flow of funds they donate and see the real impact of the distribution of these funds, they tend to be more motivated to continue participating in collecting ZIS. Research published by the STIQ Amuntai Journal shows that the adoption of information technology such as SIMBA has helped BAZNAS improve operational efficiency and public trust, which are important factors in sustainable zakat fund management.

The implementation of this technology is also in line with the principles of good governance, which emphasize the importance of transparency, accountability, and participation in the management of the organization. In the context of zakat management, transparency means that the institution is able to provide clear, timely, and easily accessible information about the collection and use of funds. Meanwhile, accountability refers to the responsibility of the institution in ensuring that the funds managed are used appropriately in accordance with Islamic law and the needs of the mustahik.

Furthermore, the use of information technology in ZIS management also allows managers to identify patterns of community contributions and develop more effective strategies in optimizing fundraising. For example, analytical features in the information management system can provide insight into donation trends, such as the time period with the highest donations, the most widely used payment types, or the demographics of muzakki. This information can be used to develop more strategic and targeted campaigns.

In addition, information technology also supports increased social accountability, where the community as stakeholders can provide feedback or report if there are indications of irregularities. With a technology-based system, zakat institutions can answer various questions or complaints more quickly and transparently, thereby strengthening relations with donors and the general public. Thus, the management of ZIS funds based on information technology not only creates better transparency and accountability, but also increases the efficiency and effectiveness of overall fund management. This proves that information technology is a strategic tool to optimize the potential of ZIS in empowering the people's economy and achieving broader social goals.

4. Challenges in Implementing Digitalization

Although digitalization offers various advantages, there are challenges such as the lack of digital literacy among the community and limited access to technology in some areas. Research by Zidan (2022) shows that the lack of socialization results in the ineffective use of QRIS in the community. The diffusion of innovation theory by Rogers (2003) explains that the adoption of new technology is influenced by factors such as knowledge, persuasion, and the decision to accept or reject innovation.

Although digitalization brings various advantages in the management and collection of Zakat, Infaq, and Sedekah (ZIS) funds, a number of challenges still need to be overcome so that the implementation of digital technology can run optimally. One of the main challenges is the lack of digital literacy among the community, especially in areas with limited access to technology. Lack of understanding of how to use digital platforms, such as mobile applications or QRIS (Quick Response Code Indonesian Standard), is often an obstacle to making maximum use of this innovation. In some areas, people still tend to rely on traditional methods because they feel more familiar and trust them.

Research conducted by Zidan (2022) revealed that the lack of socialization and education related to digital technology is one of the main causes of the ineffectiveness of QRIS use in collecting ZIS funds. As a digital payment system designed to facilitate transactions, QRIS has not been fully accepted by the wider community, especially among those who are not familiar with digital technology or are concerned about the security risks of online transactions. This indicates that intensive education and approaches are needed to increase public understanding and trust in this new technology.

The diffusion of innovation theory proposed by Rogers (2003) provides a relevant framework for understanding this challenge. According to the theory, the adoption of new technology is influenced by several key factors, namely:

a) Knowledge: People need to understand how technology works and what benefits they can get from it. Without adequate information, technology adoption will be slow.
b) Persuasion: The public needs to be convinced that the technology is safe, easy to use, and truly beneficial. In the context of ZIS, persuasion can be done by showing concrete evidence such as user testimonials or reports of positive impacts from the implementation of the technology.
c) Decision: The decision to accept or reject a technology often depends on how relevant the technology is to society's needs and how easy it is to use.

In addition to digital literacy, limited technological infrastructure is also a significant obstacle. In some remote areas, access to the internet or technological devices such as smartphones is still very limited. This condition slows down the spread of digital innovation, including in the management of ZIS funds. This shows that the development of equitable technological infrastructure is an important step to support digital transformation in the zakat sector.

To overcome these challenges, zakat institutions need to develop more inclusive strategies, such as: Intensive socialization and education: Involving community leaders and religious leaders in digital literacy campaigns to strengthen messages about the benefits and convenience of digital technology.

5. Positive Impact of Digitalization on ZIS Fundraising

Overall, digitalization has a positive impact on ZIS fundraising. Research by Abubakar (2022) shows that the implementation of digital collection of zakat, infaq, and sedekah carried out online increases the efficiency and effectiveness of fundraising. This supports the theory of operational efficiency which states that technology can reduce costs and time in operational processes.

Overall, digitalization has a significant positive impact on the collection of Zakat, Infaq, and Sedekah (ZIS) funds, both in terms of efficiency, effectiveness, and service reach. The application of technology in the management and collection of ZIS funds has changed the way zakat institutions operate, making the fundraising process faster, cheaper, and more accessible to the public. Research conducted by Abubakar (2022) shows that the implementation of an online digital zakat, infaq, and sedekah collection system has succeeded in increasing the efficiency and effectiveness of the fundraising process. This study shows that by using an online platform, zakat institutions can reduce operational costs associated with conventional fundraising, such as transportation costs, manual administration, and data management that requires extra time and effort.

The use of digital technology in collecting ZIS also has a positive impact in accelerating transactions, increasing the number of donations, and expanding the reach of services to the community. An integrated digital payment system allows muzakki (zakat payers) to fulfill their obligations anytime and anywhere, without being limited by time or physical location. This increases community participation in zakat, infaq, and sedekah programs because the process is more practical and easy to do, even through mobile devices that are widely used by the community.

This finding also supports the theory of operational efficiency, which states that the use of technology can reduce costs and time in operational processes. In the context of ZIS fund management, this efficiency is achieved through several mechanisms, including:

a) Reducing operational costs: Digital technology reduces the need for physical infrastructure, such as physical offices or manual document management, thereby reducing the expenses of zakat institutions.
b) Reducing transaction time: Zakat transactions can be done instantly through digital platforms, reducing the time required for longer manual processes.
c) Automation of administrative processes: Digital management systems enable automation in recording and reporting donations, which speeds up administrative processes and reduces human error.

Furthermore, the application of digital technology allows zakat institutions to optimize fund management by utilizing integrated analytical and reporting features. Institutions can easily track the amount of funds collected, find out donation trends, and provide transparent and accurate reports to the public. Thus, digital technology not only increases efficiency in fundraising but also provides added value in terms of transparency and accountability. In addition, digitalization also facilitates innovation in how zakat institutions reach new muzakki. Online campaigns and integration with digital payment platforms allow zakat institutions to reach a wider audience, including the younger generation who are more likely to use technology in their daily lives. This opens up great opportunities for zakat institutions to increase community participation, especially in the context of increasingly changing digital consumption patterns. Overall, digitalization not only provides benefits in terms of operational efficiency, but also increases accessibility, transparency, and public trust in zakat institutions. Thus, the management of ZIS funds in the digital era becomes more optimal, sustainable, and can reach more individuals who want to participate in charity programs.

Conclusion

The findings of this study indicate that the implementation of digital strategies in collecting ZIS funds is effective in increasing efficiency and transparency. However, efforts are needed to overcome challenges such as digital literacy and access to technology so that the benefits of digitalization can be felt evenly. Collaboration between zakat institutions, the government, and the community is very important in realizing optimal ZIS fund management in the digital era. This study shows that digitalization has a very important role in increasing the effectiveness and efficiency of collecting Zakat, Infaq, and Sedekah (ZIS) funds. Through the use of information technology, such as mobile applications, QRIS, and other digital platforms, zakat institutions can speed up the transaction process, reduce operational costs, and expand the reach of donors. However, challenges related to digital literacy and access to technology are still major obstacles, which require further socialization and education. Overall, the right digital fundraising strategy, supported by adequate infrastructure, can optimize ZIS fundraising, as well as increase transparency and accountability in fund management.

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