

Optimization of Zakat, Infaq, and Alms Collection through Fintech Crowdfunding in Indonesia

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Abstract

The purpose of this study is to describe the Optimization of Zakat, Infaq and Alms collection through Fintech Crowdfunding in Indonesia. This research method uses a literature review sourced from various journals and books relevant to the Optimization of Zakat, Infaq, and Alms collection through Fintech Crowdfunding in Indonesia. The results of the study indicate that Indonesia is the most generous country in the world. Advances in technology make it easy for people to donate to help others through Fintech Crowdfunding. In Indonesia Fintech Crowdfunding based on how it works there are 4 Types namely Donation Based, Reward Based, Debt Based and Equity Based. Related to the Collection of Zakat, Infaq, and Alms in Indonesia there is a Platform managed by members of the Zakat Forum, namely digizakat.com. Optimization of Zakat, Infaq and Alms Collection through digizakat.com Platform to assist the government in the Zakat Movement in Indonesia.

Keywords: Zakat, Fintech, Crowdfunding

1. Introduction

Zakat is worship in wealth containing wisdom and benefits that are so great and noble, both related to people who pay zakat (muzakki), recipients (mustahik), assets issued by zakat, and to society as a whole. The wisdom and benefits of zakat are one of them as an embodiment of faith in Allah SWT, fostering noble character with a high sense of humanity, eliminating stingy, greedy and materialistic nature, fostering peace of life, as well as cleaning and developing assets owned.¹ Zakat can be a solution to poverty alleviation and become working capital for the poor to create jobs. Zakat is the last shield so that the economy does not fall into a condition of stagnation in consumption.²

Advances in technology have changed human behavior in meeting the needs of life. A Muslim is required to pay zakat and is encouraged to share with fellow human beings in the form of alms and infaq. In the era of digital disruption, all areas of life have begun to shift using technology. The emergence of fintech makes it easier for people to transact and donate. The use of fintech in efforts to develop zakat, infaq and alms has become something that must be done.

¹ Zulfadli Hamzah and Izzatunnafsi Kurniawan, 'Pengaruh Pengetahuan Zakat Dan Kepercayaan Kepada Baznas Kabupaten Kuantan Singingi Terhadap Minat Muzakki Membayar Zakat', *Jurnal Tabarru': Islamic Banking and Finance*, 3.1 (2020), 30–40 <[https://doi.org/10.25299/jtb.2020.vol3\(1\).5114](https://doi.org/10.25299/jtb.2020.vol3(1).5114)>.

² Havis Aravik, 'Esensi Zakat Sebagai Instrumen Finansial Islami', *Economica Sharia*, 2.2 (2017), 101–12.

Management of zakat fund collection will be successful if it is coupled with technological literacy. The development of fintech innovation is expected to increase the acquisition of zakat, infaq, and alms funds.³

Online media is useful as a means of socializing zakat and fintech is used to optimize zakat collection according to the situation and conditions as well as the needs of muzakki. The use of online technology in an effort to optimize the collection of zakat funds is the goal to reject the harm that will occur, among the benefits, namely the minimum amount of zakat funds collected is not even comparable to the potential that can be achieved.⁴ When the collection of zakat funds is small, a few mustahik are helped. Even though the needy and poor as well as other mustahik are still very much. As stated in the Qur'an At-taubah verse 60.

With the confirmation of Indonesia as the most generous country in the world by the 2021 World Giving Index,⁵ it opens up opportunities to maximize the collection of zakat, infaq, and alms funds in Indonesia. Crowdfunding and supported by fintech will increase the collection of zakat, infaq, and alms funds in Indonesia. Then how to optimize the collection of zakat, infaq and alms funds through fintech crowdfunding in Indonesia?

2. Methods

This research method uses a literature review sourced from various journals and books that are relevant to the Optimization of Zakat, Infaq and Alms collection through Fintech Crowdfunding in Indonesia. In this study the author uses descriptive qualitative research. Referring to the discussion, we used relevant methods related to the discussion, namely data collection and selection. So we used these two methods systematically from data collection and then we selected detailed and appropriate data according to the discussion and then poured it into writing.

3. Result and Discussion

Fintech Crowdfunding Zakat, Infaq, and Alms in Indonesia

Fintech is a financial service innovation to make it easier for the public to access products and services that cannot be accommodated by traditional financial services. Currently, there are sharia fintechs where financial needs can be met without having to meet face-to-face and of course according to Islamic sharia.⁶ There are many benefits in digital fintech services, especially the management and payment of zakat funds to improve people's welfare. Fintech transactions are

³ Isabela and Muslihul Umam, 'Optimalisasi Fintech Di Sektor Filantropi Islam Untuk Pengembangan ZISWAF', *EKOSIANA: Jurnal Ekonomi Syariah*, 7.2 (2020), 84–85 <<http://journal.stainim.ac.id/index.php/ekosiana/article/view/40/22>>.

⁴ Fitri Maghfirah, 'Peningkatan Perolehan Dana Zakat Melalui Penggunaan Teknologi Online', *Az Zarka*, Vol. 12, N.2 (2020), 68–69.

⁵ Filantropi Indonesia, 'Indonesia Kembali Jadi Negara Paling Dermawan Di Dunia' <[⁶ Raden Ani Eko Wahyuni, 'Perkembangan Ekonomi Islam Di Indonesia Melalui Penyelenggaraan Fintech Syariah', *Mahkamah: Jurnal Kajian Hukum Islam*, 4.2 \(2019\), 184–92.](https://filantropi.or.id/indonesia-kembali-jadi-negara-paling-dermawan-di-dunia/#:~:text=Indonesia kembali dikukuhkan sebagai negara paling dermawan di,indeks tahunan terakhir yang diterbitkan pada tahun 2018.> [accessed 27 November 2022].</p></div><div data-bbox=)

allowed in Islam under certain conditions. Fintech transactions are allowed as long as the transactions do not conflict with sharia principles and do not contain elements of danger. The development of fintech in collecting zakat funds for the Amil Zakat Institution is supported by the Fatwa on Sharia Electronic Money No. 116 /DSN-MUI / IX / 2017 and Fatwa on Sharia-Based Information Technology Funding Services (Fatwa 117 / DSN-MUI / IX / 2018).⁷

Soeharjoto said that the use of fintech would affect the amount of ZIS revenue. He predicts that the average growth of ZIS fundraising in 2018-2025 using fintech is greater than non-fintech. The average ZIS revenue growth with fintech is 9.98 percent and non-fintech is 5.78 percent. It is hoped that the use of fintech can be intensified through socialization so that ZIS collection increases in the form of an exponential increase so as to provide benefits for the people.⁸

The success of implementing fintech in optimizing the collection of zakat funds will be hampered by the lack of community digital literacy. As the research that has been done by Sri Wahyuni et al. to the people of North Sumatra who donated through Dompot Dhuafa. The application of Fintech at these institutions has not been maximized. They tend to pay zakat through interbank transfers or come directly to institutions rather than using fintech applications.⁹ It is necessary to educate the public about the use of Fintech to fulfill zakat obligations. With this education, it is hoped that many people will pay zakat through Fintech.

Regarding the use of Fintech in optimizing the collection of zakat funds, Nurul Hayat has not been maximal. The percentage of Fintech use is smaller than the traditional zakat collection pattern. Many fundraising teams are their choice to do a door to door pattern in collecting zakat funds. And still using the traditional pattern of collecting zakat funds is not optimal.¹⁰ In the era of industry 4.0, zakat institutions should optimize the use of Fintech in collecting zakat funds. With an extensive internet network and the advancement of information technology, it is an important momentum to use Fintech in optimizing zakat collection.

BAZNAS Mandailing Natal has also used Fintech in optimizing the collection of zakat funds. Even the use of Fintech has been listed in the Strategic Plan where the Strategic Plan states that the development of the zakat system must utilize information technology as an instrument to increase the effectiveness and

⁷ Ruslan Abdul Ghofur and Afiful Ichwan, 'Overview the Law of Zakat Payment Uses Fintech in Islamic Perspective', *Al-Infraq: Jurnal Ekonomi Islam*, 11.2 (2020), 110 <<https://doi.org/10.32507/ajei.v11i2.644>>.

⁸ Soeharjoto Soekapdjo, Debbie Aryani Tribudhi, and Lucky Nugroho, 'Fintech Di Era Digital Untuk Meningkatkan Kinerja ZIS Di Indonesia', *Jurnal Ilmiah Ekonomi Islam*, 5.3 (2019), 137 <<https://doi.org/10.29040/jiei.v5i3.529>>.

⁹ Sri Wahyuni, Nurbaiti, and M Ikhsan Harahap, 'Efektifitas Penerapan Financial Technology (Fintech) Dan Strategi Fundraising Dalam Optimalisasi Penghimpunan ZISWAF (Zakat , Infak , Sedekah , Wakaf) (Studi Kasus Dompot Dhuafa Waspada Sumatera Utara)', *Efektifitas Penerapan Financial Technology (Fintech) Dan Strategi Fundraising Dalam Optimalisasi Penghimpunan ZISWAF (Zakat , Infak , Sedekah , Wakaf) (Studi Kasus Dompot Dhuafa Waspada Sumatera Utara)*, 6 (2022), 9938 <<https://jptam.org/index.php/jptam/article/view/3992>>.

¹⁰ Rendy Pambajeng Syahputra and Achsanika Hendratmi, 'Pendayagunaan Zakat Mobile Dalam Penghimpunan Zakat', *Jurnal Ekonomi Syariah Teori Dan Terapan*, 7.8 (2020), 1602 <<https://doi.org/10.20473/vol7iss20208pp1598-1606>>.

efficiency of ziswaf management services at Baznas Mandailing Natal. Utilization of Fintech to increase the accumulation of zakat, infaq, alms, and waqf funds. With the enormous potential for Zakat, infaq, alms and waqf, there is a need for Fintech innovation in facilitating Ziswaf payments.¹¹

Afiful and Ruslan also researched the implementation of Zakat payments through digital money media or Gopay fintech at BAZNAS. The response of the people of the capital city of DKI Jakarta to the Gopay fintech is very good. Fintech Gopay continues to contribute to the improvement of Zakat acceptance services. Fintech Gopay as a media object in the implementation of Zakat has supported what is needed in the implementation of fast, safe, and many benefits zakat collection. BAZNAS has innovated together with the Fintech Gopay service. The form of service starts from the QR Scan service, Gobills Service until 2020. Innovation activities continue to be carried out, namely one QR Scan can be accessed by all StarUp Fintech payment services.¹² Ersi in her research said that there was an increase in digital zakat payments at BAZNAS from 2016 to 2020. Of course it would have a positive impact, especially in the economic field with the productive zakat program implemented by BAZNAS. It is hoped that SME development and provision of business capital can reduce poverty.¹³

According to Nenie, in the era of digital disruption, muzakki who have been supported by a digital ecosystem have a tendency to distribute zakat on a digital basis. Meanwhile, muzakki who have not been supported by the digital ecosystem have a tendency to still apply conventional systems.¹⁴ According to Tuti Awaliyah, for the success of fintech in terms of paying zakat, infaq, and alms, the Amil Zakat institution needs to pay attention to the quality of fintech and the quality of information. The goal is of course to achieve user satisfaction in the use of fintech. The Amil Zakat Institution should maximize the use of fintech to make it easier for muzaki to pay zakat, infaq and alms.¹⁵

To maximize the collection of zakat, infaq and alms funds, of course, fintech crowdfunding is needed. Crowdfunding itself is defined as a form of funding for people who need funds to develop their business. This fundraising can come from friends, family, or investors. There are 4 types of crowdfunding, each of which is different. There are types of crowdfunding donations, debt, equity, and

¹¹ M Sari, T I F Rahma, and N Jannah, 'Optimalisasi Financial Technology (Fintech) Dalam Pengembangan Ziswaf Pada Baznas Kab. Mandailing Natal Sumatera Utara', *Humantech: Jurnal Ilmiah* ..., 1.8 (2022), 1023–37 <<http://journal.ikopin.ac.id/index.php/humantech/article/view/1903>>.

¹² Afiful Ichwan, 'Pengaruh Technology Acceptance Model Terhadap Keputusan Muzakki Membayar Zakat Melalui Fintech Gopay', *Jurnal Ilmiah Ekonomi Islam*, 6.2 (2020), 129–35 <<https://doi.org/10.29040/jiei.v6i2.1011>>.

¹³ Ersi Sisdiyanto, Ainul Fitri, and Desi Isnaini, 'Penerapan Pembayaran Zakat Digital Dalam Prespektif Ekonomi Islam (Cashless Society)', *Jurnal Ilmiah Keuangan Dan Perbankan*, 4.2 (2021), 112–23.

¹⁴ Nenie Sofiyawati and Siti Nur Halimah, 'Perilaku Muzakki Dalam Menyalurkan Zakat Di Era Digital', *Anida (Aktualisasi Nuansa Ilmu Dakwah)*, 22.1 (2022), 45–64 <<https://doi.org/10.15575/anida.v22i1.18479>>.

¹⁵ Tuti Alawiyah and Nurhadi Kamaluddin, 'Faktor Penentu Pembayaran Zakat, Infaq, Shodaqoh (Zis) Melalui Fintech', *Monex*, 01.11 (2022), 22–29 <<http://ejournal.poltektegal.ac.id/index.php/monex/article/view/2893>>.

rewards. Crowdfunding This donation is one that does not offer any reward to the donor, for example, donation assistance.¹⁶ This crowdfunding is used to raise zakat, infaq, and alms funds.

Crowdfunding that can be used for paying zakat and raising donations is the Kitabisa application. This application makes it easier for someone to pay zakat and make donations more simple and efficient.¹⁷ However, crowdfunding specifically used to facilitate the Amil Zakat Institutions in Indonesia is digizakat.com, an institution that is a member of FOZ.

Digizakat.Com Fintech Crowdfunding Zakat, Infaq, and Alms.

Digizakat is an ecosystem platform for the digital zakat movement that is jointly managed by trusted zakat institutions as part of FOZ members. The office address is at Jalan Raya Lenteng Agung No.60 RT 07 / RW 05, Lenteng Agung, Jagakarsa, South Jakarta DKI Jakarta.¹⁸ Digizakat has several functions. First, the profiling function and index of zakat management organizations (OPZ). On this platform, any OPZ will have a dedicated page for that organization's profile. From the data collected by OPZ on the profile page, Digizakat can display OPZ leveling. Second, the data share function of the OPZ program. Here, there is data on the distribution of programs carried out by OPZ throughout Indonesia based on five sectors, namely education, da'wah, economy, health, and social humanity. Third, mustahik OPZ data share. On the Digizakat platform, you can find out the distribution of mustahik based on needs. Digizakat will enter the mustahik data in detail. Fourth, the function of capacity building. The existence of a digital zakat ecosystem like Digizakat will encourage OPZ to grow together for the better. In this form of capacity building, Digizakat will provide e-learning functions in the form of videos or voice podcasts, where zakat amil can learn about zakat management, fundraising and others. In addition, there is the Indonesian Amil School on the Digizakat platform. Fifth, the crowd funding function. Agus said, Digizakat can be used to add new fundraising channels (networks). Especially for OPZ who do not have an online donation channel.¹⁹

The institutions listed on digizakat.com are: Amal Terbaik Madania, Baitul Maal BMT Bina Umat Mandiri, Baitul Maal Hidayatullah, Baitul Maal Merapi Merbabu, Baitul Maal Pupuk Kujang, Baitul Mal FKAM, Baitulmaal Munzalan Indonesia, Baitulmaalku, Baitulmal Tazkia, Baituzzakah Pertamina, Bakrie Amanah, BAMUIS BNI, Berdaya Foundation, BSI Maslahat, BSMI Sumut, Dompot Al-Qur'an Indonesia, Dompot Sejuta Harapan, Dompot Sosial Madani, DT Peduli, Fitrah Insan Madani, Goedang Zakat Al-Khairaat, Graha Zakat YDSF Gresik, Harapan Dhuafa, Indonesia Berbagi, Lampung Peduli, LAZ

¹⁶ Panji A Syuhada, 'Crowdfunding Adalah: Jenis, Contoh Hingga Perkembangannya' <<https://duniafintech.com/crowdfunding-adalah-21/>> [accessed 27 November 2022].

¹⁷ Nurul Hutami and Irwansyah Irwansyah, 'Pemanfaatan Aplikasi Mobile Kitabisa Dalam Pelaksanaan Crowdfunding Di Indonesia', *Jurnal Komunikasi*, 13.2 (2019), 183–94 <<https://doi.org/10.21107/komunikasi.v13i2.5357>>.

¹⁸ Digizakat, 'Profil Digizakat' <<https://digizakat.com/>> [accessed 27 November 2022].

¹⁹ Agung Sasongko, 'Fungsi Digizakat, Apa Saja?' <<https://republika.co.id/berita/prlbo9313/fungsi-digizakat-apa-saja>> [accessed 27 November 2022].

Al Azhar, LAZ Al Bunyan, LAZ Al Fatih, LAZ al Hilal, LAZ Al-Kahfi Peduli, LAZ DASI NTB, LAZ DPU Kaltim, LAZ Ibadurrahman, LAZ Jakarta Amanah, LAZ Nahwa Nur, LAZ Rumah Peduli Umat, LAZ Rydha-Rumah Yatim Dhuafa, LAZ Sukoharjo, LAZ Ulil Albab, LAZ Ummul Quro', LAZ Yasa Malang, LAZ Yayasan Insan Madani Jambi, LAZDAI Peduli-Yayasan LAZSDAI Lampung, LAZGIS, Lazis Al Haromain, LAZIS Baiturrahman, Lazis Jateng, LAZIS Khoiru Ummah, LAZIS Nurul Falah, LAZIS UNISIA, Lazismu Banyumas, Lazismu Sudan, Lazisna, Laziswa Cirebon, LAZNAS Dewan Dakwah, LAZnas PHR, Lembaga Manajemen Infaq, Lembaga Pengembangan Infaq, Mandiri Amal Insai Foundation, Nurul Hayat, Pecinta Anak Yatim & Dhoeafa Indonesia Tercinta, Pondok Quran Wakaf, Pondok Sedekah Indonesia, PPPA Daarul Qu'an Yogyakarta, PPPA Daarul Quran, Pusat Zakat Umat, Rumah Amal Salman, Rumah Yatim, Rumah Zakat, Sahabat Dhuafa, Sahabat Mustahiq Sejahtera, Sekolah Amil Indonesia, Sinergi Foundation, Solo Peduli, Taman Zakat, UCare Indonesia, ULAZ MKU Beringharjo, UPZ Semen Padang, Yatim Mandiri, Yayasan Dana Sosial Al Falah, Yayasan Digital Zakat, Yayasan Dompot Dhuafa Republika, Yayasan Hadji Kalla, Yayasan Kemanusiaan Nasional Kotak Amal Indonesia, Yayasan Kesejahteraan Madani (YAKESMA), Yayasan Zakatku Bakti Persada, YBM BRI, YBM PLN, YDSF Banyuwangi, YDSF Sidorejo, Zakat Sukses, and ZIS Indosat.²⁰

The collection of zakat, infaq, alms and waqf funds in digizakat is quite large. Recorded donations for the program Pesantren Masyarakat Merapi Merbabu Rp. 7.570.145, Quran Braille Tunanetra Rp. 6.688.031, Zakat Sukses Rp. 1.375.000, Sedekah Calon Penghafal Qur'an di Pelosok Negeri Rp. 5.271.330, Anak Yatim Nurul Hayat 1.645.071, Anak Yatim Korban Covid Rp. 2.473.140, Fidyah Rp. 6.480.020, Sedekah Yayasan Digi Zakat Rp. 1.610.020, Zakat Lazis Jateng Rp. 7.500.041, Wakaf Zakat Sukses Rp. 27.980.004, Sedekah Zakat Sukses Rp. 6.320.036, Zakat Sukses 12.795.206, Zakat Rumah Yatim Rp. 1.221.028, Sedekah ZIS Indosat Rp. 2.750.096, Zakat YAKESMA Rp. 2.080.000, Zakat YDSF Rp. 13.273.750, Wakaf Nurul Hayat Rp. 1.010.003, Sedekah Nurul Hayat 4.480.157, Zakat Nurul Hayat Rp. 6.512.432, Sedekah LAZ DPU Kaltim Rp. 2.250.038, Zakat LAZ DPU Kaltim Rp. 4.295.024, Sedekah Amal Terbaik Madania Rp. 1.220.045, Zakat Amal Terbaik Madania Rp. 2.303.083, Zakat DT Peduli Rp. 7.757.053, Zakat Baituzzakah Pertamina Rp. 1.000.037, Zakat LMI Rp. 1.350.010, Wakaf LAZ al Hilal Rp. 2.000.000, Zakat LAZ al Hilal Rp. 4.350.577, Zakat Sahabat Dhuafa Rp. 10.000.000, Zakat LAZDAI Lampung Rp. 202.520.019, Sedekah BMI Rp. 1.320.032, Zakat BMI Rp. 9.037.584, Zakat ULAZ MKU Beringharjo Rp. 1.599.999, Sedekah LAZ Rumah Peduli Umat Rp. 1.200.000, Sedekah LAZ RYDHA Rp. 1.570.039, Zakat LAZIS Nurul Falah Rp. 1.455.004, Sedekah LAZ Ummul Quro' Rp. 1.100.009, Sedekah Bakrie Amanah Rp. 17.920.003 and some donations with a nominal value of under one million rupiah.²¹

²⁰ Digizakat, 'Lembaga' <<https://digizakat.com/lembaga>> [accessed 27 November 2022].

²¹ Digizakat, 'Campaign' <<https://digizakat.com/campaign>> [accessed 28 November 2022].

4. Conclusion

The results show that Indonesia is the most generous country in the world. Advances in technology make it easier for people to donate to help others through Fintech Crowdfunding. In Indonesia, there are 4 types of Fintech Crowdfunding based on how it works, namely Donation Based, Reward Based, Debt Based and Equity Based. Regarding the collection of Zakat, Infaq and Alms in Indonesia, there is a platform managed by members of the Zakat Forum, namely digizakat.com. Optimizing the Collection of Zakat, Infaq and Alms through the digizakat.com Platform to assist the government in the Zakat Movement in Indonesia.

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