

The Use of Digital Platforms in Zakat Management in South Kalimantan: Maqashid Sharia Perspective

Sri Maulida¹, Fahmi Al-Amruzi², Budi Rahmat Hakim³, Irfan Syauqi Beik⁴

¹Lambung Mangkurat University

²Islamic State University of Antasari Banjarmasin

³Islamic State University of Antasari Banjarmasin

⁴IPB University

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ABSTRACT

During the Covid-19 pandemic, zakat played an essential role in dealing with risks due to the pandemic. These conditions have led to the development of zakat collection patterns using technology or digital platforms. But, the acquisition of collecting zakat funds through digital platforms in South Kalimantan is experiencing a slowdown. It is still far from the existing potential, so it becomes a problem how the people of South Kalimantan respond to this. This study aims to analyze the management of zakat through digital platforms from the perspective of maqashid shariah. This is empirical research in which the data were obtained through interviews. Respondents who participated included academics, muzaki, and Zakat Management Organizations (BAZNAS and LAZNAS) staff in South Kalimantan. The results of the interviews that have been converted into transcripts are then processed using a qualitative approach with the Coding process with the help of Atlas.ti version 8 software. The results of the analysis using the ATLAS. The application consists of three things, namely the digitalization of zakat management, which is one of the elements of Dharuriyyah, namely Hifdz al-Mal. Regarding Hajiyat elements, digitizing zakat management is a solution to support the implementation of something ordered by Islamic law, avoid religious violations, provide convenience in human life, and expand access to zakat.

Keywords: *Muzakis' Behavior, Digital Platform, Zakat Management*

INTRODUCTION

The Qur'an gives many instructions about the purpose and benefits of Zakat. In Surah Al-Baqarah verse 177, zakat is mentioned as one form of worship that improves the quality of humans, including spiritual and social aspects. Zakat is also explained as a means to cleanse one's property and self and get blessings from Allah SWT. In his book, Muhammad Al-Ghazali explains that the main purpose of zakat management is to reduce poverty and improve social welfare. In this case, zakat management must be carried out transparently, fairly, and continuously to achieve the expected goals (Al-Ghazali, 1993). Mohammad Hashim Kamali discussed that the purpose

of zakat is to improve the condition of Muslims in need and improve social welfare. In addition, he also emphasized the importance of sustainable, effective, and efficient zakat management (Kamali, 2013). Yusuf Al-Qaradawi stated that the purpose of zakat management is to improve Muslims' social and economic conditions, especially those in need. In addition, he also emphasized the importance of transparent, fair, and sustainable zakat management to achieve the expected goals (Al-Qaradawi, 1999).

The opportunity to gather zakat in Indonesia is immense, as indicated by the Zakat Mapping Potential Indicator (IPPZ) data. In 2019, the potential for zakat in Indonesia was projected to reach an

impressive IDR 233.8 trillion. (Baznas, 2021). Nevertheless, achieving growth in collecting zakat funds in Indonesia is still considerably distant from its full potential (Ninglasari, 2021; Putra, 2021; Zulfikar Hasan & Kamiluddin, 2021). These circumstances have resulted in advancements in the zakat collection process through technology and digital platforms. These adaptations enable zakat institutions to keep pace with the evolving digital landscape. Moreover, this transformation was further emphasized during the onset of the COVID-19 pandemic, which reached Indonesia in early 2020.

Amidst the Covid-19 pandemic, zakat emerged as a vital instrument in mitigating the risks posed by the crisis. By leveraging zakat, it was possible to significantly alleviate the financial burden associated with tackling the aftermath of COVID-19, especially in meeting the basic needs of affected communities, particularly those that are economically vulnerable (Ninglasari & Muhammad, 2021). Amid the COVID-19 pandemic, opting for online zakat payments brought considerable advantages to the community. This method aligned with the Minister of Religion's guidance, underlining the significance of observing health protocols while fulfilling zakat obligations (Yulianti, 2021).

As stated in the Circular of the Minister of Religion Number 6 of 2020, one of its provisions focused on promoting and facilitating zakat payments through banking service transfers or digital means. Apart from mitigating risks, the digitalization of zakat management can also lead to a boost in zakat fundraising efforts (Herman, 2019; Maulana & Syam, 2019; Profatilov et al., 2015; Soekapdjo et al., 2019; Swandaru, 2019). Nonetheless, digital zakat payment methods are not accessible to all Muslims, as over 235 million individuals residing in rural areas of Indonesia lack financial access to online banking. This accounts for approximately

44 percent of the population (Fauzia, 2020).

In South Kalimantan, the collection of ZIS funds initially saw a rise but has since plateaued in the past two years. Given this situation, it becomes essential to investigate whether adopting digital platforms for zakat management aligns with the current societal conditions in the region. However, this shift raises concerns among some individuals, as it touches upon the formality of religious law. Furthermore, the regulation of zakat through digital technology platforms has not been fully addressed, and digital zakat must adhere to various Sharia provisions and principles.

Digitalization of zakat can speed up and facilitate the process of collecting and distributing zakat while still paying attention to the principles of *Maqashid syariah*. The concept of *Maqashid syariah* plays an important role in the digitization of zakat. The principles of *Maqashid Syariah* can be the basis for managing zakat digitally. However, supervision and transparency remain important in managing zakat effectively and by the principles of *Maqashid Syariah*. *Maqashid syariah* aims to achieve *mashlahah*.

According to Daniels, Indonesian Muslims conclude that God's commandments are well executed, not only through conformity with established jurisprudence but through practices consistent with the higher purposes of the law (*maqāṣid al-syar'a*). Sharia maqashid is *the basis for reconstructing zakat jurisprudence* (Khotib, 2019). Sharia maqashid *can allocate it toward maximizing benefits while upholding Sharia principles* (Abdullah, 2021). Therefore, it is evident that the zakat system plays a very effective and efficient role in developing social life in Muslim societies if it goes on the right track based on Islamic sources (Kurnia et al., 2020). Then, the distribution of zakat through zakat institutions is extensive in its role in *sharia maqashid* (Nasution, 2021).

Maqashid syariah is a fundamental concept in Islamic law that refers to the main objectives or values to be achieved by Islamic Shari'a. The management of Zakat also has certain objectives related to *Maqashid Shariah*.

In understanding *Maqashid syariah* zakat management, it is important to know that zakat management must fulfill these objectives. In the context of zakat management, the objectives of *Maqashid syariah* can be achieved through transparent, accountable, and responsible zakat management.

Maqashid syariah (the purpose or intent of Islamic sharia) is an important principle in understanding Islamic law, including zakat management. The main purpose of zakat management is to realize social welfare and improve the conditions of Muslims in need to strengthen ukhuwah Islamiyah and Islamic society.

Some of the problems discussed in the background indicate social changes related to the digitalization of Zakat management. This study examines several problems and theories of zakat management through digital platforms from a technical and maqashid perspective. Based on these problems, this study discusses the factors that influence the lack of growth in collecting zakat funds through digital platforms and possible solutions for the National Amil Zakat Agency (BAZNAS) and LAZNAS. This research offers novelty in zakat development research regarding the best alternative solutions to the above problems. Therefore, it is necessary to study how muzakki accepts this zakat digitization innovation.

DATA AND METHODOLOGY

The methodology in this study uses a qualitative approach. Data was collected by interviewing muzakki in 13 districts of South Kalimantan, either modern muzakki or traditional muzakki. The discussion was recorded and then manually Transcribed. The results of the interviews that have been converted into transcripts are then

processed using a qualitative approach with the Coding process with the help of Atlas.ti software version 8.

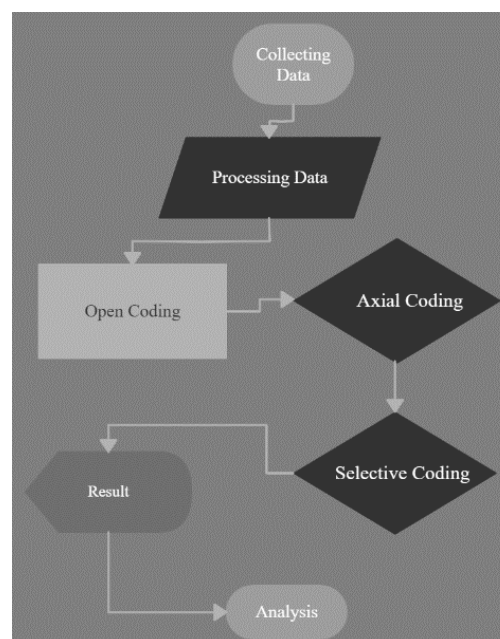


Figure 1. Method Analysis

The process has three coding techniques: open coding, axial coding, and selective coding. During open coding, the focus is on identifying the data's concepts, features, and dimensions. Statements made by muzaki (those who give zakat) are grouped into categories based on these identified concepts. Axial coding involves relating these categories to subcategories, resembling an "axis" that incorporates traits and dimensions and connects the categories at a more detailed level.

Selective coding involves systematically integrating the categories obtained from open and axial coding to create a larger schema, which becomes the main category. The procedure for selective coding is quite similar to axial coding but with a difference in the level of aggregation. While axial coding links categories to subcategories, selective coding integrates core categories with other categories to uncover the meaning behind each category (Scales, 2013). Thematic analysis entails identifying patterns and themes by carefully analyzing codes and categorizing information extracted from

transcriptions or narratives (Bryman, 2012; Fereday & Muir-Cochrane, 2006).

A maqashid shariah approach was carried out to analyze the research objectives. The selection of non-random samples whose information is obtained is carried out with a certain consideration to see how the management of zakat is viewed from the perspective of *maqashid shariah*.

RESULT AND DISCUSSION

In general, Muzaki argues that digitization of zakat is permissible from the perspective of maqashid shariah, namely the Dharuriyyah element, namely *Hifdz al-Mal* or safeguarding assets, namely by ensuring that the assets that have been spent on zakat funds collected have been managed effectively and efficiently used for effective and targeted programs conveyed by Respondent, Civil Servant of the Ministry of Religion/Compiler of Religious Affairs Materials of the Ministry of Religious Affairs of Balangan Regency. Here's what he said;

"...Logical because the flow is explained here and here; for example, we transfer, and zakat funds enter the management system, then there is a report (on the use of these funds)."

This is in line with what was conveyed by the Respondents.

This study also found the benefits of paying zakat through digital platforms, including during *Hajj*, by supporting the implementation of Islamic Sharia orders. The digitalization of zakat management is a solution to support the implementation of something ordered by Islamic law, such as educating about the importance of zakat and its associated virtues. In this way, digitizing zakat can help build awareness of the Muslim community's obligation to zakat and provide information about various zakat programs that can help improve the welfare of zakat recipients, especially the support of scholars and local communities through various media. Some

informants related to this are developed as follows:

Respondent, a businessman of Hajj & Umrah Travel Agency in Banjarmasin, said,

"That's a religious concept, then a lot of fadhilat-fadhilat. Including zakat obligations."

Another respondent, a Batola civil servant, also developed the same thing. Regarding his perception of the ability to use digital platforms in the practice and management of zakat with the aim of religious tranquility, the informant said, "Paying zakat through digital platforms, including maintaining religion, certainly makes the soul calm."

Another respondent, a Head of KPPN Pelaihari, argued that digital platforms make it easier to carry out religious activities, such as morning alms. The informant said,

"With digital platforms other than zakat, it can also be alms at dawn, so it feels like when the morning is almsgiving, it is certain that on this day, my family and I will always be under the protection of Allah SWT, even if we forget, Allah will love protection because we have intended that every day of alms at dawn."

Several other informants also stated things that were not much different, as conveyed by another respondent. Then, the digitization of other informants stated that the practice and management of zakat must have adjusted government regulations adapted to Islamic law. Here is the informant's statement on the matter;

"The government has issued the laws and regulations. Zakat management agencies/institutions can adjust the applicable rules and are adjusted to Islamic teachings. Islamic principles are clear, and every Muslim issues zakat, an Islamic distribution forum (nature) facilitates understanding and ease of transaction"

In line with the opinion before, a civil servant of KPPN Pelaihari, gave an opinion regarding the supervision of scholars on zakat digitalization as follows;

"I am sure that God willing, there is no problem because it is indeed the channel provided by BAZNAS, so I feel sure that it is indeed a good way and the right way and allowed, and in my opinion, there is no problem, even when (paying zakat) through the *ustadz* in the Islamic boarding school that I have channeled *ustad* also received transfers so there is no problem."

Other informants also related to the COVID-19 pandemic, where the practice and management of zakat through digital platforms is a solution. The informant said the following view;

"... So it's time indeed in the digital era we have penetrated the boundaries that technology is like, don't lose to other digital platforms, people want to borrow money using digital (now).... Especially zakat, which some people still consider not mandatory or not mandatory, so if I think *it is right* now... Especially during a pandemic, during this pandemic (digital platforms) are a solution. Hence, the solution is if (Muzaki) does not want to meet face to face or does not want to meet together or wants to keep a distance".

This is in line with the opinions of a restaurant owner in Amuntai, another respondent, a civil servant in Barabai, and a businessman from Balangan; intentions can be intended in the heart. However, they should also be conveyed to the intention to *amil* by telephone or short message. According to the respondent, a civil servant of the Education Office, the convenience factor is that digital platforms do not take up busy muzaki time. Here's what he said; "Yes, it doesn't matter (digital platforms); transfers make it easier for those who are far away, don't take up their busy time."

In general, the Muslim population in South Kalimantan has a good understanding of and practices the teachings of their religion, including in terms of the implementation of zakat. This phenomenon can be observed from the high awareness of Islamic social finance and obedience in fulfilling zakat (Amelia, 2017), which has become an inseparable

part of the religious life of the Banjar people.

Based on field research, it can be concluded that muzaki in South Kalimantan has two different perceptions regarding using digital platforms in zakat management: negative and positive. Modern muzaki tend to have a positive perception, while traditional muzaki tend to have a negative perception, but some have flexible or floating perceptions.

These three perceptions are influenced by several main factors, especially principles and satisfaction in religion. Traditional and modern muzakis are fundamentally averse to the use of digital platforms. However, in zakat practice, they prioritize the spiritual satisfaction of individuals influenced by their understanding and knowledge of zakat and the payment mechanisms established by Islamic Shari'a. Negative perceptions and a more rigid approach to zakat contracts fall under the category of *haji masalah*, which is needed indirectly to prevent important religious violations, such as the misappropriation of funds. Meanwhile, positive perceptions and a more flexible approach to zakat contracts are included in the category of *masalah hajiyyat*, which aims to overcome difficulties and limitations in meeting basic human needs.

It is necessary to take a holistic approach to overcome the problem of digitizing zakat from the perspective of shariah maqashid theory. This includes efforts to strengthen management, human resources, technology, and socialization as well as communication on the trust and legitimacy of the system, overcome the digital divide, maintain the humanitarian aspect of the zakat process, strengthen the security of the digital system, and increase public education and awareness about zakat digitalization. This is included in implementing *maqashid shariah* in the worldly aspect (Ismail, 2014).

From the perspective of *shariah maqashid theory*, several solutions can be

applied to overcome the problem of digitizing zakat, which aims to avoid religious violations of a *dharuriy nature*. *First*, ensuring transparency and accountability in OPZ's zakat digitization system is important. This can be done by providing clear reports on the collection, distribution, and use of zakat funds. The digital system should be designed so that muzaki can track and check the use of Zakat funds transparently to implement *hajiyat* (Rafsanjani, 2016). *Second*, in zakat digitization, muzaki data security must be a top priority. Digital systems must be equipped with strong data protection and clear privacy policies. Life protection efforts must follow Sharia principles so that muzaki feels safe and comfortable using digital platforms (Komariyah, 2020).

Third, increasing public education and awareness about zakat digitization is important. Muzaki needs to be given a good understanding of the concept of zakat, the benefits of digitalization, and the risks and responsibilities associated with using digital platforms. This education can be done through social campaigns, seminars, and training involving scholars, government, and zakat institutions. By implementing these solutions, it is hoped that the digitization of zakat can be carried out properly by the principles of *maqashid syariah*. These solutions will help build a transparent, safe, inclusive, and effective zakat digitization system for muzaki and *mustahik*.

More specifically, the management of zakat through digital platforms in the perspective of *maqashid syariah* is as follows: first, *Dharuriyyah (Hifdz al-Mal)*. Digitalization of zakat management is closely related to one of the elements of *Dharuriyyah*, namely *Hifdz al-Mal*, or *safeguarding* assets, namely by ensuring that zakat funds collected and managed effectively and efficiently are used for effective and targeted programs. In this case, digitalization can help improve transparency, accountability, and efficiency in collecting, managing, and distributing

zakat funds (BAZNAS Kalimantan Selatan, 2022).

Through a reliable and integrated digital platform, donors can easily channel their zakat to desired zakat programs safely and easily (BAZNAS South Kalimantan, 2022). In addition, digitizing zakat can also help speed up the verification and validation process of *mustahik* or zakat recipients, thereby minimizing the risk of misuse or fraud.

In the long run, digitalization of zakat management can help increase efficiency in the collection and distribution of zakat funds so that more zakat funds can be channeled to programs that support the welfare of *mustahik* or zakat recipients, such as poverty alleviation programs, health assistance, and education assistance (BAZNAS Kalimantan Selatan, 2022).

In this way, digitizing zakat can help maintain assets (Komariyah, 2020) by ensuring that assets that have been spent to pay zakat are managed effectively and efficiently channeled to targeted and effective programs in helping to improve the welfare of *mustahik* or zakat recipients. Thus, digitizing zakat can help safeguard muzaki assets and increase the benefits obtained by *mustahik* or zakat recipients.

Digitalization of zakat can contribute to achieving the goals of *maqashid syariah*, namely the benefit and welfare of mankind, including *mustahik* or zakat recipients. One of the main objectives of zakat is to improve the social and economic conditions of *mustahik* to improve their welfare. Digitizing zakat through *crowdfunding* platforms such as kalsel.baznas.go.id and kitabisa.com websites can help achieve this goal by increasing efficiency and effectiveness in collecting, managing, and distributing zakat. This can help increase the benefits received by *mustahik* or zakat recipients, as well as help reduce social and economic inequalities that exist in society.

In addition, digitizing zakat through the website database (BAZNAS Kalimantan Selatan, 2022) can also help

increase transparency and accountability in managing zakat funds. With better transparency and accountability, the community can have more trust and confidence in the zakat programs implemented to increase public participation and trust in the collection and distribution of zakat.

Second, *Hajiyyat*. Support the implementation of Islamic Sharia commandments. The digitalization of zakat management is a solution to support the implementation of something ordered by Islamic law, such as educating about the importance of zakat and its associated virtues. In this way, digitizing zakat can help build awareness of the Muslim community's obligation to zakat and provide information about various zakat programs that can help improve the welfare of zakat recipients, especially the support of scholars and local communities through various media.

Effectively and efficiently managed zakat funds are used to build and strengthen social and economic infrastructure in Muslim communities. In the long run, the digitalization of zakat can help improve social and economic conditions in these communities, improve the welfare of families and children, and provide support for children to develop optimally through education to support learning activities that are obligations for humans.

In its implementation, digitalization of zakat management can introduce technology that helps increase efficiency in collecting, managing, and distributing zakat funds so that more zakat funds can be channeled to programs that support the welfare of children and families. For example, zakat funds can establish schools or training centers to help underprivileged children and families access quality education and training (Komariyah, 2020).

Digitizing zakat management can also help introduce new financial technologies such as *peer-to-peer lending* and *crowdfunding* (BAZNAS Kalimantan

Selatan, 2022), which can help underprivileged families to obtain loans with low or even no profit sharing at all so that they can build businesses and improve the welfare of their families.

In this way, the digitalization of zakat management can help improve social and economic conditions in Muslim communities to support children and families in developing optimally and ultimately helping nurture offspring. First, avoid religious transgression. Digitalization of zakat management can avoid religious violations by involving the community in transparently monitoring their zakat funds to avoid mistrust and fraud. With *online* zakat platforms and applications, people can track their zakat funds to their beneficiaries. This can increase people's trust and satisfaction in distributing their zakat and provide a sense of security and calm in the mind.

With the management of zakat digitalization, zakat institutions can use technology such as applications and *online platforms* to collect zakat funds and facilitate the process of collecting and distributing zakat funds to those entitled to receive them. This can also minimize the risk of fraud and corruption in collecting and distributing zakat.

In addition, the digitalization of zakat management can also introduce new financial technologies, such as *blockchain* and *crowdfunding*, which can provide security and transparency in collecting and distributing zakat funds. *Blockchain* technology can ensure that zakat funds are only used for earmarked purposes and allow the public to track the use of zakat funds openly and transparently.

In this way, digitizing zakat management avoids religious violations by introducing technology that can increase efficiency, security, and transparency in the collection and distribution of zakat. This can help the Muslim community to be more confident and confident in channeling their zakat and provide a sense of security and peace of mind. However, it must be

supported by the government, muzaki, technology, and the community to solve problems in zakat management through digital platforms. Second, *Rukhsat al-Shari'ah*. Digitalization of zakat management provides convenience in human life (Nurfalah & Rusydiana, 2019; Rahman, 2021) and expands access to zakat so that Muslim communities can fulfill their religious obligations more easily and effectively (Komariyah, 2020). Thanks to technological advances, many online zakat platforms and applications make it easier for people to zakat electronically. This allows people to do zakat quickly, easily, and reliably from anywhere and anytime, especially during the past Covid-19 pandemic, where there were physical and face-to-face restrictions so that with the option of digital zakat, it makes it easier for muzaki to maintain religion, namely by conducting zakat worship through digital platforms. Basically, the absence of zakat methods through digital platforms will not eliminate the element of *dharuriy*, but humans will face difficulties because of it, especially in this technological era.

In addition, the digitalization of zakat management also allows zakat institutions to utilize technology to optimize zakat management and increase transparency in the collection and distribution of zakat. Zakat institutions can use *online* zakat platforms to collect zakat electronically, manage zakat recipient data, and monitor and track the use of zakat funds (Rohim, 2019). This can help improve the effectiveness and efficiency of zakat management and encourage transparency and accountability in using zakat funds.

In addition, the digitalization of zakat management also allows zakat institutions to innovate in zakat programs, such as developing education, health, or productive economic programs, which can help improve the welfare of zakat recipient communities. By utilizing technology and data *analytics*, zakat institutions can

analyze the needs and potential of zakat recipients and design targeted and effective programs to improve their quality of life.

Thus, digitalization of zakat management is the implementation of *mashlahah hajiyyat by facilitating and expanding access to zakat, increasing the effectiveness and efficiency of zakat management, and enabling innovation in zakat programs to improve the welfare of zakat recipient communities*.

In its implementation, zakat digitalization can also minimize human error in calculating and distributing zakat, thus ensuring that the zakat funds given reach the hands of those in need by encouraging and providing skills for those who do not have skills (Komariyah, 2020).

CONCLUSION AND RECOMMENDATION

Digitalization of zakat management is closely related to one of the elements of *Dharuriyyah*, namely *Hifdz al-Mal*, or *safeguarding* assets, namely by ensuring that zakat funds collected and managed effectively and efficiently are used for effective and targeted programs. In this case, digitalization can help improve transparency, accountability, and efficiency in collecting, managing, and distributing zakat funds. In *Hajiyat*, the digitalization of zakat management is a solution to support the implementation of something ordered by Islamic law, such as educating about the importance of zakat and the virtues associated with zakat. For example, zakat funds can establish schools or training centers to help underprivileged children and families access quality education and training.

Digitalization of zakat management can avoid religious violations by involving the community in transparently monitoring their zakat funds to avoid mistrust and fraud. With *online* zakat platforms and applications, people can track their zakat funds to their beneficiaries. This can increase people's trust and satisfaction in distributing their

zakat and provide a sense of security and calm in the mind.

Digitalization of zakat management provides convenience in human life and expands access to zakat so Muslim communities can fulfill their religious obligations more easily and effectively. Thanks to technological advances, many online zakat platforms and applications make it easier for people to give zakat electronically. This allows people to do zakat quickly, easily, and reliably from anywhere and anytime.

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