



Strategic Management of Digital Technology in Increasing Zakat Fundraising

Miftahal Anjarsabda Wira Buana^{1*}; Moh. Ah Subhan ZA²; Akmalur Rijal³

¹Department of Sharia Economics, Faculty of Islamic Religion, Universitas Islam Lamongan, 62211, INDONESIA

²Department of Sharia Economics, Faculty of Islamic Religion, Universitas Islam Lamongan, 62211, INDONESIA

³Department of Sharia Economics, Faculty of Islamic Religion, Universitas Islam Lamongan, 62211, INDONESIA

*Corresponding author, email: miftahulanjar@unisla.ac.id

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ABSTRACT

Digital zakat technology can be a promotional activity for a zakat institution that uses digital media as a medium for its introduction to the community, one of which is by using the internet or social media as a place for promotion or advertising. During the current pandemic, everything is carried out online to prevent crowds and transmission of the virus. There are several ZIS institutions whose income has decreased and their fundraising has been hampered by the COVID-19 pandemic. This is also a driving factor in increasing the number of potential zakat, infaq and online alms carried out by the community, where in 2021 zakat donations have increased by 30%, reaching 6 trillion from 2015, previously which only reached 4.2 trillion. The method used in this research was descriptive qualitative method. This qualitative descriptive method was used to describe the strategic management of digital technology comprehensively to see strategies for increasing the potential of zakat in the Indonesian zakat institution. Based on the theory and facts in the field that fundraising through digital technology was very significant: Mobile banking application customers could easily give zakat, infaq, and alms and their waqf to those who need it, Based on Baznas data, as of 2020 the total ZISWAF funds collected was estimated at Rp12.5 trillion. An important role was that zakat must be popularized among millennials who were already on a fixed income. The image of the institution could be obtained if the public is familiar with our institution. How do we introduce our institution on social media, that is, if we convey information about the institution to the public. After that, there must be interaction between the institution and the community through Facebook social media. The purpose of Facebook social media-based fundraising was to be able to raise ZIS funds, collect muzakki, and improve the image of the institution, by influencing or reminding and making people aware through the content posted. This meant reminding the public to be aware that the assets they own are not entirely their own. This

social media was also a tool for reporting ZIS Institution transactions so that muzakki feel satisfied and public trust was built because they knew in detail the assets handed over to the ZIS institution..

INTRODUCTION

In this modern era, Indonesian people often carry out various activities at home or in the office without having to come physically. Because of digital technology, people today can easily carry out various types of activities, such as exchanging ideas, studying online, arranging online meetings, greeting each other with friends and colleagues, shopping online, and others.

The emergence of zakat payment transactions through digital technology is surely also related to zakat payments through point of sale. Meanwhile, payment transactions through digital technology are more profitable because through digital technology, they can reach the potential muzakki wider and faster. In the management of zakat through digital technology, management is needed that is not careless but all must be systematic in order to produce maximum results for the satisfaction of muzakki and the progress of zakat institutions. The role of the media in disseminating information about zakat is very important for the community, especially for prospective zakat distributors or muzakki. Muzakki can also get information about ZIS directly, the media also plays a role in encouraging and strengthening muzakki in paying zakat.

The community's commitment to zakat, infaq, alms and waqf has not changed. The community strongly encourages this activity to become a driving force for national economic growth. The current zakat campaign must involve the mass media, because the prestige and public trust in the mass media in Indonesia is still high. The presence of this digital technology also helps the Amil ZIS Foundation to increase the amount of potential zakat through promotions through social networks such as the official website, social media and mobile applications as a means of referral to the public. The existence of technology facilitates the payment of zakat and makes it easier for donors to monitor the distribution of deposited zakat funds.

It can be concluded that with the existence of digital zakat technology, it can be a promotional activity for a zakat organization that uses digital media as a means to present it to the public, including using the internet or social media as a forum for promotion or advertising. Surely, a growing company will make the best use of its time and continue to innovate so that fundraising and its own muzakki are increasing day by day. Especially during the current pandemic, everything is done online to avoid crowds and the spread of the virus. There are a number of ZIS organizations whose income has

declined and their fundraising has been hampered by the COVID-19 pandemic. This is also a driving factor that increases the potential for online zakat, infaq and alms done by the community. In 2021 zakat donations will increase by 30%, reaching 6 trillion compared to the previous year which only reached 4.2 trillion. There were some previous studies analyzing about zakat which managed by zakat institution, such as research by Fadilah and Mirahayu¹,

LITERATURE REVIEW

Strategic Management

Management science continues to develop rapidly so that it has many different branches and several specialized studies, for example financial management, human resource management, production management, transportation management and so on, other studies, especially strategic management. According to David, strategic management is the art and knowledge of formulating, implementing, and evaluating cross-functional decisions that enable an organization to achieve its goals. Strategic management focuses on the process of setting organizational goals, developing policies and plans to achieve those goals, and allocating resources to implement those policies and plans to achieve organizational goals. Here are some definitions of strategic management from various experts:

- a. Strategic Management is a process systematically designed by management for strategy formulation, strategy implementation, and strategy evaluation to provide the best value to all customers in order to achieve the organization's vision.²
- b. Strategic Management is the art and science of formulating, implementing, and evaluating cross-functional strategic decisions that will enable an organization to achieve its goals.³
- c. Strategic Management is a process which is used by management and employees to build and execute strategies by providing the best customer value to achieve the organization's vision

Strategic management is a management process that aims to achieve the organization's vision and mission, maintain the organization's relationship with the environment, especially the interests of its stakeholders, select strategies and strategies, implement strategies, and strategic control to ensure that the organization's mission and goals can be achieved.⁴ Strategic management based on the entire scope of work. So

¹ Adin Fadilah and Mirahayu Mirahayu, "Analyzing the Performance of Rumah Zakat in Distributing Ziswaf Funds: A Study in Kediri City, East Java". *Journal of Sharia Economics*, 3(2), 64-82. 2021. <https://doi.org/https://doi.org/10.35896/jse.v3i2.230>

² Bambang Hariadi, *Strategi Manajemen*, (Malang: Banyumedia Publising, 2003), 3.

³ Husein Umar, *Riset Strategi Perusahaan*, (Jakarta: PT. GPU, 1999), 86.

⁴ H. Abd. Rahman Rahim & Enny Radjab, *Manajemen Strategi*, (Makassar: Lembaga Perpustakaan dan Penertbit Universitas Muhammadiyah, 2016), 6.

that it can be used both for the macro environment, for example in government management, and can also be used for the micro environment, for example in managing a company or office organization. However, here it only needs to be understood that in using the macro and micro scopes there are some very basic differences, including the following:

- a. Macro policies must be used and considered as subjects and objects in management in the form of an integrated society, while in the micro sector, the focus must also be on subjects and objects in management in the form of individuals. business households or customers use the results.
- b. In addition, in the working principle of macro-strategic management, the focus may be on efficiency, while in micro-strategic management it is necessary to follow the working principle of efficiency.

Components in Strategic Management included:⁵

- a. The mission of the company (organization), describes the purpose or reason for the existence of the organization (company). The task includes the type, extent, and characteristics of the activity to be carried out. Objectives, which are the end result of an activity or performance. In this goal will be emphasized what will be achieved, when, how much should be achieved.
- b. Goal, is the end result of an activity or performance. To this end, the focus is on what is to be accomplished, when, and how much is to be accomplished.
- c. Strategy, it is skills and knowledge to win the competition. Because competition is fighting for market share (consumers), while consumers are always changing. Therefore, the strategy must be managed in order to achieve the company's short, medium and long term goals.
- d. Company Profile, which describes the company's condition in terms of finance, human resources, and physical resources.

The strategic management process consists of three stages, including:⁶

- a. Strategy formulation

Strategy formulation is the initial stage of strategic management. This activity can develop the organization's vision and mission, and identify opportunities and threats internal and external to the organization, find out the internal strengths and weaknesses of the organization, define long-term terms - change organizational goals, create several alternative strategies for the organization, and choose certain strategies to use. The scope of developing the strategy includes new work items, allocating financial and non-financial resources, determining according to needs and determining the scope of the strategy for implementing building construction.

⁵ Asih Handayani dan Aris Eddy Sarwono, *Manajemen Strategis*, (Surakarta : UNISRI Pres, 2021), 8.

⁶ Fred R.David, *Manajemen Strategi Konsep*, (Jakarta: Salemba Empat, 2005), 6.

Organizations must also prepare alternative strategies that can provide the best positive impact so that failures can be minimized as much as possible. And most importantly, a strategy must provide a comparative advantage and ultimately can provide a long-term competitive advantage, which is important for strategic management.

b. Strategy Implementation

The second stage of strategic management is strategy implementation, which means putting strategy into action. In the context of strategy implementation, organizations are required to set goals, develop policies, motivate employees and allocate resources so that strategies can be implemented properly. Strategy implementation includes developing a culture that supports the strategy, creating an effective organizational structure, allocating resources, directing marketing efforts, preparing budgets, developing and using information systems and linking employee compensation to organizational performance.

Strategy implementation is often considered the action phase in strategic management. Strategy execution is often considered the most difficult part of strategic management, which requires discipline, commitment, and personal sacrifice. The successful implementation of the strategy depends on the ability of managers to motivate employees. This is more of an art than a science. The manager's ability to delegate authority must be clearly defined. The creativity of the workers must also be fostered, because without the efforts of the workers, the activities would be meaningless. Therefore, explicit limitations on and from authority should be made for the transfer of powers and responsibilities. Failing to do until formulating a strategy but not doing it will not bring benefits.⁷

c. Strategy Evaluation

The final step of strategic management is to evaluate the strategies identified at the start of the activities within the organization. Assessments are carried out in various parts of the organization, ranging from organizational bodies to employees of the organization. Managers need to know the reasons why certain strategies cannot be implemented properly. In this case, evaluating strategy is the first way to get information. All strategies are subject to change at any time because external and internal factors are always changing. Strategy evaluation includes: 1) testing of internal factors and extrinsic factors which are the basis for each strategy implemented; 2) Performance measurement already exists; 3) Take corrective action in case of non-compliance.

⁷ Sentot Imam Wahyono, *Manajemen Tata Kelola Manajemen Bisnis*, (Surabaya: Indeks, 2008), 61.

Digital Technology

Technology is a means to solve the fundamental problems of every human civilization. Without technology, there will be many problems that are not resolved properly and perfectly. What is meant by digital here is a concept to understand the era related to technology and science, from the manual to the automatic, and from the complex to the short. Digital is a complex and flexible method that makes it an important part of people's lives. Number theory has always been associated with the media, as both are constantly evolving. Digital is an electronic device that can display visual images. Digital can also be referred to as the evolution of an increasingly sophisticated era or the digital era. The internet is an interconnected network, namely a computer network that is connected to the whole world without knowing legal and cultural boundaries.⁸

There are several types of marketing through digital technology (internet), including:⁹

a. *Website*

A web page is a digital (internet) domain which is a document that has local or remote coverage. Site documents are often referred to as web pages and links. Web pages are usually accessed and read through a browser or Internet Explorer and many other browsers.¹⁰ In this digital era, almost every product or service has a website as a means of introducing internet users more broadly. The appearance of an attractive website cannot be separated from the important elements behind writing, images, animations, and the arrangement of information that is arranged so that it becomes interesting information to visit.

b. *Sosial Media (Facebook, Twitter, WhatsApp, Instagram).*

According to Nasrullah, social networks are media on the internet that allow users to introduce themselves and interact, collaborate, share, communicate with other users and form virtual (real) social links.¹¹ Social media is a means on the Internet that allows users to easily communicate, interact and share with each other, contact near and far relatives around the world through various applications such as Facebook, Twitter, Instagram, WhatsApp and other applications.

⁸ Syamsul Hadi, *Panduan Berinternet Bagi Pemula*, (Surabaya: Tiara Aksa, 2008), 1.

⁹ Didin Hadi Saputra, dkk, *Digital Marketing: Komunikasi Bisnis Menjadi Lebih Mudah* (Yayasan Kita Menulis, 2020), 27.

¹⁰ Lukmanul Hakim, *Cara Cerdas Menguasai Layout, Desain dan Aplikasi Web*, (Jakarta: PT Elex Media Komputindo, 2004) 23.

¹¹ Rulli Nasrullah, *Media Sosial Perspektif Komunikasi, Budaya dan Sosioteknologi* (Bandung : Simbiosis Rektama Media, 2015), 15.

c. *Mobile Applications*

A mobile app is an application designed specifically for a mobile platform (for example, iOS, Android, or Windows Mobile). And in general, these mobile applications can be uploaded or downloaded via mobile operating systems, such as the Apple App Store, Android Google Play, etc. Some apps are free and some are paid. A mobile application is a program designed by a company or organization for a specific purpose, it can be in the form of games, sales, purchases and marketing of goods.¹²

Functions and Roles of Digital Technology

a. Digital Technology (Internet) as Place for Marketing

Due to the rapid development of digital technology (internet), it will be easier for companies or organizations to market their products efficiently and effectively. Digital technology (Internet) can be an attractive prospect for marketers to determine the application of aspects of marketing communication and marketing research in accordance with the products offered.¹³ The use of digital technology (internet) can reach all areas connected to the internet and is very helpful in increasing the number of muzakki collected and raising funds.

b. Digital Technology (Internet) Can Help Work Process

With the use of smart technology through digital technology (Internet) and smartphones, it is becoming easier for people to use digital technology (Internet) anytime, anywhere. They can search for microblogging, create blogs or social networks. With more than 150 billion internet users, it is clear that this is a huge market. There are several ways to use digital technology (internet) in marketing communications in the digital era, such as:¹⁴

1) Message delivery (email)

One of the main features of digital technology (Internet) is the exchange through the World Wide Web. The advantage of digital technology (Internet) is basically, and mostly use different addresses for thousands of emails with a single keystroke (massage) on the keyboard. In addition, the presence of a mailing list integrates email addresses and allows you to send emails simultaneously.

2) Transferring *Data*

Using an FTP (File Transfer Protocol) program to transfer computer files from one computer to another over the Internet. It is very

¹² Thomas Joseph, *Apps The Spirit of Digital Marketing 3.0*, (Elek Media Komputindo, 2011), 103.

¹³ Dr. Ilham Prisgunanto, *Komunikasi Pemasaran di Era Digital*, (Jakarta: CV. Prisani Cendikia, 2014), 257.

¹⁴ Ibid.,

useful for connecting organizations such as companies, suppliers and consumers.

3) Searching

Many of the world's literature and treasures, books, magazines, reference books and government publications are available on the Internet. Only with the help of search (search engine) you can understand everything that is on the internet.

4) Distribution, storage and presentation of information

Information commonly available through company reports, marketing communications, and digital technology (Internet) sites and pages makes it easy and fast to find and track.

From the various functions and roles mentioned above, it can be concluded that digital technology (internet) has an important role in helping fundraising zakat, infaq, and alms. Digital technology (internet) can be a means of convenience for the community in distributing zakat and giving alms to zakat recipient institutions without having to come directly to zakat institutions. For institutions, digital technology (internet) is an effective tool to introduce their institutions to the wider community and through digital technology (internet), zakat institutions can quickly raise funds for urgent interests, for example: caring for earthquakes, caring for floods and others.

It can be concluded by the author about digital technology (internet) from some of the above understanding. If both are concluded, digital technology is a technological tool whose operation no longer requires a lot of human or manual labor and tends to have an automatic operating system that can connect all computers or gadgets using the internet network. Every day, we come into contact with various kinds of technology, from digital internet technology to cell phones. This proves that digital technology (Internet) has become our world.

The further development of digital technology (Internet) will make it easier for businesses and institutions to sell their products effectively and efficiently. Digital technology (Internet) can be an attractive prospect to decide to apply aspects of marketing communication and market research in accordance with the products offered by marketers. The use of digital technology (Internet) can reach all areas connected to the internet and will be very helpful in increasing the number of muzakki and raising funds.

Today, digital technology (internet) has become our habit. Everyone who uses digital technology (internet) can easily find any news and information in just a matter of seconds. The positive impacts of digital technology (internet) are:

- a. Can easily get information in a short time
- b. As a medium of communication with other users of digital technology (internet) from all over the world

- c. Make it easy to send data. This can facilitate zakat institutions in sending data, confirming successful payments to donors, or auditing fundraising reports that are automatically stored on digital technology systems (internet).
- d. As a source of income. For zakat institutions, digital technology (internet) is a great opportunity in increasing the collection of zakat, infaq, and alms funds. Innovative zakat institutions will take advantage of this momentum and will target a certain percentage of zakat, infaq and alms fundraising to be obtained through digital technology (internet).

On the other hand, the negative impacts of digital technology is related to the fraud. In terms of paying zakat or donating, a small percentage of prospective donors still do not believe in making payments through digital technology (internet), because of the many cases of fraud that occur through digital technology (internet), so that some prospective donors sometimes think that someone is playing tricks on them. or on behalf of the zakat recipient institution by only seeking individual gain. The best way for potential donors who want to donate or pay zakat is to look for a trusted zakat institution and anticipate if they are directed to pay zakat or donations by transferring the funds to a personal account. Because trusted zakat institutions do not accept transfers of zakat funds through accounts in personal names, but on behalf of the zakat institutions themselves

Zakat Fundraising

Fundraising means raising funds. While the person who collects it is the fundraiser. Fundraising is the process of collecting voluntary contributions in the form of money or other resources by soliciting donations from individual companies, foundations, or government agencies. According to the KBBI, what is meant by collection is the process, method, act of collecting, gathering, mobilizing.¹⁵ Fundraising can also be referred to as friend-raising, namely building relationships with many individuals who have the same values and organizations, because in fundraising not only funds are raised but also friends, relatives, supporters and others.¹⁶ Thus, what is meant by zakat is the process, method, act of collecting zakat funds or other resources from the community that will be used to finance programs or activities to achieve the objectives of collecting zakat efficiently and effectively.

The fundraising method must be able to provide trust, convenience, pride and more benefits for the community as donors. In carrying out fundraising activities, there are two methods that must be carried out by an institution, including:¹⁷

1) Direct Fundraising

¹⁵ Ahmad Furqon, *Manajemen Zakat*, (Semarang : Karya Abadi Jaya, 2015), 35.

¹⁶ Muhsin Kalida, *Fundraising : Taman Baca Masyarakat (TBM)*, 2012), 16.

¹⁷ Kementerian Agama, *Manajemen Pengelolaan Zakat* (Jakarta: Direktorat Pemberdayaan Zakat, Direktorat Jenderal Bimbingan Masyarakat Islama Departemen Agama RI, 2009), 66.

The direct funding method is a method that uses a muzakki direct participatory technique or method, where the interaction and strength of the donor response can be carried out immediately (directly). Examples of this method model are direct mail, direct mail, direct mail such as fazmail, email, voicemail, mobile mail: sms, mms, remote fundraising, and direct sales promotion.

2) *Indirect Fundraising*

The indirect fundraising method is a method that does not involve the direct involvement of donors. This strategy is carried out through promotions that lead to the formation of a strong image, which is not specifically oriented towards current sponsorship deals. Examples include advertising, image campaigns and events, through intermediaries, relationship building, through referrals or individuals.

According to Kalida, there are four methods of fundraising, including:¹⁸

- 1) Face to face, or face-to-face dialogue to create mutually beneficial partnerships for potential donors through personal visits to someone's home, office, place of business or presentation. To apply this method directly, you need a special potential and ability to convince someone to cooperate
- 2) Direct mail, namely a written offer to donate which is distributed and returned by mail. The critical success factor in implementing this direct mail method requires the ability of the fundraiser to write effectively, create cheap mail packages, careful planning and programs, knowing the number of responses needed, and evaluating the work that has been carried out.
- 3) Written donation requests distributed and returned by post. The critical success factors in implementing this direct mail approach require fundraising to be able to write effective letters, create inexpensive mail packages, plan and schedule carefully, know the number of responses, feedback needed, and evaluate the work done.
- 4) Campaign, namely fundraising by campaigning through various communication media such as through posters, banners, internet, electronic media or brochures that are used as communication and promotion of institutional programs or muzakki. The form of this campaign method can be in the form of advertisements, financial reports, program coverage, donor profiles and beneficiary profiles

¹⁸ Muhsin Kalida, "Fundraisng dalam Studi Pengembangan Lembaga Kemasyarakatan", *Jurnal Aplikasi (Jurnal Aplikasi Ilmu-Ilmu Agama)*, Vol V, NO. 2, (Desember, 2004).

Fundraising is the backbone of an organization or institution that manages zakat. The benefits of fundraising are:¹⁹

1) Raising funds

Raising funds is the most basic goal of fundraising. Without fundraising activities, the activities of zakat management institutions will have no meaning at all. If fundraising does not generate funds, including fundraising that fails even though it has other forms of success.

2) Increase donors

There are two ways of fundraising zakat management organizations, namely adding donations from each donor or increasing the number of donors for each donor who donates and the results remain the same. Between the two options, adding donors is a relatively easier way than the image of an institution or organization.

3) Building the image of the institution or organization

Fundraising activities either directly or indirectly will affect the image of the institution. The image of the institution is related to the trust of donors.

4) Gathering sympathizers/relations/supporters

Sometimes there is a person or group of people who have interacted with fundraising activities and have a positive impression. This group is naturally willing to be positive promoters of the institution to others.

5) Increasing donor satisfaction

Increasing donor satisfaction is the highest and most valuable long-term benefit. They will donate funds repeatedly.

From the explanation above, the author can draw the conclusion that one of the benefits of fundraising for institutions is to provide an overview to the public about how the institution is. And the benefit for the community is that it can provide information on various choices of easy and efficient ways to distribute donations.

6) *Brand Image*

Whether we realize it or not, fundraising activities carried out by an LAZ, either directly or indirectly, will shape the image of the institution. Fundraising is the front line that conveys information and this interaction will shape the image of the institution in the minds of the public. This image can be positive or negative. With this image, everyone will judge the institution, and the end is to behave or show

¹⁹ Kementerian Agama, *Manajemen Pengelolaan Zakat* (Jakarta: Direktorat Pemberdayaan Zakat, Direktorat Jenderal Bimbingan Masyarakat Islam Departemen Agama RI, 2009), 67.

behavior towards the institution. If the image of the institution is positive, then they will support, sympathize and eventually make donations. On the other hand, if the image of the institution is negative, they will avoid, antipathy, and prevent people from making donations.²⁰

Fundraising activities are indeed important. But it will work if you apply the principles of fundraising itself. The principles of fundraising are:²¹

1) Taking a personal approach

Many fundraisers prefer to send letters asking for donations. This is not an effective way to get donations. There are two other ways to consider: hold a meeting at the office or institution, where potential donors (muzakki) will be able to see your activities and meet face-to-face with groups that benefit from the institution. If this doesn't work, try to describe the activities at the institution with video footage, or with photos, or bring some co-workers to fundraising meetings.

2) Connecting with Others

The task of being a fundraiser is to show that fundraisers can play a role in helping donors (muzakki) do what they want to do. One way of showing this is through case studies describing activities with examples from people who have been helped, showing that fundraisers have succeeded in changing the lives of people in need. In this way, fundraisers can show donors (muzakki) that it is the money from their donations that produces all the improvements in the lives of those in need.

3) Selling

Fundraising is not just asking for money but more about selling the idea that donors (muzakki) can bring about change in society. If people want to accept the idea, then they will want to donate. Fundraising is convincing people to donate, and showing reasons why the activity is so important. The success of a fundraiser (fundraiser) is dependent on his ability to influence others to do something to help and support an activity.

4) Trust and Public Relations

People prefer to make donations to an organization or institution to those they already know. This means that the institution's reputation and good public relations are very important. Providing the results that have been achieved to the institution in a brochure or media can realize the donors (muzakki) how important what the institution or fundraiser has done and make donors (muzakki) believe that the institution is carrying out useful and fruitful activities and this will make it easier for donors (muzakki) to support existing activities at the institution

5) Delivering gratitude

²⁰ M. Anwar Sani, *Jurus Menghimpun Fulus Manajemen Zakat Berbasis Masjid*, (Jakarta PT. Gramedia Pustaka Utama, 2010), 27.

²¹ Michael Norton, *Menggalang Dana*, (Jakarta: Yayasan Obor Indonesia, 2002), 18,

Delivering gratitude is very important because saying thank you means appreciating and acknowledging the generosity of the donor (muzakki). Saying thank you is also an act of self-interest in a good sense, in that the donor (muzakki) becomes warmer about the institution, and may make more contributions to the next one.

6) Involvement and seriousness for the long term

Fundraisers and institutions actually need people who will make donations on a regular basis and the amount is quite large. All efforts to find the bang (muzakki) and convince him so that the muzakki will donate will really succeed only if the muzakki continues to give over the years and the donations get bigger and bigger. To achieve this, fundraisers or institutions must invite donors (muzakki) to be involved in organizational activities and genuinely help the institution to achieve its goals.

7) Responsibilities and Reporting

Fundraisers have the responsibility to report and ensure the money that has been given by donors (muzakki) is used properly. A fundraiser must provide a report to the donor (muzakki) to show him that the money that has been donated is being used effectively and beneficially. This not only shows courtesy and courtesy, but is also a good fundraising practice. Donors (muzakki) will be enthusiastic if they see their money can help create changes for the better in life and will probably become supporters

METHOD

The method used in this research was descriptive qualitative method, it was the research used a qualitative approach and was presented descriptively. This qualitative descriptive method was used to comprehensively describe the strategic management of digital technology to see strategies for increasing zakat potential in Indonesian zakat organizations. According to Denzin & Lincoln stated that qualitative research was research that uses a natural setting with the intention of interpreting the phenomena that occur and is carried out by involving various existing methods.²²

Qualitative research did not use statistics, but through analysis collects data and then interprets it. It often dealt with human and social issues in an interdisciplinary, methodological, naturalistic and interpretive focus. In writing this research, the authors conducted research using a qualitative descriptive method, which was a method that focuses on explaining events, circumstances, phenomena, variables, and circumstances that had occurred in the research process by stating what actually happened. Qualitative research methods, namely conducting research based on the authors' observations to produce descriptive textual data from the sources obtained.²³

²² Albi Anggito dan Johan Setiawan, *Metode Penelitian Kualitatif*, (Sukabumi: CV Jejak, 2018), 7.

²³ *Ibid.*, 9.

RESULTS AND DISCUSSION

As the times progressed, the more sophisticated technology developed, and that made the ZIS Institutions increasingly innovate to continue to advance their institutions. Seeing the current state of things can be done quickly. Buy anything only through online and paid through online. Based on the theory and facts in the field that fundraising through digital technology is very significant.

Mobile Banking Application

The Covid-19 pandemic has changed all segments of life, including social relationships, including charity activities. The presence of technology is a bridge that connects this activity so that it can continue to run well and carry out health protocols. The mobile banking application is the answer to the needs of customers who have to keep their distance during the pandemic. Because there is empathy that appears to foster concern for others. Customers who want to pay zakat can easily use this mobile banking application to become strategic management in zakat fundarising.

Donating or paying zakat online is very time-saving for donors, especially donors who are very busy so they don't have time to come directly to zakat outlets. Without any traffic jams and in less than five minutes, the donors have managed to pay their zakat. Mobile banking application customers can easily give zakat, infaq, and alms and their waqf to those in need. The mobile banking application also collaborates with a number of amil or zakat distribution institutions, such as Laznas BSM Ummah, Dompot Dhuafa, Rumah Zakat to Baznas which incidentally was formed by the government.

Based on Baznas data, as of 2020, the total ZISWAF funds collected are estimated to reach Rp. 12.5 trillion, growing from the amount as of 2019 which was in the position of Rp. 10.6 trillion. This year, the number is estimated to increase to Rp. 19.77 trillion. Although the collection continues to increase every year, the accumulated amount of ZISWAF is not much compared to its potential which reaches Rp327.6 trillion. Another important role is that zakat must be popularized among millennials who have fixed income, where there is some sustenance among millennials which is the right of mustahik that must be distributed. With the mobile banking application, it is hoped that people will find it easier to fulfill ZIS wherever and whenever. As of last March, there were around Rp3.26 billion in ZISWAF funds collected through the BSI Mobile application. The amount of this donation came from 99 thousand donors, whose total transactions reached 303 thousand during that period.

Website

Website is a collection of pages that function to display text information, still or motion pictures, animations, sounds, each of which is connected to a network of pages. Raising funds through the website can be said to be quite successful. Because it raises

funds through the website, it can target the amount of funds needed and can see website visitor traffic. Paying zakat or donations through the website can be said to be quite easy, especially for the millennial generation. ZIS institutions must always innovate to continue to beautify the appearance of the website, update news and create attractive donation programs with the aim that website visitors become interested in visiting.

The image of the institution can be obtained if the public is familiar with our institution. How do we introduce our institution on social media, that is, if we convey information about the institution to the public. After that, there must be interaction between the institution and the community through social media Facebook. How to implement it, namely by actively helping the community with donation pamphlets that have been made. For example, pamphlets when there is a natural disaster. Our activity on social media to help the community by collecting ZIS funds is a form of our interaction with the community

Social Media

Facebook and Instagram are social media applications used by zakat institutions as fundraising tools. In addition to easy access for everyone to see, Facebook and Instagram are also social media that are in great demand by the general public. The purpose of Facebook social media-based fundraising is to be able to raise ZIS funds, collect muzakki, and improve the image of the institution, by influencing or reminding and making people aware through the content posted. This means reminding the public to be aware that the assets they own are not entirely their own. This kind of awareness is expected by the ZIS Institution in increasing donors and muzakki. So that awareness by means of continuous reminders makes the community affected by community programs and activities carried out by the ZIS Institution. The hope is to encourage programs for social care so that people are affected and donate funds in the form of zakat, infaq, and alms, this social media is also a tool for reporting ZIS Institution transactions so that muzaki feel satisfied and public trust is built because they know in detail the assets handed over to the ZIS institution.

Fundraising through social media Facebook certainly leads to success. Because the main purpose of the ZIS institution is to socialize ZIS through Facebook and Instagram by uploading pamphlets, photos, or videos. This means that if there are people who see or read our posts, it is considered a success, but surely the success we hope for is that the community will later become permanent donors to the ZIA Institution. there is no element of failure because so far there have been no people who have complained or complained about ZIS agency posts

Fundraising with social media Facebook and Instagram that has been implemented is one of the efforts of the ZIS institution, this is an attempt to collect people's funds. If you want to see the results, then every year the funds collected by the ZIS Institution continue to increase. This means that from the fundraising process that

has been carried out, nothing has been in vain. Including fundraising that is done through social media, Facebook, Instagram, it will definitely get positive results

CONCLUSION

Based on the theory and facts in the field that fundraising through digital technology is very significant. Mobile banking application customers can easily give zakat, infaq, and alms and their waqf to those who need it, Based on Baznas data, as of 2020 the total ZISWAF funds collected is estimated at Rp12,5 trillion. An important role is that zakat must be popularized among millennials who are already on a fixed income. The image of the institution can be obtained if the public is familiar with our institution. How do we introduce our institution on social media, that is, if we convey information about the institution to the public. After that, there must be interaction between the institution and the community through Facebook social media. The purpose of Facebook social media-based fundraising is to be able to raise ZIS funds, collect muzakki, and improve the image of the institution, by influencing or reminding and making people aware through the content posted. This means reminding the public to be aware that the assets they own are not entirely their own. This social media is also a tool for reporting ZIS Institution transactions so that muzaki feel satisfied and public trust is built because they know in detail the assets handed over to the ZIS institution.

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