

The Role of Digital Media Against Zakat Fundraising in The Perspective of Sharia Economic Law (Research Study at the IZI Institute)

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KEYWORDS	ABSTRACT
KEYWORDS Implementation, Sharia Economic Law, The Role of Digital Media	ABSTRACT This study explores the use of digital media for zakat fundraising at IZI, explains its implementation within the framework of Sharia economic law, and its impact on increasing zakat collection. IZI's approach to digital media-based zakat fundraising is not only interesting but also educational and diverse. The purpose of this study is to investigate and analyze the strategy and effectiveness of using digital media in collecting zakat funds by zakat institutions, focusing on the Indonesian Zakat Initiative (IZI). Methodologically, the study used a variety of techniques, including interviews with relevant personnel at IZI, literature review within the institution, direct observation of zakat contributors to IZI, and qualitative analysis through graphical representation of zakat collections over time. This method is carried out meticulously in collaboration with IZI staff to ensure data accuracy. The result of this study is that the adoption of zakat fundraising through digital media at IZI has proven effective and diverse. Collaboration with Tokopedia through "zakatpedia" has helped increase the zakat collection significantly. Fundraising through digital media by Sharia principles provided that it does not harm other parties, supported by references to the Quran, Hadith, Ijma', Qiyas, and Fatwa DSN MUI, and the role of digital media-based fundraising in IZI has become a key factor in collecting zakat. This is evidenced by the consistent increase in zakat collection, an average of 20% per year since the adoption of digital media. In conclusion, it is important to embrace digital platforms for zakat fundraising within the scope of the Islamic economy. The innovative approach taken by IZI not only enhances zakat collection but also upholds the ethical and legal principles integral to Islamic finance.
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1. Introduction

Indonesia with a population map that is predominantly Muslim has a public financial instrument known as zakat. Zakat itself is one of the worship practices of the pillars of Islam. Not only stopping at the aspect of faith (worship), the importance of zakat in the social aspect is the content of teachings according to Islam to always have a sense of concern for the fate of his brothers and sisters who experience difficulties in economic problems (Teungku Muhammad Ash-Shiddieqy, 2006).

Zakat is a designation of a right of Allah issued by a person to the poor. It is called zakat, because by issuing zakat there is hope to get merit, blessings of wealth, cleansing the soul from miserliness for the rich, and also eliminating the envy of the poor. The payment of zakat, infaq, and alms has been going on for a long time and is implemented in everyday life as a form of income redistribution from the rich to the poor. However, its implementation is still mostly carried out individually and has not been formed by pilgrims, except for a few institutions that have succeeded in carrying it out professionally (Fitria, 2013).

As one of the sharia and pillars of Islam, zakat is also a worship that has a double dimension, namely individual and social. Individually, zakat is a manifestation of faith commitment to Allah SWT and is a social commitment of a Muslim, making a real contribution to improving the welfare of the ummah (Masdar, 2001).

Zakat is the worship of Aaliyah ijtima'iyyah (economic and social dimensions) which has a very strategic function and role in Islamic law. Zakat serves not only to draw closer (*taqarrub*) to Allah SWT but also as a means to cleanse the property and soul of man from despicable qualities (Hamdan Rasyid, 2003). The word zakat comes from '*Az-Zakah*' which means growing, clean, and blessing (Wardana, 2023). The obligation of zakat is expressly commanded by Allah in His Word. Zakat is paid by those who expect Allah's reward in the Hereafter, and sometimes it is left behind by those who are less sure of the reward in the Hereafter (Hasan & Jannah, 2019). Allah Almighty says:

خُذْ مِنْ أَمْوَٰلِهِمْ صَدَقَةً تُطَهَّرُهُمْ وَتُزَكِيهِم بِهَا وَصَلٍّ عَلَيْهِمَّ إِنَّ صَلَوْتَكَ سَكَن لَّهُمَّ وَاللَّهُ سَمِيعٌ عَلِيمٌ

It means: "Take zakat from some of their possessions, with it you cleanse and purify them and pray for them. Verily your prayer (becomes) peace of soul for them. And Allah is All-Hearing and All-Knowing" QS At-Tawbah (103).

Tafsir As-Saadi explains that this verse contains the proposition that zakat is required on all property (Nasruddin, 2023). If the property is traded, then this is obvious because it is a wealth that grows and earns, so it includes justice if it is used to comfort the poor by paying the zakat that Allah requires of him. As for other than commercial property, if the property develops such as grains, fruits, and livestock owned so that he can bear fruit, then he is subject to the obligation of zakat, because if it is only to be owned, then it is not the same as the property that a person usually has with certain purposes of a financial nature, so he is turned away from that goal to the purpose of pure ownership (Khiyaroh & Muttaqin, 2023).

Zakat is paid by the rich (agency), people who are considered rich according to the rules of sharia 'are obliged to pay zakat (muzak), zakat is a potential source of funds in poverty alleviation programs and economic empowerment of economic communities (Kamaluddin, 2020); (Jamilah, 2020).

Zakat can be used for the welfare of the community, especially to alleviate poverty and minimize social inequality, because poverty is a standard of low poverty level, that is, there is a level of material deprivation in a number or group of people compared to the standard of living generally prevailing in the community concerned (Arif Kusmanto, 2014).

Charitable funds such as zakat, as the main source to improve the welfare of Muslims and create equal distribution of income if properly utilized and allocated from the results of its collection (Fahmi & Nur, 2018).

Along with the development of technology, the distribution of zakat at this time can not only be done using cash, but can be done with electronic money, so zakat payments become easier, more effective, and more efficient. The Amil Zakat institution (LAZ) in the digital era is now in line with the challenges of the industrial revolution which is described as being able to facilitate access to information and practicality based on information technology. So the mail zakat institution (LAZ) in answering the problems of the community should have synergy and adjustment to the changing times as done in paying zakat conservatively, namely paying zakat if through the mail zakat institution must come to the LAZ office because it does not have access to technology and makes it easier for muzak so that paying zakat is easier (Yuliar, 2021).

At this time mass media has become people's communication every day. Along with the development of technology, the collection and distribution of zakat is not only done using cash, but can also be done with electronic money, so zakat payments become easier, more effective, and more efficient. The institution of amil zakat (LAZ) in the digital era is now in line with the challenges of the industrial revolution. The need for mass media is increasing day by day. The increasing need for mass media is because people feel thirsty for information. Apart from being a form of information, mass media also has functions such as education, entertainment, and other functions.

The presence of digital media (internet) and social media such as Websites, Facebook, Instagram, Twitter, and others becomes something interesting. Digital media and social media have become the needs of every human being even for the scale of companies and amil zakat institutions (LAZ).

Mass media can be divided into two categories, namely print mass media and electronic media. Print media that can meet the criteria as media are newspapers and magazines. Electronic media that meet the criteria of mass media are radio, television, film, and online media (internet) (Ardianto, 2009).

With the existence and digital technology (internet), people can now easily carry out various kinds of activities such as socializing, conducting online learning, and conducting meetings online, not least in collecting zakat at this time zakat institutions utilize digital media (internet).

The zakat fund collection system in Indonesia must also continue to develop innovations to facilitate and expand the muzakki network by utilizing digital media (internet) as a place for online zakat payments.

The emergence of zakat payment transactions through digital technology is certainly also related to zakat payments through outlets. When compared to implementing zakat payment transactions through digital media will be more profitable because digital media (internet) can reach a wider and faster prospective muzak. The management of zakat through digital media is not managed carelessly, but despite having a professional system to get maximum results for the satisfaction of people who give zakat (muzak) and the progress of the institution itself.

In the current era, many Amil Zakat Institutions (LAZ) are also innovating to launch zakat, infaq, and alms services easily using social media and digital technology. Social media dominates internet content as a media that is often accessed by netizens. It was recorded that 97.4% of Indonesians access social media accounts while using the internet (Rusli, 2017).

The more zakat day through digital technology is growing, more and more people the majority of people have used technology, especially *mobile phones*. The zakat institution does not waste this good momentum to develop *fundraising*, management, and socialization of programs and provide maximum services through this digital-based zakat. The more advertisements carried out certainly help *Muzakki* in determining the payment of zakat every month or year. For this reason, all companies as well as Lembaga Amil Zakat (LAZ) meticulously integrate various communication channels to deliver clear, consistent, and compelling messages about the organization and its brand. Through integrated marketing communications, zakat institutions can confirm, persuade, and remind about the services offered to donors (muzakki) *in a clear, consistent, and attractive manner that can motivate them to pay zakat, infaq, and alms and can build donor trust (muzakki)* at the institution. Here are some of the benefits of using digital media in a zakat institution with the payment of zakat through digital media:

- 1. Services from zakat institutions can be faster and make donors more comfortable in paying zakat
- 2. Transparency of zakat institution reporting to *muzakki* on zakat management and allocation.
- 3. Faster zakat payment confirmation
- 4. The zakat payment system that facilitates the muzak, muzak does not have to come far from the zakat board because the muzakki click system can already pay zakat.
- 5. Donor and donation data is more organized and accurate.
- 6. Easier to define segmentation/objects
- 7. Cost efficiency for *muzak* when giving zakat

It can be concluded, with the existence of digital technology, zakat can be a promotional activity of a zakat institution that utilizes digital technology as a medium of introduction to the public, one of which is by using the *internet* or social media and digital technology as a place of promotion or market. A growing company or zakat institution, of course, greatly utilizes technological developments and is always innovating and upgrading so that the target of collecting funds and the target of adding donors (*muzak*) of the institution itself is increasing day by day.

Advertising is non-individual communication, with several costs, through various media carried out by companies and zakat institutions (Swastha, 2013). A good advertising message focuses a core sales proposal on using the appeal of the ad so that the message at the level of trust is an advertising message that can be trusted and proven (Suyanto, 2005); (Nurfebiaraning, 2017).

With the existence of digital media, zakat does not mean that it will leave the habit of the community to pay zakat directly through institutions, precisely with the existence of digital media to strengthen each other to achieve maximum zakat collection and increase muzak, *especially* millennial muzak. Although most people still prefer to pay zakat directly (*offline*), with the consideration of *muzak* feel satisfaction when offline by watching amil zakat, zakat institution offices, contracts, and prayers offered by amil zakat.

Vice President Ma'ruf Amin said in the Word Zakat Forum 2019 in Bandung, he considered that the existence of technology facilitates zakat payments, and allows donors (*muzakki*) to monitor the distribution of zakat funds submitted. Although digital platforms are available, the increasing role of

technology must continue to be improved. According to him, three areas require an increased role of technology, namely:

- 1. The role of digital media is to increase awareness of compulsory zakat and as a place of education about zakat. The use of digital technology allows messages regarding zakat obligations to better reach the community by using delivery that is easily accepted by the community.
- 2. The role of digital media in the zakat collection process is expected to provide convenience for *Muzakki*. The Zakat board should work more with digital payment platforms so that there are more and more options for the community to pay Zakat.

The role of digital media as a medium of transparency in reporting zakat distribution, so that people who have paid zakat, can know the form of management and distribution and increase the credibility of amil zakat institutions.

The use of digital media in the context of *fundraising* and socializing the profile of the institution complete with its programs and the existence of a sharia council is very influential on the existence and progress of a zakat institution, this is evidenced by the increasing number of zakat fund collections and the increasing number (*muzak*)). In carrying out an activity, a zakat institution must certainly pay attention to laws related to the use of digital media, this is so that the activities of the amil zakat institution do not violate the law and do not conflict with the Shari'a. The digital-based zakat fund collection program involving many donors (*muzak*) and obtaining very large zakat funds is certainly carried out professionally and in compliance with applicable laws, this is to build public trust and donors (muzak) in distributing zakat funds.

With the presence of digital media and government support in terms of paying zakat through this digital media, zakat payments are easier and can be done anytime and anywhere. One of them is the Indonesian Zakat Initiative (IZI) which is ready to receive, manage, and distribute zakat funds to eligible people (*mustahiq*).

Seeing a large number of people using digital media (*internet*) in Indonesia, IZI took advantage of this moment in the context of activities to increase the fundraising of zakat funds, increase the number of donors (*muzak*), publish profiles with programs that have been realized, and introduce to the public that IZI has a sharia board that regulates all activities to be by sharia not except for digital media-based zakat fundraising activities run by IZI. *Fundraising* is based on digital media and *fundraising* by Sharia at IZI which aims to introduce the IZI zakat institution and also convince and attract the public and donors (*muzak*) to entrust their zakat through IZI. Lembaga Amil Zakat IZI ranks third as the largest zakat institution in Indonesia, has a sharia board, partners with large companies and SOEs, and has many branch offices in the territory of Indonesia and the award obtained by Lembaga Amil zakat IZI is an illustration that Lembaga amil zakat IZI is a professional and trusted institution among the community.

IZI as a professional and well-known Amil Zakat institution is always updated in keeping up with the times. The application of digital media-based zakat fundraising at IZI is very varied and interesting, IZI utilizes the development of digital technology (internet) in carrying out zakat fundraising activities, and the sharia board at IZI are experts in the field of sharia economics. Knowing and reading the complete IZI profile from various sides, the author is interested in conducting a research (research) at the IZI zakat institution in utilizing digital media (online) in the collection (fundraising) of zakat funds as well as, the application of digital media-based fundraising.

From the description of the Background of the Problem above, the author concludes that the digitization of zakat is very important at this time, especially for zakat management institutions. The large number of people who use digital media makes zakat institutions such as IZI create breakthroughs by using digital media to support all activities, including zakat fund fundraising activities, socializing the profile of the institution with its programs, as well as understanding or educating the public to *zakat* through digital media, as well as providing explanations for the public about digital media-based fundraising in Sharia Economic Law View.

Tujuan penelitian ini untuk menyelidiki dan menganalisis strategi serta efektivitas penggunaan media digital dalam pengumpulan dana zakat oleh lembaga zakat, dengan fokus pada Inisiatif Zakat Indonesia (IZI). Adapun manfaat dar

2. Materials and Methods

Research conducted by visits and interviews the authors in this study used a qualitative research approach because problems are directly related to institutions and humans who fundamentally depend on observation (Anggito & Setiawan, 2018).

Qualitative research does not use statistics, but through the collection of analytical data is then interpreted. Usually, those related to humans and social problems are interdisciplinary, focusing on multimethod, naturalistic, and interpretative (in data collection, paradigms, and interpretation). This qualitative research is research that emphasizes understanding problems in social life based on realistic conditions also called natural settings that are holistic, complex, and detailed

In writing this study, the author conducted research using qualitative descriptive methods, which is a method that only focuses on explaining the events of fact. Circumstances, events, variables, and circumstances that occur when the research takes place by presenting what happened. The qualitative method is to conduct research based on what is observed by the author to produce descriptive data in the form of writing from the sources obtained.

This qualitative research method was chosen by the researcher because the researcher intends to gain an understanding of the Influence of Digital Media on Fundraising Zakat from the Perspective of Sharia Economic Law, at the Indonesian Zakat Initiative Institute (IZI) IZI Institute headquarters in Jakarta. In addition, the research will also collect secondary data in the form of financial statements and performance reports of LAZ IZI related to collecting zakat funds through digital media. This data will be used to support findings from the analysis of interviews and observations.

By using this approach, this research is expected to provide a comprehensive understanding of the application of digital media in zakat fundraising at LAZ IZI, as well as its impact in the context of the Islamic economy. The findings of this study are expected to provide valuable insights for other LAZs and relevant stakeholders about the potential and challenges of adopting digital media in zakat management.

3. Result and Discussion

Mechanism for Implementing Digital Media-Based Zakat Fundraising at IZI

Knowledge of the mechanism of digital media-based zakat fundraising, digital media-based fundraising in the perspective of Sharia economic law, and the influence of digital media on zakat fundraising at IZI institutions is interesting to research and important to understand, this aims to make understanding of the mechanism of fundraising application very easy to implement, applicative,

efficient. Making it easier for fundraisers (amil) to operate and muzakki easy when going to distribute zakat. In implementing digital media-based fundraising, IZI uses content that is widely used by the general public so that the mechanism is right on target.

The following is the fundraising mechanism for zakat based on digital media by IZI:

- a. Introducing the profile of the IZI institution through digital media and social media.
- b. Publish content containing IZI programs
- c. Inviting the public to give zakat through IZI
- d. Publish content containing the benefits of zakat
- e. Publish pictures containing programs at IZI, with the aim that people will become *muzak* at IZI
- f. Publish IZI profiles through all digital media and social media complete with legality with programs, this is for people to know IZI then will give zakat to IZI and add *muzak*
- g. Cooperate with the marketplace (Wikipedia) so that it is easy when people will give zakat.

Types of Social and Digital Media Content IZI Institution

In carrying out fundraising activities, IZI uses several platforms, namely:

a. Website

The IZI zakat institution has a website, namely is.or.id. The website is very complete about IZI with its programs, legality, branch offices, beneficiaries, Islamic Education and Inspiration, prayer schedules, and IZI Updates.

Some of the ways IZI institutions use the *website* are *first*, IZI explains the complete profile and Letter of Granting Permission from the Ministry of Religious Affairs and the Ministry of Law and Human Rights. *Second*, the IZI Program contains five IZI programs and their descriptions. *Third*, Reports and services regarding zakat reports and zakat services. Fourth, Islamic Education and Inspiration which contains questions and answers about muamalah, the story of the Messenger of Allah, and portraits of amil zakat and dhuafa. Fifth, IZI is always updated about zakat distribution activities and IZI program activities that have been realized. From *the website* can see features about the IZI institution, from the invitation to zakat, the implementation of zakat distribution, and IZI program activities that have been realized. From the website, you can see the features of the IZI institution, from the invitation to zakat, the implementation of the zakat fund program, to the ease of zakat through digital media.

b. Instagram

Instagram Social Media is one of the active media at this time. As in the Global Web Index data, Instagram is included as one of the most active social media after *Facebook*. IZI uses Instagram to fundraise zakat massively and widely, from the Instagram media IZI is widely known to the public and gets new muzak and increases the zakat collection. Instagram media has a big influence on zakat fundraising activities at IZI, easily people can get to know IZI through its programs. This is a positive value for IZI with people who know IZI can have the opportunity to become muzakki and support IZI in carrying out its duties as a professional zakat management institution.

At this time IZI's *followers* have reached 18.5 thousand and reached 4,349 feed posts IZI optimizes media by creating content on Instagram. IZI conducts content planning in a planned, measurable, and complete manner. The content focused on by IZI is the IZI Program Update, Zakat Distribution Activities, Zakat Education, Zakat Campaign, and Benefit Receipt Report. The media used by IZI is online media. As stated by Seprian Dwi karyansyah:

"There are several media that we use to attract public interest to channel their zakat at the IZI institution. We do this through social media, websites, electronic media, and email. The social media used by IZI are Facebook, Twitter, and Instagram. If the website has zakatpedia.com and is.or.id, electronic media there are kumparan.com and replica and email blush".

In Instagram, IZI utilizes an Instagram feature called Instagram *stories* and *feeds* to share activities, activities, and other important info. Based on a study, IZI uploads activities and invites to give zakat through *instatory*, every day IZI also uploads distribution activities and posters calling for zakat through the Instagram feed. IZI makes invitation posters as attractive as possible so that the public or the public does not feel bored seeing them. In addition, IZI also uses humanist training or posters with humanist themes. IZI also utilizes the IGTV feature to upload videos of beneficiary reports (*mustahiq*) regarding zakat services, religious education, and others.

c. Facebook

Facebook is one of the social networking sites that can make it easier for individuals to be able to meet other people known or unknown, old or new friends as long as they have a Facebook account. The presence of social media, especially Facebook in the realm of the world where has moved interpersonal communication habits and activities in the real world to interpersonal communication. The role of Facebook social media in the IZI institution is not gray like Instagram, most humans have a Facebook account. As a professional institution and occupying the top board, Facebook is suitable for use in social media-based fundraising activities. With intense and interesting publications, IZI's Facebook account gets a lot of new data and is expected to be able to donate and give zakat on an ongoing basis.

d. Zakatpedia

To improve the quality of service to the community and *muzak*, IZI collaborates with the marketplace company Tokopedia. This is a concrete manifestation of IZI in providing ease of zakat transactions, this collaboration is by utilizing the Tokopedia brand in collaboration with the IZI brand, namely becoming zakatpedia. The presence of this new feature can increase the collection of zakat funds and increase the number of muzakki because access and zakat transactions are very easy through the sakatpedia as well and the public can find the complete IZI profile with its programs.

e. Telegram

Telegram is also a medium for introducing IZI, in addition to zakat fund empowerment programs as well as da'wah, education, health, and other programs It has become a high selling point when a zakat institution has many features and applications to invite people to zakat.

Thus the mechanism for implementing *digital media-based zakat fundraising applied at IZI, the content and platforms displayed are interesting, varied, and effective so that it helps a* fundraiser in collecting zakat. The application of digital media-based zakat fundraising at IZI is currently always socialized to the public by the IZI digital funding division so that there will be varied new content.

The Influence of Digital Media on Zakat Fundraising at the Indonesian Zakat Initiative Institute (IZI)

Digital media-based zakat fundraising applied by IZI has a significant influence in collecting zakat, this can be seen from the table of interviews with related divisions at IZI. Digital media-based zakat fundraising activities have proven effective in increasing zakat collection at IZI, by utilizing digital media spread in the community is very helpful for IZI zakat fundraising activities.

The following is a table about collecting zakat from interviews with IZI digital fundraising, the following table is sourced from official data from the IZI digital funding institution.

a. Against Gathering

The fundraising of zakat funds through social and digital media at IZI institutions has increased every year, this can be seen from the graph of zakat collection in the following table.

	Та	ble 5. Zakat collection	
NO	YEAR	COLLECTION	GROWTH
1	2017	750.000.000	
2	2018	2.100.000.000	18 %
3	2019	2.300.000.000	10 %
4	2020	3.100.000.000	35 %
5	2021	3.600.000.000	16 %
6	2022	5.600.000.000	56 %
-			

Source : Interview with Seprian Dwi Karvansvah

Digital Funding Manager IZI

The table on the graph shows an increase in zakat collection from digital media-based zakat fundraising, every year experiencing a significant increase. This shows the effectiveness of digital media-based zakat fundraising in increasing zakat collection.

b. Against The Increase In The Number Of Muzak

Digital media-based fundraising not only affects the collection of zakat but also affects the increase in the number of muzak for IZI, because the increase in the number of muzakki will automatically affect the increase in zakat collection at IZI. The ease of zakat, efficient and effective zakat through digital media (online) is an attraction for the public to zakat. Content for fundraising media is always updated and with interesting variations.

Table 6				
NO	TAHUN	JUMLAH MUZAKKI	GROWTH	
1	2017	765		
2	2018	2.114	176 %	
3	2019	2.346	11 %	
4	2020	3.162	35 %	
5	2021	3.672	16 %	
6	2022	5.712	56 %	
		Source: Data processed	l	
		Determent		

Data processed

c. Against the Ease of Paying Zakat

The digital era has brought various conveniences and positive values for zakat and muzakki institutions, among these facilities are institutions that offer muzakki to pay zakat through digital, IZI institutions publicize to the public zakat services based on social and digital media, muzakki who fulfill their zakat easily with applications provided by the institution to muzakki.

d. Against Operational Costs

With the presence of social media and digital technology in addition to providing convenience in zakat transactions, it can also save costs or operational efficiency for IZI and *muzakki* institutions. Institutions that previously spent money on mail to pick up zakat offline finally can save costs for transportation and employee operations.

e. Against Reporting Facilities

In providing reporting on the use of zakat funds to muzak, with the application and digital technology, IZI institutions can submit reports in the form of soft copies and through applications. This can make it easier for IZI institutions to provide practical and simple reporting without having a fundraiser convey it to the home or the Muzakki office.

f. Against IZI and Zakat Institution Advertisements

The presence of digital media is a breath of fresh air and a new color for the IZI institution, the platform is very helpful for IZI institutions from various sides except in advertising institutions with their programs. Most people who use the internet will easily see and access any websites including the IZI Institute website. It is proven by the presence of social media and digital technology that can increase the collection of zakat and the number of muzakki, this is because zakat advertisements based on social and digital media are massively published by the IZI institution.

g. Satisfaction for Institutions and Muzakki

For IZI institutions with the presence of social media and digital technology, they feel satisfaction with the ease and speed of updating all programs, providing reports to muzak, and all about the IZI leg bag can be seen by the public at large. Both from institutional legality, branch offices, professionalism in managing zakat funds, and the Sharia Compliance Board along with the directorate (BOD) and all human resources who work in the foundation with all the goodness and benefits that have been produced. As for the muzak, they feel satisfaction by seeing through the media that their zakat has alleviated poverty, empowered the poor, and made the mustahiq live a better life. All of this can be easily seen by muzakki through the IZI institution website which is routinely accessed by muzakki.

The following are testimonials of satisfaction from muzakki and community leaders on the performance of the IZI institution:

- "Today, I am grateful, on behalf of the government, to express my deepest gratitude to IZI for completing temporary housing, relocating residents affected by the Semeru eruption, and other assistance. We hope that cooperation with local governments will run continuously. We pray that the IZI board will be given health and blessings". (Ir. Hj. Indah A. Masdar, M.Si, Vice Regent of Lumajang, 2018-2023).
- 2) "I Indris Abdul Shomad congratulate you on the extraordinary achievement in the second year, even though you are still young, continue to be happy for the poor, because then IZI will always be

a useful institution, until ever. (Dr.KH.Mohammad Idrus Shomad, MA. Mayor of Depok, 2016-present).

h. Avoiding the Risk of Manipulating Zakat Funds

Making digital transactions or paying zakat through an online system that goes directly to the IZI institutional rekeying will avoid the risk of losing zakat funds and also the manipulation of zakat funds by irresponsible people. If the payment of zakat is in large amounts through direct transactions (offline), this will cause many perceptions from institutions and muzak. The institution will be considered less professional by the muzak because in modern times it still uses traditional and time-consuming methods, besides that the muzak will feel worried about the safety of amil zakat officers who carry large amounts of zakat funds.

Such are the results of research on the influence of digital media on the collection of zakat at IZI, the increase in the number of muzak, and other influences. The tables above show clearly how digital media has a significant influence, every year IZI experiences a graph of the increase in zakat collection from the use of digital media. With the interest and variety of content, in the future IZI will increase in terms of collecting zakat and increasing the number of muzakki. In addition to the influence on the increasing collection, digital media also affects the satisfaction and effectiveness of *muzakki* in conducting zakat transactions to IZI.

Digital Media-Based Zakat Fundraising in Sharia Economic Law Perspective

Digital media-based fundraising used by zakat management institutions is a mullah activity that relates between individuals and other individuals, between individuals and groups, and between groups and groups. In carrying out fundraising activities based on digital media, a zakat management institution even though it pays attention to Sharia signs. Islamic Sharia which regulates the laws and procedures of its essence for the benefit of mankind, paying attention to the Shari'a is a form of worship of a servant to His Rabb Allah Almighty. A Muslim should pay attention to the provisions of Islamic sharia in Ramallah. Here are the general signs of Islamic sharia in Ramallah:

a. Knowledge before charity

One of the great doors to a person's mistake in making muamalah transactions is his ignorance of the law. The sending of Apostles and Prophets and the sending down of scriptures to guide mankind in carrying out their life activities, when a person ignores the guidance of His Rabb or does not know then he will carry out his life activities without clear and correct rules, and this is the door to one's mistakes.

In Islam, equipping oneself with knowledge is mandatory. The limits of the obligation to study are related to the basic principles of Islam such as the creed and the things that are required of it, including knowing the laws of harm for someone who will make transactions, either directly (*offline*) or through digital media (*online*). Knowing knowledge before muamalah is the way of salvation so as not to slip in the prohibition of Allah the Exalted. Allah says in the Qur'an that reads:

فَاعْلَمُ أَنَّهُ لَا اللهَ إِلَّا اللهُ وَاسْتَغْفِرْ لِنَنْبِكَ وَلِلْمُؤْمِنِيْنَ وَالْمُؤْمِنِٰتَّ وَاللهُ يَعْلَمُ مُتَقَلَّبَكُمْ وَمَثْول كُمْء

It Means: "Know (Prophet Muhammad) that there is no God (worthy of worship) but Allah and ask forgiveness for your sins and (sins) of male and female believers. God knows your place of activity and your resting place". QS Muhammad (19). In this verse, Allah the Exalted commands to learn first about Allah the Exalted and then commands to do charity i.e. ask for forgiveness. So, knowledge before the charity is a guide to one's salvation including Ramallah. Islam also forbids a servant to say charity and make muamalah transactions without knowledge.

Allah Almighty says in the Qur'an suarat al-isra:

And he said, "I'm sorry, I'm sorry." And the adorable son of Allah.

It means: " Do not follow something that you do not know. Verily hearing, sight, and conscience, all of these shall be held accountable ". QS al-Isra' (36) (Indonesia, 2005)

The obligation to be knowledgeable before muamalah has special wisdom and benefits. With knowledge, a person knows the rights and obligations, knows the limits of halal and haram businesses, and as a provision not to harm others such as cheating and lying.

To gain knowledge of halal and haram laws of a muamalah transaction can be done in various ways. Studying with a scholar, reading books, and asking a scholar about the law are among the ways to equip yourself with knowledge before doing charity. Allah Almighty says:

وَمَآ اَرْسَلْنَا مِنْ قَبْلِكَ اِلَّا رِجَالًا نُوْحِيَّ الَيْهِمْ فَسْتُلُوَّا اَهْلَ الذِّكْرِ إِنْ كُنْتُمْ لَا تَعْلَمُوْنُ

It means: "We did not send before you (Prophet Muhammad), but the man whom We gave revelation to. So, ask those who know if you don't know ". QS An-Nahl (43)

b. Work In A Good And Halal Way

Working in a good and halal manner determines the subtleties and prohibitions of a property (Rahmi, Saleh, & Sultan, 2023). What is well-meaning and halal is to work to acquire property in a way that is permitted in Islam, such as buying and selling. Whereas a bad and non-halal way is to work on acquiring property by having prohibited ways such as taking advantage of usury and gambling. God says that sounds:

يَاَيُّهَا الَّذِيْنَ أَمَنُوْا كُلُوْا مِنْ طَيِّبَتِ مَا رَزَقْتُكُمْ وَاسْكُرُوْا لِلهِ إِنْ كُنْتُمْ إيَّاهُ تَعْبُدُوْنَ

It Means: " *O you who believe, eat what is good which We have bestowed upon you, and give thanks to Allah if you worship Him only*". QS Al_Baqarah (172)

In this glorious verse, Allah the Exalted commands to eat good food and this shows the command to work and strive in the right and lawful way (Amalia, 2021). Work is a human effort to meet the needs of life, work can be worth worship if it is intended to achieve the pleasure of Allah the Exalted. A person who works to meet his needs in the right way is again halal glorified in Islam.

Along with the obligation to work in a good way again halal, it is forbidden to work in vanity ways that are using methods forbidden in Islamic sharia such as profiting from usury, gambling, selling haram food, drinks and haram goods, bribery money, corruption, stealing, using perjury and other vanity methods. God said:

يَّاَيُّهَا الَّذِيْنَ أَمَنُوْا لَا تَأْكُلُوْا آمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ إِلَّا آنْ تَكُوْنَ تِجَارَةً عَنْ تَرَاضٍ مِنْكُمْ ۖ وَلَا تَقْتُلُوْا آنْفُسَكُمْ ۖ إِنَّ الله كَانَ بِكُمْ رَحِيْمًا

It means:" O believers, do not eat the property of your neighbor in an unrighteous way, except in the form of consensual business among yourselves. Thou shalt not kill yourselves. Verily Allah is merciful to you ". Qs Annisa: 29

Ibn Kathir explains that Allah Tabara wa Ta'ala forbids His believing servants from eating property among them using bati, i.e. all forms of business that are not in Sharia such as riba and gambling.

According to Muhammad Ibn Ali al-Syyaukani vanity is an incorrect way, and its forms are numerous, among them are all buying and selling prohibited by the Shari'a. Allah refers to businesses specifically in Nash not sharing any form of compensation because the majority of them are businesses.

c. Trust and Honest

The nature of honesty and trustworthiness in muamalah, especially for traders is a trait that must be possessed. Honesty and trustworthiness are qualities praised by Allah the Exalted and also loved by all human beings. Dishonest or untrustworthy traders or workers are hated by Allah the Exalted as well as by humans. The level of one's faith and loyalty determines one's level of honesty and trustworthiness in Ramallah. Allah Almighty said:

يَاَيُّهَا الَّذِيْنَ أَمَنُوا اتَّقُوا اللهَ وَكُوْنُوْا مَعَ الصَّدِقِيْنَ

It means: "O you who believe, fear Allah, and remain with the truthful." QS At-Taubah: 119

This verse is a command for His servants who believe in Allah the Exalted and His Messenger to carry out His commandments and stay away from His prohibitions. The verse also contains the meaning of the command to be with honest people (*al-Shidiq*) and to be honest as well.

d. Transactions are built on voluntary, mutual pleasure and no element of coercion.

Muamalah transactions realized based on competitiveness help to meet needs. Mutual radio and no element of coercion are a must in a muamalah transaction. In Islam, the perpetrator of a mullah transaction is given the right to choose whether to continue or cancel. Therefore, transactions that materialize due to coercion become void.

From these principles, the author includes postulates as reinforcement in providing conclusions about digital media-based *fundraising activities from* the perspective of Sharia economic law, the following are Nash-nash about the views of digital media-based *fundraising*:

a. Qur'an

The Qur'an is the main legal basis in every matter, not least the chapter of muamalah, in muamalah such as *fundraising* activities has been explained in AS Al-Baqarah (29) which reads:

هُوَ الَّذِيْ خَلَقَ لَكُمْ مَّا فِي الْأَرْضِ جَمِيْعًا ثُمَّ اسْتَوَلى إلَى السَّمَاءِ فَسَوّْ بِهُنَّ سنبْعَ سملوت موتي وَهُوَ بِكُلِّ شَيْءٍ عَلِيْمٌ ،

It means: " It was He (Allah) who created everything on earth for you, then He went to heaven, and He perfected it into seven heavens. He is All-Knowing of all things ". Qs-Baqarah (29).

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In the verse, it is explained that Allah has legalized buying and selling by the provisions of His Shari'a. This is by His Word which reads:

ٱلَّذِيْنَ يَأْكُلُوْنَ الرِّبُوا لَا يَقُوْمُوْنَ اِلَّا كَمَا يَقُوْمُ الَّذِيْ يَتَخَبَّطُهُ الشَّيْطُنُ مِنَ الْمَسِّ ذَٰلِكَ بِأَنَّهُمْ قَالُوًا اِنَّمَا الْبَيْعُ مِثْلُ الرِّبُوا وَاحَلَّ اللهُ الْبَيْعَ وَحَرَّمَ الرِّبُوا فَمَنْ جَآءَهُ مَوْعِظَةٌ مِّنْ رََبِّهٖ فَانْتَهٰى فَلَهُ مَا سَلَفَ وَآمُرُهُ الَى اللهِ وَمَنْ عَادَ فَأُولَ إِنَّ النَّالِ عَهُمْ فِيْهَا خُلِدُوْنَ

It means: " Those who eat (transact with) usury cannot stand, except like those who stand staggering because of Satan's possession. So it happens because they say that buying and selling is the same as usury. Allah has legalized buying and selling and forbade usury. Whoever has come to him a warning from his Lord (concerning usury), then he stops so that what he has obtained first belongs to him and his business (is up) to Allah. Those who repeat (usury transactions) are the inhabitants of hell. They remain in it". Al-Baqarah (275).

In Qs Annisa Allah also said:

يَّلَيُّهَا الَّذِيْنَ أَمَنُوْا لَا تَأْكُلُوْا آمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ اِلَّا اَنْ تَكُوْنَ تِجَارَةً عَنْ تَرَاضٍ مِّنْكُمْ ۖ وَلَا تَقْتُلُوْا انْفُسَكُمْ ۖ إِنَّ اللهَ كَانَ بِكُمْ رَحِيْمًا

It means: "O believers, do not eat the property of your neighbor in an unrighteous way, except in the form of consensual commerce among you. Thou shalt not kill yourselves. Verily Allah is merciful to you". Al-Baqarah (29)

The above verse explains that Muslims are forbidden to practice buying and selling if there is usury. Usury is an illicit treasure and is wrapped around the needy. The unclean property of usury will make people increase their sins and Allah will reward them with sacrifices in the Hereafter. In addition, Islam also teaches that nagaan is done on a voluntary, consensual, or equally desirable basis. Not because of coercion, let alone the necessity that harms one of the parties.

b. The first hadith

The Prophet (peace be upon him) said:

الحلال ما أحل الله في كتابه والحرام ما حرم الله في كتابه وما سكت عنه فهو مما عفا عن ه

What is lawful is what Allah lawful in His book, what is haram is what Allah forbids in His book, and whatever He silences, then it is forgiven". (HR. Tirmidhi).

This rule has a very big meaning in human life. They are free to do anything in their lives whether in commerce, politics, education, military, family, and the like, as long as no reason forbids, forbids, and denounces it, then as long as it is okay to do so. This is true in their worldly affairs. No one has the right to prohibit and prevent without the proposition of sharia 'which explains the prohibition. Imam Muhammad At-Tamimi (may Allah have mercy on him) explained the rule as follows:

.بل كل شيء يسكته السريع ثم يغفر ، ولا يجوز لأحد أن يحرم أو يجبر أو يسن أو يؤثر

"Indeed, all things are silenced by the Syar'i (Shari'a) so it is forgiven, and it is impermissible for anyone to forbid, or oblige or refine, or accrue.

c. The Third Hadith

The Prophet (peace be upon him) said:

"The Prophet said, 'There are three things that contain blessings: buying and selling not in cash, muqaradhah (mudharabah), and mixing wheat with jewawut for domestic use, not for sale.' (HR. Ibn Majah of Shuhaib).

d. The Fourth Hadith

The Prophet PBUH said:

"Peace can be made among Muslims except for peace that forbids what is lawful or allies what is haram, And the Muslims are bound by their conditions except those that are." (HR. Tirmidzi no. 1272)

e. Kaidah Fiqh

The law of origin sets the conditions in mu'amalah

ٱلأَصْلُ فِي الشُّرُوْطِ فِي الْمُعَامَلاَتِ الْحِلُّ وَالْإِبَاحَةُ إِلاَّ بِدَلِيْل

م

The fuqaha' have made it clear that mu'amalah, whether buying and selling, renting, and the like of its original law is lawful and permissible unless there is a reason prohibiting it. From this, it can be seen that the original law stipulates that the conditions in mua'amalah are also halal and permissible.

1) Imam Asy Syaukani

The true law of all creation is good, until the establishment of the proposition that shows this original law.

In this case, it should be understood that the law of a requirement depends on the subject matter law, if the original law of a case is prohibited then the original law stipulates that it is also prohibited. And if the original law of a case is halal, then the original law stipulates the conditions are also halal.

2) Imam Ibnul Qayyim

وهو سبحانه لو سكت عن إباحة ذلك وتحريمه لكان ذلك عفوا لا يجوز الحكم بتحريمه وإبطاله فإن الحلال ما أحله الله والحرام ما حرمه وما سكت عنه فهو عفو فكل شرط وعقد ومعاملة سكت عنها فإنه لا يجوز القول بتحريمها فإنه سكت عنها رحمة منه من غير نسيان وإهمال He-Subhanahu wa Ta'ala-if he is silent about the ability and prohibition of something but forgives the matter, then it is impermissible to punish it haram and cancel it, for halal is anything which Allah has lawed, and it is haram is anything that Allah forbids, and whatever He keeps secret, then it is forgiven. So all the terms, covenants, and muamalah that are silenced with shari'a, then it should not say haram, for silence is the affection of Him, not for forgetting and letting it go.

f. Fatwa DSN MUI

Considering that:

- 1) That the needs of society in the promotion of welfare and the storage of wealth, at present, require banking services, and one of the banking products in the field of raising funds whose withdrawal can only be made according to certain agreed conditions, but cannot be withdrawn by cheque, billet, giro, and or other instruments likened to it.
- 2) that savings activities are not all justifiable by Islamic law (Sharia).
- that therefore, DSN considers it necessary to establish fatwas on forms of sharia muamalah to be used as guidelines in the implementation of savings at Islamic banks.
 Remembering: 1. Word of Allah Qs An-Nisa (4): 29

It means: "It was He (Allah) who created everything on earth for you, then He went to heaven, and He perfected it into seven heavens. He is All-Knowing of all things". Al-Baqarah: 29

Firman Allah dalam QS Al Baqarah ayat: 283

And the sacrificing of the sacrificing, the sacred. [AL-MASJID-AL-HARAM] On the internet, he said, "O my people! I'm sorry, I'm sorry, I'm sorry, I'm sorry, I'm sorry.

It means: " If you are on the way, and you do not find a recorder, let there be a security item held. However, if some of you believe in others, let the believer fulfill his commission (his debt) and let him fear Allah his Lord. Do not hide your testimony, for whoever hides it has a sinful heart. Allah knows what you do". QS Al Baqarah: 283

The Word of Allah in the Qur'an surah Al Maidah:

يَّلَيُّهَا الَّذِيْنَ أَمَنُوْا لَا تُجُلُّوْا شَعَابِرَ اللهِ وَلَا الشَّهْرَ الْحَرَامَ وَلَا الْقَدْيَ وَلَا أَمِّيْنَ الْبَيْتَ الْحَرَامَ يَبْتَغُوْنَ فَضْلًا مِّنْ رَبِّهِمْ وَرِضُوَانًا وَإِذَا حَلَلْتُمْ فَاصْطَادُوْا وَلَا جَوَمَ اللَّقُوْمَ عَنَى الْبِمُ وَالْغُدُوَانِ وَاتَّقُوا اللهَ إِنَّ اللهُ شَدِيْدُ Qaab

Meaning: "....Help you in (working out) virtue... QS Al-Maidah: 2

- 1. Ijma: It is narrated that some of the Companions handed over (to) the orphans' property as mudharabah and no one denied them. Therefore, it is seen as ijma' (Wahbah Zuhaily, al-fiqh al-Islam wa Adillaatuhu, 1989, 4/838).
- 2. Giyas: Transaksi mudharabah digiyaskan kepada transaksi musaqah.
- 3. Scholarly opinion: The scholars state that many people have property but do not have the intelligence to produce it; Meanwhile, it is not as small as people who do not have property but can produce it. Therefore, cooperation between the two parties is needed.

Such is the explanation of all the postulates derived from the Qur'an, Hadith, 'Ijma, Qiyas, Fatwa DSN MUI, and the opinions of scholars. which explains the Muamalah chapter, that the Muamalah chapter is an act that is permissible as long as it is by the provisions of the sharia and does not harm other parties. Digital media-based fundraising is a category of muamalah chapters that are allowed, as long as there are no elements of deception (*gharar*) and lies (*maysir*). Guided by the postulates of the muamalah chapter above, the author concludes that digital media-based fundraising activities are part of the permissible form of muamalah. As long as the digital media-based fundraising activities are by the provisions of Sharia and do not harm other parties (Elfianita, Putra, Harmini, Trisnani, & Taufiqurrahman, 2022).

Thus the explanation and conclusion about digital media-based fundraising is allowed from the perspective of sharia economic law that the author describes. Guided by explanations sourced from the Qur'an, hadith, 'Ijma, Qiyas, and fatwas DSN MUI and the opinion of scholars, that the mullah chapter is obtained if it is by the provisions of the sharia and there is no element of harm to other parties.

4. Conclusion

The application of digital media-based zakat fundraising at IZI is very interesting, varied, and innovative, this can be seen by the displays on digital media accounts and zakat social media at IZI institutions. These contents contain education about zakat, invitations to zakat through IZI, benefits of zakat, and display of benefits from programs run from zakat funds. By displaying interesting, varied, and innovative content so that it is easy and practical for people interested in giving alms to IZI. The content used by IZI in fundraising activities is content used by most people, such as Facebook, Instagram, website, telegram, and so on. In the fundraising program, IZI collaborates with the Tokopedia marketplace, this greatly helps IZI in increasing the collection of zakat funds. Cooperation between IZI and Tokopedia by using the Tokopedia brand to become zakatpedia. People who shop or transact (sell, buy) through the Tokopedia platform can also give alms to IZI. With the ease and effectiveness of these services, it is a factor in increasing the collection of zakat at IZI.

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