



Analysis of Zakat Fundraising Strategies Through E-Commerce Platform in Increasing Revenue at Initiative Zakat Indonesia

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Abstrak

Indonesia adalah negara jumlah penduduk muslim terbesar, sebanyak 86,88% total penduduk Indonesia beragama Islam (kemendagri.go.id, 2021). Dalam ajaran islam terdapat istilah zakat, hal ini kewajiban dalam iman Islam membayar bagian tertentu dari sebagian kekayaan. Outlook Zakat 2017 dalam PUZKAS BAZNAS bahwa potensi zakat negara Indonesia mencapai 217 T sedangkan yang terhimpun hanya 5T. Kemajuan bidang teknologi sistem pembayaran menggantikan peran uang tunai sebagai alat pembayaran non tunai menjadi lebih efektif serta efisien, e-commerce menjadi pilihan strategi fundraising oleh Inisiatif Zakat Indonesia. Penelitian ini bermaksud untuk mengetahui bagaimana strategi fundraising zakat melalui platform e-commerce dalam meningkatkan perolehan perhimpunan pada lembaga inisiatif zakat indonesia. Penelitian ini merupakan penelitian kualitatif dan menggunakan metode kualitatif deskriptif, Dalam penelitian ini teknik pengambilan subjek menggunakan teknik purposive sampling dan teknik pengumpulan data berupa wawancara, dan triangulasi sumber data digunakan sebagai validitas data. Hasil dari penelitian ini menyatakan bahwa strategi fundraising zakat melalui platform e-commerce pada lembaga inisiatif zakat indonesia dapat meningkatkan perolehan perhimpunan dan memaksimalkan potensi zakat yang ada.

Kata Kunci: Strategi, Fundraising, Zakat, e-commerce

Abstract

Indonesia is a country with the largest Muslim population with 86.88% of the total population of Indonesia being Muslim. (kemendagri.go.id, 2021). In Islamic teachings there is the term zakat, which is an obligation in the Islamic faith to pay a certain portion of some wealth. Based on the Zakat Outlook 2017 in PUZKAS BAZNAS that the potential for zakat in Indonesia reaches 217 T while the accumulated potential is only 5 T. Advances in payment system technology can replace the role of cash as a more effective non-cash payment instrument and efficiently, e-commerce has become the choice for the fundraising strategy implemented by the Initiative Zakat Indonesia. This research aims to find out how the zakat fundraising strategy through the e-commerce platform at the Initiative Zakat Indonesia institution can maximize the existing zakat potential. This research is qualitative research and uses descriptive qualitative methods. In this study, the subject-taking technique used targeted sampling and interview data collection techniques, and data source triangulation was used as data validity. The results of this study state that the Zakat collection strategy through the Initiative Zakat Indonesia Institution's e-commerce platform has been quite successful in maximizing the potential of Zakat

Keywords: Strategy, Fundraising, Zakat, e-commerce.

Introduction

Indonesia is a country with the largest Muslim population. Every year experienced a significant increase, based on administrative data The population is recorded as of June 2021, the total population of Indonesia as many as 273 million people and as much as 86.88% of Indonesia's total population are religious Islam, which means that the majority of Indonesia's population is Muslim(kemendagri.go.id, 2021).

In Islamic religious teachings there is a term zakat where this is an obligation in the Islamic faith to pay a certain part of a portion of the wealth to be given to beneficiaries, paid each year if it has reached nisab. In accordance with Islamic principles, every year 2.5% of wealth must be paid by Muslims to one of the 8 ahsnaf whose beneficiaries and criteria have been determined (Salman&Abdul, 2017).

Seeing that the majority of Indonesia's population is Muslim, it becomes good potential in raising zakat funds, Potential zakat in a year estimated at 20 T, this amount is a good potential for carry out social programs for the community's economy (Astuti & Zulkifli, 2018). Maximizing the potential of zakat is useful for future planning future, management strategy, and as an evaluation of the performance of national zakat, to proportionally place the role of zakat in the public sphere (Wibisono, 2015).

Based on Outlook Zakat 2017 by PUZKAS BAZNAS stated Indonesia's zakat potential reached 217 T in 2017, and only 5 were collected of the existing potential. So to reduce the gap problem between The collected potential and zakat require a zakat fundraising strategy effective in order to optimize the potential of zakat (Putra & Pakkanna, n.d.)

The rapid development of technology has an impact on development payment system which is one of the supports in system stability finance that has grown, previously only with cash. Technological developments in payment systems replace the role of money cash as a means of payment in non-cash form which is more practical(Tarantang et al., 2019). Digital technology has grown rapidly lifestyle changes in almost all aspects of financial transaction life, as well as the renewal of innovations chosen by the Amil Zakat Institution for collect zakat funds from muzaki (Styawati, 2020).

One of the sophistication of digital technology is electronic commerce transactions, which means buying and selling and marketing of goods and services through electronic systems. Many e-commerce are growing rapidly in Indonesia, e-commerce is the choice of many consumers because it is able to increase effectiveness efficiently, meaning that the capital spent is relatively less, for example companies do not pay

rent for business because all that is needed is internet facilities as the main business requirement Based on this, e-commerce also has an attraction for zakat management institutions, in its development e-commerce has become a choice of fundraising strategy carried out by several Amil Zakat Institutions (M.Anwar, 2010). Amil Zakat institutions such as the Inisiatif Zakat Indonesia, take advantage the development of digital technology, has utilized an external platform, namely e-commerce as a Zakat fundraising strategy by making institutional program that is bundled and cooperates with several ecommerce company.The development of the Amil Zakat institution is of course followed by implementing a fundraising strategy so that the goal of success is in collection of Zakat funds is achieved. The Inisiatif Zakat Indonesia uses e-commerce as a fundraising strategy by creating programs institutions that are packaged and offered in e-commerce. This e-commerce website can be downloaded on Android and iOS-based smartphones go to e-commerce site. Selecting a category will lead us to choose the type of donation and the denomination will appear. This app is perfect for millennials or someone who has put in hours on end using gadgets.

Fundraising strategy with mature, systematic and planned efforts to gain the trust of the intended target to achieve something results that add value to the life of an institution or organization which can be appreciated by the general public. This will happen if done in unison. Strategy is a pattern for a goal, and There are guidelines and a basic plan for achieving those goals. This is clear expresses what the company or institution is doing now and at future and what to do in the future (Supriono, 1998). A structured, planned and systematic zakat fundraising strategy is a must carried out jointly by related Institutions or companies as well as by several field tests and technology in realizing the realization of the potential of zakat in Indonesia.

Based on the explanation above, the writer is interested in conducting research which clarifies on how the amil zakat institution of the Inisiatif Zakat Indonesia implement the Fundraising zakat strategy in raising funds through e-commerce, so that the Inisiatif Zakat Indonesia can increase the acquisition of funds collected zakat.Therefore the author chose the title " Analysis of Zakat Fundraising Strategies Through E-Commerce Platform in Increasing Revenue at Inisiatif Zakat Indonesia (IZI)" with the aim of knowing how the zakat fundraising strategy through e-commerce has been carried out by the Inisiatif Zakat Indonesia (IZI). to increase the acquisition and realize the potential of existing zakat funds.

Method

Sources of research data consist of secondary and primary data. Primary data sources are obtained directly from research data sources. The primary data source used is interviews with the Inisiatif Zakat Indonesia Institute. Sources of data are obtained from publications, documents meaning that the data is already in finished form (I Made, 2006). Secondary data also acts as supporting data whose function is to strengthen the primary data (Mahi M Hikmat, 2011). Secondary data obtained from observations and forms of supporting reports as well written documentation that can assist in this research. Technique taking subjects in this study is by purposive sampling, namely by choosing certain characteristics as respondents. On research This research subject is the Manager of Digital Funding Inisiatif Zakat Indonesia to get detailed information. Collection technique data in this study using interviews and observation (Azuar, 2014). The interview is a direct dialogue between the researcher and the respondent study. Interviews can be conducted in a structured manner, there are guidelines interviews prepared by the researcher. Observation according to Riyanto (2010:96) Observation is a data collection method that uses direct or indirect observation.

Data Validity test in checking the data in this study is with the triangulation method (Lexy: 2002), namely the validity checking technique data that leverages something else. In this study using source triangulation and technique triangulation. For triangulation of data sources in get during interviews and field observations, namely with the Manager Digital Funding Inisiatif Zakat Indonesia, then confirmed to other respondents, the same answer is the considered data sourcen valid For triangulation techniques are used with the aim of knowing the zakat fundraising strategy through the e-commerce platform at the Inisiatif Zakat Indonesia with observations made by researchers to obtain valid information. The data analysis technique used in this study was data reduction, with the researcher carrying out data reduction by sorting, categorizing and making abstractions from field notes, interviews and documentation, then presenting the data from the data obtained from observations, interviews and documentation then presented in the form of notes. The last conclusion is drawn in data analysis techniques. The conclusion is the result of the answers in the formulation of the problems and questions that have been made by the researcher. The initial conclusions are still temporary, then they will change if there is no

strong evidence that can support the next stage of collection

Results and Discussion

1. Zakat Fundraising Strategy through the E-Commerce Platform at Inisiatif Zakat Indonesia

Zakat fundraising strategy through the e-commerce platform is one of the methods and strategies used by organizations in order to achieve results and explore targets and maximum potential according to Miftahul Huda (2012). based on the results of an interview with Mr. Seprian Dwi Karyansyah as IZI's Digital Funding Manager regarding the zakat fundraising strategy through the Inisiatif Zakat Indonesia E-commerce platform, he said that "*We prioritize the funds that have been raised, of course, immediately distributed and followed up by providing distribution reports, also providing the results of reports distribution to e-commerce in collaboration with the Inisiatif Zakat Indonesia (IZI)*". The benefits of using E-Commerce can reduce telecommunications costs because it is much cheaper to use the internet and access to information that will be delivered more quickly (Kinanti et al., 2021). Information on this distribution report is conveyed to muzzaki (donors) via Broadcast on Whatsapp blast in order to form donor trust in giving zakat through the Inisiatif Zakat Indonesia that zakat funds that have been paid through e-commerce have been distributed, in addition to building donor trust in institutions, distribution reports can also be provided make remarketing to muzzaki (donors). this is a fundraising strategy used by the Inisiatif Zakat Indonesia through an e-commerce platform. The e-commerce platform is focused on commercial activities on the internet, such as buying and selling transactions via the internet. Using e-commerce, merchants can offer products easily, this is due to the uploading of existing data on the internet, the data can automatically be known throughout the world, regardless of geographical boundaries. Buying and selling transactions take place in real time from anywhere in the world, only by connecting to the internet network, according to M. Suyanto in his book entitled Advertising Strategies in E-Commerce, the World's Top Companies. In an interview with the IZI Digital Team, brother Fazri said "*Izi is working with the E-Commerce Platform shopee, Tokopedia and several E-commerce companies that have recently collaborated on zakat payment media through e-commerce*".

For consumers, E-Commerce provides convenience in shopping and transactions at any time 7 days 24 hours (M. Suyanto, 2003). The use of the zakat fundraising strategy using the E-Commerce platform makes it easier for donors of the Inisiatif

Zakat Indonesia (IZI) to make zakat payment transactions. Apart from donors, the Inisiatif Zakat Indonesia (IZI) is also more optimal in collecting zakat funds and maximizing the existing potential which later these funds will be distributed and utilized to mustahik in need. Through the zakat fundraising strategy through this e-commerce platform, the collection of zakat funds at the Inisiatif Zakat Indonesia (IZI) is currently running well and has increased more than the previous period.

Table of IZI Zakat Collection Data for 2020-2022

year	E-Commerce	income	growth	Annual growth average
2020	Tokopedia	187.206.675	-	282 %
	Shopee	52.521.443	-	
2021	Tokopedia	126.935.910	-67%	
	Shopee	108.455.514	206%	
2022	Tokopedia	944.977.106	744%	
	Shopee	265.974.778	245%	

We can see in the table of recapitulation of zakat collection through the Tokopedia and Shopee E-Commerce platforms above that from 2020 to 2022 the average growth per year reaches 282% and has experienced a significant increase. E-commerce has a good impact on the economic sector, both in terms of business, services and institutions that utilize e-commerce for the benefit of Zakat fundraising optimally. So that it can be said that the zakat fundraising strategy using the E-Commerce platform at the Inisiatif Zakat Indonesia Institute has succeeded in contributing to increasing Zakat associations and maximizing the potential of zakat.

2. Muzzaki segment and target determination analysis

In facilitating amil carrying out responsibilities in collecting zakat on the Inisiatif Zakat Indonesia (IZI) through the e-commerce platform by targeting e-commerce users who have fulfilled nisab and haul to pay zakat obligations such as professional zakat, savings zakat, gold zakat and others etc. If the gold stored has reached the nisab, which is 85 grams, then zakat is obligatory, and the gold zakat rate is 2.5%. Meanwhile, if the amount of silver owned reaches or exceeds the nisab of 595 grams, zakat must be issued. The zakat rate is 2.5% of the silver owned. The

obligation to pay zakat is explained in Q.s At-Taubah Verse 34.

On their e-commerce platform, donors can easily make zakat payment transactions as usual when they check out the goods to be purchased on e-commerce. so that Amil is not directly involved in the zakat collection process without knowing the whereabouts of the muzzaki. Comprehensive data and information about Muslims from social, economic, educational, cultural and geographical perspectives are needed to map the potential for zakat from muzzaki. These aspects are needed because they are very helpful in the socialization process to understand the obligation to pay zakat and how it impacts on social and economic changes in society (Abu Bakar & Muhammad, 2011).

3. Analysis of operating system and resource setup

Preparing human resources and operating systems for the Inisiatif Zakat Indonesia (IZI) by compiling and improving moral and competent human resources who are experts in their fields. The verse explaining the duties of an amil is explained in QS At Taubah verse 103. The Inisiatif Zakat Indonesia (IZI) has a special team, namely the Digital Zakat Funding Division so that the process of working on digital zakat associations such as E-Commerce will be maximized. Choose zakat institution administrators who are committed and competent in developing zakat organizations, especially in managing and socializing the vision and mission of the Inisiatif Zakat Indonesia (IZI). The IZI Sharia Supervisory Board (DPS) held zakat training for IZI amil (zakat managers) with the aim of achieving IZI's goal of becoming a professional zakat institution and continuing to strive for self-capacity and professional knowledge (izi.or.id, 2022). Described in Qs Annisa: 58 The right to give rights to the owner of the right is defined as trust in this paragraph. This is a reflection of amanah as the duty of an amil zakat in the context of Amil in the Inisiatif Zakat Indonesia by providing funds to the right mustahik. This can support compliance with operational standards, prevent deviations, and produce good documentation by developing effective systems and procedures.

4. Communication system builder analysis

Database development should emphasize the creation of a communication system; in accordance with the main donor criteria that are the focus of communication activities (Bakar & Muhammad, 2011). Providing transparency in distribution and zakat in accordance with the word of Allah SWT in the Al-Qur'an Surat Al Maidah: 67, According to the verse, Zakat Management Institutions must follow Allah SWT's commands, communicate everything accurately and transparently at all times, uphold honesty, and

work with dedication and high loyalty (Septiarini, 2011). To build good communication with muzakki, the Inisiatif Zakat Indonesia sends a distribution report which is submitted to muzakki (donors) via Broadcast on Whatsapp blast in order to form donors' trust that zakat through the Inisiatif Zakat Indonesia, zakat funds that have been paid through e-commerce will be channeled and distributed. According to Khoiriyah and Indri (2016) An institution is said to be transparent when it makes relevant and useful information available to stakeholders. To optimize zakat receipts and reduce information asymmetry, zakat management institutions are expected to adhere to the principle of transparency. By publishing and distributing all activity, program and financial reports to muzakki, zakat management institutions encourage transparency. As a result, muzakki's trust in zakat funds is increasing (Assa'diyyah & Pramono, 2019). Create a constant communication system so that the public knows everything there is to know about zakat organizations:

- a. Build and choose media to communicate in an effective and efficient way. Apart from using whatsapp, IZI also always informs through social media such as Instagram which can inform effectively and efficiently and is more representative and contains all complete information to be obtained by muzakki.
- b. Appropriate and consistent communication process t, the Inisiatif Zakat Indonesia communicates regularly with donors by sending Friday Tausiyah sent every Friday, in addition to sending distribution reports and the latest Inisiatif Zakat Indonesia programs.
- c. Collaboration with the mass media, Since 2018 until now 2022 IZI has collaborated with MNC Peduli in social matters by channeling and distributing assistance to underprivileged residents in need

5. Analysis of the arrangement and service system carried out withrefers to the segments and targets of muzakki.

Availability of excellent facilities and infrastructure—essentially, muzakki wants to be served well. Apart from the quantity and quality of human resources, one of the most important considerations in serving muzakki is institutional facilities and infrastructure (Wibowo & Pali, 2020). Services provided to the muzakki segment and targets by the Inisiatif Zakat Indonesia are collaborating with e-commerce platforms and providing zakat payments via the Tokopedia, Shopee and other applications so that the individuals (donors) concerned can easily make zakat payment transactions through these applications via their respective smartphones.

Conclusion

Based on the research results, it is concluded that the analysis strategy of fundraising zakat through the e-commerce platform at the Inisiatif Zakat Indonesia (IZI) In the analysis of determining Muzakki's segments and targets through the e-commerce platform to target e-commerce users who have fulfilled nisab and haul paying zakat, In analyzing the preparation of resources and operating systems, IZI has a special team, namely the Zakat Funding Digital Division. In Analysis, the IZI communication system builder sends distribution reports via Broadcast on Whatsapp blasts regularly. The services provided to the muzakki segment and targets by IZI are collaborating with e-commerce platforms and providing zakat payments via the Tokopedia, Shopee and other applications. - commerce at the Inisiatif Zakat Indonesia (IZI) can increase association revenue and maximize the potential of existing zakat. Judging from the data, the average annual growth in earnings is 282%

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