

IMPLEMENTATION OF DIGITAL MARKETING IN AN EFFORT TO INCREASE ZIS FUND RAISING (ZAKAT, INFAQ, AND SHODAQOH)

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Abstract: *The digitalization of Islamic philanthropy encourages Zakat, Infaq, and Shodaqoh (ZIS) management institutions to adopt digital marketing to expand reach, increase trust, and facilitate donation transactions. However, the implementation of digital marketing does not only concern the use of social media and payment channels, but also involves issues of sharia compliance, governance, data security, digital literacy, organizational system integration, and technological innovations such as dashboards, gamification, artificial intelligence (AI), and blockchain. This research aims to explore how the implementation of digital marketing in an effort to increase ZIS fund collection, its driving and inhibiting factors, and the direction of future development. The method used is qualitative with a literature and case-based thematic synthesis design (qualitative thematic synthesis) on research findings documented in studies on digital ZIS, sharia fintech, digital zakat campaigns, and Islamic philanthropic governance. The analysis yielded four main themes: (1) digital marketing implementation strategies for ZIS collection; (2) the mechanism for establishing trust and sharia compliance; (3) effectiveness and challenges (digital literacy, risk, privacy, IT capacity, and regulation); and (4) superior practices and innovations (dashboards, gamification, personalization, digital influencers/da'wah, AI and blockchain). The results of the synthesis show that the growth of ZIS collection through digital channels is associated with ease of use, usability, quality of systems/information/services, variety of payment methods, and transparency of reporting. On the other hand, the digital literacy and technology readiness gap, data protection issues, and system integration challenges are crucial obstacles. This study emphasizes the importance of a digital marketing implementation model that combines prophetic communication and new media, user experience (UI/UX) design, governance-based management, and ethical and sharia principles-compliant technological innovation.*

Keywords: *Digital Marketing, Zakat, Infaq, Shodaqoh, ZIS, Sharia Fintech, Trust, Sharia Compliance, Blockchain, AI, Digital Literacy.*

Introduction

Zakat, infaq, and shodaqoh (ZIS) are instruments of Islamic philanthropy that play a role in poverty reduction, strengthening social welfare, and supporting development agendas (including linkages with the SDGs). Digital transformation in the Islamic social economy is accelerating the shift in gathering practices from conventional models (face-to-face, local community networking) to platform-based models (apps, e-wallets, crowdfunding, and social media channels). In this context, digital marketing becomes a "bridge" between ZIS management institutions and potential donors, especially the younger generation who interact more intensely through digital media and prioritize ease of transactions (Beik et al., 2021; Ridho et al., 2025; Amilahaq et al., 2021).

This development is also accelerated by crisis conditions such as the pandemic, when mobility is limited and philanthropic institutions rely on digital campaigns to maintain continuity of collection and distribution. A netnography study of digital zakat campaigns during Covid-19 illustrates how institutions use digital channels to maintain engagement and adapt messages to crisis situations (Hudaefi & Beik, 2021; Piliyanti et al., 2022). In practice, the implementation of digital marketing for ZIS is not just "advertising" on social media, but requires the management of donor relationships, information systems, as well as governance and reporting that builds accountability.

Although digital marketing is considered effective in encouraging the collection of ZIS, there are some fundamental problems. First, trust and sharia compliance are important prerequisites; donors need to be confident that funds are managed in accordance with sharia and transparent (Hadi et al., 2021; Yusfiarto et al., 2024). Second, uneven digital literacy can hinder platform adoption, both for donors and managers (Afrina et al., 2024; Nasution et al., 2025). Third, transaction security, privacy, and personal data protection are important issues, especially for the younger generation who are sensitive to digital risks (Insani et al., 2024; Hamsin et al., 2024; Angsanto et al., 2025). Fourth, system integration, IT HR capacity, and digital governance within the institution determine the success of implementation (Musa et al., 2022; Nugroho et al., 2023).

This research aims to develop a comprehensive understanding of the implementation of digital marketing in an effort to increase ZIS fund collection. The research questions answered were: 1) How is digital marketing strategy implemented in the collection of ZIS (channels, content, features, and donation flows)? 2) What factors shape sharia trust and compliance in the ZIS digital marketing ecosystem? 3) How effective is digital marketing in encouraging the collection of ZIS, as well as its main challenges? 4) What superior practices and technological innovations are relevant to strengthening ZIS collections in the future?

This study contributes to the development of the study of digital Islamic philanthropy by presenting a thematic synthesis that integrates the perspectives of technology adoption (e.g. TAM/UTAUT and its expansion), digital communication and engagement of the younger generation, as well as governance and innovation (dashboard, gamification, AI, blockchain). In addition, the results can be a conceptual basis for ZIS management institutions in designing digital marketing strategies that are more effective, ethical, safe, and sharia-compliant (Oktavendi & Mu'ammal, 2022; Bonang et al., 2025; Mansurah & Aishah, 2020).

Method

Research Design

This study uses a **qualitative** method with a qualitative thematic synthesis **design** based on literature and documented case studies. This approach was chosen because the purpose of the research is to understand the implementation pattern, socio-organizational context, and meaning behind ZIS's digital marketing strategy, rather than quantitatively testing causal relationships. Data sources are in the form of previous research findings, institutional case studies (e.g. BAZNAS, LAZ-UQ, LAZISNU, UPZ mosques), technology adoption studies and donor behavior, and technology and governance studies (Hudaefi & Beik, 2021; Pramiswari et al., 2021; Nugroho et al., 2023; Musa et al., 2022).

Data Sources and Inclusion Criteria

Unit analysis is a publication listed in an attached reference document, including journal articles, conference proceedings, and book chapters that discuss:

1. digital marketing/digital campaigns for zakat/ZIS/ZISWAF;

2. digital platforms (crowdfunding, e-wallets, applications, dashboards, information systems) for the collection/management of ZIS;
3. donor behavior and technology adoption (TAM/UTAUT, trust, perceived risk, security);
4. aspects of sharia compliance, legality, data protection, and governance;
5. technological innovation (AI, blockchain, smart contracts, gamification, personalization).

The exclusion criteria are not used beyond the limitation that the source **must** be included in the attached reference list. Since this study is a thematic synthesis, the time span is read contextually: many studies highlight the digital acceleration from 2016–2023 as well as post-pandemic strengthening, with additional studies for 2024–2025 enriching governance, security, and innovation issues (Ridho et al., 2025; Nashirudin et al., 2025; Afif et al., 2025).

Data Analysis Procedure

The analysis is carried out through the following steps:

1. Familiarization and thorough reading: marking key concepts that come up frequently (e.g.: ease of use, trust, sharia compliance, transparency, digital literacy, dashboard, multi-channel payments, influencer/da'wah, blockchain, AI).
2. Open coding: coding the pieces of ideas/findings such as "ease of transaction increases intent", "quality of the system drives donor satisfaction", "privacy risk hinders", "blockchain strengthens accountability", "digital literacy gap decreases adoption".
3. Axial coding: grouping code into larger categories (digital marketing strategy; trust & sharia; effectiveness & challenge; innovation & superior practices).
4. Theme building: building a final theme that answers research questions and builds a coherent thematic narrative.
5. Conceptual triangulation: comparing findings across study types (institutional cases, technology adoption studies, legal/privacy studies, innovation studies) to ensure that themes are not based on just one type of source (Oktavendi & Mu'ammal, 2022; Insani et al., 2024; Afif et al., 2025; Abdullah & Kuşakçı, 2025).

Keabsahan (Trustworthiness)

Qualitative validity is maintained through:

- **Credibility:** the consistency of the theme is tested by matching findings from behavioral studies (intent, satisfaction, continuance) with institutional case studies (channel implementation and field practice).
- **Dependability:** the analysis step is explicitly described so that it can be replicated as a thematic synthesis procedure.
- **Confirmability:** interpretation is limited to the information available in the attached source; No new field data was claimed.
- **Transferability:** findings are especially relevant to the Indonesian and Malaysian contexts as many studies focus on the two countries (Alam et al., 2022; Ridho et al., 2025).

Result and Discussion

Results

The results of the thematic synthesis produced **four main themes** regarding the implementation of digital marketing in increasing ZIS fundraising.

Theme 1: Digital Marketing Implementation Strategy for ZIS Collection

1.1 Social Media Optimization and Digital Campaigns

The ZIS Institute utilizes platforms such as Instagram, YouTube, and other social media channels to build awareness, convey religious messages (da'wah), and encourage donation actions. Creative content strategies—including casual language styles, humor, and emotional narratives—have proven to be effective in attracting the attention of the younger generation, especially when content is packaged according to digital media consumption habits (Sholihah & Rohmatulloh, 2023; Duffett, 2020). In the context of digital zakat campaigns during the pandemic, digital strategies also include adapting messages, utilizing online interactions, and mobilizing communities to maintain donation flows (Hudaefi & Beik, 2021; Piliyanti et al., 2022).

In addition to content, time and momentum are important. Periods like Ramadan are often the highlight of campaigns, and digital channels allow audience segmentation and strengthening the intensity of communication. On the institutional side, digital marketing expands its reach beyond the local community, so that the potential for fundraising increases because potential donors have wider access (Ridho et al., 2025).

1.2 Crowdfunding, Donation Applications, and Multi-Channel Payment

The implementation of ZIS digital marketing is closely related to the availability of transaction channels. Crowdfunding platforms and donation apps provide an "end-to-end" experience from campaign exposure to payment. The public's intention to distribute ZIS through crowdfunding platforms is influenced by the factors of convenience, usability, and trust in the platform (Karmanto et al., 2021). This practice is strengthening in collaboration with fintechs and e-wallet providers, which expand payment options and reduce transaction friction (Beik et al., 2021; Pati et al., 2021).

In the context of digital customer behavior, the "relative advantage" model in mobile payments indicates that the perception of relative advantage (faster, practical, efficient) strengthens the adoption of the use of digital payments (Utomo et al., 2022). Therefore, the digital marketing strategy for ZIS must not only promote the program, but also prioritize "ease of donation" through the integration of broad, fast, and secure payments.

1.3 Web-Based Dashboards and Information Systems as a Means of Transparency

Effective digital marketing of ZIS does not stop at donor acquisition, but demands the management of donor relationships through information transparency. Web-based dashboards allow for real-time monitoring, reporting, and communication about fund disbursements thereby increasing the credibility of institutions (Nugroho et al., 2023). Several implementations of platform-based zakat collection and distribution systems (e.g. WordPress architecture) show the importance of a system structure that facilitates the end-user process, while supporting the institution's function in reporting (Habeebullah & Habeebullah, 2022).

In Indonesia, a digital strategy based on a zakat information system is also understood from the perspective of fiqh muamalah as an effort to increase revenue/collection receipts through the digitization of processes and channel expansion (Musa et al., 2022). Thus, dashboards and information systems are not just internal administrative tools, but part of a digital marketing strategy that builds trust through performance evidence and transparency.

Theme 2: Sharia Trust and Compliance as the Foundation of ZIS Digital Marketing

2.1 Shariah Compliance as a Source of Trust

In Islamic philanthropy, trust is not only a technical, but also normative-religious issue: donors want certainty that the collection and distribution are sharia-compliant. The strategic economic model of digital zakat technology emphasizes the integration of sharia principles in the

design and operation of platforms in order to strengthen legitimacy and increase public acceptance (Hadi et al., 2021).

A study of the acceptance of digital financial services that emphasizes "Islamic compliance" shows that sharia compliance can be an important determinant in the framework of technology adoption, in line with the expanded UTAUT construct (Yusfiarto et al., 2024). This is relevant for ZIS: platforms that highlight sharia compliance (e.g. labels, fatwas, sharia audits, and trust management procedures) make it easier for institutions to communicate their credibility to donors.

2.2 Quality of Systems, Information, and Services in Forming a Trust

In the younger generation, trust is formed from digital experiences: system quality (application reliability), information quality (program clarity, reporting), and service quality (responsiveness, ease of assistance) affect satisfaction and continued intention to use digital ZIS payments (Oktavendi & Mu'ammal, 2022; Bonang et al., 2025). Thus, digital marketing that is only promotion-oriented without ensuring service quality has the potential to fail to retain donors.

A study of Generation Z's perception in Indonesia and Malaysia of ZIS payments through fintech shows that risk, security, and usage perception factors influence preferences and acceptance (Alam et al., 2022). Therefore, trust must be built through a consistent, transparent, and secure user experience design.

2.3 Blockchain, Transparency, and Accountability as Trust Reinforcers

A number of studies place blockchain as a technology that can strengthen the transparency and accountability of donation transactions. Blockchain-based zakat systems offer transaction records that are difficult to manipulate, support fund flow tracking, and reduce the risk of fraud (Attar et al., 2023; Afif et al., 2025). The study of blockchain in digital payment systems emphasizes a shift in focus from risk minimization to transparency- and verification-based trust building (Pandey & Kushwaha, 2025).

In the realm of applications, various decentralized donation portal concepts demonstrate the potential of blockchain to build more transparent and traceable philanthropy, including traceable micro-transaction schemes (Sudheeran et al., 2025; Jaiman et al., 2022). For ZIS's digital marketing, blockchain transparency can be a value proposition: donors don't just "believe because of promotion", but "believe because they can verify".

Theme 3: Effectiveness and Challenges of ZIS Digital Marketing Implementation

3.1 Indications of Effectiveness: Growth of Gatherings and Strengthening of Engagement

The transformation of Islamic philanthropy in the digital era shows an increase in collection and distribution triggered by the adoption of digital channels and the acceleration of innovation (Ridho et al., 2025). Effectiveness also arises in terms of donor behavior: ease of use, usability, and trust are strong predictors of intention to use the digital ZIS platform (Karmanto et al., 2021; Oktavendi & Mu'ammal, 2022).

The involvement of the younger generation is a strategic factor. The role of the digital generation Muslim community in zakat collection is associated with mobilization for a broader social agenda (e.g. SDGs), which signifies that digital marketing not only triggers transactions, but also identity- and community-based social participation (Rizal et al., 2023). In addition, the zakat platform for young adults in Indonesia emphasizes the need for a platform design that suits the preferences of the younger generation in terms of access, user experience, and convenience (Amilahaq et al., 2021).

3.2 Digital Literacy and Technology Readiness Challenges

The main consistent barrier is digital literacy. Content analysis on low digital literacy in Indonesia shows that information sorting skills and the use of online media are not evenly distributed, thus affecting people's ability to use digital services safely and effectively (Afrina et al., 2024). In the context of ZIS, the literacy gap is not only in donors, but also in institutional managers who may face limitations in IT HR and system integration capabilities (Musa et al., 2022; Nugroho et al., 2023).

The study on the potential of Indonesia's digital ZIS highlights the "gap" between technology readiness and revenue realization; This means that great potential does not automatically become a high accumulation if the readiness of technology, education, and infrastructure is inadequate (Nasution et al., 2025). This has immediate implications: aggressive digital marketing without the support of literacy and technological readiness can result in "high clicks" but low conversions and retention.

3.3 Security, Privacy, and Risk Perception Challenges

The issue of personal data protection and transaction security is very important in digital zakat platforms. The study of legal protection of personal data security and muzakki transactions emphasizes the need for regulatory certainty and protection mechanisms to build public trust (Insani et al., 2024). The study of legal recommendations to secure digital zakat transactions from fraud also emphasizes the vulnerability of the smart society ecosystem to digital crime, so it requires strengthening governance and security (Hamsin et al., 2024).

In the younger generation, privacy and perceived security affect the sustainability of digital payment use (Angsanto et al., 2025). This is in line with the findings of Gen Z's perception of fintech ZIS that places security and risk as important determinants (Alam et al., 2022). Thus, effective digital marketing implementation must be accompanied by security assurance, authentication design, and a clear privacy policy, not just program promotion.

3.4 Challenges of Governance, System Integration, and Regulation

The modernization of zakat and waqf from a legal and governance perspective emphasizes that digitalization requires a strong governance framework so that transparency and accountability are maintained (Nashirudin et al., 2025). At the operational level, digital zakat information systems demand data integration, process standards, and organizational capacity to reduce redundancy and increase efficiency (Musa et al., 2022).

A study on technology-based ZISWAF management in mosque zakat collection units shows how technology can strengthen management, but its success depends heavily on the organization's ability to manage changes, operate systems, and adjust procedures (Nugroho et al., 2023). In the Malaysian context, the study of the role of zakat in economic development and legal frameworks also shows the importance of institutional-regulatory support for the effectiveness of social management of Islamic funds (Daud et al., 2025).

Theme 4: Superior Practices and Innovation for Strengthening ZIS Collection

4.1 Integration of New Media and Prophetic Communication

One important conceptual innovation is the integration of new media with prophetic communication for ZISWAF fundraising. Case studies show that institutions can combine the values of da'wah, example, and moral messages with digital communication techniques (content, platforms, engagement) to more effectively reach modern audiences (Rasiam et al., 2023). This approach answers a dilemma: digital marketing can potentially be considered "commercial", but when combined with prophetic communication, the strategy becomes more authentic and in line with Islamic values.

An example of a da'wah style on Instagram that uses a typical register ("morning slaps") illustrates that adapting language styles and content formats can increase audience attention and engagement, while still carrying relevant religious messages (Sholihah & Rohmatulloh, 2023). This provides a lesson for digital marketing ZIS: content needs to build psychological closeness as well as moral credibility.

4.2 Gamification, Personalization, and Matching Donations

A systematic literature review on gamification in donation crowdfunding shows that gamification can increase motivation, participation, and the likelihood of campaign success (Abdullah & Kuşakçı, 2025). In the context of ZIS, gamification can be a donor badge, a program progress bar, a community challenge, or a collective milestone that encourages participation without detracting from the value of sincerity—provided that the design must be sensitive to Islamic philanthropic ethics.

Personalization also has an effect. Studies on personalized solicitation in online donation campaigns show that an approach tailored to the donor's profile/interest can increase responses (Shen et al., 2025). Donation matching platforms show how donors and organizations can be "brought together" more effectively through matching mechanisms that increase donation and retention opportunities (Sander & Zabel, 2024). For ZIS, personalization can leverage segmentation (e.g. education, health, empowerment programs) and connect donor preferences to relevant mustahik programs.

4.3 UI/UX and App Design to Strengthen Donor Satisfaction

The UI/UX design of a charity application can improve donation behavior and donor satisfaction through ease of navigation, clarity of information, and a seamless transaction experience (Chuang & Marlon, 2025). This reinforces the findings of the digital ZIS adoption model that the quality of systems and services drives satisfaction and continuance intention (Oktavendi & Mu'ammal, 2022; Bonang et al., 2025). In other words, digital marketing requires a good "digital product"; Promotions will be wasted if the donation process is convoluted, slow, or unconvincing. In Figure 1 above is an example of a simple and easy to understand design page for the City of Medan Donation that is simple and easy for website visitors to understand.



Source: lazismumedan.org website

Image 1. Example of UI/UX Design Lazismu Donation Page Medan City

4.4 AI and Automation for Campaign Optimization and Social Impact

AI-enabled Islamic philanthropy offers a framework to improve the effectiveness of social programs, for example through targeting, resource allocation efficiency, and strengthening data-driven services, particularly in underserved communities (Elamin, 2025). In ZIS digital marketing, AI can be used for campaign analytics, donor segmentation, content recommendations, and communication automation (for example, notifications of distribution reports or reminders of zakat times). However, this innovation needs to be guided by technological ethics to be in harmony with Islamic values.

4.5 Blockchain, Smart Contracts, and Decentralized Donation Portals

In addition to being a transparency tool, blockchain is also projected for governance automation through smart contracts, for example, programmatic fund disbursement rules, recipient verification, and robust trail audits (Attar et al., 2023; Afif et al., 2025). Decentralized donation portals and blockchain-based fundraising applications affirm opportunities to reduce intermediaries, improve traceability, and strengthen accountability (Prathibha et al., 2024; Sudheeran et al., 2025).

However, blockchain implementation still requires strengthening privacy, security, and compliance policies, including the suitability of technology ethics in digital philanthropy (Mansurah & Aishah, 2020). In the context of ZIS, ethical issues are important because they concern the mandate of the people's funds.

Discussion

The discussion section integrates thematic results into the conceptual framework of digital marketing implementation to increase ZIS fundraising.

1) ZIS Digital Marketing as an Ecosystem: Channels–Content–Conversions–Trust

The findings show that the successful implementation of digital marketing in increasing ZIS collection is the result of an interconnected ecosystem:

- **Channels:** social media, apps, crowdfunding, e-wallets, and multi-channel payments (Beik et al., 2021; Karmanto et al., 2021; Pati et al., 2021).
- **Content:** narrative strategy, digital da'wah, influencer/preacher as ambassadors, language styles and formats that suit the preferences of the digital generation (Sholihah & Rohmatulloh, 2023; Duffett, 2020).
- **Conversion:** ease of transaction and clarity of donation flow (Utomo et al., 2022; Amilahaq et al., 2021).
- **Trust:** transparency, reporting, system/service quality, data protection, and sharia compliance (Hadi et al., 2021; Octavendi & Mu'ammal, 2022; Insani et al., 2024).

Thus, ZIS digital marketing that only emphasizes top-of-funnel promotion without strengthening trust infrastructure (dashboard, governance, security) risks generating pseudo-engagement: audiences are interested but reluctant to donate or are not sustainable.

2) The Role of Technology Adoption Models: TAM/UTAUT and Trust–Risk–Security Extensions

Studies of technology adoption on digital ZIS payments and Gen Z's intention to infaq/sadaqah online confirm that **perceived ease of use** and **perceived usefulness** are key factors influencing adoption intentions (Oktavendi & Mu'ammal, 2022; Bonang et al., 2025). However, in the context of Islamic philanthropy, this construct needs to be read together with **the trust, perceived risk, and security attitudes** that often appear in the study of Islamic digital financial services (Alam et al., 2022; Purnama Sari & Haryono, 2025).

The implications for the implementation of digital marketing are the need for a marketing narrative that explicitly communicates:

- convenience and benefits (practical, fast, many payment options);
- security (transaction protection, authentication);
- transparency (real-time reporting, trail audits);
- sharia compliance (management mechanism according to Islamic principles).

This combination strengthens the initial intention while maintaining the continuity intention.

3) Digital Literacy and Organizational Capacity as a "Bottleneck" for Implementation

Although technology is available, low digital literacy and uneven technological readiness can be structural barriers (Afrina et al., 2024; Nasution et al., 2025). At the donor level, digital literacy affects the ability to use applications, understand security, and assess program credibility. At the organizational level, the challenges are limited IT human resources, weak system integration, and immature data governance (Musa et al., 2022; Nugroho et al., 2023).

Therefore, digital marketing strategies need to be accompanied by supporting strategies: digital literacy education (tutorials, mentoring, security educational content), infrastructure improvement, and standardization of internal processes.

4) Security, Privacy, and Law: Sustainability and Legitimacy Requirements

Donor concerns about privacy and security can hinder retention, especially among Gen Z (Angsanto et al., 2025). The legal perspective emphasizes the need for personal data protection and security of muzakki transactions on digital zakat platforms (Insani et al., 2024), as well as recommendations for fraud prevention (Hamsin et al., 2024). The governance of zakat and waqf modernization also requires an adequate regulatory and supervisory framework so that digitalization does not pose new risks (Nashirudin et al., 2025).

In the context of digital marketing, legal and security aspects are not just back-office matters, but part of value communication. Donors need to see the institution's commitment to data protection, security SOPs, and incident handling mechanisms. Transparency of "how data is managed" and "how transactions are secured" can increase trust.

5) Innovation (Gamification–Personalization–AI–Blockchain) and Islamic Philanthropic Ethics

Gamification, personalization, AI, and blockchain offer a way to strengthen gatherings. However, all of these innovations must be framed in Islamic philanthropic ethics. Gamification can increase motivation (Abdullah & Kuşakçı, 2025), personalization can improve response (Shen et al., 2025), and matching platforms can bring together donors and organizations more effectively (Sander & Zabel, 2024). AI can optimize the effectiveness of social programs (Elamin, 2025), while blockchain strengthens transparency and trust (Attar et al., 2023; Afif et al., 2025).

However, alignment with the ethics of technology in digital philanthropy is a requirement: innovation must not shift the orientation from trust, sincerity, and benefit to just "engagement numbers" (Mansurah & Aishah, 2020). Therefore, the implementation of innovation should follow the principles of *maslahah* and the social fund management framework aimed at empowerment and poverty alleviation (Zaenurrosyid et al., 2024; Roziq et al., 2022).

6) Practical Implications: ZIS Digital Marketing Implementation Model

Based on the synthesis, the implementation of digital marketing to increase ZIS collection can be formulated as a practice model seen in the following figure:



Image 2. Implementation of Digital Marketing to Increase ZIS Collection

- Channel and content strategy:** social media + digital da'wah + influencers/community; creative and contextual content (Rasiam et al., 2023; Sholihah & Rohmatulloh, 2023).
- Transaction facilities:** crowdfunding + e-wallet + multi-channel payment; minimal friction (Karmanto et al., 2021; Pati et al., 2021).
- Transparency and reporting:** real-time dashboards, program reports, feedback to donors (Nugroho et al., 2023).
- Security, privacy, and legal:** data protection policies, fraud mitigation, security communication (Insani et al., 2024; Hamsin et al., 2024).
- Gradual innovation:** gamification/personalization → AI analytics → blockchain audit trail, with ethical evaluation (Abdullah & Kuşakçı, 2025; Elamin, 2025; Afif et al., 2025; Mansurah & Aishah, 2020).
- Capacity building:** donor digital literacy and organizational capacity building (Afrina et al., 2024; Nasution et al., 2025).

The model emphasizes that "digital marketing" in ZIS is a holistic strategy: combining communication, technology, governance, and sharia ethics.

Conclusion

This thematic synthesis-based qualitative research concludes that the implementation of digital marketing in an effort to increase ZIS fund revenue collection depends on the integration of digital communication strategies, the availability of easy transaction channels, and the strengthening of trust through sharia compliance and transparency. Social media, crowdfunding, e-wallets, and web-based dashboards are the main tools that drive reach and efficiency, especially to reach the younger generation. Determinants of adoption include ease of use, usability, quality of systems/information/services, and perceptions of security and privacy.

However, significant challenges remain: digital literacy gaps, limited organizational IT capacity, immature system integration, and transaction security and personal data protection issues. To sustain the growth of gatherings, ZIS institutions need to integrate prophetic communication with new media, strengthen internal governance and regulation, and adopt innovations such as gamification, personalization, AI, and blockchain gradually and ethically in accordance with Islamic values.

In the future, research and practice development can be focused on systematic evaluation of the integration of digital da'wah and marketing strategies, measurement of the impact of innovation (AI/blockchain) on donor accountability and retention, and the design of digital literacy interventions that improve the technological readiness of communities and institutions.

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