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EFFECTIVENESS OF IMPLEMENTING DIGITAL FUNDRAISING AND FUND ACCOUNTING AT BAZNAS NORTH SUMATRA

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Abstract: *The number of poor people in Indonesia in 2023 will reach 25.90 million people, this is a quite serious problem for the country. Zakat is a means of mutual cooperation that can help this imbalance. Internet penetration in North Sumatra is the highest on the island of Sumatra based on the APJII survey in early 2024, this is the spearhead of all types of digitalization applications. This fact makes us aware that the potential for zakat should increase further and make it easier for BAZNAS North Sumatra Province to collect funds. This research aims to measure the effectiveness of implementing digitalization in compiling and reporting accounting. The data collection method uses research qualitatively based with a phenomenological approach. Based on the research results, the implementation of digital fundraising can be said to be effective, but it is not yet effective in targeting accuracy, one of which is due to a lack of social engagement on social media. For fund accounting, which is a reporting rule for non-profit organizations, BAZNAS North Sumatra Province has implemented regulations with PSAK 109 and reporting has been digitized and automated.*

Keywords: ZISWAF; Digitalization; E-Payments; PSAK 109; Midtrans.

INTRODUCTION

Data from the Central Statistics Agency (BPS) regarding the poverty rate of Indonesia's population is recorded as having reached 25.90 million people in 2023. This problem is actually in line with Islamic teachings or what is often referred to as Islamic charity, which firmly advocates helping underprivileged people and each other, namely by cleaning up assets through zakat, infaq and alms. Zakat is a form of Islamic charity that cleanses wealth for the welfare of the world and the hereafter, which is very important for Muslims, especially in Indonesia, where the majority of the population is Muslim. Zakat is considered to have the power to stimulate the Indonesian economy (Tambunan et al., 2019).

Zakat (*al-maliyah al-ijtima'iyah*) is a means of balance in the socio-economic and financial fields. The basic concept of zakat is that it is a basic tool that can eliminate inequality and trigger economic activity by distributing and also equalizing the purchasing power of society at large (Dafa et al., 2022). In this way, zakat becomes a form of mutual cooperation to create a better and more equitable economy for those who need it. If we look at the potential for zakat in Indonesia, 87% of the population adheres to Islam, so if income and distribution of zakat are carried out optimally, it will eradicate the poverty rate in Indonesia. Based on research (Pulungan et al., 2023), the zakat variable influences poverty in Indonesia. Paying zakat through institutions will enable equality in the enjoyment of these funds and can offer development and assistance, while the use of zakat by institutions that receive and distribute these funds will be directed at efforts to develop the economy of underprivileged communities so that it will be one way to overcome poverty among the community (Suwandi & Samri, 2022).

In the past few years, in the fund collection system, muzaki could visit the nearest BAZNAS (National Amil Zakat Agency) regional office, but the impact of rapid globalization means that on average now payments are made via a digital system, one payment method can be via the website. Distribution of zakat from a manual system switching to an automatic system is still permitted according to Islamic law, as long as the terms and conditions are not abandoned (Damanik & Marliyah, 2023). Data regarding the number of internet users in Indonesia from the Association of Indonesian Internet Service Providers (APJII), in its survey at the beginning of 2024 there was an increase in the number of internet users by 1.31%, with a percentage reaching 79.5%. In the category of internet penetration rate by island and province, North Sumatra has a penetration rate of 73.15%, with the highest contribution value per island among other provinces at 21.74%. It can be said that the people of North Sumatra (North Sumatra) are the largest contributors to internet usage, with this it is hoped that it will make it easier for BAZNAS in the local area to raise funds digitally in its working area.

Digital fundraising, the general term for fundraising is an activity of collecting public funds including individuals or institutions with the aim of doing good by indirect means through digital bank payments, crowdfunding or QR CODE (Dythia & Fatah, 2022). Financial Keskusliitto on research (Nurfalah & Rusydiana, 2019), digitalization is the development of work methods, work scope and work environment in the financial sector. Work will be done more quickly and efficiently thanks to developments in digitalization and

information technology. It is widely believed that as a result of digitalization, consumers will become more independent and workplaces will shift to a more digital place, which has the potential to transform entire organizations. Working remotely and from home will become more commonplace in the workplace, both now and in the future, and having digital skills will be essential for employment.

As noted on its website, BAZNAS has been digitizing zakat payments for eight years and has now partnered with 100 other digital platforms. Eight years ago, BAZNAS also carried out initial digitalization using SIMBA. SIMBA is a system that was built and developed with the function of storing BAZNAS data and information on a national and centralized scale, where this access is used privately by each regional representative office.

According to research from Rohmaniyah, digital development has been very rapid and has covered all aspects of our lives, therefore the implementation of digitalization of zakat is very necessary in order to achieve efficiency, effectiveness and wide reach in zakat payments, management and distribution. There are several urgencies in digitizing zakat, including: providing flexibility to the community (muzaki) in paying zakat, increasing the reach of wider collection and distribution of zakat, providing a sense of trust to the community and can also increase public literacy regarding ZISWAF (Zakat, Infaq, Alms and Waqf) (Rohmaniyah, 2022). With the various benefits offered by digitizing zakat, the manual process carried out will feel less effective, efficient and can take more time than utilizing digitization.

However, based on research from Nurul (Sholikhah & Janah, 2022) related to digital fundraising on the "indonesiadermawan.id" platform, it is still less effective in terms of performance due to high targets and lack of socialization, but it is effective in terms of usage time and available resources. Apart from that, in Ella's research at the DT Peduli Institute, the implementation of online payments was considered effective and had exceeded 2% of the target. The collection of ZIS funds has been said to be effective in the aspects of use value, economics and implementation of work that can be accounted for and practical in its procedures, but in terms of the actual division of work it has not been said to be effective (Damanik & Marliyah, 2023).

Apart from that, the impact of digital fundraising indicates that there are transactions, so each institution certainly has a form of accountability for the management of funds collected and distributed, interpreted through financial reports. Financial reports have the meaning of a language used to describe the financial activities of an entity in a structured and detailed manner. BAZNAS itself is a non-profit institution/organization. Non-profit organizations have quite a striking difference, all of their activities are not solely concerned with profit. Non-profit organizations earn profits based on financial performance results which are usually called surplus. Presenting financial reports can increase the credibility of the organization, for presenting financial reports of non-profit organizations using PSAK (Statement of Financial Accounting Standards) No. 45 which can be easily understood and have high relevance. In this research, fund accounting is one way of determining the recording of financial reports for non-profit organizations that do not prioritize profit or profits from their activities. The main objective of PSAK (Statement of Financial Accounting

Standards) No. 45, namely providing information to meet relevance to the interests of resource providers who do not expect repayment (Rahayu et al., 2020).

However, the IAI (Indonesian Accountants Association) has issued standards for presenting financial reports for zakat institutions. PSAK (Statement of Financial Accounting Standards) No. 109 contains accounting for zakat, and infaq/alms) with the aim of good organizational governance in managing zakat funds in a transparent and accountable manner (Rahman, 2021). There are three basic concepts involved in zakat accounting, namely: accountability, management control, and information presentation. The following are the objectives of zakat accounting: 1) providing the data necessary for the administration of zakat, waqf, infaq/alms, and grants mandated to an organization appropriately, efficiently, and effectively. 2) Providing data to report actions taken in order to account for the organization, management, and 3) allocation of zakat appropriately and efficiently (Andani & Syafina, 2022).

In Desy's research, analyzing non-profit accounting at one mosque using the benchmark PSAK (Statement of Financial Accounting Standards) No. 45 However, in this research, the mosque studied did not comply with the general accounting cycle. Meanwhile, in Agustina's research, PSAK (Statement of Financial Accounting Standards) No. 109 aims to equalize reporting standards for zakat, infaq and alms transactions which are increasingly complicated. It will be easier to audit zakat, infaq and alms management organizations if their financial reports have the same format. For an organization or business, recording financial reports for one accounting period is very important because it functions as a tool to describe business performance (Isviandari et al., 2019).

Explaining previous research, the author wants to make an update and development in accordance with the times in the digitalization aspect of payments at BAZNAS in the North Sumatra region in accordance with the phenomenon of soaring internet users in the region. And from the description that has been explained, researchers will conduct research on the effectiveness of digital fundraising and fund accounting in non-profit organizations, namely BAZNAS, North Sumatra Province. Apart from that, this research also understands and updates the development of digitalization and its theories, examines the effectiveness in implementing digital zakat, infaq, qurban and fidyah fund transactions and the application of accounting treatments.

RESEARCH METHOD

This research uses a qualitative method, namely research that is empirical in nature and places more emphasis on observing phenomena and using a phenomenological approach. The research location is at the North Sumatra Province BAZNAS office and the programs that will be examined are fundraising and finance. There are two sources of information, namely primary and secondary. Primary data comes from interviews with the Head of Finance and Fundraising, respectively on February 12 2024 and March 1 2024 and six people from North Sumatra as a sample of participants were interviewed on February 29 2024. Apart from that, other primary data namely the Midtrans general ledger report BAZNAS

North Sumatra Province Period 01/01/2023 to 31/12/2023. Secondary datasourced from website articles, literature reviews, social media platforms and books. Data collection techniques include observation, interviews and collecting documentary materials. Once collected, the data will be examined using qualitative data reduction analysis techniques, then the data will be presented using effectiveness indicators with five indicators of effectiveness, namely: 1) understanding of the program, 2) accuracy of targets, 3) timeliness, and 4) achievement of goals, 5) real change (Amalia et al., 2024) from Sutrisno and drawing conclusions.

RESULT AND DISCUSSION

Digital Fundraising

Due to the vast residential area of the archipelago, it is not possible to have an office in only one region, therefore BAZNAS has offices in every region in Indonesia. Spread across 34 provinces and 463 regencies/cities in Indonesia. BAZNAS North Sumatra Province is the government's regional office which oversees the management of zakat funds in the North Sumatra region. BAZNAS North Sumatra Province was established based on the mandate of Law No. 38 of 1999 concerning Management of zakat and Decree of the Governor of North Sumatra Number: 451.7.05/K/2001 as the official collector and distributor of zakat, Infaq/Shadaqah (ZIS) and also the coordinator of the Agency Amil Zakat. At BAZNAS North Sumatra Province the entire database is in SIMBAZNAS, starting from paying zakat, infaq, sacrifice, fidyah and others digitally and non-digitally and now we as a community can pay it via the BAZNAS North Sumatra Province website, as in the picture below .

Figure 1 below shows the home page of the BAZNAS website for North Sumatra Province.



Figure 1 shows the cover of BAZNAS North Sumatra's website.

Figure 1 above shows the North Sumatra Province BAZNAS website which can be accessed via the following link: <https://sumut.baznas.go.id/>. There is an accumulation and percentage level of distribution of funds distributed by BAZNAS North Sumatra Province in certain periods, this is a form of transparency in the management of the funds collected. In managing an institution, accountability and transparency of financial reports are very important. Good accountability and openness will harmonize to improve the institution's reputation and help it gain the trust of more people. Therefore, along with technological developments, all fields must be able to adapt and enter the digital realm (Yona & Laylan, 2022). In the middle position at the bottom of the website (as attached to figure 1), BAZNAS North Sumatra Province has provided tools for muzaki to make it easier to pay zakat online, there is also a zakat calculator as a step to simplify the calculation of muzaki zakat, not only that, muzaki can also confirm zakat and see the list of accounts held by BAZNAS North Sumatra Province. In this bar there is a gray tool which is a sign of an E-Proposal planning tool.

Figure 2 in below shows the menu page for PAYING ZAKAT ONLINE on the website BAZNAS North Sumatra Province.

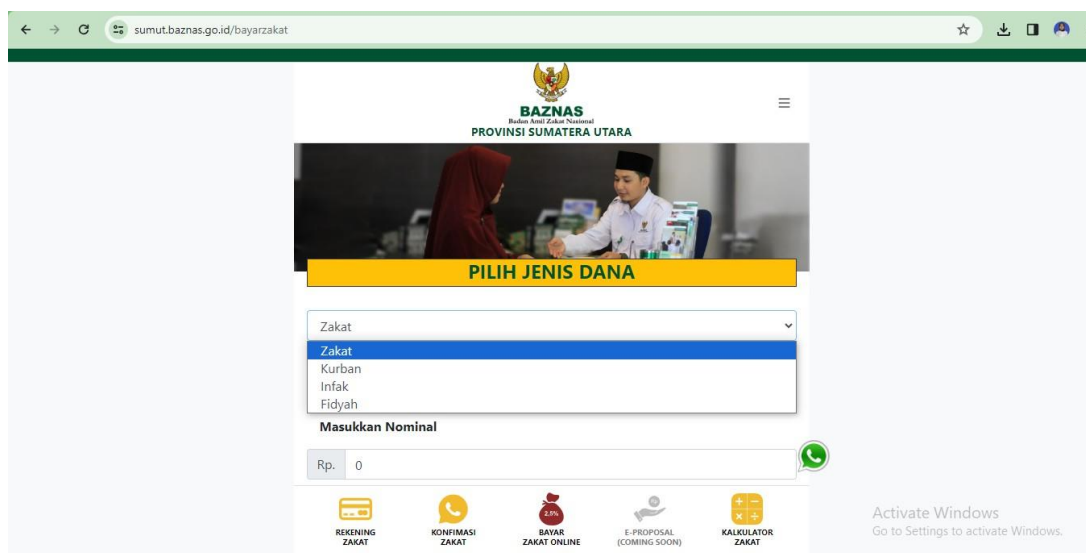


Figure 2 shows the e-payment menu of BAZNAS North Sumatra's website.

Figure 2 above shows online zakat payment tool which is the core of this research, can be accessed on the same web page but also via the following link: <https://sumut.baznas.go.id/bayarzakat>, figure 2, which is located above, BAZNAS North Sumatra Province opens several options for the types of funds that will be used by muzaki. Zakat, Sacrifice, Infaq and Fidyah are options for receiving funds received digitally on the website.

Figures 3 and 4 in Below shows a screenshot of the Instagram profile BAZNAS North Sumatra Province as well as one of the embedded feeds in the form of an online zakat flyer.



Figure 3 above shows the Instagram profile BAZNAS North Sumatra Province



Figure 4 above shows the Instagram embedded flyer BAZNAS North Sumatra Province

Figures 3 and 4 above shows one of the social media platforms from Instagram BAZNAS North Sumatra Province displays an Instagram profile along with an embedded feed in the form of an online zakat payment flyer (digital fundraising), which can be accessed via the following link: <https://www.instagram.com/baznasprovsumut?igsh=MWduYXUweHVtemtvOA==> from the picture above it can be concluded that BAZNAS North Sumatra Province has carried out digital fundraising by promoting and disseminating information related to online zakat payments which are managed under their auspices. The existing feeds are not only in the form of online zakat promotions but also provide transparency in the form of distribution or other BAZNAS activities for North Sumatra Province which can support community literacy, especially the people of North Sumatra. But there is still a lack of interaction/engagement.

Figure 5 in below shows the screenshot results from the North Sumatra Province BAZNAS Facebook profile.



Figure 5 above shows the Facebook profile BAZNAS North Sumatra Province

Figure 5 on the side shows one account from BAZNAS North Sumatra from the Facebook platform which can be accessed at the following link: <https://www.facebook.com/baznasprovsumut> on this platform, the content on the Instagram platform is the same, with a mirroring concept. On Facebook there is also not much engagement and still has a thousand followers. Even though this platform has many users, judging from the interaction, for each social media platform owned by BAZNAS North Sumatra Province, it must be carried out more optimally so that followers of social media are persuaded, given literacy, as a form of institutional transparency and support income from digital fundraising at BAZNAS North Sumatra, but the use of social media can also be an online discussion forum, audience monitoring and survey, reaching a wider market, a means of product information, as well as promotional media (Suprianto et al., 2022).

Apart from the five pictures above, there are also the results of interviews with resource persons from the fundraising section on February 12 2024, located at the North Sumatra Province BAZNAS office located on Jl. Haji Hospital, Medan Estate, in the interview he said:

"The collection of zakat, donations, sacrifices and other funds that we collect from person to person or from institutions is very urgent. Well, Digital fundraising or online zakat payments will continue to be intensified and socialized to the people of North Sumatra, now many people use social media, well we have Facebook, Email, websites, Instagram too, the newest for social media is Tiktok, it will continue It is being pursued so that the programs from BAZNAS North Sumatra Province are channeled to the public from this information media, right now it is easier to read via social media. "Apart from that, we

also have a target for receiving zakat and distribution too, this target is not only online but also offline."

Of the many steps that have been taken by BAZNAS North Sumatra Province in digitalizing zakat online and the real work of fundraising people who work to collect funds, input from the community is also needed. In this research, the author also interviewed six people from North Sumatra on February 29 2024 regarding digital fundraising, the summary is the conclusion of the interviews conducted by six participants who are people from North Sumatra. Three people said they did not understand in detail how to give zakat, charity, sacrifice or pay fidyah via e-payment. Meanwhile, two people said they did not know how to pay e-payments at BAZNAS North Sumatra Province, the remaining person said they had donated online but to other zakat and alms collection bodies. They often and only pay it directly through the nearest mosques.

For conclusions in the field of digital fundraising regarding its effectiveness as contained in a study from (Fauziah et al., 2022) regarding the indicators of effectiveness proposed by Sutrisno, in the case of digital fundraising at BAZNAS North Sumatra Province, four indicators have been met, but there is one indicator, namely targeting accuracy, which has not been implemented well, which has resulted in the public not knowing enough information regarding digital fundraising and one thing that seems not yet too much attention is paid to social engagement on social media for audiences owned by BAZNAS North Sumatra Province, where engagement is interpreted as community involvement and as a two-way and relational strategy that involves and benefits both parties and this is the basis of the communication strategy that can generate reputation for the institution/company. Because social media has become a fundamental thing in modern life, everyone has used technology as something that can facilitate them in getting information (Dananjana et al., 2024). Based on research (Cahyani, 2020), the way the Flip company builds social engagement is by interacting with the audience by presenting activities that relate to current problems and actively communicating in two directions.

Fund Accounting

Figure 6 shows the online receipt of funds based on the North Sumatra Province BAZNAS ledger at Midtrans for the period 01/01/2023 to 12/31/2023

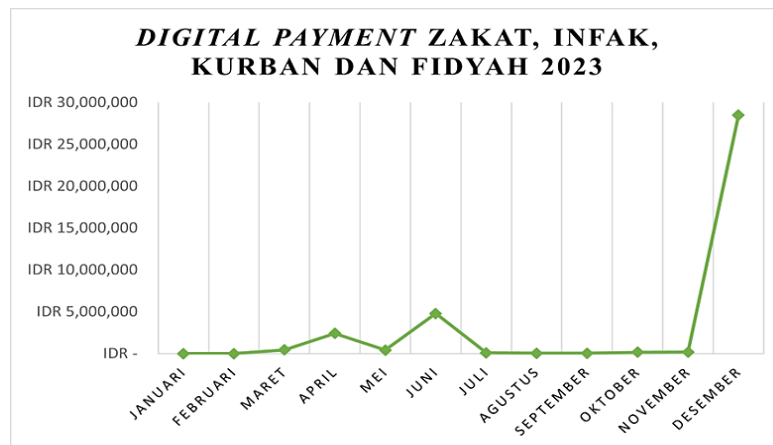


Figure 6 shows the Midtrans general ledger graph for the period 01/01/2023 to 12/31/2023.

Figure 6 above shows the level of fluctuation in e-payment acceptance from zakat funds, infaq, curtires and fidyah. BAZNAS North Sumatra uses Midtrans as a payment gateway, Midtrans has easy integration and good security because it uses an anti-fraud system, the basis of which is an online payment platform that is connected to various payment methods in Indonesia (Puspitasari & Maulina, 2019). However, on receipt of data in the Midtrans ledger, information for receipt specifications Not yet transparent and only in numerical form so that when you look at the Midtrans ledger on receipt if it is not input, then there are no specifications.

Based on the results of interviews with sources, namely the head of the finance department BAZNAS North Sumatra Province on March 1 2024 which is located at the BAZNAS North Sumatra Province office located on Jl. Haji Hospital, Medan Estate, in the interview he said that:

"For online payments there is a separate flow, we (the finance department and employees North Sumatra BAZNAS) just follow along via the application or program that is already available. For reporting, we now use PSAK No. 109 concerning zakat accounting and just need to set it using PSAK No. 109, because there is already a program and reporting template, it is automatic and there is no need to do it manually anymore. This digitalization of reporting has been very effective and makes reporting easier, so there is no longer a need for manual journaling. "However, for the Midtrans ledger it is necessary to input the information, but it will not affect the value, therefore this office needs an office that handles digital payments so that it can be easier and more organized."

For conclusions in the financial sector, regarding its effectiveness as contained in a study from (Fauziah et al., 2022) regarding the effectiveness indicators proposed by Sutrisno, in the case of accounting at BAZNAS North Sumatra Province, it has met all five available indicators and is classified as effective. And in the case of fluctuations in Midtrans ledger receipts, this may be because there are many ways to deposit zakat, and there are even many zakat amil institutions. Apart from that, in other cases, based on previous research by (Rahayu et al., 2020) regarding mosque case studies using PSAK No. 45, in this research it is argued that the use of each institution currently has its own provisions, such as in the case of accounting in mosques using mosque accounting and zakat reporting using zakat accounting, because there has been an update from the IAI (Indonesian Accounting Association) which has issued Sharia SAK (Financial Accounting Standards).

CONCLUSION

With the internet now increasingly becoming a phenomenon that is very familiar to society, every line of life can be completed just by utilizing digital systems. Especially in the payment of zakat, infaq, sacrifice, fidyah and others. There is a huge opportunity to attract muzzaki, provide efficiency and effectiveness, but it is a challenge in terms of persuasiveness and interest in other Amil Zakat Institutions by the public. Based on the

results of research conducted by researchers regarding the digitalization of payments and accounting treatment at BAZNAS North Sumatra Province with the title "Effectiveness of Digital Fundraising and Fund Accounting within the Scope of BAZNAS North Sumatra", it can be concluded that it is effective. With four effective indicators for the fundraising section and five effective indicators for the financial section of the five indicators. With two important findings, namely the need for digital engagement with North Sumatra BAZNAS social media in broadcasting information to the general public by communicating two-way with the audience or by utilizing digital marketing to attract the audience's attention and the second finding, namely that the finances of North Sumatra BAZNAS have carried out comprehensive reporting. automated in a program, there is no need to do it manually and PSAK No. 109 related to zakat accounting reporting.

It is hoped that this research can contribute to the encouragement of increasing social engagement on social media so that it can get the attention of the audience, especially for BAZNAS North Sumatra. Based on this research, the researcher realizes that this research is still not perfect, there are weaknesses and suggests future research. The researcher explains the research shortcomings and suggestions as follows: this research uses a qualitative research approach in the form of interviews with main informants and supporting informants, so that the research results that can be obtained are in the form of conclusions from interviews within the company and only involve a small number of people asking for their responses. Then the researcher suggested that in the future, research involving many respondents from the community to use quantitative research methods as standard data by attaching a survey sample of the North Sumatra community.

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