

REVOLUTIONIZING ZAKAT PHILANTHROPY: STRATEGIC DIGITAL FUNDRAISING EMPOWERED BY SOAR ANALYSIS AT ULIL ALBAB INSTITUTION

Revolutionizing Zakat Philanthropy: Strategic Digital Fundraising Empowered by SOAR Analysis at Ulil Albab Institution

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ABSTRACT

This study aims to analyze digital fundraising strategies in the collection of zakat funds at Ulil Albab Amil Zakat Institution (LAZ), employing the SOAR framework (Strengths, Opportunities, Aspirations, Results). Utilizing a descriptive research method paired with a quantitative approach, the SOAR analysis is quantitatively developed through surveys conducted with five informants (n=5). The data are weighted and rated on a scale from 1 to 4, adapted from the IFE and EFE models. The results indicate that Strengths scored 1.75, Opportunities 1.83, Aspirations 2.04, and Results 1.40, totaling 7.01 overall. Quadrant mapping produced the highest score in the OA combination at 3.87, followed by SA at 3.79, OR at 3.23, and SR at 3.15. These findings demonstrate that OA was selected as the main strategic priority due to its dominant score. This strategy highlights the utilization of external opportunities, such as the rise of digital zakat trends, increased technological literacy within society, and the availability of online payment infrastructure, complemented by the internal aspiration of LAZ Ulil Albab to enhance accountability, transparency, and the institution's digital positioning. The resulting strategy incorporates real-time digital reporting, technological innovation through the integration of e-wallets and payment gateways, digital education-oriented branding reinforcement, and the development of human resource capacity and partnerships. The study confirms that the OA strategy is effective in boosting zakat fundraising, strengthening donor trust, and supporting institutional sustainability over the long term.

Keywords: Digital fundraising; Zakat; SOAR analysis; Ulil Albab Amil Zakat Institution; Strategy.

ABSTRAK

Penelitian ini bertujuan untuk menganalisis strategi digital fundraising dalam pengumpulan dana zakat di Lembaga Amil Zakat Ulil Albab (LAZ) dengan menggunakan kerangka SOAR (Strengths, Opportunities, Aspirations, Results). Penelitian ini menggunakan metode deskriptif yang dipadukan dengan pendekatan kuantitatif. Analisis SOAR dikembangkan secara kuantitatif melalui survei kepada lima informan (n=5). Data diberi bobot dan dinilai pada skala 1 hingga 4 yang diadaptasi dari model IFE dan EFE. Hasil penelitian menunjukkan skor Strengths sebesar

1,75, Opportunities 1,83, Aspirations 2,04, dan Results 1,40, dengan total keseluruhan 7,01. Pemetaan kuadran menghasilkan skor tertinggi pada kombinasi OA sebesar 3,87, diikuti SA sebesar 3,79, OR sebesar 3,23, dan SR sebesar 3,15. Temuan ini menunjukkan bahwa OA terpilih sebagai prioritas strategi utama karena skor dominan yang diperoleh. Strategi ini menyoroti pemanfaatan peluang eksternal, seperti tren zakat digital yang meningkat, literasi teknologi yang lebih baik dalam masyarakat, dan ketersediaan infrastruktur pembayaran daring, yang dilengkapi dengan aspirasi internal LAZ Ulil Albab untuk meningkatkan akuntabilitas, transparansi, dan posisi digital lembaga. Strategi yang dihasilkan mencakup pelaporan digital secara real-time, inovasi teknologi melalui integrasi dompet digital dan gerbang pembayaran, penguatan branding berbasis edukasi digital, serta pengembangan kapasitas SDM dan kemitraan. Studi ini menegaskan bahwa strategi OA efektif dalam meningkatkan fundraising zakat, memperkuat kepercayaan donatur, dan mendukung keberlanjutan institusi dalam jangka panjang.

Kata kunci: Digital fundraising; Zakat; Analisis SOAR; Lembaga Amil Zakat Ulil Albab; Strategi.

INTRODUCTION

The rapid advancement of digital technology has profoundly transformed various aspects of life, encompassing the economic, social and religious spheres. As a universal faith, Islam embraces innovation that promotes human welfare, provided such progress aligns with the principles of sharia. Zakat, as a pivotal Islamic financial instrument with both spiritual and social dimensions, must consistently adhere to sharia guidelines, even as its practical implementation increasingly integrates digital innovation (Syahbudi et al., 2023).

Zakat holds a strategic position within the Islamic economic system, functioning as a vital mechanism for wealth distribution, poverty alleviation, and strengthening social solidarity. The unique process of zakat disbursement enables Muslim communities not only to fulfill their religious obligations but also to contribute directly to socio-economic development. Zakat encompasses multiple facets: the spiritual dimension (devotion to Allah), social aspects (fostering unity and balance), economic roles (achieving equity and empowerment), and mental benefits (cultivating generosity, sincerity, and compassion) (Harahap & Delima, 2022). Consequently, zakat is not merely a ritual requirement, it has evolved into a dynamic instrument of development aimed at enhancing broad-based societal welfare (Nasution & Syahbudi, 2025). This cohesive integration of spiritual, social, and economic functions underscores the transformative impact zakat exerts on the wider community.

As the nation with the world's largest Muslim population, Indonesia possesses enormous zakat potential. According to data from the Indonesian Ministry of Social Affairs (2023), the proportion of the population living in poverty stands at 9.54%, representing approximately 26.8 million people. This statistic underscores the urgent role zakat can play in advancing social welfare (Usniyah & Imsar, 2023). However, this considerable zakat potential remains largely

untapped. BAZNAS (2023) reported that national zakat collection only reached Rp32.32 trillion, a figure that falls far short of its actual potential, which is estimated to reach hundreds of trillions of rupiah. Although there was a remarkable 43.74% increase compared to the previous year, the gap between potential and realization remains substantial. This disparity signals an urgent demand for innovative strategies to enhance zakat fundraising in Indonesia (Nasution et al., 2023).

One of the key catalysts for increasing zakat collection is the effective utilization of digital technology. BAZNAS (2022) data reveals that approximately 30% of zakat collected in Indonesia now leverages digital platforms. This proportion aligns with Indonesia's high internet penetration rate, which reached 79.5% of the population, or approximately 142.8 million active users in 2024, according to data from the Ministry of Communication and Information Technology. As digital infrastructure becomes more equitably distributed, the opportunities for advancing zakat collection through digital fundraising mechanisms are poised to expand even further, paving the way for broader and more inclusive participation.

Table 1. Supporting Data on Digital Zakat Collection in Indonesia

No.	Data	Source	Year	Description
1	Poverty Rate in Indonesia	Ministry of Social Affairs	2023	The poverty rate in Indonesia reached 9.54% of the total population, equivalent to 26.8 million people (Ministry of Social Affairs, 2023).
2	Utilization of Digital Platforms in Zakat Collection	BAZNAS	2022	30% of total zakat fundraising in Indonesia has already employed digital platforms, and this rate is projected to continue rising (BAZNAS, 2022).
3	Internet Usage in Indonesia	Kominfo RI	2024	Internet users in Indonesia account for 79.5% of the total population, with 142.8 million individuals accessing the internet through mobile devices (Ministry of Communication and Information Technology, 2024).

Source: Data compiled from the Ministry of Social Affairs of the Republic of Indonesia (2023), BAZNAS (2022), and the Ministry of Communication and Information Technology (2024).

Table 1 reinforces the urgency of digital fundraising as a strategic approach to zakat collection. The high number of individuals living in poverty, the growing trend of digital platform use, and Indonesia's expansive internet penetration substantiate that zakat digitalization is a highly effective solution for bridging the gap between zakat potential and actual realization (Marliyah et al., 2024). In the context of zakat, digital fundraising leverages technologies such as e-wallets, mobile banking, online marketplaces, and social media, making it easier for donors to fulfill their religious obligations (Nasution & Syahbudi, 2025). The principal advantages of this mechanism include ease of access, rapid transactions, and enhanced transparency, all of which can be readily demonstrated through digital reporting. Transparency is fundamental in fostering donor trust, as accountable zakat fund management is essential for sustaining their participation (Nasution et al., 2019). Consequently, digital fundraising serves not only as a tool for resource mobilization but also as a powerful strategy for nurturing long-term partnerships between zakat institutions and donors.

Nevertheless, implementing digital fundraising is not without its challenges. The level of zakat literacy among Indonesians remains moderate (Soemitra & Nasution, 2022), meaning that the understanding of zakat obligations through digital platforms is not yet evenly distributed. Additionally, competition among zakat management institutions to capture donors' attention in digital channels is intensifying (Syauqi et al., 2024). Trust, secure transactions, and institutional consistency in delivering accountable reports play pivotal roles in achieving success. Under these circumstances, there emerges a need for strategies that are not merely reactive, but rather well-structured and rooted in strategic analysis, ensuring sustainable advancement in digital zakat fundraising.

Previous studies have highlighted various factors influencing digital zakat collection. Anggraini and Indrarini (2022) found that zakat literacy and public trust significantly affect the willingness to pay zakat through digital platforms, making the enhancement of literacy and trust indispensable. Syauqi et al. (2024) emphasized the challenges of zakat digitalization, including limited human resources and technology infrastructure, and recommended the adoption of crowdfunding platforms and e-wallets to improve collection efficiency. Humaidi et al. (2022) demonstrated that digital zakat fundraising is more efficient and yields higher overall collections

compared to manual methods. Rohman et al. (2022) revealed that marketing strategies via social media and crowdfunding exert a substantial influence on community decisions to pay zakat. Furthermore, Zaeni et al. (2024) underscored the importance of digital literacy and data security in driving zakat transformation in the digital era. Collectively, these findings underline the need for integrated, innovative approaches to optimize digital zakat management.

Although previous studies have provided valuable insights into the factors influencing digital zakat fundraising, comprehensive strategic analyses capable of realistically prioritizing strategies remain scarce. The SOAR framework (Strengths, Opportunities, Aspirations, Results), which integrates internal strengths and external opportunities with a positive and solution-oriented focus, has been rarely applied in zakat research. Moreover, the combination of SOAR with weighting and rating methods is almost non-existent in earlier studies. Therefore, the novelty of this research lies in the development of a digital fundraising strategy based on SOAR analysis empowered by weighted scoring and ratings to determine applicable strategic priorities. This approach offers a structured and pragmatic pathway for optimizing zakat fundraising initiatives.

A similar phenomenon is observed at LAZ Ulil Albab, which demonstrates consistent and diverse digital fundraising practices, yet there is still room to enhance donor participation. This institution effectively employs a variety of digital platforms, including websites, online zakat applications, social media, and Customer Relationship Management (CRM) systems, while prioritizing transparency through publicly accessible digital reports. This approach not only boosts the institution's credibility but also prompts critical research questions regarding the most effective digital fundraising strategies and the realistic prioritization of strategies for implementation.

Addressing this gap, the present study distinguishes itself from previous research by not only highlighting the factors affecting digital zakat but also formulating a comprehensive digital fundraising strategy utilizing the SOAR framework, enhanced through weighting and rating techniques. Accordingly, the novelty of this study lies in offering a more systematic and practical strategic approach for the development of strategic zakat management in the digital era. It is anticipated that this research will provide academic contributions to the advancement of strategic zakat management theory, as well as practical insights for zakat institutions in devising more targeted, transparent, and sustainable digital fundraising strategies.

RESEARCH METHOD

This study employs a descriptive method with a quantitative approach. The descriptive method is chosen to provide a systematic and factual depiction of digital fundraising strategies in zakat collection at LAZ Ulil Albab. The quantitative approach develops the SOAR analysis framework (Strengths, Opportunities, Aspirations, Results) by assigning weights and ratings to each component gathered through surveys. This weighting technique is adapted from the widely used IFE (Internal Factor Evaluation) and EFE (External Factor Evaluation) methods in SWOT analysis. Consequently, this research presents a quantified and in-depth SOAR approach, enabling the identification of strategic priorities that are measurable yet remain focused on the institution's strengths, opportunities, aspirations, and desired outcomes. LAZ Ulil Albab is selected as the research subject due to its active utilization of digital platforms in zakat collection and its commitment to transparency and accountability in fund management.

Data collection techniques encompassed in-depth interviews, direct observation, surveys, documentation, and financial report analysis. In-depth interviews with managers and staff were conducted to explore the strengths and opportunities inherent in digital fundraising strategies. The study involved five participants, all of whom are managers at LAZ Ulil Albab, selected using purposive sampling based on their direct engagement in digital zakat fundraising activities. The informants consisted of two zakat management staff members, one staff member responsible for customer relationship management (CRM), one marketing staff member, and one manager. Direct observation was employed to assess the effectiveness of digital platform implementation, while surveys were distributed to both informants and relevant employees to explore the strengths, opportunities, aspirations, and outcomes of implementation. Furthermore, financial report analysis was used to assess the transparency and accountability of zakat fund management. All collected data was analysed using the SOAR framework to determine the extent to which digital fundraising strategies have enhanced zakat collection effectiveness at LAZ Ulil Albab.

Ethical integrity in this research was upheld through a robust process of informed consent. Each participant received a clear and comprehensive explanation of the study's objectives, anticipated benefits, and the measures taken to safeguard the confidentiality of their data. Their voluntary agreement to participate was obtained, reflecting not only their trust in the research process but also a shared commitment to advancing knowledge under conditions of transparency and respect.

Table 2. The SOAR Matrix

Division of Factors	Strengths	Opportunities
Aspirations	SA Strategy Formulate strategies that harness the organization's inherent strengths to realize its envisioned aspirations.	OA Strategy Develop strategies that leverage existing external opportunities to enable the fulfillment of organizational aspirations.
Results	SR Strategy Design strategies that utilize the organization's strengths to achieve outcomes that are not only optimal but also sustainable.	OR Strategy Craft strategies that capitalize on available opportunities to strengthen the desired results of the organization.

Source: Data processed, 2025

The research instrument underwent validation through expert judgment provided by both zakat management academics and practitioners from zakat management organizations. Reliability testing for the questionnaire was conducted using Cronbach's Alpha, with a threshold of ≥ 0.70 set as the minimum standard for acceptance. As each dimension yielded a score above 0.70 (Strengths = 0.812; Opportunities = 0.845; Aspirations = 0.801; Results = 0.879), the instrument was consequently deemed highly reliable. This rigorous approach ensures that the tools not only meet recognized scientific benchmarks but also uphold the integrity and credibility required for impactful academic research.

The process of assigning analytical significance and performance ratings within the SOAR framework was carried out through a participatory approach, actively engaging a panel of informants. Each informant was asked to determine the level of importance for every SOAR factor using a significance scale ranging from 0.0 to 1.0, with the total cumulative value restricted to 1.0. The final significance coefficient was obtained from the mean value of all informants' assessments, thereby representing a collective consensus on the hierarchy of strategic priorities. Meanwhile, the performance rating was established based on respondents' perceptions of the degree of strength, opportunity, aspiration, and result, employing a four-point scale where 1 signified a very low condition, 2 indicated low, 3 denoted high, and 4 reflected a very high

condition. Each significance coefficient was subsequently multiplied by its corresponding rating to produce a composite score. This composite score was then utilized to map the strategic quadrants (SA, OA, SR, OR) and to identify the most strategically relevant priorities for LAZ Ulil Albab.

RESULT AND DISCUSSION

RESULT

Drawing upon the data processed from five informants and staff members of LAZ Ulil Albab who are actively involved in digital fundraising initiatives, the following presents the calculated significance coefficients and performance ratings for each component within the Strengths, Opportunities, Aspirations, and Results framework. These elements have been meticulously evaluated using the IFE and EFE matrices to ensure a comprehensive and robust analysis.

Table 3.1 Internal Factor Evaluation (IFE) Matrix

No	Instrument Strength	Amount	Weight	Rating	Weight x Rating
1	The digital fundraising platform utilized by LAZ Ulil Albab significantly streamlines the process of managing zakat donation.	20	0,11	4	0,46
2	The digital fundraising system implemented is highly user-friendly for administrators and staff at LAZ Ulil Albab, ensuring seamless operational efficiency	17	0,10	3,4	0,33
3	The staff consistently demonstrate a strong commitment to utilizing digital systems for zakat collection at LAZ Ulil Albab, reflecting a forward-thinking organizational culture	15	0,09	3	0,26
4	Employing digital technologies in fund collection enhances work efficiency across the LAZ Ulil Albab environment, fostering a productive and responsive operational climate	15	0,09	3	0,26

5	The digital platform is routinely employed in zakat fundraising activities at LAZ Ulil Albab, embedding technological innovation into the organization's core processes	20	0,114	4	0,46
Total		87	0,49	17,40	1,75
No	Instrument Opportunities	Amount	Weight	Rating	Weight x Rating
1	Digital fundraising generates substantial opportunities for LAZ Ulil Albab to broaden its outreach and connect with a greater number of zakat contributors (<i>Muzakki</i>)	20	0,11	4	0,46
2	Modern digital technology enables streamlined reporting and monitoring of zakat collection at LAZ Ulil Albab, promoting transparency and accountability	19	0,11	3,8	0,41
3	The continuing advancement of digital solutions compels LAZ Ulil Albab to elevate the quality of its digital zakat services, responding adaptively to changing stakeholder expectations	15	0,09	3	0,27
4	Collaboration between LAZ Ulil Albab and external entities, such as digital platforms and social media, creates opportunities to enhance the institution's reputation among the wider community.	15	0,09	3	0,27
5	Beneficiaries leverage social media to increase engagement with digital zakat platforms, further optimizing the reach and impact of LAZ Ulil Albab's fundraising initiatives.	20	0,11	4	0,46
Total		89	0,51	17,80	1,83
Total S+O		176	1,0	35,20	3,58

Source: Data processed, 2025

Table 3. 2 External Factor Evaluation (EFE) Matrix

No	Instrument Aspiration	Amount	Weight	Rating	Amount x Rating
1	Respondents expect that the digital system will enhance the accountability and transparency of zakat management at LAZ Ulil Albab.	20	0,12	4	0,49
2	There is a desire among stakeholders to further develop the digital platform, making it increasingly accessible for both teams and zakat contributors (muzakki).	20	0,12	4	0,49
3	Stakeholders are committed to continually supporting the sustainable digital transformation of zakat collection	15	0,09	3	0,28
4	There is a strong enthusiasm to foster technological innovation in the zakat fundraising process.	15	0,09	3	0,28
5	Respondents express their aspiration for LAZ Ulil Albab to evolve into a credible and accountable digital zakat institution	20	0,12	4	0,49
	Total	90	0,56	18	2,04

No	Instrument Result	Amount	Weight	Rating	Weight x Rating
1	Digital fundraising has played a pivotal role in enhancing the effectiveness of zakat collection at LAZ Ulil Albab.	19	0,12	3,8	0,46
2	The workflow of staff and management has become markedly more efficient as a result of utilizing digital technologies.	13	0,08	2,6	0,21
3	The personnel consistently operate digital systems to carry out zakat fundraising duties at LAZ Ulil Albab.	10	0,06	2	0,12
4	They have also experienced positive impacts from the digitalization of fundraising in achieving zakat targets.	10	0,06	2	0,12
5	The digital fundraising strategies have yielded tangible outcomes in	20	0,12	4	0,49

improving zakat revenue at LAZ Ulil Albab.				
Total	72	0,44	14,4	1,40
Total A+R	162	1,00	32,4	3,43
Overall total (S+O+A+R)	338	2	67,6	7,01

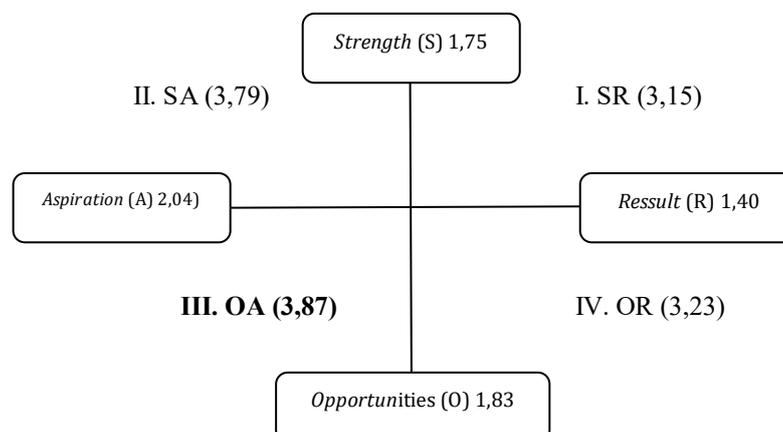
Source: Data processed, 2025

Based on the results derived from the IFE matrix, the score for the Strength (S) indicator stands at 1.75, while the Opportunity (O) indicator registers at 1.83. In parallel, the EFE matrix reveals that the Aspiration (A) indicator achieves a value of 2.04, whereas the Result (R) indicator records 1.40. These findings collectively lead to the OA combination as the strategic output from the evaluated indicators.

Taking the accumulated scores into account, a Cartesian diagram has subsequently been developed to illustrate the SOAR analysis. This visual representation integrates the IFE and EFE matrices to map the strategic position with precision. By systematically combining these analytical dimensions, the resulting diagram not only captures the current performance landscape but also unveils strategic opportunities, offering a novel and impactful perspective for organizational growth.

Based on the figure 1, the scores for each quadrant are as follows: SA is 3.21; SR is 3.45; OR is 3.62; and OA is 3.87. The difference between OA and the nearest quadrant, OR (3.62), is 0.25, which indicates that strategic orientation combining external opportunities with internal aspirations proves to be more dominant compared to short-term outcome orientation. Notably, the SA score (3.21) is the lowest, revealing that internal strengths, when not complemented by external opportunities, remain suboptimal.

Figure 1. Cartesian diagram of SOAR analysis



Source: Data processed, 2025

Consequently, OA emerges as the preferred strategic priority. This involves harnessing the opportunities provided by digital transformation, such as internet penetration, trends in digital donations, and financial technology, to support the institution’s aspiration for enhanced transparency, accountability, and broader reach among zakat contributors. The execution of this strategy centres on integrating social media, online zakat application platforms, and CRM systems as the principal means to fortify contributor trust while maintaining the sustainability of zakat collection efforts. The matrix outcomes based on the SOAR framework are presented as follows.

Table 3.3 Matrix Results Based on SOAR

<p>Strength (S) S1: Muzakki can easily disburse their zakat through applications and websites S2: Staff do not require complex technical training, as the system is user-friendly. S3: Staff actively support digital innovation in zakat collection. S4: Zakat reports can be generated more swiftly due to a reduction in manual tasks. S5: Online zakat transactions have increased annually.</p>	<p>Aspirations (A) A1: Zakat reports can be monitored directly by contributors. A2: The application is developed with a simple, user-friendly interface that is optimized for mobile devices. A3: Feature updates are made in accordance with the contributors’ needs. A4: The platform is integrated with QRIS and digital wallet technologies. A5: LAZ Ulil Albab has become a pioneering digital zakat institution, earning widespread public trust.</p>	
<p>Opportunities (O) O1: The digital platform captivates both millennial audiences and the broader migrant community. O2: Zakat reports are accessible to contributors in real time. O3: Reminder features and online consultation services are readily available for zakat contributors. O4: There are opportunities to forge partnerships with fintech</p>	<p>OS Formulating a strategy that capitalizes on existing strengths to realize aspirational goals.</p>	<p>OA</p> <ul style="list-style-type: none"> • Ulil Albab’s orientation can enhance zakat accountability and transparency, thereby facilitating reporting and monitoring of zakat collection by LAZ Ulil Albab. • Ulil Albab aims to develop a digital platform that is increasingly user-friendly for both staff and muzakki, enabling greater utilization of social media to boost the

firms and social media networks.

O5: Zakat campaigns conducted through Instagram and Facebook have effectively enhanced donation volumes.

adoption of digital zakat platforms.

- Ulil Albab is committed to technological innovation in zakat collection, continuously striving to elevate the quality of zakat services offered by LAZ Ulil Albab.
- Ulil Albab aspires to be a source of inspiration, while improving accountability and transparency in zakat management, to create broader opportunities for LAZ Ulil Albab to reach a larger base of muzakki.
- Ulil Albab supports the ongoing digital transformation of zakat, fostering opportunities and enhancing the institution's public image.

Results (R)

R1: The number of muzakki increases each year.

R2: Zakat data entry becomes significantly faster and more accurate.

R3: Staff no longer revert to manual methods.

R4: Zakat collection consistently meets or even exceeds annual targets.

R5: Mustahik assistance programs are expanding both in scope and reach.

SR

Devise a strategy grounded in core strengths in order to achieve measurable outcomes.

AR

Implement an opportunity-oriented strategy focused on attaining demonstrable results.

Source: Data processed, 2025

Based on the mapping results of the SOAR matrix, several key insights can be drawn regarding OA's strategic approach to the implementation of digital fundraising carried out by LAZ Ulil Albab. These insights reveal not only the institution's adaptive capacity in responding to digital transformation but also its forward-looking orientation in optimizing technology to enhance social impact and strengthen the spirit of empowerment among donors and beneficiaries alike.

Table 4. OA's strategic approach to the implementation of digital fundraising carried out by LAZ Ulil Albab

No.	Strategy OA
1	Ulil Albab is committed to enhancing zakat accountability and transparency, making reporting and monitoring of zakat collection at LAZ Ulil Albab more accessible and efficient.
2	Ulil Albab aims to further develop its digital platform, ensuring that both staff and muzakki find it increasingly user-friendly, while also leveraging opportunities from social media to boost the adoption of digital zakat platforms.
3	Ulil Albab pursues technological innovation in zakat collection, driving LAZ Ulil Albab to continually raise the quality of its zakat services.
4	Ulil Albab aspires to establish itself as a role model, advancing accountability and transparency to create greater opportunities for LAZ Ulil Albab to reach a broader base of muzakki.
5	Ulil Albab is dedicated to supporting sustainable digital zakat transformation, forging new opportunities and elevating the institution's reputation in the eyes of the public.

Source: Data processed, 2025

DISCUSSION

The analysis of the SOAR matrix reveals that the dominant strategic direction lies within the Opportunities-Aspirations (OA) quadrant, obtaining the highest score of 3.87. This finding suggests that the success of digital fundraising strategies at LAZ Ulil Albab is fundamentally shaped by the institution's ability to harness external opportunities, particularly advances in digital technology, improved public digital literacy, and muzakki preferences for online zakat services. Together, these facets serve as the cornerstone for actualizing the institution's internal aspirations. Such aspirations extend beyond merely enhancing accountability and transparency; they also encompass technological innovation, expanding the reach among muzakki, and

strengthening the Ulil Albab brand. Accordingly, OA synergy forms the essential foundation for developing the institution's digital fundraising strategy.

The relevance of external opportunities to internal aspirations is strikingly evident. Firstly, the ongoing rise in Indonesia's digital donation trends, especially among younger generations familiar with e-wallets, mobile banking, and payment gateways, aligns closely with Ulil Albab's vision to establish a digital platform that is intuitive, swift, and secure, thereby aligning with the evolving preferences of modern muzakki. High scores for this indicator are further supported by qualitative field data, showing that muzakki highly value ease of access, real-time reporting, and flexible payment channels. This aspiration finds support in the literature by Rachmat & Samosir (2022), which highlights that digital literacy significantly enhances public intent toward online zakat payments.

A second major opportunity lies in the rising public trust towards digital zakat institutions, tightly interwoven with Ulil Albab's aspiration to bolster transparency and accountability. Through digital reporting systems, muzakki are able to monitor zakat distribution with greater clarity and accuracy, reinforcing long-term trust. Rohimiyah (2022) emphasizes that digital transparency acts as a catalyst in promoting active participation among muzakki. This is reflected in Ulil Albab's real-world practice of providing system-based reports and openly displaying zakat collection data on its website and applications. Such aspirations not only affirm institutional accountability but also reinforce Ulil Albab's positioning as a technology-driven, professionally managed zakat organization.

Thirdly, Ulil Albab's drive for technological innovation is powerfully supported by the rapid expansion of fintech and artificial intelligence (AI) adoption. Research demonstrates that innovations such as e-wallet integration, diverse payment gateways, and predictive AI features have the potential to boost both efficiency and effectiveness in zakat collection. Syahbudi et al. (2023) confirm that readiness to embrace digital innovation is a decisive factor in sustaining transformative zakat practices. In light of intensifying competition among zakat institutions, Ulil Albab's strategy of pursuing technology-based differentiation becomes increasingly vital for sustaining its competitive edge.

Moreover, Ulil Albab's aspiration to cultivate digital zakat, grounded in transparency and accountability, is further reinforced by the external phenomenon of growing competition among amil zakat organizations. BAZNAS (2022) data indicates that the majority of zakat institutions in Indonesia have now adopted digital channels, whether through websites, applications, or

partnerships with e-commerce platforms. This context compels Ulil Albab not only to follow prevailing trends but also to forge a reputation as an exceptional digital zakat institution renowned for transparency, efficiency, and innovation. At this point, the OA strategy underscores value-based differentiation as a relevant approach to strengthen institutional competitiveness. This aligns with the findings of Mulyono et al. (2022), who state that the success of digital fundraising hinges not only on technology but also on human resource competence and strategic partnerships.

Finally, the OA strategy highlights the significance of sustainable digital transformation. Ulil Albab's pursuit of continual technological innovation is inseparable from the necessity to enhance human resource capacities, foster collaboration with external partners, and integrate zakat services within the broader digital ecosystem. Marliyah et al. (2024) emphasize that the sustainability of digital zakat depends greatly on the combination of good governance, organizational adaptability, and cross-sectoral synergy. In this vein, Ulil Albab stands to benefit from external opportunities, including supportive government regulations for the digital economy and the intensification of cross-sector collaboration, to broaden the scope of zakat collection efforts.

The selected OA strategy demonstrates that Ulil Albab is not only focused on short-term gains in zakat collection but also steadfast in building a long-term foundation to secure the institution's sustainability in the digital era. By optimally leveraging external opportunities, the institution is poised to achieve its internal aspirations in a significant manner, while simultaneously solidifying Ulil Albab's position as an innovative, transparent, and competitive model for digital zakat fundraising at the national level.

CONCLUSION

Drawing on the analysis from the SOAR matrix, the highest score was found in the Opportunities–Aspirations (OA) quadrant at 3.87, underscoring that leveraging external digitalization opportunities plays the most substantial role in supporting the institution's aspirations for accountability, transparency, and the expansion of zakat collection outreach. Strengths–Aspirations (SA) took the second position with a score of 3.65, followed by Strengths–Results (SR) at 3.52, and Opportunities–Results (OR) at 3.48. This order of scores affirms that strategic priorities center around capitalizing on external opportunities to drive the achievement of internal aspirations. The analysis also demonstrates that internal strengths, such as routine use

of digital platforms and systems that are easy to operate, deliver consistent contributions (SA = 3.65), although their impact does not match the leverage of external opportunities. Meanwhile, Results aspects earned relatively lower scores (SR = 3.52 and OR = 3.48), suggesting that the outcomes of digital fundraising have yet to reach their full potential when compared to the available opportunities and aspirations.

Further findings indicate that education surrounding digital zakat serves as a valuable strategic opportunity to elevate public participation. Ulil Albab's aspirations are concentrated on strengthening accountability and enlarging the range of zakat collection via digitalization, corresponding with the necessity of remaining relevant amid changing societal behaviour. While there has been progress in transaction convenience and zakat accessibility, the measurement of impact on transparency and effectiveness remains primarily descriptive, relying on internal perspectives and institutional documentation.

Digital fundraising at Ulil Albab is seen as a highly relevant strategy for increasing *muzakki* participation and supporting zakat management, but these findings must be interpreted with several limitations in mind. The data scope is restricted to five internal informants, raising the risk of confirmation bias; transparency and effectiveness indicators have not been quantified; and the research design, employing a TAM perspective, was exploratory without triangulation from users or *muzakki*. For this reason, the study's conclusions do not propose Ulil Albab as a "best practice" example, but rather offer an empirical overview of how SOAR-based digital fundraising strategies could be implemented contextually, providing a practical reference for the development of digital zakat strategies in similar organizations.

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This investigation was conducted with uncompromising objectivity and full independence, entirely free from any conflicts of interest that could impair the veracity of its conclusions. It is my considered hope that the findings herein will meaningfully advance innovation in digital fundraising and reinforce the principles of transparent, accountable, and effective zakat management, thereby fostering enduring and transformative benefits for the broader community.

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