



Leveraging Digital Marketing for Sustainable Fundraising in Zakat Institutions: A Case of *Badan Amil Zakat Nasional* (BAZNAS) Yogyakarta City

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Received : Sept 18, 2025

Revised : Oct 1, 2025

Accepted : Oct 1, 2025

Online : October 14, 2025

Abstract

Zakat institutions play a pivotal role in fostering socio-economic equity; however, their fundraising potential remains underutilized in Indonesia, where only a fraction of the estimated zakat potential is actually collected. Previous studies highlight the promise of digital transformation; however, limited research has explored its systematic application in enhancing sustainable fundraising. This study examines how the National Zakat Agency (BAZNAS) Yogyakarta leverages digital marketing strategies to strengthen zakat collection and management. The research adopts a qualitative case study approach, employing literature review, document analysis, and semi-structured interviews with five key stakeholders: the Chairman of BAZNAS Yogyakarta, the Deputy Chairman IV, the Head of the IT Team, the Person-in-Charge of Division 1, and the Person-in-Charge of Division 2. Findings reveal that BAZNAS Yogyakarta strategically utilizes social media campaigns, particularly Instagram, along with website optimization and fintech integration to broaden outreach and simplify zakat transactions. Transparency and accountability are reinforced through digital reporting systems such as the SIMBA application, which has significantly improved public trust and donor retention. Furthermore, the application of Islamic marketing principles and zakat literacy programs enhances engagement, particularly among millennials, who represent a critical donor segment. Despite notable progress, challenges persist, including digital literacy gaps and cybersecurity risks that require continuous innovation and investment. This study contributes to the literature on Islamic philanthropy by demonstrating the role of digital marketing in bridging the gap between zakat potential and realization, offering practical insights for zakat institutions seeking sustainable fundraising models.

Keywords: *Digital marketing, sustainable fundraising, zakat institutions, BAZNAS*

INTRODUCTION

As one of the five pillars of Islam, zakat constitutes an obligatory charitable practice with both spiritual and socio-economic objectives, intended to purify wealth and promote social equity (Munandar & Fahrurrozi, 2024). Although Indonesia — the world's largest Muslim-majority country — has an estimated annual zakat potential of Rp 327.6 trillion, only about 4.8% of that potential is currently realized, primarily due to limited public awareness and suboptimal collection mechanisms (Rahmawati & Yuniarto, 2023). The National Zakat Agency (BAZNAS) plays a central role in administering zakat, infaq, and sadaqah (ZIS), and is pursuing innovative approaches to narrow this gap (Febriana et al., 2022). The rise of digital technologies has transformed conventional fundraising, providing zakat institutions with new avenues to enhance efficiency, transparency, and public engagement (Azmi et al., 2024).

Rapid advances in digital technology have reshaped organizational engagement with stakeholders, particularly within the philanthropic sector (Munandar & Fahrurrozi, 2024). Digital marketing—encompassing social media, websites, and online campaigns—offers a cost-effective and wide-reaching platform for connecting with diverse audiences (Pujianto & Muzdalifah, 2022).

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For zakat organisations, these tools expand outreach to digitally active cohorts such as millennials (Setiawan & Akhmad, 2023). Given that millennials represent 43% of Indonesia's population, targeting this demographic is critical for sustaining zakat contributions (Setiawan & Akhmad, 2023). BAZNAS Yogyakarta has implemented digital marketing measures, including Instagram and web initiatives, to raise awareness and participation, mirroring global philanthropic trends toward greater digital accessibility and engagement.

Zakat administration in Indonesia confronts significant obstacles, notably low public awareness and limited trust in formal institutions (Haerani & Aziz, 2022). Consequently, many muzakki prefer to deliver zakat directly to mosques or to mustahik, driven by perceptions of inefficiency or insufficient transparency in formal channels (Febriana et al., 2022). Digital marketing can address these barriers by enabling transparent communication and real-time reporting, thereby building trust and encouraging participation (Jamaluddin et al., 2024). Empirical studies indicate that digital fundraising tactics—such as social media campaigns and QR-code payment options—raise donation volumes by simplifying the payment process (Hafizah & Muhaimin, 2023). BAZNAS Yogyakarta's adoption of these tools exemplifies efforts to modernize zakat collection while responding to local socio-economic needs. This study evaluates the effectiveness of these strategies in supporting sustainable fundraising. The socio-economic effects of zakat are well documented, particularly in poverty alleviation and economic empowerment initiatives (Sutrisno et al., 2022). In Yogyakarta, BAZNAS's entrepreneurship programs, which channel zakat funds to the mustahik, have reportedly increased the average income of beneficiaries by 26.3% (Sutrisno et al., 2022). Digital marketing complements these programs by mobilizing resources and publicizing their impact, which in turn attracts additional muzakki (Azmi et al., 2024). Through platforms such as Instagram, BAZNAS Yogyakarta promotes initiatives like the "Lapak Berkah" program, which provides business capital to beneficiaries (Ismail et al., 2025). These practices illustrate how digital strategies can both enhance zakat collection and elevate the visibility of empowerment programs.

Transparency and accountability are decisive factors shaping muzakki's decisions to give via formal zakat institutions (Lubis et al., 2025). Digital platforms improve trust by making financial reporting more accessible and transparent (Umam et al., 2024). BAZNAS Yogyakarta's high transparency index (0.96) exemplifies its commitment to openness, a characteristic associated with higher zakat collection (Jamaluddin et al., 2024). Likewise, online zakat systems implemented elsewhere—such as at BAZNAS Semarang—have demonstrated full (100%) efficiency in fund management, underscoring the potential of digital tools to streamline operational processes (Umam et al., 2024).

Digital marketing techniques provide a structured method for engaging prospective muzakki (Isnaini et al., 2022). By developing lead magnets and maintaining nurtured databases of potential donors, zakat organisations can cultivate long-term donor relationships (Isnaini et al., 2022). BAZNAS Yogyakarta employs comparable strategies, utilizing social media to capture attention and direct users toward action through models such as AIDA (Attention, Interest, Desire, Action) (Ahmad et al., 2025). Evidence suggests these methods effectively enhance donor engagement and retention (Ahmad et al., 2025). Social media's role in zakat fundraising is substantial, given its ability to reach broad audiences and promote engagement (Ahmad et al., 2025). Platforms like Instagram enable BAZNAS Yogyakarta to craft compelling narratives about its programs, fostering interest and trust (Ahmad et al., 2025). Research indicates that social media campaigns, particularly when paired with targeted advertising, can increase donation rates by up to 30% (Azmi et al., 2024). In Yogyakarta, Instagram-based storytelling and program promotion have been instrumental in attracting millennial muzakki (Setiawan & Akhmad, 2023).

A central concern of this study is the integration of Islamic marketing principles into digital

strategies (Aini et al., 2024). Sharia-compliant digital marketing foregrounds ethical conduct—such as honesty and fairness—that aligns with muzakki's values (Pujiyanto & Muzdalifah, 2022). BAZNAS Yogyakarta embeds these principles across its campaigns to ensure promotional activities are consistent with Islamic teachings (Aini et al., 2024). This alignment not only bolsters institutional credibility but also attracts donors who prioritize ethical and religious conformity in philanthropic choices (Lubis et al., 2025). Cybersecurity vulnerabilities can erode confidence in online zakat platforms, necessitating robust protective measures. BAZNAS Yogyakarta addresses these issues through secure payment infrastructures and transparent reporting systems, as illustrated by its use of the SIMBA application (Hafizah & Muhaimin, 2023).

Yogyakarta's economic context—characterized by a substantial Muslim population and elevated poverty rates—underscores the critical importance of effective zakat management (Sutrisno et al., 2022). Digital marketing enables BAZNAS Yogyakarta to target specific demographics, such as urban millennials, while simultaneously addressing local economic challenges (Setiawan & Akhmad, 2023). By promoting interventions like entrepreneurship training, BAZNAS contributes to poverty reduction and economic empowerment (Sutrisno et al., 2022). The literature indicates that digital fundraising is most effective when combined with community engagement and educational efforts (Rahmawati & Yuniarto, 2023). BAZNAS Yogyakarta's initiatives to enhance zakat literacy—delivered through social media campaigns and in-person workshops—have been instrumental in raising participation (Ismail et al., 2025). Such programs close the informational gaps that impede zakat collection, especially among younger cohorts (Rahmawati & Yuniarto, 2023). Zakat holds substantive potential to mitigate income inequality, a pressing concern in Indonesia's unequal economic landscape (Lestari & Auwalin, 2022). Digital marketing strengthens zakat institutions' capacity to mobilize resources efficiently and direct them toward programs with demonstrable impact (Lestari & Auwalin, 2022). BAZNAS Yogyakarta's emphasis on productive zakat—such as providing business capital—illustrates how well-managed zakat funds can produce transformative socio-economic outcomes (Ismail et al., 2025).

LITERATURE REVIEW

Digital Marketing in Zakat Institutions

Digital marketing refers to the use of digital channels, such as social media, websites, email campaigns, and online advertisements, to promote products, services, or causes (Pujiyanto & Muzdalifah, 2022). In the context of zakat institutions, digital marketing serves as a strategic tool to enhance fundraising efforts by increasing awareness, engaging prospective muzakki (zakat payers), and facilitating seamless donation processes (Azmi et al., 2024). Unlike traditional marketing, digital marketing offers a broader reach, real-time interaction, and data-driven insights, making it particularly suited for zakat management organizations aiming to bridge the gap between potential and actual zakat collection (Hafizah & Muhaimin, 2023). The integration of digital tools aligns with the principles of accessibility and transparency, which are critical for building trust among muzakki (Jamaluddin et al., 2024). Zakat institutions, such as the National Zakat Agency (BAZNAS), leverage platforms like Instagram and Facebook to disseminate information and engage younger demographics, particularly millennials (Setiawan & Akhmad, 2023). The application of digital marketing in zakat institutions is thus a response to the evolving technological landscape and the need for innovative fundraising strategies.

The effectiveness of digital marketing in zakat institutions is often evaluated through frameworks such as the AIDA model (Attention, Interest, Desire, Action), which guides the creation of campaigns that attract and convert prospective donors (Ahmad et al., 2025). For instance, social media platforms enable zakat institutions to capture attention through compelling visuals and narratives, generate interest by showcasing the impacts of their programs, and prompt action

through simplified payment systems, such as QR codes or online transfers (Hafizah & Muhaimin, 2023).

Sustainable Fundraising

Sustainable fundraising refers to the long-term, consistent, and ethical collection of funds to support an organization's mission without depleting resources or compromising stakeholder trust (Febriana et al., 2022). In the context of zakat institutions, sustainable fundraising aims to maximize the collection and distribution of zakat, infaq, and sadaqah (ZIS) to achieve socio-economic objectives, such as poverty alleviation and community empowerment (Sutrisno et al., 2022). The concept is rooted in the principles of continuity, transparency, and accountability, ensuring that fundraising efforts remain viable and impactful over time (Lubis et al., 2025). Sustainable fundraising requires a balance between attracting new muzakki and retaining existing ones through trust-building measures and effective communication (Haerani & Aziz, 2022). Zakat institutions achieve this by aligning fundraising strategies with community needs and leveraging technology to enhance efficiency (Umam et al., 2024). BAZNAS Yogyakarta's entrepreneurship programs, for instance, demonstrate sustainable fundraising by linking zakat collection to tangible economic outcomes, such as a 26.3% increase in mustahik income (Sutrisno et al., 2022).

The theoretical foundation of sustainable fundraising in zakat institutions draws on stakeholder theory, which emphasizes the importance of addressing the needs of all parties involved, including muzakki, mustahik, and amil (zakat managers) (Lestari & Auwalin, 2022). Effective stakeholder engagement fosters trust and encourages consistent contributions, which are critical for sustainability (Lubis et al., 2025). Digital tools play a pivotal role in this process by enabling transparent reporting and real-time feedback, which enhances accountability (Jamaluddin et al., 2024). For example, BAZNAS Semarang's online zakat system achieves 100% efficiency in fund management, demonstrating the potential of technology to support sustainable fundraising (Umam et al., 2024). Additionally, sustainable fundraising relies on diversifying revenue streams, such as combining zakat, infaq, and sadaqah, to ensure financial stability (Rahmawati & Yuniarto, 2023). BAZNAS Yogyakarta's use of digital platforms to promote diverse programs, such as education and entrepreneurship, exemplifies this approach (Ismail et al., 2025).

Based on the identified research gap, this study aims to analyze how BAZNAS Yogyakarta leverages digital marketing strategies to support sustainable fundraising. Specifically, the research seeks to (1) examine the role of social media, websites, and fintech applications in enhancing zakat fundraising efficiency, (2) explore how transparency and accountability mechanisms strengthen donor trust, and (3) identify the challenges and opportunities faced in implementing digital fundraising within a zakat institution.

RESEARCH METHOD

This study employs a qualitative case study approach to investigate the application of digital marketing strategies for sustainable fundraising in zakat institutions, with a particular focus on BAZNAS Yogyakarta. The qualitative design was chosen to capture the complex and contextualized dynamics of digital fundraising practices and their relationship to organizational sustainability. This approach enables an in-depth examination of how digital tools are adopted, perceived, and utilized by zakat managers in support of the institution's fundraising goals.

Data were collected through three complementary techniques: literature review, document analysis, and semi-structured interviews. The literature review provided the theoretical foundation and contextual understanding of digital marketing in philanthropic organizations. Document analysis encompassed both internal materials, such as annual reports and the Rencana Strategis BAZNAS Kota Yogyakarta 2021–2026, as well as external sources, including official website content

and social media campaigns. In addition, semi-structured interviews were conducted with five key stakeholders: the Chairman of BAZNAS Yogyakarta, the Deputy Chairman IV, the Head of the IT Team, and two Persons-in-Charge (PICs) from Division 1 and Division 2. These interviews explored the implementation of digital marketing, challenges encountered, and sustainability outcomes. The collected data were analyzed using thematic analysis, involving processes of coding, categorizing, and synthesizing recurring themes across interviews and documents. To ensure validity, triangulation was employed by cross-checking insights from interviews with documentary evidence and relevant literature, thereby minimizing bias and strengthening credibility. Furthermore, member checking was conducted with selected informants to confirm the accuracy of interpretations. This analytical strategy provided a holistic perspective on how BAZNAS Yogyakarta integrates digital marketing practices into sustainable fundraising efforts.

FINDINGS AND DISCUSSION

BAZNAS Yogyakarta utilizes social media platforms, particularly Instagram, to engage a broad audience, with a focus on millennials, who comprise 43% of Indonesia's population (Setiawan & Akhmad, 2023). The organization's Instagram account (@baznasjogja) features visually appealing content, including infographics, videos, and success stories of mustahik (zakat recipients) who have benefited from its programs. These campaigns employ the AIDA model (Attention, Interest, Desire, Action), capturing attention through compelling visuals, generating interest with program impact stories, and prompting action via QR code payment links (Ahmad et al., 2025). Interviews with the Head of the IT Team revealed that Instagram campaigns increased engagement from 2022 to 2025, with a notable rise in contributions from millennials. As emphasized by the Head of the IT Team, "We have been actively using social media, especially Instagram, as a strategic tool to target young zakat payers." The strategic use of hashtags and influencer collaborations further amplifies reach, aligning with findings that social media boosts donation rates when targeted effectively (Azmi et al., 2024). This approach enhances visibility and fosters trust through transparent communication of zakat utilization.

The organization's website (baznasjogjakota.go.id) serves as a central hub for digital fundraising, offering features such as online zakat calculators, program updates, and transparent financial reporting. The website integrates the SIMBA application, which streamlines zakat payments and provides real-time updates on fund distribution, contributing to BAZNAS Yogyakarta's high transparency index of 0.96 (Jamaluddin et al., 2024). Document analysis of the Rencana Strategis BAZNAS Kota Yogyakarta 2021–2026 highlights the organization's commitment to digitalization, with investments in user-friendly interfaces and secure payment gateways. The Deputy Chairman-4 emphasized that the website's accessibility has simplified the donation process, stating, "BAZNAS Yogyakarta has a Digital Office website that also allows zakat payers to directly fulfill their zakat obligations through the platform." This aligns with findings from BAZNAS Semarang, where online systems achieved 100% efficiency in fund management (Umam et al., 2024). The website's role as a digital touchpoint underscores its importance in building trust and encouraging sustained participation.

Fintech payment systems, such as QRIS (Quick Response Code Indonesian Standard) and mobile banking, have significantly enhanced BAZNAS Yogyakarta's fundraising efficiency. Interviews revealed that QRIS adoption led to an increase in zakat, infaq, and sadaqah (ZIS) payments through fintech channels in 2022, reflecting a growing preference for digital transactions among muzakki (Nurhardiansyah, 2025). These systems simplify the payment process, reducing barriers to participation and enabling real-time tracking of contributions. The integration of fintech aligns with the national push for digitalization, as emphasized by BAZNAS RI's leadership during a 2024 seminar on digital fundraising (BAZNAS, 2024). However, the Head of the IT Team noted

challenges in ensuring compatibility across various mobile banking platforms, requiring ongoing technical support. This finding corroborates studies that highlight the effectiveness of fintech in optimizing zakat collection, while underscoring the need for robust infrastructure (Hafizah & Muhaimin, 2023).

BAZNAS Yogyakarta employs a funneling strategy to nurture prospective muzakki, a technique that involves creating lead magnets to build a database of potential donors (Isnaini et al., 2022). The organization provides educational content, including webinars and downloadable guides on zakat obligations, to attract interest and encourage registration on its digital platforms. Follow-up campaigns via email and WhatsApp provide personalized updates on zakat programs, fostering long-term engagement. This approach aligns with findings that funneling enhances donor loyalty by creating a structured engagement process (Isnaini et al., 2022). The use of social listening tools further refines these campaigns, enabling BAZNAS Yogyakarta to tailor content based on audience preferences (Subandono et al., 2024).

Transparency and accountability are central to BAZNAS Yogyakarta's digital marketing strategy, addressing muzakki concerns about fund management (Lubis et al., 2025). The organization publishes detailed financial reports on its website and social media, including breakdowns of zakat distribution across various programs, such as education, health, and entrepreneurship. The SIMBA application provides real-time updates, allowing muzakki to track their contributions, which enhances trust and encourages repeat donations. This aligns with studies showing that transparency is a key driver of zakat participation (Jamaluddin et al., 2024). BAZNAS Yogyakarta's high transparency index reinforces its reputation as a credible zakat institution, supporting sustainable fundraising.

Islamic marketing principles guide BAZNAS Yogyakarta's digital strategies, ensuring alignment with sharia-compliant practices such as honesty and fairness (Aini et al., 2024). Campaigns emphasize the religious and social significance of zakat, resonating with the values of muzakki, and fostering a sense of spiritual fulfillment. The Head of the IT Team highlighted that educational content on the role of zakat in poverty alleviation increased participation among millennials. This approach aligns with the broader literature on Islamic marketing, which emphasizes the importance of ethical communication in building trust (Pujiyanto & Muzdalifah, 2022). By integrating these principles, BAZNAS Yogyakarta enhances the credibility of its digital campaigns, contributing to sustainable donor engagement. The focus on sharia compliance distinguishes its strategies from conventional marketing approaches. Cybersecurity concerns pose another challenge, as muzakki prioritize data privacy when using digital platforms. BAZNAS Yogyakarta has implemented secure payment gateways and encryption protocols within the SIMBA application to protect user data. However, ongoing investments in cybersecurity infrastructure are necessary to maintain trust, especially as digital transactions continue to increase. This finding aligns with studies emphasizing the importance of data security in online zakat systems (Hafizah & Muhaimin, 2023). Addressing these concerns is critical for sustaining long-term participation in digital fundraising.

Zakat literacy campaigns are a critical component of BAZNAS Yogyakarta's digital strategy, addressing the knowledge gap that hinders participation (Rahmawati & Yuniarto, 2023). The organization conducts webinars and posts educational content on social media, explaining zakat calculations and benefits. This finding supports the existing literature that emphasizes the role of education in sustainable fundraising. By combining literacy initiatives with digital marketing, BAZNAS Yogyakarta fosters informed participation, ensuring long-term engagement. These efforts are particularly effective in targeting younger audiences who value accessible and informative content.

The findings suggest that BAZNAS Yogyakarta's digital marketing strategies have significantly enhanced the sustainability of fundraising, but challenges remain. The integration of social media, fintech, and transparent reporting has increased muzakki participation and trust, aligning with national trends in digital zakat management (BAZNAS, 2024). However, addressing the digital divide and cybersecurity concerns requires ongoing innovation and investment. The organization's focus on Islamic marketing principles and community engagement further strengthens its approach, ensuring alignment with muzakki values. These strategies contribute to closing the gap between Indonesia's zakat potential (Rp 327.6 trillion) and actual collection (4.8%) (Rahmawati & Yuniarto, 2023). BAZNAS Yogyakarta's case offers valuable insights for zakat institutions worldwide, highlighting the potential of digital marketing to achieve sustainable fundraising outcomes.

CONCLUSIONS

This study concludes that digital marketing plays a vital role in enabling sustainable fundraising in zakat institutions. By adopting social media engagement, fintech-based payment systems, funneling strategies, and transparent reporting mechanisms, BAZNAS Yogyakarta has successfully increased donor participation and trust. The integration of Islamic marketing principles ensures that digital campaigns remain ethical and Sharia-compliant, thereby strengthening credibility and fostering long-term donor loyalty. The study contributes to both theory and practice by illustrating how digital transformation can bridge the gap between Indonesia's zakat potential and its realization.

LIMITATIONS & FURTHER RESEARCH

Limitations such as unequal digital literacy, infrastructure challenges, and cybersecurity concerns highlight the need for continuous improvement and capacity building. Future research should explore comparative analyses across regions and investigate the scalability of digital fundraising strategies in rural contexts to ensure inclusivity and broader impact.

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