
Original Research Article

Enhancing Fundraising with Digital Transaction in Indonesia: A *Systematic Literature Review (SLR)*

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ABSTRACT

This research uses the Systematic Literature Review (SLR) method to investigate the optimization of collecting Zakat, Infaq and Sadaqah funds through digital transactions. The data analysis process uses the PRISMA diagram and includes the stages of identification, search, selection, data collection and analysis. From three main sources, researchers collected 20 references, consisting of theses and journals, which were analyzed to identify findings related to collecting ZIS funds with digital transactions in Indonesia. The results reflect the digitalization trend, where zakat institutions are increasingly using information technology to increase efficiency, accessibility and transparency in the process of collecting ZIS funds. This trend involves utilizing mobile applications, QRIS, and digital platforms, enabling faster and more efficient fund collection. Other benefits include ease of access, increased transparency, and more effective involvement of muzakki. Using digital technology also enables data analysis, better fund management and the development of sustainable business models. The COVID-19 pandemic has triggered new strategies in collecting ZIS funds, with zakat institutions turning to social media and digital platforms as alternatives to raise funds. Online payment services with mobile QR Codes are key in maintaining the continuity of ZIS fund collection amidst physical restrictions. Socialization efforts, easy access, and partnerships with various parties are the main strategies for zakat institutions to remain relevant and effective in facing the challenges of the pandemic. This research focuses on the central role of digitalization in increasing the efficiency and effectiveness of collecting ZIS funds, such as paying attention to social changes, namely the COVID-19 pandemic. By using digital technology, zakat institutions can continue to innovate and meet the needs of muzakki, so that they continue to play their role in helping people in need.

Keywords: *Fund Collection, SLR, Digital Transactions, ZIS*

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1. Introduction

The rapid progress in the digital world is a technological breakthrough that significantly facilitates more efficient information processing (Lantiva 2023). In particular, since the 20th century, the development of digital technology has continued to grow rapidly (Dewi 2024). Technological progress in the modern era continues to experience a significant increase (Rahayu 2019). It is undeniable that there are various benefits that can be felt in everyday life thanks to the adoption of digital technology. In its development, digital technology brings a number of positive changes that have an impact on various aspects of human life (Ragam Info 2023).

Over time, the level of technological sophistication has also increased, creating more sophisticated and complex technologies (Nuryanto 2023). Broad access to information and communication resources has become more open thanks to advances in digital technology (Nurfaidah 2023). More than just a tool to fulfil human needs quickly, technology is also a branch of science that has a very important role in shaping the structure and dynamics of society. Technological developments not only change the way we interact with information, but also have a significant impact in shaping people's lifestyle and culture (Asry 2020).

One of the effects of these advancements is the development of digital and virtual technology, which continuously develops for scientific growth (R. A. Putra 2018). Digital technology encompasses automated systems that work with computers, reducing the need for human oversight. There are five primary features of digital technology: transcoding, automation, modularity, variability, and numerical representation. The advancement of digital technology provides an essential role in the development of the media, as it continues to evolve and advance with technological developments, migrating from traditional forms of media to the most recent ones. In the present day, the media serves not only as a platform for acquiring information, but also as a means for marketing and personality (Marysca 2020).

The advent of the digital revolution commenced in the 1980s, signified by the transition from mechanical and analog technology to digital technology. Its progression continues through the present time (Setiawan 2017). The current era of Industry 4.0 is highlighted by a significant technical advancement which is affecting payment systems. Society increasingly utilizes various digital payment applications as a form of payment (Tarantang et al. 2019). The advent of Industry 4.0 and the swift progress of technology bring out a multitude of advantages through every aspect of life. This development also impacts commerce, as proven by the transition from traditional transactions to digital transactions (Mubarak and Akhmadi 2022).

The development of digital technology has enabled it accessible to society to engage in a variety of activities, including virtual meetings, networking, and access to online learning. Furthermore, when it relates to zakat, infak, and sedekah (ZIS) collection, contemporary zakat institutions have grown increasingly reliant on increasing on digital platforms (Wahyudi 2023).

In a Muslim perspective, the terms of zakat, infak, and sedekah are recognised. In zakat, it is possible to ignore the relationship between infak and sedekah. Within the Islamic economic framework, the material aspect has never held priority as the primary indicator of economic activity. In Islam, the primary goal of all economic activities is to achieve the well-being for people (falah), which can be reached through practices such as zakat, infak, and sedekah (Anjelina, Salsabila, and Fitriyanti 2020). Zakat, infak, and sedekah are varieties of worship that relate to finances and perform a crucial, significant, and definitive role in supporting the welfare of the community (Dzikrulloh and Permata 2019).

Zakat is an essential component of the Islamic faith that contributes to the economic prosperity and general well-being of Muslims (Dhuafa 2020). Zakat is an obligation to pay for property that has been marked to the Nisab and haul (Ardianis 2018). Zakat, a crucial instrument utilized by the government to enhance the welfare of the populace and promote economic equality, has emerged as a significant enterprise (Kontributor 2022).

Islam not only mandates its followers to pay zakat, but also encourages them to participate in acts of charity and shodaqah. It is crucial to understand that infak means the obliteration of a certain amount of someone's financial assets to advance the community's welfare. It is a contribution or donation to a consumable thing that helps a significant amount of people. In other words, infrastructuring indicates an individual's reverence for a greater being (Rahmat 2022). Therefore, infak is a positive measure that every believer, no matter what wealth, may utilise in an effort to contribute to the well-being of humanity (Hakim and Lisa 2022).

It is not only a sacrifice, but also an expression of faith in God, proven through the act of doing sacrifices, that might be material or non-material, without expecting anything of compensation except a spiritual reward (Saputra 2022). In Islam, sedekah is considered a form of ransom, wherein this act of worship will be rewarded if performed with genuine sincerity but will not earn any compensation if done insincerely. BAZNAS Yogyakarta, in the year 2023. Based on the description above, zakat, infak, and shadaqah are Islamic practices aimed at alleviating issues that occur in human being, such as alleviating poverty and reducing social inequalities beginning from discrepancies in wealth possession (Cahyani and Nasrulloh 2023).

The principle of ZIS (Zakat, Infak, and Sedekah) in Islam is derived from the guidance of the Quran and the Sunnah (Ubabuddin and Nasikhah 2021).

Recognising the significance of zakat, infak, and sedekah, the several zakat institutions have diligently performed their responsibilities. They try to raise funds through zakat, infak, and sedekah. Nevertheless, the scope of the fund-raising process has extended outside conventional offline methods. It now includes the use of digital technologies and digital transactions as a contemporary effective method of fundraising. Fundraising is the procedure that aims to encourage the community, working as donors, to willingly engage in charitable activities, such as donating sums of money or other valuable assets, which will then be distributed to people or communities in poverty (T. W. Putra 2019).

There are two methods of fundraising: direct and indirect. Direct fundraising is a method that actively involves participants in the fundraising process. These methods include direct mail, face-to-face presentations, direct payments, door-to-door fund-raises, special donor boxes, bank transfers, automatic monthly funds reduced spending in bank, and other techniques (Mudzakir Ilyas 2021). The indirect way of fundraising can be defined as a contemporary strategy that utilises outlets such as social media, digital platforms, and official websites to target potential donors across a broader geographical area (Harfiah Ningrum and Firmansyah 2021). The Zakat Management Institute in Indonesia is a social institution that has effectively utilised digital technologies (Rizky 2023). The utilisation of technology in the collection and distribution of zakat, infak, and sedekah (ZIS) has significantly facilitated the muzakki in managing their income (Jamaludin and Aminah 2021).

This research aims to provide an understanding of ZIS fund collection through digital transactions. Using the literature review method, this research will evaluate the development of technology, the progress of ZIS, and the impact of digitalisation on zakat institutions. The focus includes evaluation of direct and indirect fund collection methods, as well as analysis of efficiency, security, and benefits for religious activities and community welfare. Through this research contribution, it is hoped that the understanding of increasing ZIS fund collection through digital transactions will be stronger. By understanding how digital technology can accelerate, improve, and optimise the process of ZIS fund collection, zakat institutions can be more effective in supporting the welfare of the people in the modern era.

2. Methodology

This research uses the Systematic Literature Review (SLR) method. Systematic Literature Review (SLR) is a term used to describe a specific research methodology used to collect and assess research relevant to the topic of focus (Triandini et al., 2019). Systematic Literature Review (SLR) is a process of careful criticism and evaluation of previous research, carried out in a structured manner with the application of applicable standards. This approach is used to investigate research results that have been published in journals in certain fields of study (North, 2021). Systematic Literature Review (SLR) research has various objectives, including identifying, reviewing, evaluating, and interpreting all existing research in the context of a phenomenon topic of interest, as well as answering specific relevant research questions (Triandini et al., 2019).

In this study, data was collected through searches on a number of websites. The data sources used are the results of previous studies that have been published in the form of journals or theses. The search for research journals was conducted using three data bases, namely Google Scholar, Google Garuda, and Connected Paper. These three databases have several advantages, such as Google Scholar offers global coverage, while Google Garuda focuses more on local sources, and Connected Paper helps integrate information in a more structured manner. However, researchers used Google Scholar as the main source of information because its coverage is wider than other indexes, as evidenced by research (Martín et al. 2021) confirming that Google Scholar is the most comprehensive data among several sources and Google Scholar provides significant additions that are not found in other sources. Google Garuda and Connected Paper were used as supporting search tools after the first data base. Then the researchers collected data by searching for journal articles with the keywords "fundraising technology", "digital zakat", "digital infaq", and "digital sadaqah".

The data collection process carried out in this study used the PRISMA (Preferred Reporting Items for Systematic Reviews and Meta Analysis) method to obtain the desired journal, using the keywords "fundraising technology", "digital zakat", "digital infaq", and "digital sadaqah". The collected journals or theses were then filtered by applying inclusion and exclusion criteria. The inclusion criteria used are journals that are relevant to the optimisation of ZIS Fund Raising through digital transactions. Then the exclusion criteria limit journals or theses published after 2018.

The following are the stages carried out in data analysis:

1. Identification: Determine the criteria for including or excluding journal articles that are pertinent to the study themes.

2. Conduct a meticulous search using the designated keyword to locate the relevant journal article.
3. Selection: Assess and choose journal articles that satisfy the predetermined criteria for subsequent analysis.
4. Data collection: Gathers data from journal articles that have been chosen based on the study emphasis.
5. Analysis: Utilises PRISMA diagrams to examine data and discern significant findings and emerging patterns from journal articles.

The systematic process of seeking, gathering, and evaluating data is conducted utilising PRISMA methods to obtain a full understanding of ZIS Fundraising Optimisation Through Digital Transactions.

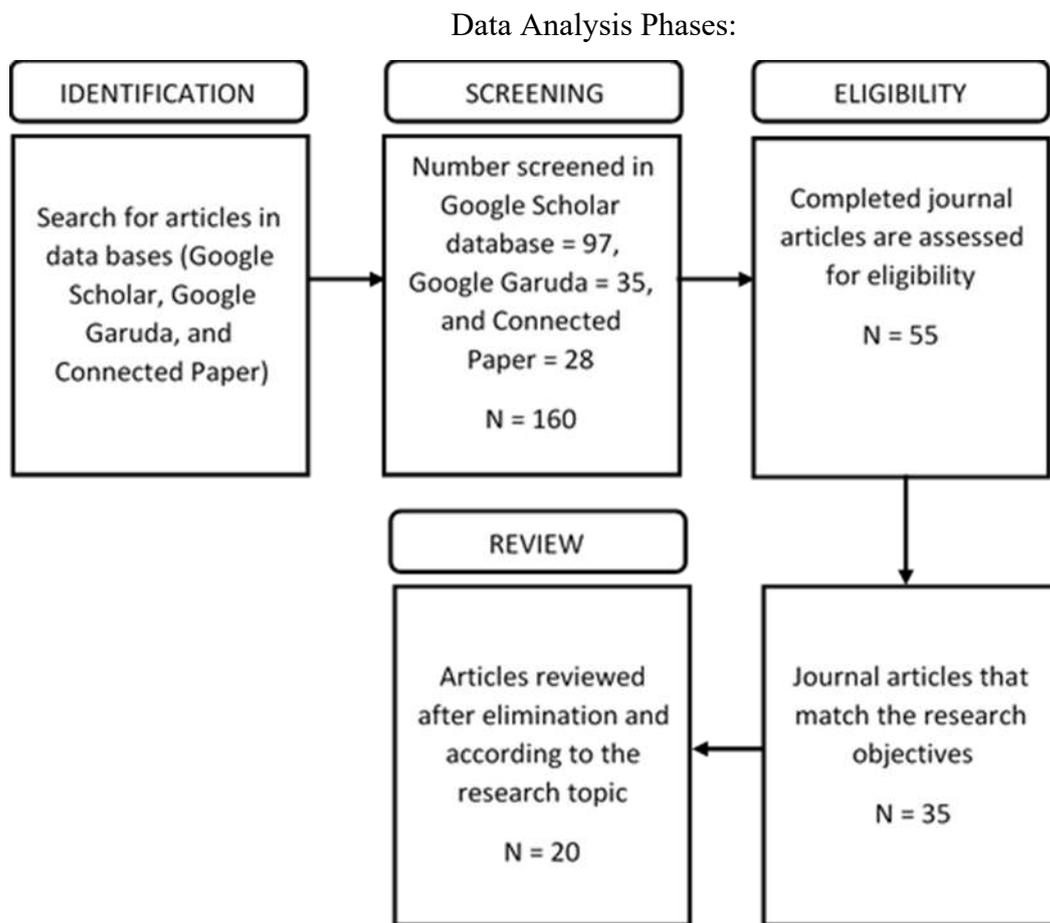


Figure 1. Data analysis using PRISMA (Preferred Reporting Items for Systematic Reviews and Meta Analysis) diagram, (Zulkarnain et al. 2022)

In this analysis, it can be explained that Identification is the step of searching for word equivalents or other terms and related variations as keywords in finding relevant articles in the database. Keyword searches were conducted online in several databases, including Google Scholar, Google Garuda, and Connected Paper. The keywords used were "fundraising technology", "digital zakat", "digital infaq", and "digital sadaqah". The results of the identification found 160 articles, consisting of 97 articles from Google Scholar, 35 articles from Google Garuda, and 28 articles from Connected Paper. After Identification, the next stage was screening, which involved sorting the articles in the database based on the formulation of the research question. The researcher limited the review of articles according to the recommendations due to time and capacity constraints. Articles were limited to the last five years, from 2019 to 2023. The screening process resulted in the rejection of 105 articles that did not meet the criteria. Next, eligibility, this stage involves article eligibility testing, where researchers ensure all articles that pass the screening stage meet the established criteria. The assessment was conducted by reading the titles and abstracts of the articles, with a focus on raising funds through digital transactions. A total of 55 articles were eligible to be assessed, then filtered down to 35 articles in accordance with the research objectives. The last step was the review process, where researchers read the 35 articles thoroughly, especially in the abstract, results, and discussion sections. From this process, 20 articles were found suitable to be continued in further research.

This analysis process successfully identified, filtered, evaluated the feasibility, and detailed relevant articles with the keywords being "fundraising technology", "digital zakat", "digital infaq", and "digital sadaqah". From the initial 160 articles, 20 articles were selected for further research. These steps ensured the selection of articles that fit the research questions and provided a solid foundation for further research on ZIS fundraising through digital transactions.

3. Results and Discussion

In this study, researchers collected data from three sources namely Google Scholar, Google Garuda, and Connected Paper using the keywords "fundraising technology", "digital zakat", "digital infaq", and "digital sadaqah". As a result, researchers found 12 references in Google Scholar, 4 in Google Garuda, and 4 in Connected Paper, totalling 20 references. The references found were then grouped into 4 theses and 16 journals. If there is duplication of data between the three sources in theses and journals, the data will not be counted again. The researcher managed to collect 20 references starting from 2019 - 2023. The references were

then analysed to identify findings related to the collection of ZIS funds with digital transactions in Indonesia.

Trends in Digitalization of ZIS Fundraising

Increasingly, Zakat institutions in Indonesia are adopting digital technology for collecting donations of Zakat, Infak, and Sedekah (ZIS) (Amrina and Fahrullah 2021). The exponential advancement of technology has greatly impacted the growth of payment systems (Rachmat, M. Baga, and Purnaningsih 2020), an academic suggest that the main reason for Y-generation Muslim participants to choose for digital payment technology for Zakat, Infak, and Sedekah (ZIS) payment is the ease and adaptability it provides, allowing for easy sharing at any time and place. In their study, (Rachmat, M. Baga, and Purnaningsih 2020) found that the main factor influencing Y-gen Muslim respondents to select using digital payment technology while making Zakat and Infak payments is the convenience and ability to share funds flexibly, no matter location and time. The payment system, a crucial component of financial system stability, has progressed beyond the exclusive reliance on physical currency. The advancement of technology in payment systems has transformed the function of currency as a payment medium, transitioning towards more effective and cost-efficient non-cash payment options. Non-cash payments are typically conducted via means other than physical currency, such as bank transfers or internal network transfers within a bank. Additionally, cards such as ATM cards, debit cards, and credit cards can be used as a means of payment for non-cost transactions.

As evidenced in a study done by (Mulyanti et al. 2023) found that fundraising can be accomplished through several methods such as in-person visits to nearby offices or utilizing menu options on ATMs, mobile banking, internet banks, credit cards, PayPal, e-payments, and Web Personal Service services (WPS). The transition described here pertains to the adjustment of trust institutions to technology advancements with the aim of enhancing efficiency and ease in ZIS fundraising (Zidan 2023). The value of technical breakthroughs nowadays has been acknowledged and believed to give considerable ease and comfort in human life. This impact also include the gathering of zakat, which holds significant importance in Islam as the principal means of instruction and is given equal value to the act of prayer (Risdayanti 2023).

The trend of digitization has reached multiple industries, including ZIS fundraising (Zakat, Infak, and Sedekah) (Chilmi, Aji, and Ridlwan 2022), in this present era of digital advancement. Digitalization refers to the utilization of information technology to enhance efficiency, accessibility, and transparency in diverse operations, such as the administration of

philanthropic funds (Siti Nuraeni 2022). (Nurdiani, Nurida Isnaeni 2022) argue that by utilizing information technology, ZIS institutions can utilize online platforms to enhance the efficiency and transparency of fundraising efforts. (Anggik Arifki 2022). Furthermore, the enhanced availability provided by digital platforms enables muzakki or donations to simply engage, even when they are physically far (Evi, Aripin, and Inaisyah 2022). The primary objective of the facility is to assist muzakki in the efficient distribution of zakat, with a particular focus on millennials (Ainun Awaliah, Rahmawati Muin 2022).

Utilizing digital technology by Zakat institutions in Indonesia is a significant and beneficial element in enhancing the effectiveness of ZIS money collecting and management (Fitriani, Agrosamdhyo, and Mansur 2020). Further developments about the beneficial effects of utilizing digital technology in this particular setting have been presented by (Ayu Wulandari 2022):

1. Enhanced efficiency in fundraising

The utilization of modern technologies allows hedge agencies to enhance their fundraising efficiency. The utilization of mobile applications, QRIS, and digital platforms has expedited and enhanced the fund-raising process compared to the conventional method, which necessitates the physical presence of muzakki.

2. Accessibility and inclusivity

Mobile applications and Quick Response Codes (QRIS) offer convenient means to access muzakki. Muzakki has the convenience of making donations from any location and at any time, without the need to personally visit the zakat office or any other physical establishment. This greatly enhances the accessibility and cost-effectiveness of donations.

3. Improved clarity and responsibility

Zakat institutions can enhance transparency in the management of ZIS funds by leveraging digital technology. Muzakki could effortlessly monitor the allocation and utilization of their funds to ensure correct channeling.

4. Enhanced consciousness and active involvement

Utilizing modern technology enables zakat organizations to enhance their communication with muzakki more efficiently. Through a mobile application or digital platform, they have the ability to provide information, updates, and narratives regarding the effects of donations. This can effectively enhance the level of awareness and involvement among muzakki.

5. Enhanced analysis and improved financial resource management

Through the utilization of technology, zakat agencies have the capability to collect significant data regarding donation trends, muzakki preferences, and the efficacy of fundraising initiatives. The utilization of this data can facilitate strategic planning, enhance decision-making processes, and optimize fund management operations.

6. Enhancing Security Measures to Minimize Risks

Employing digital technology might additionally mitigate the hazards linked to the security of financial resources and contributions. By utilizing digital transactions, the potential for theft or misplacement of physical cash can be significantly reduced.

7. Creating a business model that is capable of being maintained over a long period of time.

Zakat institutions can enhance their business models by integrating digital technologies, so ensuring long-term viability. They can employ data and analytics to discern novel opportunities, optimize resource allocation, and quantify the impact of the zakat program.

8. Fulfillment of Diverse Muzakki Requirements

Zakat institutions should comprehend the diverse characteristics of their muzakki and adjust their approach to digital technology accordingly. The product encompasses a diverse range of payment methods and provides a user interface that is well-suited to the user's needs.

Utilizing digital technology in fundraising efforts in Indonesia's ZIS sector not only simplifies the process of donation for muzakki, but also presents significant prospects for enhancing efficiency, transparency, and the overall impact of zakat. To enhance their impact in assisting communities in need, zakat institutions can maintain their position by persistently innovating and prioritizing the needs of muzakki.

Fundraising strategy during the COVID-19 pandemic

Several scholars are emphasizing the influence of the COVID-19 epidemic on ZIS fundraising. During the epidemic, fundraising strategies emphasize the utilization of social media as an alternative for conventional fundraising methods, pairing with digital platforms (Muflihin, Khunaifih, and Khosyatillah 2023). The occurrence was caused by the implementation of substantial social restrictions (PSBB) obliged by governmental policy. The utilization of social media and digital platforms for fundraising showed substantial efficiency, hence resulting in increased assets and fund balances (Evi, Aripin, and Inaisyah 2022). The epidemic has significantly and substantially affected the fundraising rates of ZIS. During times of crises, people frequently encounter a decline in their material well-being, enabling people

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unable to fulfill their obligations of zakat, infaq, or shadaqah (Halimatussa'idah and Prasetyo 2021). The introduction of a digital platform has facilitated ZIS payments for muzakki, while simultaneously serving as a measure to mitigate the spread of COVID-19 by minimizing direct contact (Mahyuni and Humaira 2021). (Hasbullah and Fikriyah 2022) have formulated measures to mitigate the probable decrease in financing and limit direct interaction, as indicated by their research. This includes strengthening the retail industry, initiating digital marketing initiatives, and developing collaboration with other segment groups established in the region.

The ZIS fund-raising strategy during the pandemic can be summarized as follows: increasing awareness about the Amil Zakat Institution (LAZ) and the significance of contributing ZIS funds through these institutions; facilitating the public in donating ZIS funds by expanding bank accounts and placing donation boxes; engaging field officials to promote and collect ZIS funds while adhering to health protocols; establishing stronger partnerships with various entities, particularly corporate organizations, to encourage cash donations from both companies and employees.

The Baznas Province of Bali conducted prior studies that also outlined the tactics employed to raise funds for ZIS throughout the epidemic. Implemented indicators included socialization and education, financial reporting, publications, social, and electronic media for product marketing, diverse payment methods, and fostering positive relationships with musicians/donators (Fitriani, Agrosamdhyo, and Mansur 2020).

The Amil Zakat Institute (LAZ) Solopeduli adopted a strategy management method based on the philosophy of process structure, implementation, and assessment in order to develop and execute its ZIS fund-raising strategy. The formulation process involves performing a SWOT analysis to identify relevant problems and devise strategic plans at a workshop. The execution of the plan involves establishing fundraising frameworks, developing donor relationships, collaborating, and developing novel programs (Manis 2022).

LAZ Baitull Mall Hidayatullah Jambi implemented a ZIS fundraising approach utilizing internet services amidst the pandemic. Promotional initiatives are conducted with Zakat by means of online payment facilitated by a QR code mobile application, thereby providing the community with a convenient means to contribute without the need to physically depart from their residences. Additionally, promotions are being conducted on popular social media platforms such as Facebook, Instagram, and WhatsApp to generate public interest in utilizing this agency's payment services (Nurdiani, Nurida Isnaeni 2022).

Eventually, the ZIS fundraising plan exhibited notable modifications and adjustments across several Zakat organizations within the epidemic. Highlighted strategic aspects include the promotion of socialization through the presence of the Amil Zakat Institution (LAZ), providing convenient channels for the public to contribute ZIS funds through digital services, and strengthening partnerships with various entities, particularly businesses. The previous study conducted by Baznas Province of Bali offers a comprehensive analysis of comparable approaches, emphasizing education, utilization of print and digital media for promotional purposes, diverse payment options, and fostering a strong rapport with muzaki/donors. LAZ Solopeduli demonstrates a methodical strategy in implementing ZIS fund-raising methods by applying the theory of formulation, implementation, and assessment processes. SWOT analysis is employed for strategic planning, whereas the establishment of fundraising frameworks, cultivation of donor connections, collaboration, and development of new programs are subsequent steps in the implementation process. In addition, LAZ Baitull Mall Hidayatullah Jambi opted for a digital approach by implementing online payment services using QR Code mobile and advertising their events through social media platforms. This demonstrates that the utilization of digital technologies is crucial in addressing the fundraising requirements of ZIS during the pandemic.

In summary, these techniques exemplify the institutions' efforts to remain relevant and effective in creating funds for ZIS, while also promoting public involvement and helping in the prevention of COVID-19 transmission through the utilization of digital platforms.

4. Summary

The study investigates the effects of the COVID-19 epidemic on the collection of Zakat, Infak, and Sedekah (ZIS) funds, as well as identifying trends in the digitization of this fundraising process. Information is acquired from three primary sources, comprising a thesis and a journal, resulting in a total of 20 references. Analysis reveals that Zakat institutions in Indonesia are progressively adopting digital technologies to streamline ZIS fundraising, particularly targeting the millennial population.

The digitalization trend in ZIS fundraising exemplifies the utilization of information technology to enhance efficiency, accessibility, and transparency. The presence of mobile applications, QRIS (Quick Response Code Indonesian Standard), and digital platforms facilitates expedited and more effective fundraising efforts. The process of digitalization also

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offers advantages in terms of convenient accessibility, enhanced transparency, and greater engagement of muzakki.

Utilizing digital technology in Zakat institutions not only simplifies the contribution process but also yields favorable outcomes in terms of effectiveness, clarity, and involvement of muzakki. The utilization of digital technology facilitates the analysis of data, enhances money management, and fosters the creation of sustainable business models.

Furthermore, the COVID-19 epidemic caused an original approach to fundraising in ZIS. Zakat institutions recently turned to utilizing social media and digital platforms as an alternative means of fundraising, in light of the limitations imposed by physical limits. ZIS's ability to survive financially during the pandemic heavily relies on the adoption of digital technologies, including online payment services that utilize QR Code mobile technology. The Zakat institution employs socialization efforts, ensures ease of access, and forms collaborations with diverse stakeholders as the main strategies to sustain relevant and efficiency when solving the problems caused by the global epidemic.

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