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Asnaf Care: A Case Study of the Malaysian-based Charity Crowdfunding Platform to Combat the Impact of COVID-19

Suheyib Eldersevi[1], **Marjan Muhammad**[2]
[1]Raqaba for Shari'ah Audit and Islamic Financial Advisory
[2]International Centre for Education in Islamic Finance (INCEIF), Kuala Lumpur, Malaysia

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ABSTRACT

Ever since the success of GoFundMe, an American charity- or donation-based online crowdfunding launched in 2010, this platform has become popular among not-for-profit organizations to raise funds to support their social activities and projects. However, the use of this online platform within the Islamic social finance domain, particularly by the government bodies is very limited. Hence, this paper provides a case study of Asnaf Care, a charity crowdfunding platform that was launched by a state zakat authority in Malaysia, i.e., Lembaga Zakat Negeri Kedah (LZNK) to specifically assist eligible beneficiaries who are affected by the global pandemic of coronavirus (COVID-19). The case study aims to assess the effectiveness of this platform in raising funds to cushion the impact of COVID-19 on the affected zakat recipients. In this discourse, key features of Asnaf Care, its campaigns or projects, and the total collected funds since its launch in March 2020 until December 2020 are highlighted. The case study is hoped to pave the way for any zakat authorities in Malaysia or worldwide in exploring an alternative digital platform to raise additional funds during financial crises due to pandemics, calamities, or natural disasters.

Keywords: charity-based crowdfunding, asnaf care, zakat authority, zakat recipients.

INTRODUCTION

The term 'online platform' has been used to describe a range of services available on the internet including marketplaces, search engines, social media, creative content outlets, app stores, communications services, payment systems, and much more (OECD, 2019). Thus, such a platform should be utilised not only for commercial purposes but also for a charity cause of Islamic social finance such as zakat, waqf, and *sadaqah*. In the case of zakat in Malaysia, Muslims have to pay zakat to the state government for proper distributions towards zakat beneficiaries (*asnaf*). There are a few methods that enable individuals to pay their zakat such as online banking through each states' official zakat board website, internet banking, over the counter (OTC) at any official zakat branches, post offices, and ATMs, or paying through the official agents (The RinggitPlus Team, 2021).

The use of online platforms for charitable purposes has surged during the COVID-19 pandemic as government's imposition of various Movement Control Orders (MCOs) restricts mobility and leads to unemployment. Apart from the traditional online channels, corporations, non-government organisations (NGOs) and some religious authorities have established online crowdfunding platforms to raise funds for assisting vulnerable communities which are adversely impacted by COVID-19. According to the World Bank estimate (2020), the global extreme poverty (i.e., an

individual living on less than USD1.90 per day) rate will increase to 150 million by 2021 depending on the economic contraction post COVID-19. In Malaysia, the Department of Statistics of Malaysia (2021) reported that the number of poor households increased by 57% from 405.4 thousand households in 2019 to 639.8 households in 2020. Meanwhile, absolute poverty (a household with the gross income below poverty line income (PLI)) also increased to 8.4% (2019: 5.6%) and hardcore poverty (a household with the gross income less than half of PLI) is projected to raise from 0.4% in 2019 to 1%.

While the need and demand for zakat and contribution are arising concerning the current situation of the pandemic, effective platforms in receiving and processing such instruments remain a fundamental issue. With the right platform and implementation, the efficiency of such an instrument can be delivered to the targeted groups. Due to its significance, this paper opts to explore the online zakat platform and discern them from the other online Islamic social finance platform in the aspect of their features and contribution reached. This paper has selected a platform known as Asnaf Care due to its being the first online Islamic social finance platform that focused on extending aids to zakat beneficiaries impacted by the pandemic. Following this introduction, Section 2 sheds light on the concept of crowdfunding, its categories, and an overview of some globally existing crowdfunding platforms. Section 3 serves as the core part of this paper showcasing Asnaf Care and comparing it with two similar platforms. Finally, Section 4 concludes the paper with some recommendations.

LITERATURE REVIEW

The Concept of Crowdfunding

It is noticed that the concept of crowdfunding is an ancient phenomenon. For instance, solidarity and cooperation have existed in societies since ancient times. However, the term called "crowdfunding" which relies on technology to call for financial campaigns may be relatively new. The first recorded successful instance of crowdfunding occurred in 1997. It aimed to collect donations from fans. Nonetheless, the past ten years have witnessed an increase in the number of platforms and the volume of invested funds.

Crowdfunding is defined as a sort of financing activity that accumulates a pool of money that ranges from small to medium-size contributions from a crowd of individuals from diverse backgrounds, age group, religions, and races to take part in a financial business that points to commonly finance each other based on certain needs concerning a few indicated criteria (Beaulieu, Sarker, & Sarker, 2015).

Estellés-Arolas, and González-Ladrón-de-Guevara formed a very detailed and comprehansive defition in their study. It is defined as a "type of participative online activity in which an individual, an institution, a non-profit organization, or company proposes to a group of individuals of varying knowledge, heterogeneity, and number, via a flexible open call, the voluntary undertaking of a task. The undertaking of the task, of variable complexity and modularity, and in which the crowd should participate bringing their work, money, knowledge and/or experience, always entails mutual benefit. The user will receive the satisfaction of a given type of need, be it economic, social recognition, self-esteem, or the development of individual skills, while the crowdsourcer will obtain and utilize to their advantage what the user has brought to the venture, whose form will depend on the type of activity undertaken" (Estellés-Arolas, & González-Ladrón-de-Guevara, 2012).

Similarly, Mollick defined crowdfunding as “the efforts by

entrepreneurial individuals and groups- cultural, social, and for-profit— to fund their ventures by drawing on relatively small contributions from a relatively large number of individuals using the internet, without standard financial intermediaries" (Mollick, 2014). Technology, capital funding, and the power of the crowd are the three essential components of crowdfunding. This concept gives an opportunity to small efforts to achieve a massive financial outcome (Beaulieu, Sarker, & Sarker, 2015).

Categories of Crowdfunding Platforms

There are four categories of crowdfunding platforms (CFPs) as follows: reward-based, donation-based, equity-based, and lending-based crowdfunding (Massolution, 2012). Table 1 describes each category.

Table 1. Types of Crowdfunding Platform

Category	***Description***	***Example***
Reward-based crowdfunding	The contribution in this category is exchanged for a reward. Therefore, once the project is completed, the project owner will gift the funders of the project. The reward varies according to the project, it could be only the word "Thank you", or it could be a sample of the final product.	- Indiegogo
Donation-based crowdfunding	In this type of funding, the person (company) gives sums of money without any expectation to gain anything in return. The contributors of this category are usually either individuals who are looking to get the feeling of satisfaction only or associations that aim to support the social projects that may carry a benefit to the entire society.	- Kiva.org - GoFundMe - Global Sadaqah
Equity-based crowdfunding	This category of crowdfunding enables the funders to invest directly in private companies. The funders will own shares in the company and will be capable to receive revenue from the company. This kind of crowdfunding is considered the most complex and the most profitable.	- AngelList - CircleUp - OurCrowd. - FundersClub
Lending-based crowdfunding	This type of crowdfunding is based on the loan. The funders provide money to projects and expect repayment of the original principal investment. The funders receive fixed periodic income from the project as well.	a. Lending Club b. Prosper

Source: Massolution, 2012

Crowdfunding Platforms for Nonprofits

Online Crowdfunding is considered one of the best instruments for nonprofit projects or organizations. It can reach a much more diverse audience than a nonprofit's regular audience. It allows sponsors to post descriptions, and even pictures of their projects, to attract donations. More importantly, it builds trust between the donor and the fund-seeker as the project details are visible on the platform and the donor can verify them, in other words, the transparency is too high in online crowdfunding. This section summarises several nonprofit crowdfunding platforms.

a. IndiaZakat

IndiaZakat is a one-of-its-kind Social Crowdfunding platform floated by the Association of Muslim Professionals (AMP) to bring the Zakat Seekers and Zakat Givers on a unified platform. Its objective is to undertake its operations purely with the intent of bringing socio-economic transformation in the lives of the people, without seeking to generate any commercial surplus. Zakat is a mandatory charity that Muslims are obliged to pay if wealth is above a threshold limit in a year. Although most people dispense the necessary Zakat amount, it is unorganized to a great extent. Such unorganized disbursement is not a sustainable solution to the backwardness of the community. Therefore, AMP has decided to undertake an initiative for the

implementation of a collective system of Zakat. This platform, IndiaZakat.com is a step in the direction of mobilizing the collection of Zakat, Sadqa, Fitra, and other charities collaboratively and channelize these collections for providing benefits to the poor and backward sections of the society for their overall survival, upliftment, development, and growth (IndiaZakat, n.d.).

b. Crowdfunder

This platform aims to help people raise funds to make their great ideas happen. It opens a door for community projects to be funded by local people, authorities, and grant-makers. Crowdfunder has raised over £25 million for great ideas across the UK and with a growing team, offers a wide range of experience, guides, online content, and support for all projects looking to raise funds from the crowd. Crowdfunder offers rewards-based crowdfunding (offering rewards in return for pledges), community shares crowdfunding (where organizations can become 'owned by the crowd' through offering shares in projects that benefit a community) (Bone, Baeck, Ratty, 2016).

c. Ethex

Ethex was set up in 2013 by social entrepreneur Jamie Hartzell to finance a better and more sustainable world. His vision was to transform the current financial system and make truly ethical, or positive, investment accessible to all, while also building a movement of positive investors in the UK. Ethex has lists of share and bond offers from community benefit societies (BenComs), co-ops, charities, and social enterprises looking to raise finance from retail investors. These could be organizations looking to finance a new organic farm shop, start a community energy scheme, or build affordable housing (Bone, Baeck, 2016).

d. GoGetFunding

This campaign of GoGetFunding is to raise money to deliver essential aid and support to refugees in France and other areas (Bone, Baeck, 2016).

e. JustGiving

JustGiving believes in a world where no good cause goes unfunded. Helping people in need is just an extension of helping charities. It aims to provide an easy, effective, and social way to raise money online so that anyone in need can quickly reach a large number of people and raise urgently needed funds (Bone, Baeck, 2016).

Challenges of Crowdfunding

Crowdfunding platforms usually face several challenges. This section focuses on the most important ones that pertain to platforms that support the charitable sector:

a. Weak Technological Infrastructure

Technological infrastructure is considered the cornerstone of crowdfunding growth, as it depends on the broadening of internet connectivity and social networking sites, and the widening reliance on electronic payment. It is unfortunate that in many Muslim countries, whether in Asia or Africa, the Internet service is not yet developed, there is a lack of electronic payment methods, which creates difficulties in the face of the organizations that organize charitable campaigns through crowdfunding platforms (Zubair, 2020).

b. Absence of a Regulatory Framework

The crowdfunding industry in the Middle East and North Africa, in general, suffers from the absence of a regulatory framework for its operations, in addition to the difficulty of obtaining a license to practice the activity. This affects the public's trust in these platforms as they are unlicensed. Thus, they do not contribute to it. Interestingly, Malaysia, as an Islamic country, is advanced in this field. The Securities

Commission Malaysia has begun to give licenses to crowdfunding platforms and regulate their activities. This will help the crowdfunding industry to boom in near future (Zubair, 2020).

c. Lack of Transparency
Technological developments are synonymous with providing more transparency, and on this basis, the main role of crowdfunding platforms is to provide accurate information to supporters about projects, and to raise the transparency of the funding process, so that supporters can make their decisions. But in some crowdfunding cases, the opposite happens, as these platforms limit access to information, and this has a significant impact on people's trust in the projects (Kaartemo, 2017). Some studies show that trust has a significant impact on users' motivation (Muhammad & Muhammad, 2013).

Overview of Charitable Platforms in Malaysia

Malaysia has its eye on becoming the global hub of Islamic finance. Many steps have been taken in this direction, and more are underway (Muhammad, Sairally, & Zada, 2016). The introduction of the Value-Based Intermediation (VBI) concept by Bank Negara Malaysia (BNM) in 2017 has pushed Islamic financial institutions (IFIs) to embed the triple bottom line: people, planet, and profit/prosperity in their business model. Accordingly, IFIs have diversified their business model by embedding Islamic social finance instruments in their product offerings.

For instance, Sadaqa House, was introduced by Bank Islam. It is one of the wealth distributions instruments apart from the social welfare sector of zakat and waqf. The public can make their donation through internet banking, Bank Islam credit card, or scheduled payment. But to date, their payment method embarks on an online basis only, while following the projects by the donors through technological instruments have not been presented yet. (Bank Islam, n.d).

Moreover, Bank Muamalat has provided a platform called Jariah Fund. It focuses on social welfare projects which were set up through the application of financial technology (fintech). Not like Sadaqa House, Jariah Fund has their own specific platform of a website where donors can proceed with donations directly. Donors also can view the available projects and balance needed to achieve the target of donations (Fauzi, Yahya, Haron, & Zahrin, 2019).

Other platforms that may share the same features as Sadaqah House and Jariah Fund are Maybank Heart and Global Sadaqah. As for Maybank Heart, it is a part of Maybank Foundation's programme, a vehicle for Corporate Responsibility across the Maybank Group to create social impact. The donor can browse through their website and choose which project to donate for. Each of the projects will be depicted how much is needed and how much that has been raised so far (Maybankfoundation, n.d.). Global Sadaqah, on the other hand, is an Islamic platform of charity or marketplace that matches corporate donations and CSR as well as sadaqah, waqf, and zakat. The platform is run by Ethis, a global fintech company and it provide variety way of payment method compared to another mentioned platform. Donors can pay through internet/online banking, e-wallet, or Bitcoin. Just like the previous two platforms, Global Sadaqah provides thorough information regarding the social projects carried out (globalsadaqah, n.d.).

Some Islamic banks collaborate with State Islamic Religious Councils (SIRC) to develop waqf institutions and provide more community empowerment programs under myWakaf initiave anchored by the Association of Islamic Banks in Malaysia (AIBIM). Currently, six Islamic banks are involved namely, Affin Islamic Bank Berhad, Bank Islam Malaysia

Berhad, Bank Muamalat Malaysia Berhad, Bank Rakyat, Maybank Islamic Berhad, and RHB Islamic Malaysia Berhad. myWakaf also has their own online platform that gives information on wakaf projects that each bank has undertaken and their progress. The platform also enables donors to make online payments via the website itself (Mywakaf, n.d.).

It is apparent that the above crowdfunding platforms are skewed towards raising funds which are used for general charity purposes, but not specific to *asnaf*. This study therefore adds to the current literature on how zakat authorities can leverage on digital platforms to raise charitable funds and distribute them to *asnaf*, especially during the crisis time.

A CASE STUDY OF ASNAF CARE

Overview of Asnaf Care

Asnaf Care, an online crowdfunding created by Lembaga Zakat Negeri Kedah (LZNK), was launched on 26th March 2020 as a funding platform that will provide financial aid towards *asnaf* (Muslim have-nots) who are affected by the COVID-19 outbreak specifically in Negeri Kedah, one of the states located in the Northern part of Malaysia Peninsular. The platform has encouraged the community, in general, to contribute and get involved in distributing food supplies to those who are facing food shortages during the Restriction Movement Order (RMO) period since 18th March 2020. It is also regarded as part of the LZNK initiatives to ensure the sufficiency of zakat funds to be distributed at such a critical time (Asnaf Care, 2020). The system was developed through in-house development by LZNK's software development team. The inspiration and idea to develop the system were led by Syeikh Zakaria bin Othman (CEO) and Zulkefli Abu Bakar (Head of Department of Information Technology). It is an urgent ad-hoc project that was developed with a high effort from the said development team within a week timeframe.

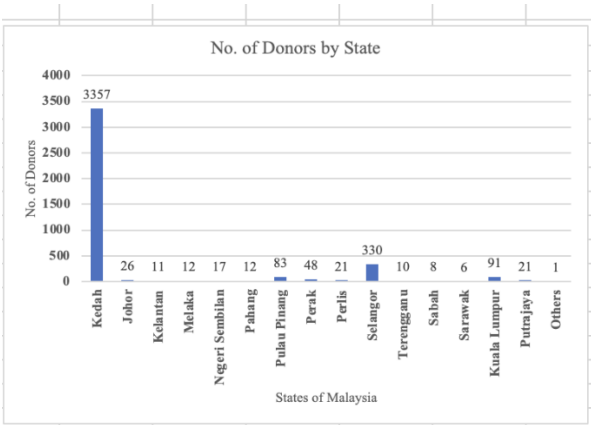
Asnaf Care comes with its unique key features as a donor may opt to choose either to contribute in terms of food items or money vouchers. There are 9 types of food items depicted in the system that can be found as follows:

No.	*Items*	*Weight*	*Price (RM)*	*Price (USD)*
1.	Rice	5 Kg	13.00	3.05
2.	Cooking Oil	1 Litre	4.50	0.82
3.	Sugar	1 Kg	3.00	0.70
4.	Sardine	155 Gram	3.70	0.87
5.	Sauce	415 Gram	2.45	0.58
6.	Soy Sauce	415 Gram	2.45	0.58
7.	Vermicelli	400 Gram	3.40	0.80
8.	Tea	100 Gram	3.30	0.78
9.	Biscuit	250 Gram	4.30	1.01

Source: LZNK, 2020

People can contribute a whole set of food items that will cost RM 40.10 (USD 9.42). There are plenty of options when it comes to the money voucher. The voucher started at RM 10 (USD 2.36) to RM 50 (USD 11.78), RM 100 (USD 23.56), RM 500 (USD 117.82), and the highest amount is RM 1000 (USD 235.64). The process is very convenient as they only need to click on their contribution option (food items or voucher) and then proceed to checkout for payment. They can pay using online banking and the confirmation of the transaction will be sent through email and text message (LZNK, 2020). Apart from providing an option for the payer to donate for zakat as the main purpose, Asnaf Care also offers other services of *qurban* (animal sacrifice of a livestock animal during Eid al-Adha) and *aqiqah* (Islamic tradition of the sacrifice of an animal on the occasion of a child's birth) on their platform.

To analyze to what extent the platform has reached the payer and how much has been raised, Figure 1 provides the data for March until December 2020.



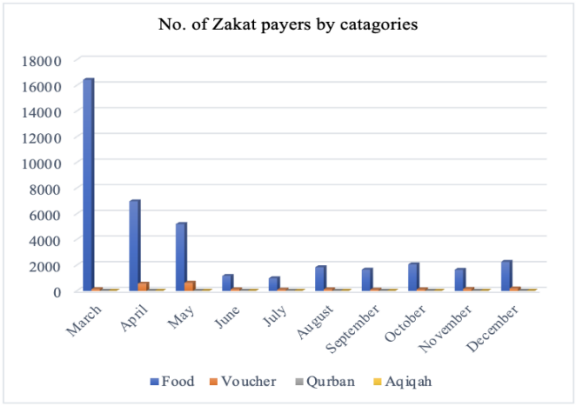
No.	State	No. of Donors	Percetage (%)
1	Kedah	3357	82.81%
2	Johor	26	0.64%
3	Kelantan	11	0.27%
4	Melaka	12	0.30%
5	Negeri Sembilan	17	0.42%
6	Pahang	12	0.30%
7	Pulau Pinang	83	2.05%
8	Perak	48	1.18%
9	Perlis	21	0.52%
10	Selangor	330	8.14%
11	Terengganu	10	0.25%
12	Sabah	8	0.20%
13	Sarawak	6	0.15%
14	Kuala Lumpur	91	2.24%
15	Putrajaya	21	0.52%
16	Others	1	0.02%

Figure 1. Number of Zakat Payers and Zakat Amount Received via Asnaf Care (Mar–Dec 2020)

Source: LZNK, 2020

It is noted from the graphs that the highest number of zakat payers was in March, where the total number reached to more than 16,000, and most of them donated food. The received amount of Zakat was almost RM250,000. In April, the number of payers decreased by almost 9,000 (only 7000 zakat payers contributed). Most of the received zakat amount fall under the food category and a small amount was for the voucher category. The situation in May was close to April. The number of zakat payers got decreased, and the collected amount of zakat was mostly going to the food category. However, from June to the end of the year, the number of zakat payers ranged between 1.000 to 2.000. Similarly, most of the received amount of zakat went to the food category. However, *qurban* and *aqiqah* were not active categories as both were only introduced in June 2020.

Figure 2 shows that more that 80% of the donors/zakat payers were from Kedah. However, the second-highest payer was coming from Selangor state, it was about 8%. Interestingly, it can be noticed that each state of Malaysia has some donors who contributed to the platform.



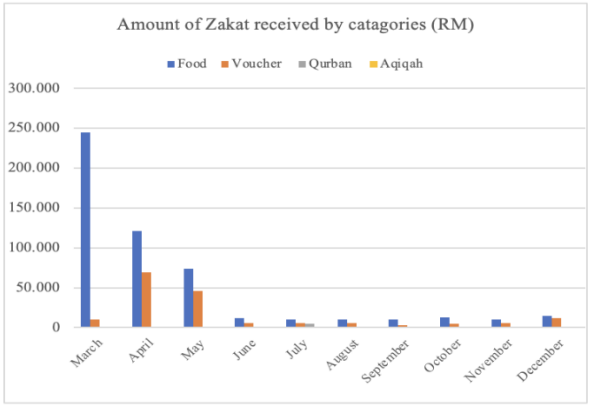


Figure 2. Profile of Donors/Zakat Payers by State

Source: LZNK, 2020

An interesting finding is that most of the donations received via the Asnaf Care are dedicated for zakat for income (refer to Table 2). Therefore, it can be said that *asnaf* are the ultimate recipients who may benefit the most from this initiative.

Table 2. Category of Funds Received via Asnaf Care (Mar – Dec 2020)

Category	***Total***
Zakat for Income	9793
General Contributions	8
Aqiqah / Qurban	8
Total Payer	9809

Source: LZNK, 2020

Asnaf Care vs Maybank Heart and Global Sadaqah: A Comparison

As mentioned earlier in Section 2, there are several charity-based crowdfunding platforms in Malaysia that share the same features as Asnaf Care in using technology to collect funds and donations for their campaigns. Nonetheless, this section only investigates Maybank Heart and Global Sadaqah as a comparison, as delineated in Table 3. While the former represents the first initiative by banking institutions in Malaysia and focus on Malaysian based recipients, the latter is managed by a fintech company whose objective is to distribute the funds collected to both local and global recipients.

Table 3. Comparison between Asnaf Care, Maybank Heart, and Global Sadaqah

	Asnaf care	***Maybank heart***	***Global Sadaqah***
Overview	Crowdfunding platform to provide financial aids in a form of zakat to those directly affected by the COVID-19 pandemic.	Crowdfunding platform that supports social causes in education, community empowerment, healthy living, environmental diversity, disaster relief, and arts & culture.	Islamic charity crowdfunding platforms or marketplace which matches corporate donations and CSR, as well as sadaqah, zakat, and waqf.
Founder	Lembaga Zakat Negeri Kedah (LZNK).	Maybank Foundation	GlobalSadaqah
Form of donations	- Food items - Cash (purchase of vouchers)	- Cash	- Cash - Bitcoin
Payment method	- Internet banking - Corporate banking	- Internet banking - VISA/MasterCard - American Express - Inter-Bank Transfer	- Internet banking - VISA - Paypal - E-wallet (Touch n Go, Boost, Grab, Razer Pay
Targeted donors	- General with no specific groups or people - Including both Muslim and non-Muslim.	- The general public especially the bank's 22 million customers worldwide. - So far, among the platform's corporate donors include Eco World Development Group Bhd, Top Glove Corp Bhd, Glomac Bhd, SP Setia Bhd, and IGB Corp Bhd.	- Corporate partners work with Global Sadaqah by channeling their CSR, zakat, or cleansing fund to any of the chosen campaigns featured on the platforms. - greater impact and value for society through collaboration among charity partners, corporate donors, and public donors
Processing fees	No processing fees which means that all the donations will be channeled to the beneficiaries.	There will be a processing fee for those who use non-Maybank credit cards to do the payment (for every RM 100).	Two types of fees are deducted from the donated amount, payment gateway fees and platform service fees. The entire remaining amount will go to the charity partner.
Beneficiaries	Asnaf families who live in the state of Kedah	- Depend on the projects (as there are a lot of projects)	- Depend on the projects (as there are a lot of projects) - Beneficiaries vary and unlimited to specific

	Asnaf care	***Maybank heart***	***Global Sadaqah***
		- Beneficiaries are those under Malaysia's NGO that get on board with Maybank Heart	countries and peoples (could be refugees, people in need, etc.)
Type of campaign	Financial aid and food distribution to those who are affected by the pandemic	- Education - Community empowerment - Healthy living - Environmental diversity - Disaster relief - Arts & culture	- Sponsor for qurban - Education - Waqf - Social project (empower poor villagers, poor families) - Medical help - Environmental

In comparison to these elements, some of the key advantages can be found in the Asnaf Care application over these two platforms. For example, the contributor can choose either to contribute to food items or money vouchers. By choosing to distribute the food items then has indirectly helped the Muslim economy as all the suppliers of the goods are from Muslim companies that pay zakat at LZNK (LZNK, 2020). However, Maybank Heart and Global Sadaqah enable their donor to donate money only. Apart from that, the contribution made through Asnaf Care can be declared as part of zakat pendapatan (LZNK, 2020). Maybank Heart only specifies the donations as a charity and although Global Sadaqah might feature some zakat campaign it applies to a certain project that had been recognized as zakat eligible, not all featured campaigns on the website. All of the contributions made through the Asnaf Care are tax-deductible because it was made under the zakat pendapatan category (LZNK, 2020) compared to Maybank Heart as donations may or may not be tax-deductible charitable contributions. Tax deductibility is the responsibility of the Campaign Organisers and not Maybank Heart (Maybank Heart, n.d). And for Global Sadaqah, the tax-deductible status of donations depends on the charity partner. If the charity partner has a tax exemption status, it will be stated at the bottom of the individual campaign page. The exemptions are usually limited to donors in the country of origin of the charity partner (globalsadaqah, 2020d). Not to mention that among these three platforms, Asnaf Care offers the lowest amount for minimum contribution to be made. At only RM2.45 **(**USD0.58**)** people can perform the charity with no processing fee at all. The amount is considered affordable and will be channeled directly to the beneficiaries (LZNK, 2020). As for Maybank Heart and Global Sadaqah, the minimum amount to donate starts at RM10 (USD 2.36) and RM5 (USD 1.18) (may vary depending on the campaign) respectively. There will be a processing fee for those who are using the non-Maybank credit card to do the payment (for every RM 100) (Maybank Heart, 2016), and for the Global Sadaqah platform, two types of fees are deducted from the donated amount, which is payment gateway fees and platform service fees. After that, the entire remaining amount will go to the charity partner (globalsadaqah, 2020d).

CONCLUSION AND RECOMMENDATIONS

The selected platform deliberated in this paper disclosed and highlighted the features embedded within the system including their achievement in reaching potential donors and payers as well as their objectives in assisting the affected zakat recipients due to COVID-19. This platform has succeeded in preparing the appropriate site of funding to address the immediate needs of the community. Therefore, zakat institution is to maximize the use of technology for a better opportunity of funding and exposure to the public. Asnaf Care's story

demonstrated the importance of adopting and convergence of technology with zakat bodies. In the meantime, several recommendations can be proposed for considerations by zakat bodies as well as zakat supervisory authorities namely:

1. Zakat supervisory authorities play a vital role in addressing the needs of beneficiaries of zakat during crisis and other unexpected circumstances. The said party is to come out with an immediate strategy to reach out those who are in need.
2. Readiness of zakat bodies in adapting technology during crisis. The software or technology team should be equipped with proper tools so that they can design the architecture of the system when needed.
3. The management team of zakat bodies also discover social impact distribution that can enhance the socio-economy of the recipients. This must ensure the zakat fund received can be optimized and create a better opportunity for the community.
4. Centralize the system by providing various options of zakat type available within the platform to attract more payers into paying their obligations.

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Suheyib Eldersevi
Raqaba for Shari'ah Audit and Islamic Financial Advisory
suhaib3991@gmail.com

Marjan Muhammad
International Centre for Education in Islamic Finance (INCEIF), Kuala Lumpur, Malaysia