





# Gema Wiralodra

Publication details, including instructions for authors and subscription information:  
<https://gemawiralodra.unwir.ac.id>

	<b>Gema WIRALODRA</b>
	Editor-in-Chief: Yudhi Mahmud
	 Publisher: Universitas Wiralodra

## Optimizing the collection of zakat Infak and Shadaqah using digital fundraising

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### To cite this article:

Jumaati & Dahruji. (2024). Optimizing the collection of zakat Infak and Shadaqah using digital fundraising. *Gema Wiralodra*, 15(1), 295-302.

### To link to this article:

<https://gemawiralodra.unwir.ac.id/index.php>

### Published by:

Universitas Wiralodra

Jln. Ir. H. Juanda Km 3 Indramayu, West Java, Indonesia

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### Abstract

Yatim Mandiri is a national amil zakat institution that already has legitimacy through formal legal aspects in Surabaya and also has various kinds of programs to help orphans and the community. The purpose of this research of zakat infaq and shodaqah at laznas independent orphans in Surabaya. The method used in this study is a qualitative descriptive research method. For data collection techniques, researchers in this study, researchers used the theory of collecting zakat infak and shodaqah using digital fundraising. Development in zakat management is increasingly important along with the entry into the digital era. used observation and interview techniques. Development in zakat management is felt to be increasingly important along with the entry in the digital era. Apart from that, it also concerns the form of digital fundraising strategies such as websites, email marketing, social media, search, in order to collect zakat more optimally. As a result, by transforming towards using channels in digital fundraising, management and collection programs, distribution and distribution of zakat infaq and shodaqah can be carried out better while the same time being able to educate the public about the obligation to tithe.

**Keywords:** digital fundraising, collections, zakat, infaq and shadaqah, Yati Mandiri Surabaya

### 1. Introduction

Indonesia has a population of various religions including Islam, Hinduism, Buddhism, Catholicism, Christianity and Confucianism. The majority of Indonesia's population adheres to Islam. Islam as a Universal Religion can influence the development of human civilization both in terms of the development of Technology and Information in the Economic field. According to Law No. 12 of 2022, technology is the result of utilizing various knowledge that is used to fulfill needs and sustain and improve life from a process or method. Technological progress is progress that comes from innovations created by humans as a form of obtaining or providing convenience for users (Yulfika & Dahruji, 2023). Internet technology can help people in various jobs, even social things such as donations. Many such facilities have been found, including the collection of digital Zakat, Infaq, and Sadaqah, a mobile application-based service that anyone can use to make non-cash donations (Yulfika & Dahruji, 2023). As technology develops, it makes it easier for humans to carry out activities. This is of course used by zakat management institutions as a means of interaction between muzaki. Therefore, muzaki behavior has shifted from physical transactions to digital transactions (Amarodin, 2020). This has a positive impact when the Amil Zakat Institution innovates to maximize digital-based services in collecting zakat infaq and shadaqah.

In the holy sense, Zakat is cleansing oneself, soul, and property. The concept of Zakat is the main instrument for eliminating economic inequality and fueling economic activity by distributing and equalizing purchasing power among the general public (Amarodin, 2020). Therefore, Zakat is an important topic that is always discussed to realize social justice in people's lives by the fifth principle of Pancasila, "social justice for all Indonesian people." Zakat is a type of worship that has a unique style, namely two-dimensional worship. Apart from having a social dimension, zakat has an economic dimension, which is, of course, very important in realizing the welfare of the people (Rohim, 2019).

The potential for zakat in Indonesia is very large, including the potential for zakat in the East Java region. In rough calculations, it can be said that the potential for zakat, infaq, and sadaqah in East Java reaches Rp. 5 trillion per year; this was conveyed in the speech of the chairman of East Java FOZWIL in the 2012 Tazakka Bulletin (Syafa'at & Ekaningsih, 2015). On a national scale, BAZNAS states that the potential for zakat in 2015 reached 4.2 trillion and increased in 2016 to reach 5.2 trillion from a potential of 217 trillion (Utami et al., 2017) . It is hoped that this number will continue to increase every year to achieve the targets set to minimize poverty levels and optimize the role of OPZ.

Based on this explanation, researchers are interested in researching more deeply regarding digital fundraising to optimize the collection of zakat infaq and sadaqah. Not all OPZs and even zakat management institutions can implement it. Until now only a few can or are still in the process of socialization, and in on this occasion, research regarding the use of digital fundraising in optimizing the collection of zakat infaq and shadaqah is precisely focused on Laznas Yatim Mandiri Surabaya, which has been declared to have implemented a digital fundraising system starting in 2019. Therefore, researchers are interested in "optimizing the collection of zakat infaq and shadaqah using digital fundraising".

## 2. Method

The research carried out by the researcher was field research which took place at Yatim Mandiri Surabaya Jl. Vase No. 135-137 Surabaya. Researchers used descriptive qualitative research methods. Qualitative research method is a research method used to examine the natural conditions of objects where the researcher is the key element, data collection techniques are carried out by triangulation (combination), data analysis is inductive, and qualitative research results emphasize meaning rather than generalization (Intan et al. al., 2020). The aim of this descriptive research is to create a description, factual and actual picture of facts related to the research (Intan et al., 2020). The aim of researchers using a descriptive approach is to explain how digital fundraising is used to optimize the collection of zakat infaq and shadaqah. This researcher used data collection techniques, namely interviews and observation. With this data collection technique, researchers will easily get accurate information and the right data sources from Yatim Mandiri Surabaya. The purpose of researchers using a descriptive approach is to explain how to use digital fundraising in optimizing the collection of zakat infak and shadaqah. This researcher uses data collection techniques, namely interviews and observations. Where with these data collection techniques researchers will easily get accurate information and the right data sources from Yatim Mandiri Surabaya. By using this type of qualitative research with descriptive methods, this research hopes to analyze and produce data both orally and in writing and can describe the use of digital fundraising in optimizing ZIS collection at Laznas Yatim Mandiri Surabaya.

## 3. Results and Discussion

### Collection of zakat infaq and shadaqah

In its development, zakat is expected to be able to be managed so that it is more productive or used more widely so that zakat is not only limited to the form/amount of zakat itself, but can be developed in all sectors of life to build a prosperous life as a provision for doing good deeds, especially being used to fight in the way of Allah. SWT (Hayati et al., 2021) . Economic growth is thought to be an important factor for a country to escape poverty (Munandar et al., 2020) . An economy is said to be experiencing growth, it can be seen from an area that continues to show economic improvement, this shows that the economy is developing well. One area that has economic growth is Surabaya. Surabaya is the largest and oldest city in Indonesia, with a total area of 330.45 km<sup>2</sup> and a population of more than 3 million people at night and more than

5 million people during working hours. Surabaya is located in the northeast of the island of Java.

### **Optimizing the collection of zakat infaq and shadaqah using digital *Fundraising***

Yatim Mandiri is a national amil zakat institution (LAZNAZ) owned by the Indonesian people whose service is to raise the social dignity of poor orphans with ZIZWAF funds (zakat, infaq, shadaqah, waqf) as well as other halal and legal funds, from individuals, groups, companies/institutions (Princess, 2023). Its birth began with the anxiety of several orphanage activists in Surabaya, namely Sahid Has, Sumarno, Hasan Sadzili, Syarif Mukhodam and Moch Hasyim who saw orphans who had graduated from high school in orphanages. Because not all orphanages are able to send their fostered children to higher education or are able to find jobs for them, most of these orphans are sent back to their existing parents. After they returned home, their lives were as before. Seeing conditions like this, they think about how these children can live independently without depending on other people (Nasrullah, 2018).

Then they designed a foundation that was engaged in the education of orphaned children from orphanages with a program to enroll orphaned children in skills courses. This foundation is running well and there are quite a lot of potential orphans who need to be independent. So, to realize the dream of making orphans independent, on March 31 1994 a foundation was formed called the Foundation for the Development and Development of Islamic Orphanages and Retired Children (YP3IS). Then this date was used as his birthday (Nasrullah, 2018).

On July 22 2008 Yatim Mandiri was registered with the Department of Law and Human Rights with the number: AHU-2413.AH.01.02.2008. With the new name Yatim Mandiri, it is hoped that it will become a strong institution empowering orphan in this country. Yatim Mandiri has also been officially registered as a National Amil Zakat Institution based on SK. Ministry of Religion of the Republic of Indonesia no. 185 of 2016. To date, Yatim Mandiri already has 42 branch offices in 12 provinces in Indonesia. With the various existing independence programs, it is hoped that Yatim Mandiri will develop better and be able to spread wider benefits (Ningsih et al., 2021).

In the statement regarding zakat management, it is the activity of a zakat management institution that was formed by the community so that it has no affiliation with the zakat amil body. Juridically, the definition of LAZ can be found in the explanation of article 7 Paragraph (1) of Law Number 38 of 1999 concerning Zakat management. The zakat amil institution is seen as a zakat management institution that was completely formed on the initiative of the community and by the community. And in Law Number 23 of 2011 concerning zakat management. Zakat amil institutions, hereinafter abbreviated as LAZ, are institutions formed by the community whose task is to assist in the collection, distribution and utilization of zakat. So, researchers here will discuss three elements of zakat fund management at LAZNAS Yatim Mandiri Surabaya (Aisyah, 2021).

### **Collecting zakat infaq and shodaqah using digital *fundraising*.**

Raising funds at an institution is very important. It is even called the spearhead of a non-profit institution. Because, by raising good funds, it can be ensured that the existence of an institution is well maintained and can attract potential funders or muzakki. From the results of research at LAZNAS Yatim Mandiri Surabaya, in collecting zakat infaq and shodaqah funds using digital *fundraising* used at LAZNAS Yatim Mandiri Surabaya there are two strategies, namely, *Direct Fundraising* and *indirect fundraising*.

- a) *Direct Fundraising* is a *fundraising system* that uses one or more communication media to generate measurable donations. *Direct fundraising* has several programs that can create fundraising or fundraising so that it is easy for people to donate to institutions including LAZNAS Yatim Mandiri Surabaya.

### *Direct fundraising programs*

#### 1) Campaign

The campaign program is carried out with various activities whose function is to provide direct information and invite targets to donate, and is also carried out by means of promotional communication without door media, exhibition demonstrations. This activity can provide someone with the experience of donating which will encourage their decision to donate at the next opportunity.

#### 2) Direct mail

*Direct mail* program, fundraising is carried out by sending letters/brochures to potential donors and also in a manner determined by selecting a list of names and tools to which offer letters will be sent (data bank) and also depends on the offer given (letter/brochure) such as Fax, Email, SMS, BBM, WA, etc.

#### 3) Telemarketing

Fundraising telemarketing programs are carried out by making telephone contacts, and can be done as a form of following up on letters or meetings that have been held previously. One form of fundraising that is effective, especially for recurring donations. Able to give a close and interactive impression.

#### 4) Zakat counter

The fundraising counter program is carried out in a direct, effective way because it can provide the best interactivity to visitors. The counter is very easy for the public or potential donors to recognize, because the location is very strategic and has the best service standards. The counter guard must be "mobile" so that he can reach a certain distance around him. The counter can collaborate with other product outlets. Such as Supermarkets, Markets, Banks, etc. Image of the Yatim Mandiri Surabaya Zakat Counter.

Figure 1

*Yatim Mandiri Surabaya Zakat Counter*



b) *Indirect fundraising* is a variety of activities carried out for fundraising purposes by utilizing programs indirectly. *Indirect fundraising* has several programs that can create funds or raise funds so that it is easy for people to donate to institutions including LAZNAS Yatim Mandiri Surabaya.

### *Indirect fundraising programs*

#### 1) Mix Program/Synergy

The Mix Program for fundraising is carried out in collaboration with certain payment products. For example, mixing investment programs with waqf products. Each profit sharing payment 1% deduction for cash waqf. This Mix Program can be developed into various other payment products, for example: insurance, school payments, finance, etc.

## 2) Alms Store

This is done by collaborating with business owners for buying and selling transactions. For example, shops, restaurants, pharmacies, etc. Donations are collected by compensating for certain donations in each sales transaction and accumulated over a certain period of time.

## 3) Barter Program

This form of fundraising is carried out in collaboration with agencies or companies that own the funds. In this case, it is necessary to submit activity proposals to the agency or company that owns the funds. Donation This can be done in the form of direct assistance from budgeted social funds, company profit allowances or deductions from employee salaries every month.

## 4) ATM donation

This is done by collaborating with certain banks with compensation and a certain period of time. The donation menu and name of the institution will appear on the ATM menu. Donations via ATM will be indirectly related to fundraising via social media (Facebook, Twitter, Instagram, Website, etc).

## 5) Fundraising Events, etc

This form of fundraising is carried out by holding an event to collect funds. For example, charity nights, painting auctions, fashion auctions for famous figures, auctions for works of figures, charity music concerts, alms seminars and other forms of events used to raise funds.

### **Distribution of zakat infaq and shodaqah using digital fundraising**

By distributing the collected zakat funds, they can be distributed on target and in accordance with the mustahik's needs. Apart from that, with proper distribution, existing wealth can be abundant and evenly distributed and not only circulated within certain groups (Saleh, 2023). In this case, independent orphans have several programs to distribute funds that have been distributed by the Surabaya independent orphan center. The pattern of distribution or disbursement of zakat funds by LAZNAS orphan Mandiri Surabaya includes two ways. The first way is distribution based on programs, empowering zakat, including in the fields of education, community empowerment, health, social humanity and da'wah. From these five aspects of the program, in our opinion, all zakat fund distribution programs are very effective and efficient because each program is handled by a team that directly manages the program and controls the running of the program directly. Meanwhile, the second is distribution based on mustahiq, apart from through independent orphan programs, if the funds are distributed in accordance with Islamic provisions, namely based on mustahiq, they will be given directly to people who are entitled to receive them through the team that handles the direct distribution of zakat funds.

### **Utilizing zakat infaq and shodaqah using digital fundraising.**

Utilizing zakat is an alternative to solving problems that occur. The zakat that has been collected by the zakat management institution must be immediately distributed to the mustahik in accordance with the priority scale that has been prepared in the work program. Utilization is the activity of utilizing zakat optimally without reducing its value or usefulness in the form of productive business, this makes it useful to increase assistance intended for productive business activities so that it can have a long or medium impact on zakat mustahik (Aprian & Sari, 2023). One of the uses of zakat funds implemented by LAZNAS Yatim Mandiri is using programs that are both consumptive and productive. The consumptive form of distribution of zakat, infaq and shadaqah is the distribution of Zis which is momentary or one-time use only in urgent situations, including distribution to orphans who excel, aid to victims of natural disasters, aid during Ramadan and others. Meanwhile, the form of productive distribution of zis is given in the form of economic empowerment to improve business. For example, providing business capital which is focused on empowering mothers of orphans with entrepreneurship training and mentoring programs, this is done so that mothers of orphans remain strong and enthusiastic in educating

their sons and daughters (Wahyuni, 2019). From the results of research at LAZNAS Yatim Mandiri in utilizing zakat infaq and shodaqah funds in independent orphans, the focus was on the BISA (Mother Mandiri Sejahtera) program, which is a productive program that prioritizes mothers of needy orphans to become members, aged approx. 35-60 years old, who have a passion for entrepreneurship, the BISA (Mother Mandiri Sejahtera) program can help increase the income and welfare of orphan families. By providing business capital in the BISA program, they can meet their living needs in a sustainable manner. In the BISA program there are two work programs, namely short- and long-term work programs, the short-term work program in the BISA program is that every month spiritual coaching is held, this is done in order to help increase the mothers' knowledge about the Islamic religion and motivate the mental health of the students. mother to rise from adversity because her husband left her. Apart from that, the independent orphans also give gifts in the form of basic necessities, sausages or corned beef which are the independent orphans' own products. Meanwhile, the long work program, namely Yatim Mandiri, provides business capital, both for set up and business operations, which is provided once a year. The businesses provided by Yatim Mandiri are small businesses such as grocery store businesses, basic food businesses, vegetable businesses and others, although these businesses are not very large, but with business capital assistance from independent orphan organizations, it is very helpful in increasing their business and income. Initially they only sold on a lesehan, but after getting additional capital, now they can sell with carts and have a place to sell. The matter of distribution is closely related to the rights of each individual in society, therefore, the distribution of zakat must be managed by a trustworthy and professional institution, so that the objectives of zakat can be achieved, namely the collection of zakat infaq and shadaqah.

#### 4. Conclusion

The conclusion from the researchers above is that zakat through digital fundraising is now easier. With advances in this technological era, it is easier for people to access and receive various information, including information related to zakat management. With this technological progress, users can use it to meet their needs, sustainability and activities, including at LAZNAS Yatim Mandiri Surabaya and can be useful or make it easier to collect, distribute and utilize zakat. From this perspective, OPZ is required to develop a technology which should be a technology that is trustworthy, credible and professional. So that LAZNAS Yatim Mandiri Surabaya takes advantage of current technological developments to make it easier to raise funds such as digital fundraising where digital fundraising at LAZNAS Yatim Mandiri Surabaya makes it very easy for donors who want to pay zakat.

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