



# Literacy analysis of digital financial inclusion of zakat, Infaq, Alms and Religious Social Affairs (Ziska) at Lazismu Sangkapura Branch, Gresik Regency

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## ABSTRACT

Many studies in the banking sector have explained the significant increase in digital technology-based financial inclusion because it is able to exceed targets, increase people's financial understanding and provide easy access to financial products and services. However, little research was found in the unbanked sector that could be a consideration for increasing financial inclusion in digital technology. This article aims to analyze the use of digital media, human resource capabilities in using digital media, and digital fund fundraising strategies towards digital financial inclusion literacy of zakat, infaq, alms and social religion (ziska) in Lazismu Sangkapura, Gresik Regency. This research uses a descriptive-phenomenological approach with qualitative methods. The sampling technique uses purposive sampling. Data collection procedures include literature study, observation, interviews and documentation. The analytical tool uses SWOT analysis to test the validity of the data against the research objectives. This research found that Lazismu Sangkapura has used the digital space for Ziska financial inclusion literacy less than optimally. Several practical analyzes identified that digital platforms are limited to m-banking transfers, individual resources are less skilled or trained in operating digital media, fundraising strategies implemented through digital programs have a positive trend of growing ziska fund acquisition and equitable distribution. Various inhibiting factors must be addressed comprehensively, such as institutional management, media, resources and strategies for realizing Ziska digital financial inclusion literacy.

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## 1. INTRODUCTION

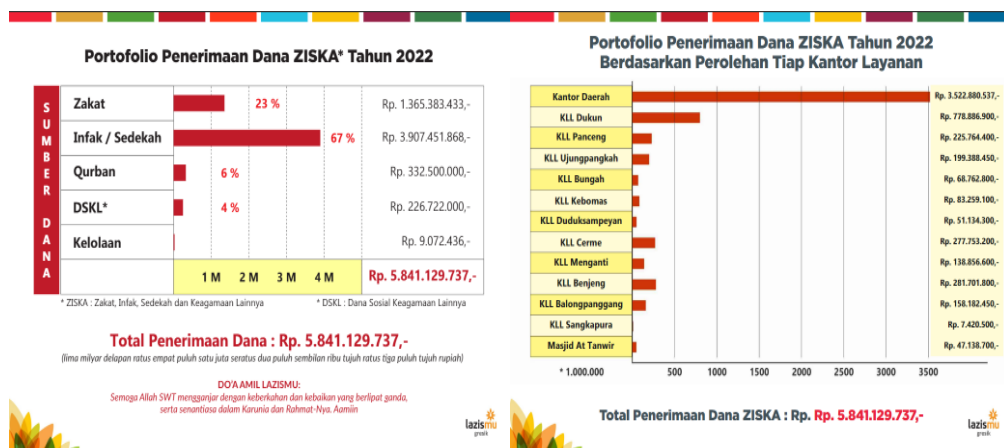
Haedar Nashir as Chairman of the Muhammadiyah Center stated that life at Muhammadiyah requires strengthening and empowering its existence as an Islamic movement in the dynamics of life

development. Haedar Nashir said, in the current dynamics of world development, there are four things that come together(Sukadiono 2023).

First, the emergence of a new reality in the world of social media and IT developments which will certainly influence the lifestyle and preaching of Muhammadiyah residents. Second, namely the reality of religious understanding that is developing in society, the emergence of Islamic ideology in an extreme direction that intersects with Muhammadiyah ideology. Third, namely the dynamics of the development of multiculturalism, namely understanding human rights, democracy, tolerance, pluralism. Fourth, the reality of global life has led to global economic, political and cultural expansion that cannot be stopped today.

The first statement of the new reality of social media and IT developments shows how important its current application is in various lines, especially in the Islamic financial institutions sector, both in the world of banking and conventional social financial institutions and sharia as a digital-based financial inclusion medium for operational effectiveness and efficiency.

Financial inclusion is the availability of different financial services, institutions and products according to people’s needs and abilities to improve people's welfare. Financial literacy is a series of processes or activities that increase financial literacy(Reza et al. 2019). Inclusive fintech is also important to implement in the activities of philanthropic institutions. In an Islamic view, digital philanthropy transformation is based on the E-Money fintech application, a study from(Syujai 2022)it has been observed that the urgency of digital transformation is increasingly being recognized across all sectors as institutions manage Islamic charity funds and implement good governance to inspire philanthropic optimism for the welfare of others. The use of digital philanthropy, such as electronic money, is a payment method that makes it easier for users to carry out various transactions. Lazismu Sangkapura is one of the Ziska financial philanthropic institutions based on the decree of the Muhammadiyah Gresik regional leadership number 019.BP/KEP/III.17/B/2022 concerning the revision of the determination and establishment of the Lazismu service office in Gresik Regency for the 2021-2024 period dated March 24 2022. Consisting of 13 Lazismu Service Offices (KLL), Lazismu Sangkapura operates on Bawean Island, far from the city of Gresik. This is different from other lazismu which can be reached by land. To get to Lazismu Sangkapura you have to take the fastest sea route for 3-4 hours. The Lazismu Sangkapura location can be accessed by the internet network to go online. However, there are several locations on Bawean Island, especially in Sangkapura district, which still cannot be accessed by the internet. So prospective muzakki, munfik or donors who want to distribute ziska to lazismu Sangkapura online have internet access problems. Their solution is just to look for the nearest location that can reach an internet signal. However, these obstacles will also affect the increase in the acquisition of Sangkapura Ziska Lazismu funds. Based on the 2022 Ziska fund revenue portfolio, the proceeds from each Lazismu service office in Gresik Regency are as follows.



(Source: Annual Report 2021 Lazismu Gresik)  
Figure 1. Annual Report 2021 Lazismu Gresik

From the portfolio above, we can see that Lazismu Sangkapura occupies the lowest position with ziska earnings with a nominal value of IDR 7,429,500 (Seven Million Four Hundred Twenty Thousand Five Hundred) rupiah among other lazismu who earn an average of over tens of millions to hundreds of millions of rupiah. This empirical report needs to be taken into consideration by Lazismu Sangkapura's human resources as managers in order to increase the interest of muzakki, munfik and donors to continue to increase ziska revenues in the era of digitalization.

Referring to data on the population according to sub-districts in Gresik Regency in open data which was last updated on March 3 2023, it was 1291518, consisting of 648861 men and 15149 women. Data on the population of Sangkapura sub-district shows that 52,732 people are more than the population of several other sub-districts, including Sidayu sub-district 43,594 people (9,138 people adrift), Sitsampeyan 49,407 people (3,325 people adrift), Ujungpangkah 51,720 people (1,012 people adrift), Panceng 52,340 people. (392 people adrift), while the neighboring sub-district on the same island as Sangkapura has 30,155 people (22,577 people adrift) and does not yet have a lazismu service office. However, Sangkapura's ziska lazismu income is less than those of these sub-districts.

The potential for a greater quantity of souls should be utilized optimally by Lazismu Sangkapura to increase the income of ziska. Apart from that, there are other factors that make people in the Sangkapura area have a low interest in becoming muzakki, munfik and donors in the Sangkapura lazismu. Another opportunity is that the Tambak sub-district, which is on the same island as Sangkapura, could be mobilized to increase the coffers of ziska revenues. Of course, this opportunity is not easy by just carrying out promotions for the existing Lazismu Sangkapura program. We need fresh strength and strategies to manage finances according to sharia in the era of digitalization to make new breakthroughs in order to increase public interest in the Sangkapura sub-district area and the untouched fish ponds in Lazismu Sangkapura.

Digital financial inclusion literacy is important for receiving and disbursing Ziska funds for Lazismu Sangkapura. Changes in intentions from generation to generation in the desire for Ziska transactions must be supported by ease and sophistication of technological access. If Lazismu Sangkapura does not implement this, there will be no significant increase in the amount of ziska funds each year.

Therefore, the author is interested in reviewing research entitled "literacy analysis of digital financial inclusion of zakat, infaq, alms and social religion in Lazismu Sangkapura, Gresik Regency". The formulation of the problem in this research is 1) How is the use of digital media for financial inclusion literacy in Lazismu Sangkapura, 2) What is the capacity of human resources in using digital media for financial inclusion literacy in Lazismu Sangkapura? Ziska Lazismu Sangkapura Financial Inclusion Literacy?

## 2. RESEARCH METHOD

The type of research applied is field research, which in Dedy Mulyana's concept is defined as research that focuses on understanding natural phenomena in the surrounding environment. The main data used comes directly from the field, ensuring that the information obtained reflects the reality of the phenomena that exist at the research location. Therefore, this research chooses a field research approach to explore detailed and detailed data through observation, starting from small phenomena that are the focal point of the problem, to understanding larger phenomena. The aim is to find solutions for mutual prosperity. In addition, the information collected in connection with this research was adopted from several literary sources, including books, scientific journal articles of national and international reputation published on Google Scholar, Scopus, Sinta, proceedings and other online media.

Data analysis was carried out using descriptive methods. According to Sukmadinata in (Budi 1829) Descriptive research is research that tries to describe and interpret something. Descriptive research is research that aims to describe existing phenomena, both natural phenomena and man-made phenomena. A phenomenon can be in the form of functions, properties, changes, relationships, similarities and differences between one phenomenon and another. Using qualitative

phenomenological methodology. According to (Hasibuan, 2008), this exploratory hypothesis was created by Edmund Husserl who interpreted: "Phenomenology focuses primarily on the formation of the structure of consciousness and phenomena that occur in acts of consciousness as objects of reflection and systematic analysis", in other words, research theory aims to reveal phenomena which occurs in society and produces knowledge that is more useful for human life. This study focuses on the Ziska digital financial inclusion literacy which is operational among the people of Sangkapura sub-district by the Lazismu Sangkapura Zakat Management Organization (OPZ), Gresik Regency.

### 3. RESULTS AND DISCUSSIONS

#### Management of Ziska in Lazismu Sangkapura

The number of regular donors or muzakki in Lazismu Sangkapura is approximately 200 people (Ramadhan Fikri, Interview, 2023). Meanwhile, the amount of funds collected at Lazismu Sangkapura in 2021 was recorded at IDR 61,750,000. According to Fikri, this number is still relatively low compared to several other sub-districts in Gresik City.

Ziska distribution is the distribution of Ziska to people/mustahik who are entitled to receive Ziska, both for consumption and production. Especially zakat recipients, as we know in the At-Taubah verse 60, it is clearly stated that there are 8 asnaf groups who can receive zakat. The groups of zakat recipients (mustahik) mentioned in the verse are the poor, amil zakat, converts, riqab, gharim, fii sabilillah and ibn sabil (Khasanah, 2015). According to this notification, "The notification allows the distribution of zakat to several asnaf out of eight asnaf, so the steps for distributing zakat during the Covid-19 pandemic can be applied to several asnaf, especially for asnaf who are in need and for the poor" (Fery, 2020).

The Ziska fund distribution program in Lazismu Sangkapura is divided into several forms of activities, namely: First in the Education Sector, namely providing compensation to teaching staff and scholarships for students attending kindergarten to high school levels. Secondly, in the Economic Sector, there is assistance from the empowered MSME program and economic Jihad for Muhammadiyah members who have certain economic businesses. Third, the Health Sector, namely providing free treatment for underprivileged people at Islamic health centers (previously before they were decommissioned) and now at regional general hospitals, community health centers and other private clinics, then providing standby ambulances for urgent needs. The four areas of Disaster, in this area there are two focus activities which are assisting health care for those affected by disasters and providing assistance for basic material needs as well as helping to restore locations where people live.

There are also programs that are incidental apart from raising funds, namely proposing productive programs from sub-district branches or branches. Each Lazismu branch in the sub-districts can submit a proposal for an activity program, when the program is approved by Lazismu at regional, provincial or central level, then the activity can be continued and carried out. Of course, with the direction and guidance of Lazismu at the level above who has agreed.

In this explanation, this can be synchronized with a theory from George John Terry, namely about the concept of management in which there are 4 criteria, including first, planning (Planning) as the beginning of thinking about goals and preparing the steps that will be used to achieve these goals. Planning means preparing the things that are needed, taking into account carefully what might become obstacles,

Second, organizing, which is a way to gather people and get them according to their respective abilities and expertise in the work that has been planned. Third, actuating to move the organization so that it runs according to its respective duties and mobilizing existing resources within the organization so that the activities and programs carried out can run according to the initial plan that has been conceptualized. Fourth, monitoring (Controlling), namely the process of monitoring whether the movements of this organization are in accordance with the plan or not. This supervision is also related to the use of organizational resources so that they can be used effectively and efficiently without any obstacles.

Based on existing theory, management concepts can be considered carefully, therefore in planning there must be a clear consensus, so that in determining the main objectives there will be a clear direction for the future of media, human resources and fundraising power, thus according to the author's theory in line with the actual reality in the field, from there the author can learn how to prevent obstacles carried out by LAZISMU Sangkapura with the source of management targets, as according to Larasati (2018) is What is the goal of being regulated? What is regulated? Why should it be regulated? Who regulates? How to set? This way of organizing is to make subordinates understand existing procedures and arrangements, so that human resources can provide maximum efficiency for the organization and achieve the goals that have been determined since the initial agreement.

### **Implementation of Digitalization in Lazismu Sangkapura**

Digitalization is digital technology used in new business models that offer new opportunities and create value, in integrating digital technology into everyday life. Digitalization has the power to improve customer relationships, business processes, and create and adapt new business models.

For companies, the use of digital technology is a serious need if they want their business to develop, because to increase opportunities in customer relationships and business processes, it is necessary to use a digitizer. This is no exception for businesses or non-profits such as Amil Zakat organizations such as Lazismu Sangkapura.

The digitalization used by Lazismu Sangkapura is only limited to using bank transfers to run a digital transaction system" (Ramadlan Fikri, SE, interview, August 23, 2023), with the presence of the web and social media platforms as a basis for information related to Ziska management and information regarding Lazismu Sangkapura's activities itself. This can be seen in the following table:

Table 1. Implementation of Digitalization in Lazismu Sangkapura

No.	Information	Research result
1	Social media	Available, the social media used by Lazismu Sangkapura include Whatsapp, Facebook, Instagram, Twitter and YouTube.
2	Website	Not available, Lazismu Sangkapura does not yet have a special website. If you want to provide ziska donation services on the website for donors and muzakki, you can use the pwmu.co website but you have to pay, so Lazismu Sangkapura prefers to use services on social media.
3	Transfer via bank, e-banking, m-banking	Available, Lazismu Sangkapura provides account numbers and virtual bank accounts to collect funds such as zakat, infaq, alms and other religious social matters.
4	Application	Not available, Lazismu Sangkapura does not yet have applications related to Ziska and donors available on the Apple Store and Playstore.
5	Collaboration with E-Commerce	Not available, Lazismu Sangkapura does not collaborate with E-Commerce at all.

Based on the data above, Lazismu Sangkapura started digitizing. It can be seen that Lazismu works dynamically to face the challenges of the modern era both in accelerating the performance of an organization and in the field of zakat collection, as explained by the Chairman of Lazismu Sangkapura (Ramadlan Fikri, interview, August 23, 2023), that collecting Zakat funds does not require special knowledge and can done with a simple application. If the economic aspect is taken into account. The homogenization program carried out by Lazismu Sangkapura is also very helpful and opens up new avenues for Muhammadiyah Sangkapura Branch to collect zakat more efficiently, effectively and quickly.

### **The Role of Digitalization as Human Resource Management in Lazismu Sangkapura**

The convenience of an institution in today's modern industrial era cannot be separated from the digital space. Digitalization is important to support institutional independence. The urgency of human resource (HR) skills also requires acceleration in response to technological advances. Because the wheels of the institution are run by human resources to achieve the expected goals. The vital role of digitalization in advancing Lazismu Sangkapura depends on human resources who will continue to learn and realize their knowledge as follows.

Table 2. Realization of the Role of Digital Technology as a Strength for the Effectiveness of Activities Carried Out by Lazismu Sangkapura Human Resources.

No.	Information	Research result
1	HR administrators use Android phones and laptops	The management's cellphones and laptops are able to support the professionalism of the management's human resources because they can contribute flexibly and communicate easily in long-distance meetings
2	The average muzakki HR (donor) uses an Android cellphone/laptop	Donors who want to give prefer to be picked up directly by the amil rather than using an Android. However, not a few either.
3	Mustahik mostly uses Android phones but not laptops	It's impossible to know Lazismu's name via activity flyers on Android but doesn't know much about its function so it only plays a passive role.
4	Increased Ziska Fundraising	With advances in technology, the management has been greatly helped in Ziska fundraising from both local and national donors, so the increase in Ziska funds is different from when there were no technological tools.
5	Increasing the number of donor human resources and reaching information on mustahik who are in remote locations	Apart from the increase in Ziska funds, data on the increase in the number of donor human resources is increasingly visible because the management human resources can easily reach from anywhere to always remind each other of their obligations, especially giving zakat to Lazismu.

**The Function of Digitalization as Fundraising Management for Ziska Funds by Lazismu Sangkapura**

Companies and institutions have systems and methods that function in several aspects of the field in these companies and institutions which produce positive or even negative results. The digitalization function of the Sangkapura lazismu can be seen as follows.

Table 3. Impact of the Power of Using Digital for Fundraising Ziska Lazismu Sangkapura

No.	Information	Research result
1	Ziska Fund Collection Results	The sophistication of digitalization has spurred an increase in Ziska's fundraising every year.
2	Improvement and Development	The digitalization of Lazismu Sangkapura has had a good impact on the development of the organization both in terms of income and non-revenue. Then digitizing Lazismu Sangkapura can automatically increase brand awareness of Lazismu Sangkapura. This affects the general public's trust in the management of Ziska. With this, muzakki and donors become closer and easier.
3	Impact of Digitalization	Advances in digitalization make it easier for muzakki and donors to distribute Ziska. As well as making it easier for Lazismu Sangkapura's finances to check, calculate and accumulate Ziska funds.

**Identify the Swot of Digital Financial Inclusion Literacy Ziska Lazismu Sangkapura**

Furthermore, based on the results of the interview, the causes of the gap between financial inclusion and ziska digitalization in Lazismu Sangkapura were successfully identified using the SWOT approach as explained in the discussion below:

**Ziska Digital Financial Inclusion Literacy Strength Factors in Lazismu Sangkapura**

The population of Sangkapura District is entirely Muslim because not a single official place of worship was found belonging to another religion. The population is affiliated between the Islamic community organizations Muhammadiyah and Nahdlatul Ulama' (NU), but the majority are NU. They can be said to be residents who are very adaptive and open to social development even though they live an ocean away from other residents of Gresik Regency.

In this case, they are used to paying zakat, infaq and alms and helping others because their understanding has been supported by knowledge in general and religious educational institutions (madrasas) and in routine recitation activities in mosques. The Islamic religion also strongly encourages the fulfillment of one of its pillars, namely giving zakat.

It is common to find that when approaching Eid al-Fitr, the people of Sangkapura flock to pay zakat fitrah to an amil or amil zakat agency in the mosques. Not only that, the people of Sangkapura are very

generous when asked for donations for natural disasters, building houses of worship and other social assistance.

The existence of the zakat institution, the national amil zakat agency (Baznas), the Muhammadiyah amil, zakat, infaq and alms institution (Lazismu), the amil, zakat, infaq and alms institution Nahdlatul Ulama (Lazisnu) has become a medium for easily distributing zakat, infaq and alms to the people of Sangkapura. Another convenience is support from the Department of Communication and Information (Diskominfo) which provides internet network facilities at every location of the village hall and public places in the Sangkapura sub-district area.

So that the people of Sangkapura can access directly from wherever they want to carry out zakat transactions via their Android cellphone or laptop, namely by mobile banking transfer. Other efforts include zakat management and empowerment programs from existing zakat institutions, especially Lazismu, to attract the interest of Sangkapura people who are active in giving zakat.

#### **Weakness Factors in Ziska Digital Financial Inclusion Literacy in Lazismu Sangkapura**

Sangkapura people's understanding of infaq, alms and various types of zakat is common but awareness of paying other zakat, apart from the obligation to pay zakat fitrah, is still lacking. The factor of religious understanding has supported the number of madrasah schools from an early age to regular recitations in every village in Sangkapura, but the community is reluctant to realize or realize that obligatory zakat is important for the continuity of one's life.

There is still a lack of insight into further assessment of the use of digital media for the collection, management and transactions of zakat for amil and members as well as outreach to the mustahik of Lazismu Sangkapura.

#### **Ziska Digital Financial Inclusion Literacy Opportunity Factors in Lazismu Sangkapura**

The financial services authority regulations (POJK) have been refined from POJK 76 of 2016 to POJK Number 2023 concerning increasing financial literacy and inclusion in the financial services sector for consumers and the public (POJK LIK SJK). From these regulations, Lazismu Sangkapura as a trusted institution manages zakat, infaq, waqf and community charity funds in a modern and productive manner that is legally established at the sub-district level.

The initial establishment of Lazismu by the Muhammadiyah Central Leadership was carried out in 2002. Subsequently, it was confirmed by the Minister of Religion of the Republic of Indonesia as a National Zakat Amil Institution through Decree No. 457/21 November 2002. From this decree Lazismu moved in a structured manner at the national, provincial, district/city levels, and Muhammadiyah charity efforts.

Lazismu Sangkapura, which was formed by Lazismu Muhammadiyah Gresik Regional Leadership, is tasked with Sangkapura District to collect funds for zakat, infaq, alms and other social and religious funds that are empowered for the community. Lazismu Sangkapura uses digital media for financial technology (fintech) transactions in collecting zakat, infaq, alms and religious social funds through its programs. The aim is to make it easier for muzakki or donors to carry out transactions from anywhere online and practically.

#### **Threat Factors Against Digital Financial Inclusion Literacy Ziska Lazismu Sangkapura**

The lack of interest in sharia financial literacy and socialization of the use of digital media in financial transactions in giving zakat to society as a whole has resulted in low awareness of understanding digital zakat.

There are several amil zakat institutions such as Baznas, Lazisnu and other amil institutions operating in Sangkapura. If Lazismu does not have productive superior programs in empowerment that attract the public, then the potential for additional muzakki candidates and the collection of zakat and other social funds will not continue to increase.

The level of economic inequality between communities in the Sangkapura area is still high, which can also lead to low public awareness of fulfilling their obligation to pay zakat and other charitable funds.

#### **Ziska Lazismu Sangkapura Digital Financial Inclusion Literacy SWOT Analysis**

The financial technology industry or what is known as "fintech" has developed rapidly into financial institutions. This role has a big impact on the progress of every existing financial institution, such as the banking world in Indonesia.

Not only that, financial management institutions which are engaged in providing assistance to those in need (philanthropic institutions) are also feeling the efficiency of their performance so quickly. For example, the National Amil Zakat Agency (BAZNAS) and the Amil Zakat Institution (LAZ) such as LAZ Lazismu and LAZ NU Care Lazismu of course operate in the Sangkapura District area.

**Ziska Lazismu Sangkapura Digital Financial Inclusion Literacy SWOT Analysis Matrix**

In order to simplify the analysis and identification process, efforts to develop further strategic steps for implementing digital financial inclusion in Ziska Lazismu Sangkapura are as follows.

Table 3. ZISKA Lazismu Sangkapura Digital Financial Inclusion Literacy SWOT Matrix

<p>IFAS &amp; EFAS</p>	<p>Strengths:</p> <ol style="list-style-type: none"> <li>Operate electronic devices with various digital applications in the form of social media</li> <li>Management has management skills in the financial sector</li> <li>Management is able to operate all social media applications used</li> <li>Approaches and methods for promoting inclusion programs vary</li> <li>Serving offline and online</li> </ol>	<p>Weaknesses:</p> <ol style="list-style-type: none"> <li>Does not yet have a permanent service office</li> <li>Lack of orderly management communication</li> <li>Lack of digital-based ziska management literacy training</li> <li>Management professionalism is low</li> <li>Less intensive management meetings</li> </ol>
<p>Opportunities:</p> <ol style="list-style-type: none"> <li>Management, muzakki and mustahik have supporting electronic equipment</li> <li>The public's high interest in managing Ultramicro and MSME online businesses</li> <li>There is high public interest in taking part in free mass events such as health checks and circumcisions</li> <li>Have easy access to search data for every village head in Bawean</li> </ol>	<p>SO Strategy:</p> <ol style="list-style-type: none"> <li>Maximizing progress in managing and using digital-based social media (S1, S2, S3, S4, S5, O1, O2, O3, O4, O5)</li> <li>Increasing community targets to increase interest and care for ZISKA (S1, S2, S3, S4, S5, O1, O2, O3, O4, O5)</li> <li>Empowering community MSME businesses (S1, S2, S3, S4, S5, O1, O2, O3, O4, O5)</li> <li>Holding a free mass event to further introduce Lazismu Sangkapura to the community (S1, S2, S3, S4, S5, O1, O2, O3, O4)</li> </ol>	<p>WO Strategy:</p> <ol style="list-style-type: none"> <li>Hold regular training on the management and use of digital media for ZISKA (W1, W2, W3, W4, W5, O1, O2, O3)</li> <li>Organize your own electronic infrastructure (W1, W2, W3, W4, W5, O1, O2, O3)</li> <li>Opening a Lazismu service office located with the Sangkapura branch of the Muhammadiyah Da'wah building (W1, W2, W3, W4, W5, O1, O2, O3)</li> <li>Supporting the improvement of ZISKA's professionalism and insight into human resources (W1, W2, W3, W4, W5, O1, O2, O3, O4)</li> </ol>
<p>Threats:</p> <ol style="list-style-type: none"> <li>Low literacy in management and use of digital media for zakat</li> <li>Competition between zakat amil institutions</li> <li>Low sharia financial literacy regarding zakat</li> <li>Many communities have lower middle class economies</li> </ol>	<p>ST Strategy:</p> <ol style="list-style-type: none"> <li>Carrying out routine upgrading of digital media literacy training for ZISKA (S1, S2, S3, S4, S5, T1, T2, T3, T4)</li> <li>Offering superior, progressive programs or products (S1, S2, S3, T1, T2, T3)</li> <li>Carrying out ZISKA financial literacy training with LAZ which has a better rating (S1, S2, S3, S4, S5, T1, T2, T3, T4)</li> <li>Actively encourage management to socialize the usefulness of ZISKA for the public benefit (S1, S2, S3, S4, S5, T1, T2, T3, T4)</li> </ol>	<p>WT Strategy:</p> <ol style="list-style-type: none"> <li>Add to ZISKA's literacy schedule by practicing in digital media (W1, W2, W3, W4, W5, T1, T2, T3, T4)</li> <li>Emphasizing creativity and innovation to create superior programs or products (W1, W2, W3, W4, W5, T1, T2, T3, T4)</li> <li>Give awards to management with professional performance or loyal donors (W1, W2, W3, W4, W5, T1, T2, T3, T4)</li> <li>Develop innovative programs or products that are of great interest to the public (W1, W2, W3, W4, W5, T1, T2, T3, T4)</li> </ol>



### Developing a Strategy for Using Digital Financial Inclusion Literacy Media ziska Lazismu Sangkapura

Based on the results of the analysis that has been described, the next strategy for using Ziska digital financial inclusion media that Lazismu Sangkapura can develop is carrying out routine ZISKA management training activities in digital media for human resources including upgrading administrators and donors, completing electronic facilities and infrastructure for Lazismu services, providing award to innovative and creative digital media owned by human resources management or donors who continue to promote Lazismu. Because this will increase efficiency and facilitate access to services for receiving and distributing ZISKA to those who are entitled to it. Openness, speed and quality are attractive elements of the strategy that allows the addition of potential new donors in addition to the manual strategy of picking up.

Table 4. Managerial Implications of Strategy for Using Digital Financial Inclusion Literacy Media Ziska Lazismu Sangkapura

Before Research	After Research
The use of social media and other digital media for Ziska has not been managed optimally by the management's human resources	Train innovative capacities in the use and management of social media and other digital media
The electronic infrastructure for the Ziska Lazismu service is not yet complete	Completing the electronic infrastructure of the Lazismu service
Access to various digital media has not been utilized properly by donor human resources for Ziska	Carrying out outreach on the use of various digital media access to donor human resources for Ziska
Lack of use of digital media video calls for routine meetings with HR management	Pressing the time for regular online meetings to be held by management HR

### Developing a Strategy to Build the Quality of Human Resources in Digital Financial Inclusion Literacy Ziska Lazismu Sangkapura

Based on the results of the analysis that has been described, the strategy for developing the quality of human resources that Lazismu Sangkapura can carry out is upgrading insight into the use of digitalization for human resources administrators and donors. Both of Lazismu's human resources must also have the strength of professionalism and loyalty. Pick-up and drop-off human resources who are assigned and receive a monthly salary must also have an attitude of loyalty and professionalism to maintain their integrity.

Various human resource stakeholders related to Lazismu must understand the flow and rules implemented within the institution. Because any written provisions that are not understood implicitly will give rise to different assumptions in the field. The consequences have an impact on dissatisfaction among human resources involved in performance at Lazismu. Lazismu's human resources teamwork requires a full cohesive strategy in solving problems within and outside Lazismu.

### Development of Fundraising Strategy for Digital Financial Inclusion Literacy Ziska Lazismu Sangkapura

Based on the results of the analysis that has been described, the fundraising strategy implemented by Lazismu Sangkapura in the target of achieving digital financial inclusion literacy requires updating towards a digitalization strategy. Because the majority of people in Sangkapura sub-district have now switched to the internet to use cellphones as a digital communication tool. There is a huge opportunity to influence them to raise funds in the digital space.

Fundraising is an activity carried out with the aim of collecting funds from the community. According to (Rohim, 2019), fundraising is a process that motivates people to carry out charitable activities in the form of providing funds or other sources of capital to be distributed to those in need. Fundraising also means increasing the number of donors and donations distributed, as well as introducing the organization to the community (Kastri & Putri, 2018).

Lazismu Sangkapura's fundraising model was previously carried out using conventional methods, such as relying on conventional media to persuade and invite people to follow up on social invitations from the organization. organizations (Rohim, 2019) or using door-to-door fundraising,

pick-up and drop-off, cash payments and bank transfers (Zaimah, 2017). In general, muzakki who will pay zakat directly are expected to transfer their zakat to the amil officer. Direct zakat payments can be made through the zakat organization's office or through zakat shops opened in several public places (Purnamasari & Firdaus, 2016).

Currently, as technology develops in the digital era, society in general is increasingly adapting to the easy benefits of technology such as the use of smartphones and the internet. So by utilizing technology in digital media, Lazismu Sangkapura helps raise zakat funds. According to Nurhablisyah (2017) in Prisgunanto (2014), consumer behavior in the digital era shows that consumers are more responsive and interactive in searching for information. Consumers are also very mature and wise when reviewing products and services. This means that people who will carry out Ziska will see what conveniences Lazismu Sangkapura offers to make them more efficient, especially with time as a consideration for the community or muzakki. This assumption is a critical point for Lazismu Sangkapura in choosing which fundraising strategy is effective with the aim of becoming the community's choice or muzakki.

#### 4. CONCLUSION

In general, the researched Lazismu Sangkapura has implemented Ziska digital financial inclusion literacy because its management operates Android, laptop and other electronic media that require an internet network and combines it with conventional methods. However, in general, digitalization in financial inclusion is just the beginning. Because the digitalization of Ziska is only carried out in the process of receiving money via inter-bank transfer using m-banking and even that is assisted by conventional pick-up and drop-off. New and innovative things were also found in digital usage strategies such as distributing lazismu flyers, installing lazismu qris ziska barcodes on fialntropi cans, social media and public places for ziska raising but not specifically creating lazismu applications or platforms for ziska payments on websites or digital spaces other. Based on analysis by reading the two internal factors (IFAS), namely strengths and weaknesses; external factors (EFAS), namely opportunities and threats, it can be concluded that efforts to develop Ziska's financial inclusion literacy towards digitalization are being carried out by Lazismu Sangkapura through the use of social media, fundraising management, socialization and implementation of branding programs to the public and transparency of financial reports to muzakki and donors digital based. Based on the SWOT analysis calculations, the X-axis total strength score is added to the total weakness score which produces a value of 1.02 and the Y-axis total opportunity score is added to the total threat score to produce a positive value of 0.94. So, the position is in quadrant 1 in the Growth oriented strategy. This means that the digital fund fundraising strategy formulated by Lazismu Sangkapura has a very significant impact on the growth of Ziska revenues.

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