

TECHNOLOGY & COMMUNITY BASED ZAKAT, INFAQ, AND SODAQAQ FUNDRAISING MODEL

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ISSN Print: 2809-6738

ISSN Online: 2809-5855



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Receive on: June, 2021

Accepted on: November, 2021

Published on: January, 2022

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Declaration of conflicting interests:

The Authors declare that there is no conflict
of interest

How to Cite:

Solihin, K., & Latifah, U. (2021).

Technology and Community Based
Zakat, Infaq, and Sodaqah Fundraising
Model. *NUSantara Islamic Economic
Journal*, 1(1), 26-39. Retrieved from
[https://journal.unisnu.ac.id/NUIEJ/ar
ticle/view/55](https://journal.unisnu.ac.id/NUIEJ/article/view/55)

Abstract

Fundraising has a strategic role in the success of zakat, infaq and shadaqah institution (LAZIS) in providing benefits to the people, this role has at least three forms, namely first, the fundraising strategy is the need to improve organizational governance, the second is the fundraising strategy is one of the means for institutional strengthening; the three fundraising strategies must take advantage of the opportunities and challenges in the digital era by changing digital fundraising technology. These three aspects indicate that fundraising is one aspect that affects the success of a zakat, infaq and shadaqah (ZIS) Management Institution. Fundraising is one of the basic needs that cannot be ruled out. Development and innovation in the funding strategy must always be carried out in order to achieve an effective and efficient strategy. The development of technology as the main capital at this time and the emergence of various communities in society which contain large social capital must be collaborated with conventional fundraising models so that they can improve the performance of the ZIS Management Institution in collecting ZIS in the current era. Therefore, the development of fundraising strategies that utilize technology such as QR Codes, websites, zakat calculators, ZIS applications should also be pursued to facilitate and provide effectiveness in tithing. Not only that, the use of the community in which social capital is stored is also important to note. Didi Kempot with his charity concert which empowers the community of friends ambyar and wrapped with the latest technology has proven to be effective in raising funds. Therefore, a fundraising model using technology and the community needs to be developed for a more optimal, effective, and efficient ZIS fundraising.

Keywords : *Fundraising, Zakat, Technology, community*

JEL Classification : L15, G21

INTRODUCTION

The current COVID-19 pandemic is still a public threat and causes various negative impacts in people's lives. Not only a health problem, the Covid 19 pandemic

also has an impact on the decline in people's welfare and increasing poverty rates in Indonesia. This increase in the poor occurred because of the impact of the pandemic which caused many people's economic activities to not run as usual and people's incomes also decreased.

The Large-Scale Social Restriction Policy (PSBB) or the Enforcement of Restrictions on Community Activities (PPKM) to tackle the spread of the Covid-19 virus has restricted some activities involving human movement and resulted in a decline in economic activity. MSMEs, which are one of the pillars of community welfare, which in 1998 and 2008 were able to survive the impact of the economic crisis in the era of the Covid-19 Pandemic have actually become the most vulnerable and affected sectors. In addition, workers who depend on community mobility from one place to another such as online motorcycle taxi drivers, public transport drivers, small traders, day laborers, and others who earn income from daily routine activities are also the most vulnerable to the impact of the pandemic. covid-19.

This condition will certainly increase the poverty rate in Indonesia, which is still a major problem and has not been resolved. The Central Statistics Agency (2020) noted that the percentage of poor people in September 2020 increased by 0.41 percentage points against March 2020 and increased by 0.97 percentage points compared to September 2019 which was 10.19 percent. The number of poor people in September 2020 was 27.55 million people, an increase of 1.13 million people from March 2020 and an increase of 2.76 million people in September 2019. The percentage of poverty is spread out for urban and rural areas, BPS explained that the percentage of urban poor in March 2020 it was 7.38 percent, rising to 7.88 percent in September 2020. Meanwhile, the percentage of the rural poor in March 2020 was 12.82 percent, rising to 13.20 percent in September 2020.

The increase in poverty that occurs from year to year and is exacerbated by the Covid-19 pandemic, of course, cannot be ignored and must get real solutions. One solution that can be done is through the Islamic social finance sector, namely by optimizing zakat, infaq and alms. Zakat infaq and shodaqah, which in this case are social financial instruments, are very much needed in building and improving the economic conditions of the people in the pandemic era. The use of ZIS in tackling poverty as a result of the COVID-19 pandemic can be done through several things as released by BAZNAS (2020), namely,

- Social assistance program by providing cash for a job to vulnerable workers to be trained to help deal with Covid-19 such as volunteering to spray disinfectant in public spaces and others.
- Purchased basic food packages which were distributed using vouchers or tickets to mustahik families in need. The use of this voucher or ticket to ensure that the items purchased are basic necessities.
- Empowering MSMEs in the convection field to produce personal protective equipment (PPE) and masks needed by medical personnel for handling Covid-19.
- Distribution of ZIS to vulnerable communities and affected MSMEs so that they can provide consumption and production stimulants for mustahik which will generate demand (demand) which in parallel will generate demand (supply) which will gradually restore the balance of economic transactions in the community.

The use of ZIS in tackling poverty, especially in the era of the covid-19 pandemic, has a great opportunity to see the potential of zakat in Indonesia. The Outlook on Zakat Indonesia 2021 published by the Center for Strategic Studies of BAZNAS presents data that in 2020 Indonesia has the potential for zakat of 327.6 T. This potential is spread over several sectors, the agricultural zakat sector is 19.79 T, the livestock zakat sector is 9.51 T, the money zakat

sector is 58.76 T, the income & service zakat sector is 139.07 T, and the corporate zakat sector is 144.5 T.

Seeing its potential, zakat, infaq and shodaqah have a great opportunity to become a strategic solution in alleviating poverty in Indonesia. However, the problem at this time is that the enormous potential has not been fully collected. The Center for Strategic Studies of BAZNAS in the Outlook for Indonesian Zakat in 2020, for example, noted that from the potential for zakat of 233.84 T only 8.117 or 3.47% of the existing potential was collected (still 96.53% which had not been collected). Based on these figures, of course, in terms of zakat collection in Indonesia, it is still not optimal and a good and effective fundraising strategy must be carried out by amil zakat infaq and shodaqah institutions.

Fundraising in the English-Indonesian dictionary is defined as fundraising, while people who collect funds are called fundraisers. More fully fundraising can be interpreted as an activity to collect or raise zakat, infaq and alms funds as well as other resources from the community (both individuals, organizational groups and companies) which will be distributed and utilized for mustahik (Nurhidayat, 2020). Fundraising is one of the main things that must be done effectively and maximally as a first step so that the management of ZIS funds can provide maximum benefits to the community. Without good fundraising, of course, the distribution of ZIS funds will be very hampered.

Related to a good strategy and the urgency of fundraising on the success of LAZIS in providing benefits to the people, Aishath Muneeza in his research found and identified zakat fundraising strategies in zakat institutions, namely the first fundraising strategy is the need to improve organizational governance, the second fundraising strategy is one of the means to institutional strengthening; the three fundraising strategies must take advantage of opportunities and challenges in the digital era by changing digital fundraising technology (Nurhidayat, 2020).

Based on the findings of this research, it can be understood that the fundraising strategy is important and cannot be ignored for strengthening institutional governance of the Amil Zakat Infaq and Sodaqah Institutions in providing the best service to the people, then the fundraising strategy is good for now of course by utilizing technology and social capital. which exists. Technological developments must be used to improve services and convenience in tithing, social capital in the form of groups and communities in various fields in the community must be properly utilized as a resource that can increase fundraising. Learning from the charity concert conducted by the late Didi Kempot, for example, the charity concert which was held using digital media and the strength of the community (Friends of Ambyar Indonesia) proved to be successful in raising funds of 7,M in one time. It should be an important note that the development of digital technology and social capital is a community resource that must be utilized in a fundraising strategy.

Based on this background of thought, of course, in addition to preparing good management of zakat services and management of zakat distribution, institutions that manage zakat infaq and shodaqah funds need to formulate an effective and efficient fundraising model to increase fundraising from the community which in turn can improve services and benefits for the people by take advantage of the development of digital technology and social capital in the form of community resources in Indonesia.

LITERATURE REVIEW

1. Terminology *Fundraising*

Fundraising is an activity to collect funds and other resources from the community, whether individuals, groups, organizations, companies or governments that will be channeled

and utilized for mustahik or people who are entitled to receive, also interpreted to develop social enterprises (social enterprise).). More broadly, according to Naim, fundraising also means selling ideas, programs and ideas that provide benefits to the community receiving zakat proceeds, fundraising is also used to foster trust and relationships with the community. Fundraising is the process of influencing people to channel their funds to an organization. In this case the word affects with various meanings. First, influencing can be interpreted as informing about the ins and outs of the existence of a non-profit organization that carries out its mandate to work on religious and social grounds. Furthermore, influencing is interpreted as reminding and making awareness related to the assets owned by a person in which there are some rights/rights of the poor that must be fulfilled. Third, encourage the public to submit financial donations. Furthermore, to persuade donors and muzakki to transact and provide an overview of how the work program and activities touch the basics of one's conscience. Finally, to force if allowed (Naim, Waqf Management Institute and Fundraising Management, 2019). Fundraising begins with a systematic analysis of why fundraising is necessary, why one should care and how fundraising efforts can attract the attention of potential donors. Then planning, implementation and control are arranged by means of supervision, audit, and evaluation within a certain period. There is no reason why this activity occupies a fundamental position in supporting its continuation program (Hidayati and Surkancana, 2019).

Fundraising activities have several main objectives, namely collecting funds, donors, sympathizers or supporters, and building the image of the institution (brand image), as well as providing satisfaction to donors through accountability (Hayati, 2019). The aim above is nothing but bringing the condition of a empowered society. This is why the fundraising program must begin with effective fundraising, namely by applying a fundraising strategy, for example (Sudiyo and Fitriani, 2019). The collection of sources of funds/resources is very developed. For example, seen from individual sources, they can be categorized as home donors, or individuals from an institution or office organization. Meanwhile, from the area, it can be collected from within the country or abroad (Naim, Fundraising Problems in Lazisnu Kudus, 2018).

Furthermore, it is known that fundraising activities have developed various and interesting strategies and methods. Which is divided into two categories, namely direct fundraising (direct) and indirect fundraising (indirect). Direct services can be found like at open tables or outlets, offices and terraces for zakat services, zakat pick-ups, special boxes for social funds, transfers via bank accounts, direct debits every month and services via online payments. This service approach is often in the form of information through leaflets, activity brochures, and annual reports, and many others (Hidayati and Surkancana, 2019). Real examples of direct collections are for example through acceptance events for guardians of students in the educational environment, making small counters, gathering during routine recitations or other Ramadan events. In other words, it is also interpreted as a method by involving the participation of donors/waqif directly/immediately. For example, by direct mail (written offer to donate by mail in the distribution), direct advertising, telefundraising and direct presentations.

In contrast to indirect fundraising, which is a method that uses techniques or methods that do not involve the direct participation of donors/waqif. For example, it is done through promotion methods that lead to the formation of the image of the institution, without being directed to directly conduct transactions at that time. For example, advertisements, image campaign (image campaigns) and organizing special events, namely by holding special events for fundraising, or utilizing certain events that are attended by many people, or through intermediaries, relationships, references, and printed materials (brochures, pamphlets, posters or magazines), as well as mediation to figures, and others (Naim, Institute for Waqf

Management and Fundraising Management, 2019). Campaigns in terms of fundraising are not only in the form of images but can be through electronic media, social media which are used as communication and program promotion between ziswaf management institutions and donors.

Where from the two strategies above in its application, several factors must pay attention to several factors (Fauzi, 2019) including; first, the reach of promotional tools, how through these tools are able to reach conveyed or socialized to the public which of course is expected to absorb as much as possible and as widely as possible. Then, the target of prospective muzakki, which includes individual or group muzakki who have the loyalty to continue to provide benefits through the payment of zakat/waqf/shadaqah/other. Furthermore, the accuracy of the use of time, paying attention to the condition of the community, the potential that exists in the community, superior events with the right time for their implementation. Finally, the power of influence or the expected response.

2. Termonology Zakat, Infaq & Shodaqah

Zakat, infaq, and shodaqoh or known as ZIS in Indonesia have enormous potential to be collected and empowered for their benefits. Considering that Indonesian Muslims are the largest Muslim population, reaching 12.70% of the world's Muslim population (Muslim Population by Country, 2021). Empowerment of ziswaf in Islam has its main contribution point in alleviating poverty, as well as for community development (Community development), community development (Community development), and increasing people's prosperity (Social improvement) (Ministry of Islamic Religion RI, 2013). In fact, it is not only related to the economic sector, in the outlook for Indonesia's zakat 2021, according to the report on the handling of COVID-19, ZISWAF also plays a role in the education, social and humanitarian sectors and the health sector. Empowerment has also been shifted to developing new mustahiq (zakat recipients) due to the economic slowdown caused by COVID-19 (Center for Strategic Studies - National Amil Zakat Agency, 2021). For this reason, Umar and Bakar believe that Islamic social financial instruments, especially zakat, waqf and micro Islam are valid instruments in reducing the consequences of the Covid-19 pandemic (Umar and Bakar, 2021).

Zakat itself is defined as certain assets that are issued to 8 asnaf mustahiq (zakat recipients) when they have reached the conditions set in accordance with religious provisions (Fadhil, 2020). If drawn according to the language of the word "zakat" means growing, developing, fertile or increasing. Not much different if zakat is taken from the formation of the word "zaka" which means النمو (growing), الزيادة (adding), البركة (blessing), التطير (purifying). Where the third pillar of Islam is inseparable from the hope of obtaining blessings, purity of soul and maintaining it with various virtues. As in His word in QS. At-Taubah, "Take zakat from some of their wealth, with that zakat you clean and purify them" (Surah At-Taubah [9]: 103). The meaning of growing means that when someone pays zakat, it can benefit the growth and development of the assets that have been issued. While the sacred meaning, in this case zakat has the benefit of purifying the soul from evil, falsehood and from sin. Because in essence it is a law to form a mutual relationship between humans, especially between the rich (aghniya) and the less fortunate (duafa) (Fadhil, 2020).

Qardhawi divides the purpose of zakat into two forms, namely the purpose of individual life and the purpose of social life. The goals of individual life include the purification of the soul from miserliness, the development of mutual giving, commendable morals, inner wealth and the growth of sympathy and healing of the heart from the love of the world. With the same essence, namely education that aims to enrich the soul with spiritual values in order to eliminate the nature of materialism in humans. While the second goal has an influence on people's lives at large. So that zakat is also part of the social security system in Islam (Qardawi, 2011). Umar

and Bakar also mention that giving zakat is an act that is fundamental in nature and as one of the five pillars of Islam that contributes to creating and preserving cohesion and solidarity among Muslims as well as non-Muslims (Umar and Bakar, 2021).

The concept of zakat has developed in such a way, not only focused on zakat mal and zakat fitrah conventionally, including corporate zakat. The Center for Strategic Studies of BAZNAS noted the concept of zakatnomic which refers to zakat in the economy, which means that the increasing urge to pay zakat has led to an economic concept. The zakatnomic area is to reveal the principle that gives the potential amount of corporate zakat paid by the company. Provide space for companies to be involved in alleviating poverty through zakat. Abbas' research findings reveal that sharia compliance has benefits for society even as a reputation strategy to improve social performance in companies. As a responsibility, awareness builds equality in life and in humanity, is able to encourage business sustainability. Zakat is considered to be able to provide a signal in building a business image with stakeholders as well as having a positive impact on increasing market performance and trust (Abbas, 2020).

Infaq from the word (anfaqa), it is defined that issuing something (wealth) for good. Meanwhile, based on the term, Infaq means removing part of the property or income or income for an interest that is ordered by Islamic teachings. Where both issued a believer who earns high and low income. Infaq is also not tied to the existence of nishab and haul and does not have to be given to eight asnaf as zakat, so infaq may be given to anyone, for example, both parents, orphans and so on (Gusfahmi, 2017).

Sadaqah comes from the Arabic word shadaqah which means right. Alms in the terminology of shadaqah shari'a has the original meaning of tahqiqu syai'in bisyai'i, namely applying or assigning something to something (Baznas Banyuasin, 2017). Alms is a voluntary gift in the form of money, goods, services, kindness, and so on with an unspecified amount and is freely given anytime and anywhere for the sake of the pleasure and reward of Allah SWT. With this in short, alms include all kinds of assistance from one person to another with the motive of seeking a reward from Allah SWT. Alms has a very broad meaning, not limited to material gifts, but alms also includes all good deeds, both material and non-material, such as a sincere smile removing thorns from the road, reading tasbih, or other wirid. There are no special provisions or rules in giving alms, only a code of ethics so that the reward is maintained including being sincere and not bringing it up or spit it out (Ahmad, 2019).

3. Technology & Community

The rapid development of human life today cannot be separated from technological advances. The existence of technology has affected the community and the surrounding environment along with all its activities. Technology is able to help community activities in various ways. For example in the field of banking technology is very helpful for the effectiveness of transactions, the existence of ATMs, mobile banking, internet banking, all of which are technology-based, are very beneficial in public financial activities. Not only that the management of zakat at this time also many who have used technology. Zakat calculators, QR codes for paying zakat, and others make it easier for people to fulfill their obligations to pay zakat. In addition, various aspects of community activities currently use technology, health, education and others.

According to the Indonesian Dictionary (KBBI), the word technology means the scientific method to achieve practical goals, applied science or the overall means to provide goods needed for the survival and comfort of human life. Two people can share information directly with each other with the help of technology without having to be in the same place or

at the same time. The development of digital technology in the current Industry 4.0 era has brought changes and affected various aspects of human life, including in the economic field. Digital technology is in fact the thing that most affects the economic system in the world today. This is due to the aspects of effectiveness, efficiency and attractiveness offered by digital technology that can facilitate all human activities.

The development of the world and the accompanying digital technology makes zakat collection also have to be digitized. Moreover, the conditions accompanied by the Covid-19 virus pandemic which provides restrictions on aspects that allow a wider spread of the virus. Conditions that do not allow intense face-to-face interactions make digitalization also important in ziswaf management. Because digitizing zakat will further increase efficiency and effectiveness in collection and distribution.

In addition to the use of technology, the community as a real form of social capital also needs to be used for the development of all aspects of human life, especially in raising zakat funds. Wikipedia describes the definition of community as a social group of several organisms that share an environment, in which communities generally have the same interests and habitats. In the human community, the individuals within it can have intentions, beliefs, resources, preferences, needs, risks, preferences and a number of other similar conditions. Taking from the theory put forward by Crow and Allan (Wikipedia), the community can be divided into 3 components: first, a community based on place or location, namely where a community can be seen as a place where a group of people have something in common geographically and know each other. so as to create interaction and contribute to the environment. The second is based on interest, namely a group of people who establish a community because they have the same interests and interests, for example in matters of religion (there are recitation communities and prayer lovers), work (there are workers' ties), hobbies (there are friends of Ambyar who gather with Didi's mixed hobbies). Kempot) or based on other things. Interest-based communities have the largest number because they cover various aspects, for example, animation-loving communities can participate in various animation-related activities, such as drawing, collecting action figures and films. Third, based on Communion, which is based on the basic idea that can support the community itself. In the community there is a large social capital that can be used for various purposes.

The community as described into the 3 components is a form of social capital, where in the community there is one capital that can be utilized. Ozdemir at.all. (2012) defines social capital as a form of capital that exists in social networks that create relationships between actors. Turner (2011) presents 27 definitions from different experts. Of the 27 devinisi, one devinisi which became the basis of his research was taken from Nahapiet & Ghoshal (1998). Nahapiet & Ghoshal defines social capital as an actual and potential source that is embedded in, available through, and derived from networks or relationships owned by individual or social units. So social capital consists of networks and assets that can be mobilized through existing networks. From the two definitions mentioned above, it can be concluded that social capital is a valuable and potential form of capital consisting of networks and assets that can be mobilized through existing networks that can facilitate the emphasis on realizing goals that are embedded in, available through, and derived from networks or relationships shared by individual or social units.

Turner explained that Nahapiet suggested three things in an effort to clarify not only the definition of social capital but also the equally important theoretical domain of social capital. First, social capital is a resource-based perspective. The actual connection is the interaction and access to the resource that occurs between the parties representing the resource.

Second, performance outcomes are the focal point of emphasizing social capital. Third, social capital is not like the existing network in general. Social capital is an interaction of structural, relational, and cognitive dimensions. This is what distinguishes social capital from most networks in general.

RESEARCH METHODS

1. Type of Research

The type of research to be conducted is qualitative research, where this type of research is used to examine the condition of natural objects, in this qualitative research the researcher is the key instrument with qualitative data analysis and results that emphasize meaning rather than generalization (Sugiyono, 2009). This study uses a descriptive approach where qualitative data obtained from the field will be described and analyzed descriptively.

2. Data Source

In every study, data is needed which will later be analyzed to obtain conclusions, data is all information (information) regarding all matters relating to the research objectives (Idrus, 2009). To get the data, there must be a data source that is excavated. Sources of data needed and will be explored in this study are categorized into two forms, namely primary data sources and secondary data sources.

3. Data Collection Technique

This study uses several data collection techniques:

Observation

According to Nasution in Sugiyono said that observation is the basis of knowledge, researchers/scientists can work if they get factual data from the observations they do (Sugiyono, 2009). Observations are made to obtain the information needed to answer research questions

Documentation

The third technique used in this research is documentation. In the third technique, this is done so that researchers are able to find documents related to the research theme consisting of writing and pictures.

4. Data Analysis Strategy and Technique

Qualitative data analysis is an effort made by working with data, organizing data, sorting it into manageable units, synthesizing it, looking for and finding patterns, discovering what is important and what is learned, and deciding what to tell others. (Moleong, 2008).

This research will use the analytical technique offered by Miles and Huberman (Sugiyono, 2009). There are three stages of analysis carried out in this study:

a. Reduksi Data (*Data Reduction*)

Data reduction is an activity, sorting out the main things, focusing on the things that are important, looking for themes and patterns and then discarding the unnecessary (Sugiyono, 2009). This is the first data analysis conducted after the researcher conducted data mining.

b. Penyajian Data (*Data Display*)

After doing data reduction, the results of the reduction are then presented/displayed to make it easier to understand what happened. The presentation of the data here is manifested in the form of descriptions, charts (if needed), and the relationships between categories found in data reduction.

c. Verifikasi (*Conclusion Drawing*)

The third step of data analysis in this study is drawing conclusions and verification. Before drawing conclusions, the results of data reduction are realized in the presentation of data in descriptive form. The results of this analysis will be concluded as a temporary conclusion. From the temporary conclusions that have been verified and valid evidence is obtained, the conclusions drawn are credible final conclusions.

REVIEW RESEARCH AND DISCUSSION

In the 2021 Zakat Outlook, Vice President Ma'ruf Amin conveyed at the 2019 World Zakat Forum that there are three areas that need to be points of improvement for ziswaf management. First, increasing awareness of obligatory zakat can be done through the use of technology that facilitates the dissemination of persuasive information and facilitates understanding to encourage muzakki to pay their zakat. Second, increasing the ease of collecting zakat with digital packaging, for example, the establishment of collection methods with a number of digital platforms. Third, digitizing the zakat system so that it can be conveyed to the public on how to manage and distribute the assets that have been paid (Center for Strategic Studies - National Amil Zakat Agency, 2021). These three points are important things that need to be considered by zakat management institutions. The use of digital technology is currently one of the main things that must be done both for education and information distribution, for the convenience of zakat services, and the effectiveness of distribution. The use of digital technology does not mean that zakat institutions abandon the classical and manual methods, but rather the combination of manual/classical methods and digital use so that zakat management can be maximized, effective, and efficient.

An integrated zakat management system with technology will provide many benefits. Vice President of the Republic of Indonesia K.H. Ma'ruf Amin said that zakat management institutions need to carry out information technology-based development on zakat services such as artificial intelligence (AI) or such as financial technology, blockchain, and the Internet of Things (IoT). Where this technology encourages the realization of system digitization to increase transparency, effectiveness, and efficiency in zakat management. And also to be able to be more efficient with the ease of the marketing process to the distribution of zakat funds (Center for Strategic Studies - National Amil Zakat Agency, 2021) also accompanied by the realization of good e-governance with the context of regulation in the virtual/cyber world (Sarvianto, 2021). In line with what was previously stated, Anggadini, et al. Affirming that an integrated and quality ZIS information system that meets the integration of one part with another, is flexible, user friendly for those who use it, and is reliable will have an impact on the quality of accounting information in the form of ZIS receipts and expenditure reports. So that it is able to show more quality in terms of accuracy, effectiveness, completeness, and relevance (Anggadini, A. Wahab, and Yunanto, 2020). More clearly

The digital era encourages all aspects to be digitized, as well as in terms of zakat management. System integration and synergy of all parties who have a stake in the management of ziswaf is very necessary. Covers zakat management institutions both from the government and other non-government zakat management institutions. Currently, fundraising has been carried out by many zakat institutions, be it the National Amil Zakat Agency (BAZNAS), or the National Amil Zakat Institution (LAZNAS) to LAZ-LAZ foundations, communities, Islamic boarding schools, even in crowded places such as Mall or shopping center (Hidayati & Surkancana, 2019). The National Amil Zakat Agency (BAZNAS) network has recorded 548 units. Among them consist of 34 Provincial BAZNAS, Regency/City BAZNAS reaching 463,

and 28 National Zakat Institutions and 23 International Zakat Institutions (National Amil Zakat Agency, n.d.).

Although BAZNAS and LAZ are the official platforms for the collection and distribution of zakat in Indonesia in accordance with the Zakat Law no. 23 of 2011. However, this does not prevent the community or other institutions from contributing to creating an atmosphere of fondness for donations or building the spirit to continue to fulfill the obligation of zakat to share with others, as well as making it easier to provide ideas for management development, collection and distribution of ziswaf. Including Islamic commercial banks that contribute to the collection of zakat even though Islamic commercial banks are required to distribute their company zakat funds either to the National Zakat Agency (BAZNAS) or to non-government zakat institutions (LAZ) first (Alfitri, 2017). Islamic commercial banks cannot distribute their own company's zakat funds directly because BAZNAS and LAZ are the official platforms for zakat collection and distribution in Indonesia in accordance with the Zakat Law no. 23 of 2011. But on the other hand, the proliferation of non-government ziswaf collection and distribution institutions in the form of an unstoppable platform has also become a separate concern for observers of digital sociology glasses that this is an indication of the cause of the far from the expected potential and realization reported by Baznas as government agencies (Sarvianto, 2021).

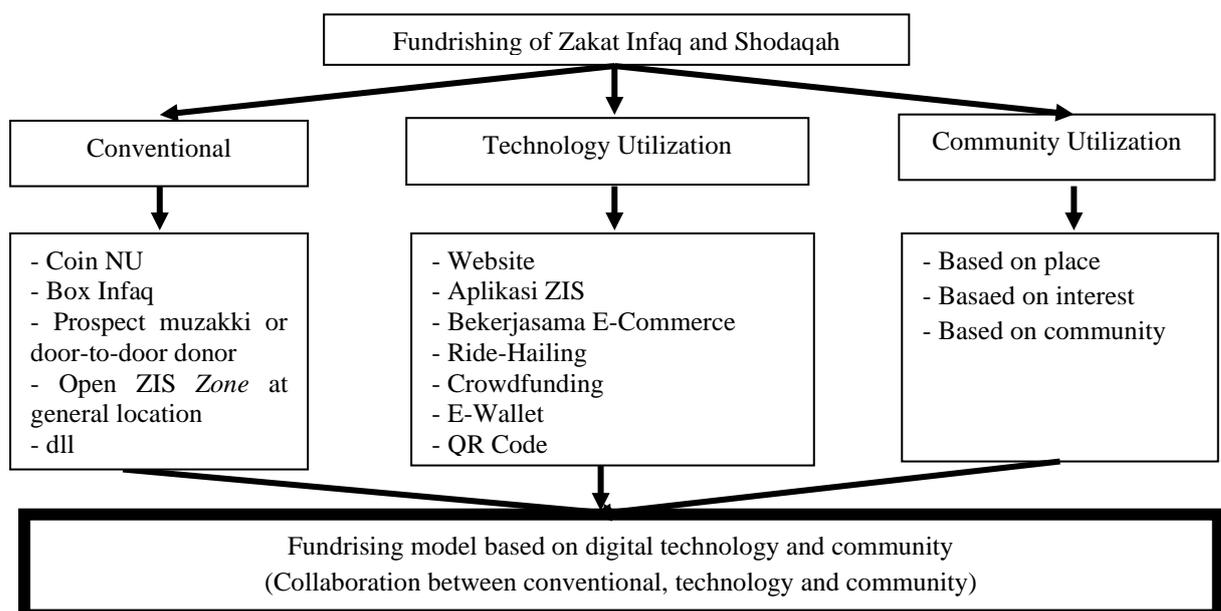
Nowadays, there are many small institutions that are starting to show developments in the community. Where some of them already have a ZIS program that is slightly different from one another. Not infrequently these institutions make methods by adjusting the existing development potential in the area or its scope. In addition, the program also refers to what the main goals of the institution are. For example, the qurban fund program for Dompot Dhuafa, the aqiqoh for LAZ Nurul Hayat, the natural disaster service program for Aksi Cepat Tanggap (ACT), the Amil Zakat Institution (LMI), the Al-Falah Social Fund Foundation (YDSF), Yatim Mandiri, Rumah Zakat, Fundraising Ziswaf and Entrepreneurship through the construction of business units and transfer of assets at the Tazakka Modern Islamic Boarding School (Fauzi, 2019), the Sahabat Muda Community became the GMO of the Lagzis Peduli Foundation with the aim of producing Young Social Leaders on the basis of Social Entrepreneurship (Pitriyanti et al, 2021), LAZ Tie NTB with the fundraising method of retail donation techniques; transfer; kenclengan donation technique; and incidental techniques (Johari, 2020).

Not even a few zakat management institutions have received appreciation for their performance. As reported in the Zakat Outlook 2021, BAZNAS has won an award from Cambridge International Financial Advisory (IFA) as an institution with good governance and commitment to social welfare. BAZNAS also won the Global Good Governance Sustainable Development Goals (3G SDGs) Champion Award 2020 in the category of Sustainable Development Goals (SDGs) for the success of realizing sustainable global development goals. Not to mention, several OPZs (Zakat Management Organizations) also received awards in the 2020 Indonesia Fundraising Award, including Dompot Dhuafa in the best zakat fundraising category. Then, the best infaq fundraising was achieved by BMH. ACT also managed to get the best humanitarian fundraising award. Furthermore, the best qurban fundraising went to LAZIS-NU. Only in the best digital fundraising was achieved by BAZNAS. Furthermore, in the category of best educational program fundraising by Yatim Mandiri, and the best direct fundraising fundraising was achieved by LAZLM (Center for Strategic Studies - National Amil Zakat Agency, 2021). The success in winning awards by these institutions shows that with the use of technology, the existence and effectiveness of the performance of zakat management institutions can be maximized and developed.

In addition to the use of technology, fundraising activities can also be carried out by using the community as the driving force. For example, as did Didi Kempot or what we often know as a legendary artist with the booming of Buddy Ambyar's fans. The action that was carried out on April 18, 2020 together with a number of other communities also involved charities who managed to hold a donation-raising concert to help deal with the Covid-19 pandemic (Antara, 2020). Fundraising even reached Rp7.6 billion at the previous concert on April 11, 2020, also reaching Rp. 1.5 billion at the April 18 concert. This figure is a big potential to continue to be performed.

In his research, Nurhidayati (2020) said that there were at least three valuable lessons from the amak concert phenomenon conducted by Didi Kempot. First, for ZIS management institutions, showing a figure in the fundraising strategy is very much needed. ZIS management institutions can invite various figures to collect zakat through various programs. In addition to the religious approach, this can also be done through art, culture, sports and other approaches. Figures are one of the magnets in collecting zakat. So determining an attractive figure is important to attract donors. Second, the COVID-19 pandemic, which is currently a threat to society, does not become an obstacle in fundraising zakat. The Charity Concert from Home is a new phenomenon in concert strategy as well as fundraising strategy. The Charity Concert from Home, which was packaged with the use of technology, turned out to be successful in gathering charities more than concerts held in stadiums or open fields. Third, the most important lesson from the Didi Kempot Charity Concert is the importance of building a community, Ambyar's friend is a community that has been successfully formed and passed through various barriers. Although the songs featured are mixed-sense songs, the fans come from various areas from rural to urban areas. The community built by Didi Kempot is a millennial community where they master information technology. So that the charity concert that was packaged with the use of this technology was successful in raising a lot of funds.

The fundraising model is not fixed on conventional methods, accompanied by the development of digital technology-based strategies that provide easy access to collection and distribution, as well as the large variety of management bodies and collection institutions as well as various communities as a form of social capital, which has the potential to continue to be developed and utilized in order to achieve effective and efficient fundraising strategy. What is the concept of fundraising that combines conventional models, technology utilization, and utilization of community resources? This can be understood in the following chart,



The chart above can be explained as follows:

- The conventional strategy in fundraising that has been carried out by the Zakat Infaq and Shodaqah Management Institutions must continue to be carried out. Like the NU coin program initiated by Nahdlatul Ulama', Kotak Infaq, creating ZIS Zones in public locations, direct prospects (visiting) prospective muzakki/donors. This is because most of our society is not yet an active user and understands technology. Besides that, there are many typical people who still like and are satisfied with distributing their zakat, infaq, and shadaqah directly without using technology media.
- Even though the conventional strategy is still being implemented, the use of technology in the fundraising strategy must be developed. It is undeniable that some of our people who fall into the category of the millennial generation and the next generation have a life that is close to the active use and utilization of technology. Typical people who are able to become active users of technology have demands for flexibility, effectiveness and efficiency in conducting transactions. Therefore, the use of this technology needs to be done in order to provide better and more optimal services and make it easier to distribute ZIS. Such as website creation, ZIS application, e-commerce collaboration, ride-hailing, crowdfunding, e-wallet, as well as the use of QR Code in the technical distribution of zakat.
- In addition to the use of conventional methods, and accompanied by various technology-based services. Community utilization is also something that the ZIS Management Institution must build. Communities which contain large social capital must of course be used to increase fundraising, which has practically been proven. There is a community of ambyar friends who have succeeded in collectively raising funds for Didi Kempot's charity concert. There are also many other communities that can be used to develop this method, there are sports communities by making matches or holding meetings with national athletes virtually for charity raising in sports lovers communities, there are religious communities such as prayer lovers (in Java we know there is zahirmania, there is shaker mania , etc.) who can actually do ZIS fundraising by holding virtual prayers. As well as other possible communities.
- These three things must be collaborated to become an ideal fundraising strategy during the technological developments and the covid-19 pandemic.

CONCLUSION

One aspect that affects the success of a ZIS Management Institution is its success in raising funds from the community. Fundraising is one of the basic needs that cannot be ruled out. Development and innovation in the funding strategy must always be carried out in order to achieve an effective and efficient strategy. ZIS Management Institutions that only use conventional methods in collecting ZIS in the current era will not be able to maximize it considering that most people today are technology users. Therefore, the development of

fundraising strategies that utilize technology such as QR Codes, websites, zakat calculators, ZIS applications should also be pursued to facilitate and provide effectiveness in tithing. Not only that, the use of the community in which social capital is stored is also important to note. Didi Kempot with his charity concert which empowers the community of friends ambyar and wrapped with the latest technology has proven to be effective in raising funds. Therefore, a fundraising model using technology and the community needs to be developed for a more optimal, effective, and efficient ZIS fundraising.

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