



Fundraising Strategy in Increasing the Acquisition of ZISWAF Funds at BSI Maslahat Surabaya Representative Office

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Abstract: Fundraising serves as the foundation for Amil Zakat Institutions in realizing the potential of ZISWAF in Indonesia. However, many Zakat Management Institutions are still not optimal in implementing effective fundraising strategies, resulting in a gap between potential and actual realization. Therefore, this study aims to analyze the fundraising strategies implemented by BSI Maslahat, Surabaya Representative Office, in increasing the collection of ZISWAF funds. This research employs a qualitative method with a case study approach through interviews, documentation, and observation. The results show that BSI Maslahat applies two main approaches in its fundraising strategy: Direct Fundraising and Indirect Fundraising, both conducted offline and online. Direct Fundraising includes zakat pick-up services, zakat collection partners (MPZ), zakat counters, as well as approaches through digital banking and crowdfunding applications. Meanwhile, Indirect Fundraising involves media campaigns, social events, donor services, and collaborations with media and strategic partners. The challenges faced include limited human resources, suboptimal mastery of fundraising products by staff, difficulty in accessing donor contacts from banking partners, and limitations in managing crowdfunding, which is still centralized.

Keywords: Fundraising, ZISWAF, BSI Maslahat, Direct and Indirect Fundraising

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A. Introduction

Zakat is the third pillar of Islam and an obligation for every Muslim who has financial capability. Besides being a form of worship, zakat also functions as a tool to distribute income fairly and evenly by providing direct assistance to those in need, thereby fulfilling their basic needs such as food, education, and health. Thus, zakat is not only a spiritual obligation but also a means to achieve social and economic justice. Moreover, zakat serves as a medium for purifying wealth and the soul, reducing greed and selfishness, and developing a noble character that brings a person closer to Allah SWT. In the long term, zakat can alleviate poverty and reduce social inequality (Nabillah & Utami, 2022). The role of zakat in eradicating poverty and social inequality necessitates proper management (Zuneiroh, 2023). Therefore, zakat management should not only rely on religious commands but also be supported by the state to promote public economic welfare.

The Government of Indonesia firmly supports zakat management to provide broader benefits to society, as reflected in the issuance of Law No. 38 of 1999, which was later updated by Law No. 23 of 2011 concerning the Management of Zakat. The optimization of zakat is further strengthened by the establishment of zakat organizations. Law No. 23 of 2011 recognizes two types of zakat management organizations: the National Amil Zakat Agency (BAZNAS) and the Amil Zakat Institutions (LAZ). Both BAZNAS and LAZ play a vital role in optimizing the potential of zakat in Indonesia to help reduce poverty. Article 38 of Law No. 23 of 2011 explicitly prohibits individuals or organizations (including mosques) from acting as zakat collectors (*amil*) without proper authorization from the competent authorities. Violations are subject to criminal or financial penalties as stated in Article 41. This law clearly mandates that zakat funds must be managed by officially licensed institutions under the Ministry of Religious Affairs of the Republic of Indonesia. Therefore, optimizing zakat collection through official institutions is crucial to raise public awareness of paying zakat through legal channels, considering that many individuals still distribute zakat directly without going through licensed institutions (Makhrus, *et. al.*, 2024).

BAZNAS and LAZ hold a central role in zakat management in Indonesia. These institutions contribute significantly to the effective utilization of zakat funds by ensuring their distribution is well-targeted and impactful for those in need. Through transparent and professional management, BAZNAS and LAZ focus not only on zakat collection but also on developing economic and social empowerment programs that can substantially reduce poverty. With the support of society and the government, both institutions have the potential to become key drivers in poverty alleviation efforts in Indonesia (Santoso, 2022).

According to The Royal Islamic Strategic Studies Centre (RISSC) in The Muslim 500: 2023 Edition, Indonesia is the country with the largest Muslim population in the world. Muslims in Indonesia account for 87% of the total population, reaching approximately 237.55 million people in 2022, the highest figure among ASEAN countries (Mutia, 2023). Besides being the largest Muslim-majority nation, Indonesia is also known as one of the most generous countries in the world. Based on the World Giving Index (WGI) released by the Charities Aid Foundation (CAF), Indonesia ranked first with a score of 68 points, making it the world's most generous country for six consecutive years (baik.Id, 2023). One contributing factor to Indonesia's generosity is zakat, further supported by encouragement from the government, the Ministry of Religious Affairs, and both public (BAZ) and private (LAZ) zakat institutions to channel zakat to help those struggling economically.

The large Muslim population, combined with high levels of generosity, should have a significant impact on Indonesia's zakat potential. Based on data from BAZNAS RI, the collection of ZIS (Zakat, Infaq, and Sadaqah) in 2024 reached Rp40.509 trillion, an increase from Rp33 trillion in 2023, while the projected potential zakat stood at Rp327.6 trillion. Thus, only about 10% of the total potential was realized in 2024 (BAZNAS RI, 2025). The significant gap between potential and actual zakat collection highlights the need for zakat management institutions to implement effective fundraising strategies (Naula & Anwar, 2021)

A fundraising strategy is an approach designed to influence individuals or organizations to contribute funds to zakat institutions to promote social welfare (Ma'wa & Surohman, 2021). Fundraising strategies play a crucial role in increasing zakat and other religious social fund collections because the greater the funds collected, the more resources can be allocated toward community empowerment programs, thus reducing social problems (Budi & Handayani, 2023). Generally, fundraising strategies are implemented through direct and indirect methods (Nahnuriyah, 2023). Each zakat institution adopts different approaches based on its context; some focus on one method, while others utilize both. One such institution that applies both approaches is LAZ BSI Maslahat Surabaya. The BSI Maslahat Surabaya Representative Office employs both Direct Fundraising and Indirect Fundraising methods. Direct Fundraising helps increase ZIS fund collection annually, while Indirect Fundraising helps expand the donor base and enhance institutional reputation. Furthermore, improvements in management — including organizational structure, staff competency, policy development, partnerships, technological utilization, mentoring, and public education — are expected to optimize ZISWAF's potential and generate broader social impact (Bufara & Hubeis, 2025).

BSI Maslahat Amil Zakat Institution is a strategic partner of PT Bank Syariah Indonesia (BSI) in optimizing and collecting ZISWAF (Zakat, Infaq, Sadaqah, and Waqf) as well as social and CSR (Corporate Social Responsibility) funds from individual and corporate donors. This collaboration aligns with BSI's mission since its merger to promote professional ZISWAF management through programs that empower mustahik (beneficiaries) to improve their quality of life. To optimize ZIS collection on a national scale, BSI Maslahat established its Surabaya Representative Office in 2021, aiming to strengthen ZIS fundraising in East Java, Bali, and Nusa Tenggara regions. Data shows that ZIS collection by BSI Maslahat Surabaya increased from Rp3 billion in 2023 to Rp5 billion in 2024, achieved solely from the Surabaya office's fundraising activities without allocation from the central office. Despite being established for only four years, BSI Maslahat Surabaya has demonstrated effective fundraising strategies in its collection efforts.

So far, research specifically focusing on the fundraising strategy of BSI Maslahat Surabaya remains limited, unlike previous studies that primarily focused on more established institutions such as LAZISMU, YDSF, or BAZNAS. The general perception among the public is that BSI is merely a financial institution. Therefore, this research holds significant urgency in filling the literature gap and providing empirical insights into effective fundraising strategies for a relatively new zakat institution BSI within the context of modern Islamic banking (Naula & Anwar, 2021). The urgency of choosing BSI Maslahat Surabaya as a case study lies in its strategic role as an official zakat partner of Bank Syariah Indonesia, which, despite its recent establishment, has demonstrated notable growth in ZIS fund collection from Rp3 billion in 2023 to Rp5 billion in 2024.

Previous relevant studies on fundraising include research by Zuneiroh & Syofiah (2023), Masruroh & Munir (2024), Wardhani (2021), and Nugroho et al. (2021). According to Zuneiroh, (2023), the fundraising strategy at LAZISMU Wirobrajan Service Office involves Direct Fundraising methods, such as direct mail, telefundraising, and face-to-face meetings, and Indirect Fundraising methods such as social media campaigns, brochure distribution, and events. Research by Masruroh (2024) shows that YDSF Surabaya applies both Direct and Indirect Fundraising, conducted offline and online. The challenges faced include limited staff knowledge of products, difficulty in obtaining donor contacts, underutilized institutional apps, poor inter-division coordination, limited human resources, and competition from similar programs in other zakat institutions. Despite these obstacles, YDSF Surabaya has successfully increased zakat collection annually. (Wardhani, 2022) found that the Rumah Pemberdayaan Ummat (RPU) Jatinom utilized offline strategies such as print media, canvassing, events, and partnerships with da'i volunteers, while online strategies relied on social media platforms. Similarly, Nugroho, *et. al.*, (2021) found that LAZ Baitul Maalku Karawang implemented direct fundraising through campaigns, zakat pick-up, and retail fundraising, while indirect fundraising involved online donation channels, social media, and payroll systems.

From these relevant studies, it can be concluded that each zakat institution adopts its own fundraising strategies to increase the realization of zakat potential in accordance with the conditions of the muzakki (donors) in their respective regions (Azhari, 2019). Thus, although this research shares similarities with previous studies regarding fundraising strategies, it differs in terms of results, discussions, research objects, and locations. Considering the importance of studying fundraising strategies, which serve as the lifeblood of zakat institutions this study employs a descriptive qualitative method to conduct in-depth analysis through observation, interviews, and data collection. The goal is to provide recommendations for zakat institutions and academics regarding effective fundraising strategies to maximize ZISWAF's potential and deliver greater benefits to society.

B. Literature Review

Fundraising Strategy

A fundraising strategy is a method used to influence the community either individuals, groups, or organizations to contribute funds to an institution. In Islamic economics, fundraising activities are essential for zakat organizations, as the management of zakat funds in sharia terms refers to the process of organizing, calculating, and making decisions aimed at achieving desired goals, namely collection and distribution (Seliani et al., 2024). There are four stages in the fundraising strategy, namely:

1. Determining the segment and target of *muzakki* (zakat payers).
2. Preparing human resources.
3. Establishing a communication system.
4. Developing and implementing a service system (Muhammad, 2011).

To develop a trustworthy, professional, and transparent zakat organization, it is necessary to implement effective processes and collection strategies—one of which is through the fundraising concept, which refers to a systematic effort to collect zakat, infaq, and sadaqah funds from various elements of society, including individuals, groups, organizations, and corporations. The collected funds are then distributed to those who are

eligible to receive zakat (*mustahik*). Therefore, a solid fundraising strategy and system are essential to optimize the potential of zakat collection. In simple terms, fundraising is an activity aimed at influencing the community, both individuals and institutions, to willingly channel their zakat through authorized zakat management organizations (Kurniawan & Ekowati, 2022).

Previous studies have proven that fundraising strategies play a vital role in increasing zakat collection (Seliani et al., 2024; Kurniawan, 2021). According to Ma'wa and Surohman (2021), the success of fundraising strategies depends on the institution's ability to understand the characteristics of *muzakki* and adapt its communication approach effectively. Meanwhile, Budi & Handayani (2023) emphasized that effective fundraising not only increases the amount of collected funds but also strengthens *muzakki* loyalty toward the institution. Therefore, a professionally designed fundraising strategy that is transparent and adaptive to technological developments becomes a key factor in optimizing zakat potential and enhancing the role of zakat institutions in empowering the ummah's economy.

Direct and Indirect Fundraising

Fundraising strategies are generally divided into two types: Direct Fundraising and Indirect Fundraising. Direct Fundraising involves direct interaction with *muzakki*, allowing fundraisers to immediately respond to their reactions and encourage donations. This method enables *muzakki* to donate easily after receiving promotions or educational messages from fundraisers (Kurniawan, 2021). The primary goal of direct fundraising is to provide information directly to potential donors, educate them about zakat obligations, and motivate them to fulfill these duties.

In contrast, Indirect Fundraising refers to fundraising activities that do not involve direct participation or interaction with the *muzakki*. This method focuses on building a positive institutional image through promotional and communication strategies rather than immediate donation transactions. Indirect fundraising typically includes media campaigns, public relations, and awareness-building efforts aimed at enhancing the credibility and visibility of the zakat institution.

The key difference between these two approaches lies in the interaction process. In direct fundraising, interaction and response accommodation occur immediately if a *muzakki* feels moved to donate after receiving a promotion, they can do so easily as all necessary donation information is readily available. Meanwhile, indirect fundraising focuses on long-term influence through image building, without expecting immediate transactions.

Most previous studies have focused on large zakat institutions such as LAZISMU and YDSF, which are already well-established in implementing both direct and indirect fundraising methods (Kurniawan & Ekowati, 2022). However, research on how these two strategies are applied in newer zakat institutions especially those affiliated with Islamic banks, such as BSI Maslahat Surabaya remains limited. In fact, the collaboration between zakat organizations and Islamic financial institutions holds strategic potential to expand the reach of *muzakki* and optimize ZISWAF fundraising.

According to Nahnuriyah (2023), direct fundraising involves personal interactions between fundraisers and *muzakki*, such as personal visits, telefundraising, or face-to-face meetings that enable two-way communication and build trust. This method effectively fosters emotional connections and encourages immediate donation decisions. On the other

hand, indirect fundraising focuses on building institutional image and public awareness through mass media, digital campaigns, educational content distribution, and collaborations with various stakeholders—without direct interaction with *muzakki*. Research by Zuneiroh (2023a) shows that combining both methods creates strategic synergy: direct fundraising strengthens donor relationships and loyalty, while indirect fundraising broadens audience reach and enhances institutional reputation.

BSI Maslahat Surabaya Representative Office

BSI Maslahat Surabaya Representative Office is a regional unit of BSI Maslahat, serving as a strategic partner of PT Bank Syariah Indonesia (BSI) in the collection and distribution of ZISWAF (Zakat, Infaq, Sadaqah, and Waqf), CSR, and other social funds. BSI Maslahat Surabaya actively engages in various social and community empowerment programs, providing both consumptive and productive assistance while managing ZISWAF fundraising within its region. These activities reflect BSI Maslahat Surabaya's strong commitment to improving community welfare through a sharia-based approach. The regional operational area of BSI Maslahat Surabaya covers East Java, Bali, West Nusa Tenggara (NTB), and East Nusa Tenggara (NTT).

C. Methods

This study employs a qualitative method with a case study approach. Qualitative research is a research method that produces descriptive data in the form of written or spoken information from observed individuals or sources (Bogdan & Taylor, 1992 in Pahleviannur et al., 2022). The research was conducted at the BSI Maslahat Surabaya Representative Office, located at Jl. Basuki Rachmat No. 17–19, Embong Kaliasin Village, Genteng District, Surabaya City, East Java, 60271. The data sources used in this study consist of primary and secondary data (Adil, 2023). Primary data were obtained through direct interviews using a purposive sampling technique. The informants included the Area Manager, the Unit Representative Office (URO) Manager of the Surabaya Representative Office, and the Fundraising/Marketing Officer. Secondary data were collected from journals and books used by the researcher to support or strengthen the primary data.

The data collection techniques in this study were divided into three parts: observation, interviews, and documentation. Observation was conducted by directly observing the fundraising team during zakat collection activities from donors for one to two hours. Interviews were conducted in person following an interview guide related to the theme of fundraising strategies. The interviewees included the Unit Representative Office (URO) Manager of the Surabaya Representative Office and the Fundraising/Marketing Officer. The documentation in this study consisted of fundraising collection reports and the Standard Operating Procedures (SOP) or fundraising implementation guidelines at BSI Maslahat.

This study used triangulation to test data credibility. The triangulation applied was source triangulation and method triangulation. Data collection techniques included interviews, observation, and documentation. The data analysis technique employed in this research followed the interactive model of Miles and Huberman, which includes data collection, data reduction, data display, and conclusion drawing/verification.

The analytical technique used in this study is descriptive analysis. This research adopts a qualitative approach with a descriptive case study design. This approach was

chosen to describe and analyze in depth the fundraising strategies implemented by BSI Maslahat Surabaya Representative Office in increasing the acquisition of ZISWAF funds.

D. Results and Discussion

BSI Maslahat Fundraising Strategy in Increasing ZISWAF Fund Collection

Fundraising strategy is a method implemented by social institutions, particularly Lembaga Amil Zakat (zakat management organizations), to collect social funds or ZISWAF (Zakat, Infaq, Sadaqah, and Waqf) to achieve organizational goals. Based on this research, the fundraising strategy of BSI Maslahat Surabaya Representative Office is carried out to increase the collection of ZISWAF funds, social funds, and CSR funds through Direct Fundraising (direct) and Indirect Fundraising (indirect), implemented both offline and online, as follows:

1. Direct Fundraising

Direct Fundraising is a method that utilizes various techniques involving the direct contribution or support of donors or potential donors to achieve fundraising objectives. Through this method, Lembaga Amil Zakat can increase the amount of collected funds each year. The Direct Fundraising methods applied by BSI Maslahat Surabaya Representative Office include the following:

a. Offline

This is a general method used by zakat institutions, involving direct approaches to donors or potential donors by meeting them in person to present social programs without using intermediary media or tools. The offline Direct Fundraising methods implemented by BSI Maslahat include:

1) Visiting the Office

Donors and potential donors can pay zakat, infaq, sadaqah, and waqf directly by visiting the BSI Maslahat office in Surabaya. Individual donors are usually referred by employees of Bank Syariah Indonesia (BSI). In addition to donating, donors often seek information about available social programs so they can choose which program to support. Organizational or institutional donors also come directly to the BSI Maslahat Surabaya Representative Office. Donations submitted at the office are handled by security staff and then served by the Unit Representative Office staff, who receive the donation and issue a receipt as proof of donation (Zaini, Interview, 2025).

2) Zakat Pick-Up Service

To provide convenience for donors, BSI Maslahat also offers a zakat pick-up service, especially for priority customers of Bank Syariah Indonesia (BSI). This service not only facilitates donations but also strengthens relationships between muzakki and BSI Maslahat through visits and the dissemination of social program information. The zakat pick-up service is carried out by Unit Representative Office (URO) staff who possess qualifications such as strong communication skills, perseverance, cooperativeness, wide social networks, and a solid understanding of ZISWAF principles.

URO staff visit donors' homes or offices to collect donations. Donations received through this service come from both individuals and organizations such as foundations, educational institutions, and mosques. Donors notify BSI Maslahat in advance to arrange

donation collection. After receiving the donation, the URO staff issues a receipt and provides a tote bag containing a magazine, a Qur'an, and a tumbler as a token of appreciation. The staff then reports the collected donations to the Official Representative Office, which records the donations and sends a thank-you message to the donor via WhatsApp. The benefit of this method is that it strengthens personal bonds between BSI Maslahat and donors, making donors feel appreciated and fostering a positive relationship (Rewwina, Interview, 2025).

3) Zakat Collection Partners (MPZ)

Direct fundraising is also applied through Mitra Pengumpul Zakat (MPZ), or Zakat Collection Partners. MPZs are formed through collaborations between mosques, Islamic foundations, government-owned enterprises (BUMN), private or public companies, cooperatives/Islamic financial institutions, associations, educational institutions, and social organizations. This partnership program, called "Sahabat Kebaikan" (Friends of Goodness), establishes MPZs as legal entities authorized to collect and distribute funds for BSI Maslahat programs. The program also provides legal protection for MPZs in conducting ZISWAF, social, and CSR fundraising activities. This is in line with Law No. 23 of 2011, Article 38, which prohibits individuals or organizations (including mosques) from acting as zakat collectors or distributors without authorization from the Ministry of Religious Affairs or BAZNAS. Violations are subject to criminal sanctions as stated in Article 41. Therefore, the Sahabat Kebaikan program ensures that MPZs operate legally and can collect and distribute zakat transparently under BSI Maslahat's supervision, with proper reporting mechanisms in place (Zaini, Interview, 2025).

For financial accountability, MPZs are required to report and deposit their collected funds to BSI Maslahat Surabaya Representative Office. Subsequently, 97.5% of the funds are returned to the MPZs for local distribution based on their empowerment programs, while 2.5% is managed and distributed according to BSI Maslahat's policies. Fundraising through MPZs is considered Direct Fundraising, typically conducted on a non-routine basis—funds are collected and reported every three months or annually (Rewwina, Interview, 2025).

4) Zakat Booths (*Gerai Zakat*)

Zakat booths are usually established during Ramadan and at specific events organized by BSI Maslahat to serve *muzakki* who wish to pay zakat, infaq, or sadaqah and to attract public participation. These booths are typically located within the BSI ecosystem, such as at Bank Syariah Indonesia branch offices throughout East Java. They are also set up at events organized by Bank Syariah Indonesia in various locations, including shopping centers like Matahari Tunjungan Plaza, other malls, BSI branches, and MPZ-affiliated mosques during regional and national events (Zaini, Interview, 2025)

b. *Online*

The digital era presents both challenges and opportunities for social institutions to upgrade their fundraising strategies to achieve organizational goals. Therefore, in addition to direct approaches with donors or potential donors, BSI Maslahat also utilizes various media and digital platforms to reach a broader audience. The types of Direct Fundraising conducted online by BSI Maslahat include the following:

1) *Fundraising Online* (FO)

Online Fundraising at BSI Maslahat Surabaya Representative Office serves the same purpose as direct fundraising methods such as the zakat pick-up service, but is carried out

digitally. This service involves personalized approaches to regular donors through WhatsApp. The fundraising team contacts donors to check on their well-being and that of their families before offering programs that align with their previous donation history. These regular donors are typically those who have previously used the zakat pick-up service. BSI Maslahat then provides donors with the option to make donations either online or offline, depending on their preference (Rewwina, Interview, 2025).

2) Banking Channel

BSI Maslahat provides dedicated bank accounts to simplify donation transactions, making it easier for donors to pay zakat, infaq, sadaqah, and waqf. BSI Maslahat prioritizes Bank Syariah Indonesia (BSI) as its primary financial institution for fund collection, given that BSI Maslahat is a strategic partner of the bank. However, donors are still free to use other banks for donations, except for those under the Sahabat Kebaikan program, which involves institutional partners such as foundations, mosques, universities, and organizations serving as Mitra Pengumpul Zakat (MPZ). These partners are required to use Bank Syariah Indonesia accounts under their institutional names to ensure accurate reporting and tracking of large transactions. The use of separate bank accounts also simplifies financial reporting, ensuring that collected funds are properly allocated and not mixed with other social funds. Each type of donation has its own designated account number as follows:

- a) BSI 7773889998 an BSI Maslahat – Infaq
- b) BSI 7772889997 an BSI Maslahat – Zakat
- c) BSI 6080000608 an BSI Maslahat – Wakaf
- d) BSI 4580000458 an BSI Maslahat – Qurban

This distinction allows for clear and transparent fund tracking, ensuring each type of donation is distributed appropriately according to Sharia guidelines. For example, *infaq* funds are used for both consumptive and productive aid programs, while *zakat* funds are distributed more cautiously to ensure they reach eligible recipients (*asnaf*), with required documentation such as a *Surat Keterangan Tidak Mampu* (Certificate of Financial Hardship). Similarly, *qurban* funds are specifically used during Eid al-Adha. This system ensures that all ZISWAF collections and records remain well-organized and program-specific (Rewwina, Interview, 2025).

3) Quick Response Code Indonesian Standard (QRIS)

BSI Maslahat consistently includes QRIS codes on every promotional flyer it distributes. This facilitates donors in making payments for zakat, infaq, and waqf easily and securely. The QRIS codes are customized according to the donation programs so that contributions are properly allocated and Sharia-compliant. Donations made through QRIS are automatically categorized based on the specific fundraising campaign. BSI Maslahat's QRIS system can also be accessed through several financial payment platforms (Rewwina, Observation, 2025).

4) Crowdfunding

BSI Maslahat utilizes crowdfunding platforms as digital fundraising tools to simplify the donation process for contributors. The platforms used include Baiq Core, later replaced by App Lazio, a new proprietary application developed by BSI Maslahat and launched in 2025. This app is used internally by BSI Maslahat for donation management, administrative processes, and submission of aid requests from regional offices. Additionally, BSI Maslahat

uses several public crowdfunding platforms for fundraising and transparency purposes, including: <https://digital.bsimaslahat.or.id/> for public access to donation campaigns and updates. <https://ikutbantu.com/bsmu/> the *Ikut Bantu* platform, a collaborative social charity project between Bank Syariah Indonesia and BSI Maslahat, accessible to all BSI units (Head Office, Regional Offices, Area Offices, and Branch Offices). <https://bsimaslahat.or.id/> is the official BSI Maslahat website providing public information about the organization's profile and activities. Through these crowdfunding platforms, donors can choose from various programs curated by BSI Maslahat, including: Zakat (and its different categories); Infaq for humanitarian, educational, and economic aid; Infrastructure and da'wah projects (such as mosque and school construction); Cash and non-cash waqf; Special campaigns like Ramadan and Qurban programs. These platforms not only expand donor reach but also enhance transparency, accessibility, and engagement with the public.

2. Indirect Fundraising

Indirect Fundraising is a fundraising strategy that utilizes various approaches without directly requesting support or contributions from donors or potential donors. This approach focuses more on promotional efforts to build the organization's image and reputation, rather than explicitly urging audiences to donate. The Indirect Fundraising methods implemented by BSI Maslahat Surabaya Representative Office include:

a. Offline

The zakat management institution applies indirect approaches to donors or potential donors through various offline activities. Several forms of offline Indirect Fundraising implemented by BSI Maslahat Surabaya Representative Office include the following:

1) Partner Visits

BSI Maslahat Surabaya Representative Office expands its network of donors and partners by conducting partner visits. The targeted partners include foundations, mosques, mosque management boards, state-owned enterprises (BUMN), private or public companies, cooperatives or Islamic financial institutions, associations, educational foundations or campuses, organizations, Islamic study groups, and social institutions. Before visiting potential partners, BSI Maslahat Surabaya conducts prior research regarding the potential of each prospective partner. During the visit, the institution introduces the *Sahabat Kebaikan* (Friends of Goodness) program one of BSI Maslahat's flagship programs which encourages potential partners to become *Mitra Pengumpul Zakat* (MPZ) or Zakat Collecting Partners of BSI Maslahat. Through this program, partners are not only involved in fundraising activities but also serve as extensions of BSI Maslahat in distributing ZISWAF funds, social funds, and CSR funds. The program aims to create mutually beneficial cooperation between both parties (Rewwina, Interview, 2025).

2) Event Organization

Event organization is one of the strategies implemented by BSI Maslahat Surabaya Representative Office in conducting Indirect Fundraising. Through various educational, social, and inspirational programs, BSI Maslahat seeks to introduce its flagship programs to the public and build a positive institutional image. The long-term goal is to increase trust and participation from both potential and existing donors. Several events have been held, such as the distribution of 1,000 free meal packages through the *Warteg Mobile* program in Kampung Sumur, the *Sahabat Bahagia Yatim* program that provided a joyful field trip for

orphans to Jatim Park 1, and the *Mobil Mushola* initiative under the *Tunjangan Surabaya* program to bring spiritual services closer to the community. Additionally, BSI Maslahat collaborated with BSI to hold a *National Defense Program (Bela Negara)* as part of the BSI Student Scholarship Program in Malang, aimed at fostering the character and nationalism of the younger generation. These events not only provide direct benefits to beneficiaries but also strengthen the emotional bond between BSI Maslahat and the public, serving as a solid foundation for indirect fundraising strategies (Zaini, Interview, 2025).

3) Donor Services

To maintain and enhance donor trust, BSI Maslahat consistently provides optimal service through Indirect Fundraising approaches. This strategy emphasizes providing tangible benefits to both the public and donors, which indirectly encourages participation in philanthropic activities. One of the services offered is a free ambulance facility, available not only to donors but also to the general public in need of emergency medical services. This initiative reflects BSI Maslahat's commitment to contributing to public health. Additionally, BSI Maslahat regularly organizes Islamic educational programs such as inheritance and zakat literacy studies, aiming to increase community understanding of proper Islamic wealth management.

In the educational field, BSI Maslahat holds zakat management workshops and consultation sessions to equip the public with practical knowledge for effectively and efficiently managing and distributing zakat. Through these activities, the organization hopes to empower individuals to become agents of social change. These programs are part of BSI Maslahat's Indirect Fundraising strategy, in which community education and service are prioritized to build trust and encourage active participation in donation activities (Zaini, Interview, 2025).

4) Media Partnership Collaboration

BSI Maslahat Surabaya Representative Office actively establishes strategic partnerships with various media outlets and organizations to broaden the reach of its social programs and raise public awareness about philanthropic activities. Through these collaborations, BSI Maslahat not only strengthens its visibility but also builds an ecosystem that supports indirect fundraising. A notable example is the *Sahabat Bahagia Yatim* event held at Gramedia Dyandra Convention Center Surabaya on August 27, 2024. In collaboration with BSI, the event hosted 50 underprivileged orphans from different foundations for a dental health talk show and a book shopping activity. This event provided tangible benefits for the children and enhanced BSI Maslahat's positive public image (Rewwina, Interview, 2025).

BSI Maslahat has also partnered with local media outlets such as MTBFM Radio Surabaya and i-Swara FM (101.4 FM) through talk shows that introduce BSI Maslahat's programs and encourage participation in fundraising initiatives. Additionally, it collaborates with media networks like Jatim Media, *Times Indonesia*, *Tribunnews*, and *Media Asuransi* to support its social programs. For instance, its partnership with *Sedekah Rombongan Patient Shelter* in Surabaya received broad media coverage, helping to raise awareness about supporting underprivileged patients in medical care. These collaborations with media and local institutions form a key component of BSI Maslahat's Indirect Fundraising strategy, where public education and service are prioritized to build trust and foster active participation in donation activities (Zaini, Interview, 2025).

5) Offline Publication Media: Flyers, Brochures, Banners, and Billboards

BSI Maslahat Surabaya Representative Office utilizes offline publication media such as flyers, brochures, banners, and billboards to support various social and humanitarian activities, particularly during Ramadan and Eid al-Adha (Qurban) seasons. These media serve as tools for Indirect Fundraising by introducing programs such as Ramadan *Berbagi* (Sharing Ramadan), *Warteg Mobile*, *Sahabat Bahagia Yatim*, and livestock donation programs to the public. The use of such media aims to expand informational reach, strengthen institutional branding, and attract new donors interested in BSI Maslahat's vision, mission, and program impacts. This strategy has proven effective in enhancing sustained public engagement (Zaini, Interview, 2025).

b. Online

The BSI Maslahat Surabaya zakat management institution implements Indirect Fundraising online to reach donors and potential donors in an effective and efficient manner. Several types of online Indirect Fundraising carried out by BSI Maslahat include:

1) Website

BSI Maslahat Surabaya has an official website that serves as an information hub about the institution's profile, zakat, infaq, and waqf empowerment programs, as well as various news articles related to social and humanitarian activities. Through this website, the public can easily access information about BSI Maslahat and make direct donations safely and transparently.

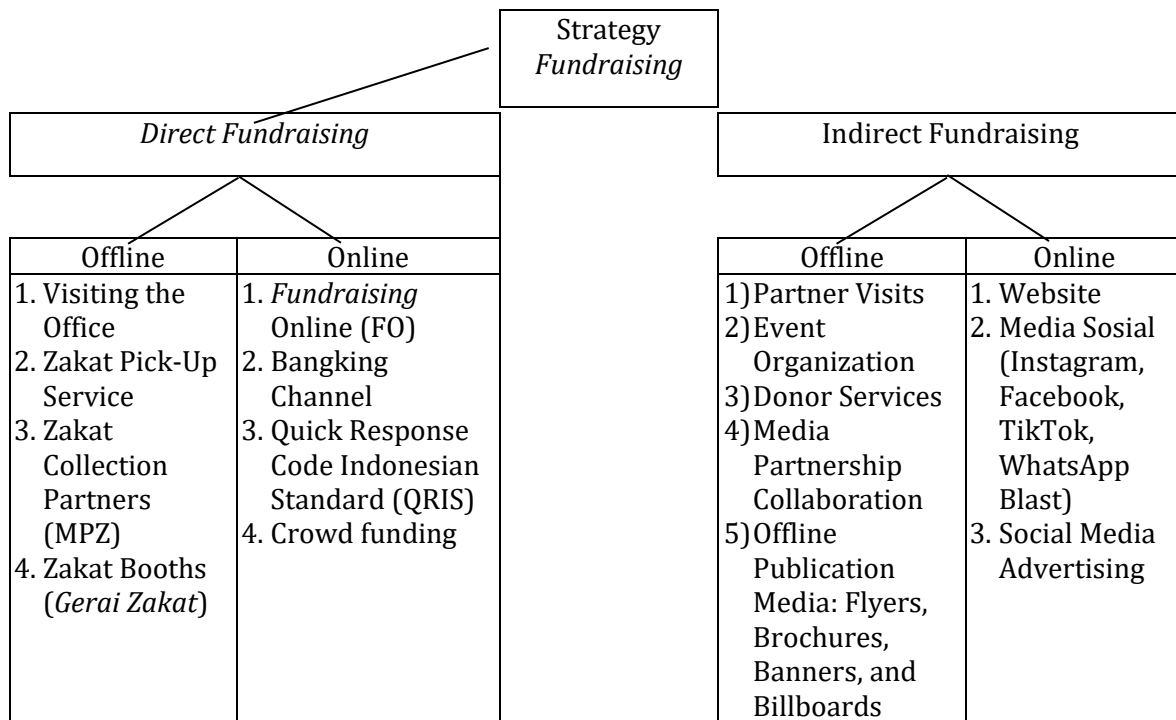
2) Social Media (Instagram, Facebook, TikTok, WhatsApp Blast)

BSI Maslahat actively utilizes various social media platforms such as Instagram, Facebook, TikTok, and WhatsApp Blast to reach a wider audience and build interactive relationships with donors and potential donors. These social media accounts regularly share educational content about the importance of zakat, waqf, and Islamic financial literacy, as well as information about empowerment programs and testimonials from beneficiaries. In addition, WhatsApp Blast is used to send educational messages to contacts obtained from various events and activities held by BSI Maslahat. These messages aim to introduce programs comprehensively, fostering empathy and trust that encourage donation behavior. This approach falls under Indirect Fundraising because it prioritizes awareness and education before soliciting donations.

3) Social Media Advertising

BSI Maslahat also runs paid advertising campaigns on social media platforms such as Instagram and Facebook. These advertisements use engaging visuals and educational narratives highlighting the benefits of zakat, waqf, and various ongoing social programs, including major events such as *Ramadan Berbagi* (Sharing Ramadan) and humanitarian aid distributions. Through social media advertising, BSI Maslahat can effectively reach a broader and more targeted audience, thereby increasing the potential for donations.

Table 1. Fundraising Strategy of BSI Maslahat Surabaya Representative Office



Source: Processed by the Author (2025)

ZISWAF Fund Collection and Fundraising Challenges at BSI Maslahat Surabaya

The BSI Maslahat Surabaya Representative Office has demonstrated a consistent upward trend in the collection of zakat funds over the years, as a result of implementing an integrated and sustainable fundraising strategy. This strategy combines both Direct Fundraising and Indirect Fundraising approaches, conducted through offline and online methods, supported by various media publications and digital technologies. However, the zakat fund collection data for 2021 showed a significant decline compared to the previous year. This decrease was largely influenced by the Covid-19 pandemic, which had a widespread impact on the national economy. As analyzed by the World Bank (2021), the pandemic caused a decline in productivity across many business sectors, and some even had to temporarily cease operations, resulting in a general reduction in public income. Consequently, this situation affected the community's ability to fulfill zakat obligations and contribute to social donations. The following is the data on ZISWAF fund collection by the BSI Maslahat Surabaya Representative Office during the 2020–2023 period:

Table 2. Annual ZISWAF Fund Collection Report

No.	Year	Total Fund Collection (Rp)
1	2020	950.000.000
2	2021	1.150.000.000
3	2022	2.000.000.000
4	2023	2.266.000.000
5	2024	5.382.000.000

Source: Processed by the Author (2025)

After overcoming the difficult period in 2021, the collected zakat funds increased again in 2022 and continued to grow in 2023 and 2024, indicating that the adaptation of fundraising strategies successfully restored donor trust and participation. Although the fundraising achievements are quite encouraging, there are several significant obstacles that hinder the optimization of fundraising at BSI Maslahat Surabaya Representative Office. The following is a detailed explanation based on observations and related literature:

1. Limited Product Mastery for Fundraising

Effective fundraising greatly depends on the officers' ability to understand the details of institutional products and programs. BSI Maslahat Surabaya Representative Office manages various programs such as education, da'wah, humanitarian aid, and zakat distribution, with numerous product variations that continue to evolve according to community needs. According to Rahmawati (2021), product knowledge is the main key to providing quality service to donors and increasing their trust. When officers do not have comprehensive mastery of products, the service becomes less optimal, and donation potential decreases.

2. Difficulty in Accessing Donor Contact Information

Maintaining continuous communication with donors is an important aspect of fundraising. However, in practice, even though BSI Maslahat is the main partner of Bank Syariah Indonesia, sharing personal data such as contact numbers is considered a company privacy issue due to concerns about data misuse. Therefore, access is only permitted when donors voluntarily choose to channel their funds through BSI Maslahat Surabaya Representative Office. Meanwhile, donations made through the BYOND by BSI financial technology platform are collected directly by BSI Maslahat Headquarters. Consequently, regional units or representative offices, particularly in Surabaya, are also expected to collect their own ZISWAF funds as part of their Key Performance Indicators (KPI).

3. Centralized Crowdfunding Optimization

Digital technology has become one of the key factors in modern fundraising. BSI Maslahat launched its own crowdfunding application in 2023 to facilitate online donations. However, the crowdfunding system at BSI Maslahat is still centralized, so representative offices cannot upgrade or fully utilize the platform to educate and promote activities and reports in each region. According to Kholid (2018), although crowdfunding platforms are effective, the adoption of new technology requires continuous education and socialization to ensure widespread use.

4. Human Resource Limitations at BSI Maslahat Surabaya Representative Office

Fundraising activities require high mobility and specific expertise. BSI Maslahat still faces limitations in both the number and capacity of human resources, which hinders the full implementation of several fundraising programs. The Surabaya Representative Office currently has only three staff members, as do other representative offices, despite covering large operational areas. This becomes a major obstacle in ZISWAF fundraising activities. Fitriyah, *et, al.*, (2023) found that human resource shortages negatively affect the effectiveness of fundraising strategies.

Discussion

This discussion analyzes the correlation between Muhammad's (2011) theory of the four stages of fundraising strategy and the research findings on BSI Maslahat Surabaya Representative Office.

1. Determining the Segment and Target of *Muzakki*

According to Muhammad (2011), identifying the segment and target of muzakki (zakat payers) is the initial stage in a fundraising strategy, serving to determine the potential groups within society to be targeted for ZISWAF fund collection. This stage is crucial because the success of fundraising largely depends on the accuracy of identifying donor characteristics in terms of social, economic, and religious aspects. In the context of Islamic social marketing theory, segmentation should also consider sharia values as well as principles of justice and benefit (maslahah).

The findings show that BSI Maslahat Surabaya Representative Office has effectively implemented donor segmentation through two main approaches: individual donors and institutional donors (organizations, foundations, and companies). This segmentation aligns with Muhammad's (2011) theory, as BSI Maslahat has successfully recognized the diverse potential of donors based on their economic capacity and religiosity. For example, individual donors—especially priority customers of Bank Syariah Indonesia—are reached through jemput zakat (zakat pick-up services), while institutional donors are engaged through partnership programs such as Mitra Pengumpul Zakat (MPZ).

The implementation of donor segmentation by BSI Maslahat demonstrates consistency with the theory that successful fundraising begins with accurate target mapping. This approach also reflects an adaptation to modern contexts, where institutions not only rely on religious relationships but also integrate professional approaches through research and potential partner analysis. Such segmentation strategies have made BSI Maslahat more effective in building donor loyalty and expanding its ZISWAF fundraising network.

2. Human Resource (HR) Preparation

In Muhammad's (2011) theory, human resource preparation is a crucial stage that acts as the driving force behind fundraising implementation. Competent, trustworthy, and sharia-compliant HR is the key factor in maintaining muzakki trust and ensuring that all fundraising activities align with Islamic principles. HR also serves as the communication bridge between the institution and donors, requiring strong interpersonal skills, persuasive communication, and empathy.

Research findings reveal that BSI Maslahat Surabaya Representative Office has HR that meets these theoretical standards. Staff at the Unit Representative Office (URO) who manage jemput zakat services are selected based on good communication skills, perseverance, and understanding of ZISWAF principles. They are also equipped with skills to establish relationships and build trust with donors. In practice, staff do not merely collect donations but also engage in spiritual approaches through silaturahmi (social visits) and social program dissemination.

This analysis shows that BSI Maslahat applies the concept of human capital within its fundraising strategy, consistent with Muhammad's theory emphasizing HR readiness as the foundation of successful fundraising. Through continuous training, mentoring, and active

field engagement, BSI Maslahat builds a positive institutional image and fosters donor loyalty. This proves that HR quality is a key pillar in establishing a sustainable and trust-based fundraising system.

3. Establishing a Communication System

Muhammad (2011) explains that the communication system in fundraising functions as a bridge between the institution and muzakki through clear, educational, and persuasive messaging. Effective communication helps build awareness, foster empathy, and create emotional bonds between institutions and donors. In modern contexts, communication occurs not only through direct (face-to-face) interactions but also through digital media, which allows for broader outreach.

The study indicates that BSI Maslahat Surabaya Representative Office has implemented a comprehensive communication system through direct and indirect fundraising strategies. In direct fundraising, communication occurs personally via jemput zakat services, office visits, and digital channels such as WhatsApp. Meanwhile, indirect fundraising utilizes social media, websites, and media partnerships to serve as educational and branding platforms. The use of QRIS and crowdfunding platforms like digital.bsimaslahat.or.id and ikutbantu.com also broadens communication channels and simplifies the donation process.

The correlation between theory and practice demonstrates that BSI Maslahat understands the importance of a two-way communication system combining emotional and rational aspects. The messages delivered not only invite donations but also provide educational and spiritual value, aligning with the Islamic principle of da'wah bil hal (preaching through action). Thus, BSI Maslahat's communication system enhances public trust and significantly increases donor participation.

4. Developing and Implementing a Service System

According to Muhammad (2011), the service system in fundraising emphasizes convenience, comfort, and donor satisfaction in channeling donations. Excellent service creates positive donor experiences and can increase loyalty and long-term participation. In the context of zakat institutions, service principles also include transparency, accountability, and professionalism in fund management.

The findings show that BSI Maslahat Surabaya Representative Office has implemented a professional and adaptive service system aligned with technological developments. Offline services such as jemput zakat, zakat outlets, and MPZ programs provide convenience for donors who prefer direct donations, while online services through QRIS, banking channels, and crowdfunding platforms expand access for tech-savvy donors. Additionally, post-donation services such as receipts, thank-you messages, and detailed fund utilization reports demonstrate transparency and accountability.

The alignment between theory and practice is evident as BSI Maslahat has successfully built a service system focused on donor satisfaction and trust. This is consistent with fundraising theory emphasizing clarity of systems and professional fund management. With a comprehensive service system, BSI Maslahat not only acts as a fundraising institution but also as an empowerment institution with high credibility and reputation in society.

E. Conclusion

BSI Maslahat Surabaya Representative Office has successfully implemented an effective fundraising strategy to increase the collection of ZISWAF (Zakat, Infaq, Sadaqah, and Waqf) funds. This strategy is carried out through two main approaches: Direct Fundraising and Indirect Fundraising, conducted both offline and online. Direct Fundraising includes jemput zakat (zakat pick-up services), Mitra Pengumpul Zakat (MPZ) partnerships, zakat outlets, as well as approaches through digital banking and crowdfunding applications. Meanwhile, Indirect Fundraising involves media campaigns, social events, donor services, and collaborations with media and strategic partners. However, several challenges remain, such as limited human resources, insufficient product mastery among fundraising officers, difficulty in accessing donor contact information from banking partners, and centralized management of the crowdfunding system. From a scientific perspective, this research contributes by strengthening the understanding of fundraising strategy implementation in Islamic social financial institutions, particularly in managing ZISWAF funds that adapt to technological advancements in the digital era. Nevertheless, this study has limitations, including the restricted research area (limited to one representative office) and the lack of quantitative analysis regarding the effectiveness of each fundraising strategy. Therefore, future studies are recommended to expand the research scope to include other BSI Maslahat representative offices or other zakat institutions, and to combine qualitative and quantitative approaches to obtain more comprehensive insights into the effectiveness of fundraising strategies in enhancing ZISWAF fund collection.

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