

## Zakat Fundraising Strategies to Increase the Number of Zakat Muzakki at BAZNAS in Yogyakarta City

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**Abstract**— This study aims to examine strategies for increasing the number of zakat contributors through the professionalization of zakat administrators and the digitization of zakat management at the National Zakat Agency (BAZNAS) in Yogyakarta City, in order to address a research gap in previous studies that have focused solely on institutional aspects without simultaneously integrating marketing mix and SWOT analysis. This study employs a qualitative descriptive approach, with informants comprising BAZNAS leadership, zakat collection staff, and zakat contributors, selected through purposive sampling based on their direct involvement in ZIS collection strategies. Data were collected via in-depth interviews, observations, and documentation, and validated through triangulation of sources and methods. The results indicate that digitizing the zakat payment system and increasing transparency in fund management contribute to increased donor loyalty, with the two factors being cyclically interrelated: transparency strengthens trust, while digitization facilitates access and record-keeping. The theoretical contribution of this study is the enrichment of the 7P Marketing Mix and SWOT integration models in the context of digital zakat management, while its practical contribution consists of policy recommendations for BAZNAS to formulate technology-based collection strategies and enhance public trust.

**Keyword:** *marketing mix 7p; SWOT; transparency; the trust of the muzakki, ZIS collection strategy*

### INTRODUCTION

Zakat has both a normative dimension as a religious obligation and a socio-economic dimension in poverty alleviation. According to data from the National Zakat Agency (BAZNAS) of Indonesia, the national zakat potential reaches Rp327 trillion per year; however, the actual collection in 2023 was only around Rp71 trillion (approximately 21.7%). A similar disparity also exists in the Special Region of Yogyakarta (DIY), particularly in the City of Yogyakarta. Although the Zakat Awareness Index (IKZ) for the City of Yogyakarta is relatively high (75.2 in 2023), the actual collection of ZIS at BAZNAS City of Yogyakarta has only reached Rp7.2 billion out of an estimated potential of Rp45 billion, with the number of zakat payers at just 2,150 out of a target of 5,000. This indicates that there remains a performance gap between the normative-social potential and actual realization.

Previous studies have largely examined factors influencing donors' interest (religiosity, income, trust) and fundraising strategies using the marketing mix or SWOT analysis approaches separately. However, several limitations remain: first, the simultaneous integration of the 7P Marketing Mix and SWOT analysis in the context of ZIS fundraising at the city level has not been widely conducted; second, in-depth qualitative research on strategies to increase the number of donors at BAZNAS in Yogyakarta City remains limited; third, no study has yet explored the contextual relationship between digitalization, transparency, and donor loyalty in regions with a high level of donor heterogeneity, such as Yogyakarta City.

The novelty of this study lies in: (1) the simultaneous integration of the 7P Marketing Mix and SWOT analyses; (2) a focus on strategies to increase the number of

zakat payers (rather than just the nominal amount of ZIS); (3) the study's subject BAZNAS Yogyakarta City which exhibits urban characteristics with high potential for productive zakat but where formal compliance rates remain fluctuating. Initial data from BAZNAS Yogyakarta City indicates that during the 2021–2023 period, the number of zakat payers grew by an average of only 4.2% per year, far below the city's economic growth potential (7.8%). This suggests a gap in collection strategies that requires immediate review.

Therefore, it is important to systematically examine ZIS collection strategies to increase the number of zakat payers at BAZNAS Yogyakarta City. An understanding of the strategic factors influencing zakat payment behavior through this formal institution is expected to support the development of more effective collection strategies, strengthen public trust, and optimize the role of zakat institutions in improving community welfare. This study aims to analyze ZIS collection strategies at BAZNAS Yogyakarta City using the 7P Marketing Mix and SWOT approaches, and to identify supporting and inhibiting factors for increasing the number of zakat payers.

Although the urgent need to narrow the gap between the potential and actual collection of zakat has been widely recognized, contemporary literature on Islamic social financial management still leaves several critical gaps unaddressed. Previous studies have generally dichotomized internal organizational strategic evaluation from tactical marketing implementation (Conant et al., 1990). For example, the application of conventional SWOT analysis and marketing mix frameworks is often partial and conducted in isolation, without simultaneous integration efforts that directly link the internal strengths of zakat institutions with the 7P-based operational tactical dimensions at the regional level. Furthermore, recent research discourse on the digitalization and accountability of zakat collection agencies generally focuses on the impact of technology on the total amount of funds successfully collected, but have not adequately addressed the contextual relational dynamics between digital transparency and donor loyalty in shaping the absolute growth of the number of zakat payers themselves, particularly in urban areas characterized by high demographic heterogeneity (Aini et al., 2025). Given these circumstances, empirical studies that specifically examine donor retention strategies and the enhancement of formal compliance through official institutions at the city level remain scarce, as most scholars tend to focus on national-scale macro-level analysis or general individual donation behavior (Beedell, 2019). Consequently, there is a significant gap in the literature on how zakat management organizations at the local level, which face fluctuations in compliance typical of urban areas and a lag in the growth of the number of muzakki relative to regional economic growth, can design adaptive, integrated collection strategies.

## LITERATURE REVIEW

### *Zakat, Infak, and Charity*

The Islamic social finance mechanism known as ZIS is crucial for achieving economic and social equality and justice. According to Sharia law, every Muslim who meets certain criteria (nisab and haul) is obligated to transfer a portion of their wealth (mustahik) to those who are entitled to receive it. Zakat has social and economic dimensions as a means of wealth redistribution that helps reduce poverty and inequality, in addition to its religious function as a form of worship (mahdhah) (a vertical relationship with Allah) (Darmawan & Malik, 2022). Expenditure of assets beyond what is required for zakat, done voluntarily, is called infak, whether in times of plenty or scarcity, without

any specific requirements regarding amount or timing. Infak is more flexible than zakat and can be given to anyone in need, thereby serving as a complementary instrument for improving the community's social welfare (Aini & Nasution, 2024). Unlike zakat and infak, which refer only to monetary contributions, charity encompasses all good deeds performed by an individual, whether in the form of wealth, labor, or actions. Charity reflects social concern and solidarity among individuals and strengthens social bonds within the community (Nuriyanto, 2024).

### ***The 7Ps of the Marketing Mix***

The 7P Marketing Mix extends the 4P concept (product, price, place, promotion) by adding people, process, and physical evidence to align with the characteristics of the service sector. These seven elements are managed in an integrated manner to create value and customer satisfaction (Martinez & Raja, 2013). In the context of BAZNAS Yogyakarta City, the application of the 7Ps includes: product specifically ZIS services and empowerment programs; price namely the ease of contribution amounts and transparency of funds; place covering access to both physical and digital services; promotion encompassing outreach and digital campaigns; people, which includes the professionalism and integrity of staff; process, namely payment and reporting mechanisms that are easy, fast, and transparent; and physical evidence, which includes office facilities, financial reports, and activity documentation.

These seven elements play a strategic role in enhancing donors' trust, reach, and loyalty (Martín-Santana et al., 2021). The “people” element is the key factor, as the quality of the staff significantly influences public trust. Meanwhile, “process” and “physical evidence” serve as proof of the institution’s accountability, which is a crucial step in convincing donors to contribute to ZIS through BAZNAS.

### ***Factors Affecting the Participation of Muzakki***

Muzakki's participation in channeling ZIS through formal institutions is influenced by several key factors. First, zakat literacy. Studies by Syarifah et al. (2024), Rinaldi and Devi (2022), and Putra and Lestari (2022) found that increased knowledge of zakat is positively correlated with muzakki trust in zakat collection agencies. Istikhomah dan Asrori (2019) also emphasized the importance of zakat counseling and education. However, Pratiwi (2024) reported different results, indicating that religiosity negatively affects muzakki trust in LAZISMU Central Java, highlighting the complexity of the relationship between these two variables.

Second, transparency and accountability. Hermawati and Setia (2024) state that muzakki decisions are heavily influenced by trust (38.1%), which can only be built through transparent management and reporting in accordance with Sharia principles. Hotimah and Suprayogi (2023) and Ghoorah et al. (2025) confirm that transparency and accountability positively affect donors’ interest. Rahayu et al. (2019) also emphasize that trust increases with an institution’s level of transparency. However, Apandi et al. (2025) caution that transparency alone is insufficient; without the support of reputation, service quality, and social closeness, trust may not necessarily increase, as evidenced by findings at BAZNAS Kota Palembang.

Third, service quality. Pebrianti et al. (2023) in Jambi City found that muzakki interest is positively influenced by service quality, including prompt responses, clear communication, and organized administration. Hikmah et al. (2024) at LAZDA Rizki Jember reinforced this finding, noting that service quality fosters donors’ trust and

comfort in continuing to contribute. Thus, the competence of zakat administrators and prompt, courteous, and accurate services form the foundation for muzakki's loyalty in channeling zakat through official institutions.

### ***Digital Transformation in Zakat Management***

The digital age has fundamentally transformed zakat collection strategies. Rahman (2021) demonstrates that digital zakat management, transparent reporting, and payroll systems accelerate sustainable zakat growth. Sujantoko et al. (2024) emphasize that digital transformation enhances efficiency in target selection, accessibility, transparency, accountability, and large-scale distribution. The use of fintech provides easier, more efficient, transparent, and accountable payment mechanisms through mobile apps, virtual accounts, and digital banking integration (Listiana & Edriyanti, 2023; Satibi et al., 2024). Mardian and Handoko (2025) show that digitization can increase public trust and zakat donations. BAZNAS has developed an online platform and mobile app and collaborated with fintech companies such as Go-Pay, OVO, and LinkAja through QR code payments (Indarningsih et al., 2023; Hudaefi et al., 2020). This collaboration expands reach to the digital user segment, which grows annually (Indriani et al., 2024). The COVID-19 pandemic has further accelerated this adoption, with zakat collection increasing by 30% due to a shift in behavior from offline to online (Rohmaniyah, 2022).

The adoption of digital technology is influenced by various factors. Using the UTAUT model, Ghofar et al., (2024) found that Performance Expectancy, Effort Expectancy, Social Influence, Trust, Zakat Literacy, and Digital Infrastructure influence the preferences of young Muslims. Sari et al. (2025) added that Gen Z and millennials are increasingly engaging with Islamic financial platforms, influenced by external factors such as peer groups and the appeal of technology. Blockchain technology is also gaining attention; Zulfikri and Iskandar (2022) investigated increased trust in zakat institutions using blockchain, while a bibliometric analysis by Hanifah et al. (2024) showed an increase in publications on this topic (2017–2024). Nevertheless, zakat revenue remains far below its potential. Therefore, digital zakat management is crucial for improving collection, expanding outreach, and attracting more zakat payers.

### ***Management Strategies and the Marketing Mix in Zakat Administration***

Increasing the number of zakat contributors can be achieved through a comprehensive management strategy. Wafa (2024) found that BAZNAS Kudus Regency successfully addressed the downward trend in zakat collections (2019–2020) with a strategy that included consultation services, door-to-door zakat collection, zakat boxes, social media, website development, and training for preachers. This holistic approach has proven effective in raising public awareness and participation.

The marketing mix has become a widely adopted strategic framework. Utami (2021) developed a Sharia Marketing Mix model for digital zakat marketing. The study found that donors' interest is influenced by zakat policies, tax deductions, administrative transparency, and the involvement of public figures; however, outreach through social media and digital services fails to attract attention and may even alienate some active donors, indicating the need for caution in digital marketing strategies.

Zakat fundraising strategies are implemented through various methods, including the establishment of Zakat Collection Units (UPZ), payroll-based payments, and collaborations with digital platforms and fintech companies (Herianingrum et al., 2024). Syamsuri and Adillah (2024) examined collaboration between UPZs and mosques as a

strategy to increase fundraising. (Cahyadi et al., 2025) on the donation distribution flow at NU charitable institutions highlight the importance of effective donor management. Donor management is a key determinant of donation amounts. A comparative study of IZI and the Bengkulu branch of Laznas DD shows that IZI emphasizes understanding donor characteristics through direct communication and social media, while Laznas DD focuses more on personal interaction through religious activities and the use of a Customer Relationship Management (CRM) system to increase donor satisfaction and loyalty (Cahyadi et al., 2025).

### ***The Role of the Government and Good Corporate Governance***

The government's role in zakat management is crucial. The current policy focus is on improving the performance of zakat institutions through good corporate governance (Amalia et al., 2018). BAZNAS is supervised by the Financial Services Authority (OJK), which is tasked with implementing policies, evaluating the technical performance of non-bank financial institutions, and establishing regulations. This supervision is expected to enhance transparency and public trust, thereby increasing zakat collections in Indonesia (Qutaiba et al., 2024). The Sharia governance framework offers strengthened zakat management. Good Corporate Governance (GCG) positively influences zakat payers' behavior in fulfilling their zakat obligations (Adiwijaya & Suprianto, 2020) and is a key determinant of an institution's efficiency in maintaining public trust. Government regulations also play a crucial role, particularly Law No. 19 of 2016 on ITE and Law No. 23 of 2011 on Zakat Management. Additionally, treating zakat as a tax deduction has been shown to significantly affect zakat payers' willingness to pay zakat through official institutions (Utami et al., 2021).

### ***Challenges in Zakat Management***

Zakat is one of the most important instruments in upholding and strengthening the life of a nation. That is why, in Islamic law, zakat is one of the five pillars of Islam (Wibowo, 2015). Zakat management in Indonesia continues to face various challenges. Hasan et al. (2019) found that zakat management is ineffective and that the human resources managing it are inadequate, and suggested solutions such as recruiting management personnel, enhancing competencies through training, improving communication with zakat contributors, and improving welfare for zakat administrators. Qutaiba et al. (2024) added that the quality of human resources remains low because most administrators do not consider it their primary career. Additionally, a crisis of trust in zakat institutions, legal issues, and the debate over zakat versus taxes also pose challenges (Jahan, 2021). Cases of embezzlement at BAZNAS South Bengkulu (2022) and ACT (2022) highlight weaknesses in transparency and accountability, leading to low public trust.

Based on a literature review, three research gaps have been identified: first, most studies focus on general factors influencing muzakki participation, with few analyzing zakat collection strategies at the city level within specific local contexts (Retnowati et al., 2022); second, research on zakat digitization has not yet widely integrated digital and conventional strategies within the 7P Marketing Mix framework (Zetira & Fatwa, 2021); third, research on the challenges of declining collection amounts due to changes in the demographic composition of zakat payers remains limited (Razali et al., 2022). This study contributes to filling these gaps by analyzing ZIS collection strategies at BAZNAS Yogyakarta City using the 7P and SWOT frameworks, identifying specific challenges, and formulating strategic recommendations based on empirical findings to improve the effectiveness of zakat collection in the digital era.

## METHODOLOGY

This study employs a qualitative descriptive approach, chosen for its ability to thoroughly explore the strategies, obstacles, and practices of zakat collection at BAZNAS Yogyakarta City, which possesses unique characteristics compared to other zakat institutions, making it urgent to study (Waruwu, 2024). The research location was purposively selected at BAZNAS Yogyakarta City, with the research timeline adjusted to align with the data collection process. Data sources included primary and secondary data collected through in-depth interviews conducted in systematic stages, participant observation, and documentation. To enhance data validity, source triangulation and method triangulation techniques were employed. The informants in this study were not limited to a single primary informant. However, they were expanded to include BAZNAS leadership, zakat collection staff, and zakat contributors to enrich perspectives and enhance the credibility of the findings.

## RESULT

The research findings indicate that BAZNAS Yogyakarta City implements an integrated zakat collection strategy based on the 7P Marketing Mix framework (Product, Price, Place, Promotion, People, Process, Physical Evidence), which has been adapted to the context of zakat management. This approach aligns with the research by Utami et al. (2021) on “Sharia Marketing Mix as a model for digital zakat marketing management strategies, as well as studies on the application of the 7P Marketing Mix in various service contexts” (Syarifah et al., 2024).

### *BAZNAS Yogyakarta City’s Zakat Collection Strategy: The 7P Marketing Mix Approach*

#### *a. Product: Service Differentiation and Donor Segmentation*

BAZNAS Yogyakarta City classifies zakat contributors into two main categories: civil servants (ASN) and the general public. This segmentation enables BAZNAS Yogyakarta City to develop strategies tailored to the characteristics of each zakat contributor segment (Herianingrum et al., 2024). Based on the results of an interview with the head of Division 1: “For the ASN segment, BAZNAS Yogyakarta City uses a payroll system that is already integrated with the DIY Regional Development Bank (BPD DIY). Thus, ASN zakat is deducted directly from their monthly salaries. This mechanism simplifies the process because donors do not need to visit in person or make manual payments. Additionally, the system is connected to BAZNAS’s dedicated donation website, enabling the zakat collection process to operate automatically and continuously.” This aligns with Wahyudi's (2022) research, which states that integrating the payroll system with digital platforms can enhance zakat collection efficiency through automated payment processes. The advantage of the payroll system is the ease and consistency of zakat payments, so that the zakat payer does not need to make manual transactions every month.

For the general public, BAZNAS Yogyakarta City offers a variety of flexible zakat distribution services, both in cash and non-cash forms. “For the general public, BAZNAS Yogyakarta City provides a zakat pickup service. So if a zakat payer is unable to come in person, BAZNAS staff can collect the zakat directly from their location. Additionally, payments can be made online via the official BAZNAS website using several payment

methods, including bank transfer, OVO, Go-Pay, and QRIS. If they wish to pay in cash, donors can also visit the front office at the BAZNAS Yogyakarta City office directly.” Cash payments can be made at the Public Service Mall located at Yogyakarta City Hall, as well as at the front office of the BAZNAS Yogyakarta City office. Non-cash services are available on the official website of BAZNAS Yogyakarta City, with various payment options, including bank transfer, QRIS, and digital wallets (Go-Pay, OVO, DANA). This diversification of payment methods aligns with the trend of digital payment adoption in Indonesia, where e-wallets have become the most popular digital payment method, with high penetration rates. Additionally, BAZNAS Yogyakarta City also provides a zakat pickup service for donors who are unable to come to the office in person. This diversification of services demonstrates BAZNAS Yogyakarta City’s efforts to improve accessibility and convenience for donors, key elements of the product strategy in the marketing mix.

#### ***b. Price: Flexibility in Determining the Amount of Zakat***

In the context of zakat, the “price” element is interpreted as the mechanism for determining the amount of zakat that the muzakki must pay. BAZNAS Yogyakarta City employs an educational approach through religious study sessions and consultations to improve public understanding of zakat obligations, particularly regarding the nisab and haul requirements. Generally, the public uses the zakat nisab, equivalent to 85 grams of gold, as a reference. However, to avoid confusion in calculations and to make it easier for the zakat payer, BAZNAS Kota Yogyakarta also provides an alternative zakat calculation of 2.5 percent of the zakat payer's salary. This calculation is presented in a zakat calculation table on the digital office (website), which the zakat payer can easily access.

These findings indicate that BAZNAS Yogyakarta City is striving to simplify the zakat calculation mechanism without compromising the substance of Islamic law, so that zakat payers can more easily understand and accept the determined zakat amount. This approach aligns with the concept of zakat literacy proposed by Pebrianti et al. (2023) and Rinaldi & Devi (2022), which holds that a clear understanding of zakat regulations can enhance zakat payers' motivation to fulfill their zakat obligations through official institutions. Flexibility in determining the nominal amount of zakat also provides psychological comfort to zakat payers, especially those just starting to pay zakat through formal institutions.

#### ***c. Place: Omnichannel Distribution Strategy with a Digital Focus***

The “place” element refers to the channels through which donors can distribute their zakat. BAZNAS Yogyakarta City implements an omnichannel distribution strategy that integrates offline and online channels to maximize reach and convenience for donors. Based on interview results, approximately 80% of zakat payers (both civil servants and the general public) have used digital services, either through bank accounts or digital transfers. For the civil servant segment, zakat distribution is carried out through a payroll system integrated with BPD DIY accounts, so that zakat is automatically deducted with each pay period. Meanwhile, zakat payers from the general public tend to utilize services through BAZNAS digital offices.

These findings indicate that digitalization has become the primary foundation of the zakat collection system, while offline services remain as an alternative. This aligns with the findings of Wahyudi et al. (2022), who found that digital transformation offers opportunities to enhance the effectiveness and reach of zakat services through various online payment options. The dominance of digital channels also aligns with fintech trends

in Indonesia, where digital payments are projected to grow by more than 67% by 2028 (Statista, 2024). Research by Arwen et al. (2026) confirms that digitization can increase public trust and zakat donations through digital transactions. BAZNAS Kota Yogyakarta also has two official websites. The first website ([jogjakota.go.id](http://jogjakota.go.id)) is operated by the Yogyakarta City Government and provides access to program information, news, and performance achievements. The second website ([baznaskotajogja.or.id](http://baznaskotajogja.or.id)) serves as a digital office, providing online zakat donation services and information, and is integrated with SIMBA and BAZNAS RI. The existence of these two platforms demonstrates BAZNAS's efforts to leverage digital technology to improve the effectiveness of zakat collection and expand the reach of muzakki.

#### ***d. Promotion: Transformation of Promotion Strategies Based on Digital Marketing and SEO***

BAZNAS Yogyakarta City's promotion strategies have undergone a significant transformation from conventional approaches (door-to-door visits, religious study groups, and direct education) to digital marketing, which is considered more effective in line with technological advancements. Currently, the most effective medium for introducing BAZNAS services is the Yogyakarta City Government website, which is directly facilitated by the Mayor, as well as the BAZNAS digital office website, which is integrated with BAZNAS RI. The source stated that BAZNAS employs SEO (Search Engine Optimization) strategies to ensure articles on zakat, infak, and sedekah (approximately 500 words accompanied by a call to pay zakat) appear at the top of search results. This strategy aligns with Wafa's (2024a) research, which indicates that utilizing websites can enhance public awareness and participation. It is known that some zakat payers learn about BAZNAS through these articles.

In addition to its website, BAZNAS actively uses social media, particularly Instagram, to publish monthly reports and educational content on zakat. However, Utami (2021) cautions that social media must be used with care, as negative effects on donors' interest were observed in certain subsamples. Another unique strategy involves following trending topics in society by creating content relevant to popular issues. The speaker noted that this strategy increased the number of transactions from an average of 10 to 20 per day and made the public feel more at ease and closer to BAZNAS. These findings indicate that adapting to social dynamics and creativity in communication strategies are key factors in increasing donor engagement.

#### ***e. People: The Professionalism of Amil and Their Role in Maintaining Trust***

The "people" element refers to human resources, specifically zakat collectors, who play a crucial role in maintaining the trust and comfort of donors at BAZNAS Yogyakarta City. Based on the interview results, trust is the primary aspect that all collectors must uphold, even though not all of them are directly involved in collection activities. Collectors are required to provide good service to both donors and recipients, with a friendly attitude, without discrimination, and in a transparent manner. As one source stated: "The most important role of a collector is to maintain trust, serve with friendliness and without discrimination, then maintain transparency, and maintain a professional demeanor."

These findings indicate that the professionalism of amils, reflected in their attitudes, service ethics, and openness in sharing information, plays a significant role in fostering a sense of security and comfort among donors, thereby encouraging their continued

participation. This aligns with Fadiyah's (2023) research, which found that the quality of service and the professionalism of zakat administrators influence donors' interest. Razak et al. (2024) also emphasize that the institutional capabilities and entrepreneurial competencies of zakat administrators act as mediators in enhancing donor compliance. The importance of human resource competencies is also highlighted by Hasan et al. (2019), who found that the low quality of zakat management personnel is a major problem in Indonesia. Therefore, improving the competence of zakat administrators through training and capacity building is crucial to enhancing the effectiveness of zakat management.

#### ***f. Process: Standardization of Standard Operating Procedures through SIMBA***

The process element encompasses the workflow and mechanisms for serving donors. BAZNAS Yogyakarta City has established a structured, integrated procedure through SIMBA (BAZNAS Management Information System). For cash payments, donors come to the front office and are served at the counter. The staff member asks for the NPWZ; if the donor does not yet have one, registration is conducted through SIMBA (filling in name, NIK, gender, address, and phone number). Once the data is registered, the staff member inputs the type of payment (zakat/infak/sedekah), the donor recites the intention as guided by the staff member, and then the payment is made at the counter with a transparent calculation that the donor can see directly. After the payment is complete, the muzakki receives a receipt, followed by the recitation of the prayer of acceptance and the closing prayer in accordance with the SOP.

For cashless payments, muzakki completes transactions through the official website of BAZNAS Yogyakarta City. Donors simply select the donation type and enter the transaction amount. Once the transaction is successful, a confirmation is sent via WhatsApp and email, along with a prayer, ensuring the process remains well documented. Standardizing this process builds public trust by demonstrating an organized and competent service. The use of SIMBA also enables national integration of muzakki data, improved reporting efficiency, and greater accountability in zakat management. This aligns with the findings of Hasan et al. (2019), who found that digitizing zakat management, improving transparency in reporting, and implementing payroll systems contribute to accountability and accelerate zakat growth.

#### ***g. Physical Evidence: Transparency and Accountability through a Dual-Website Strategy***

The "physical evidence" element encompasses tangible assets that reflect the quality of BAZNAS Kota Yogyakarta's services, including physical offices, websites, financial reports, and digital publications. BAZNAS maintains a strategically located office and service center at the Yogyakarta City Hall Public Service Mall to facilitate donor access. However, the primary focus lies on a dual-website strategy. The first website ([jogjakota.go.id](http://jogjakota.go.id)) is directly integrated with the Yogyakarta City Government, providing high legitimacy and credibility as it is government-facilitated. The second website ([baznaskotajogja.or.id](http://baznaskotajogja.or.id)) serves as a digital office offering comprehensive donation services and zakat information. This strategy offers advantages in visibility, credibility, and accessibility.

To ensure transparency, BAZNAS regularly publishes reports on the collection and distribution of zakat. Monthly reports are shared via the official Instagram account (@baznasjogja) in the form of charts and data visualizations, while annual reports are

published on the official website. As stated by the source, these publications allow zakat contributors to monitor BAZNAS's performance and verify that zakat distribution aligns with the eight recipient categories. These findings indicate that information transparency through periodic reports and the use of digital media are key strategies in building donors' trust. This aligns with the principles of good governance in zakat management (Satibi et al., 2024). Research by Hasan et al. (2019) also confirms that clear and comprehensive reporting transparency can foster trust among zakat donors, increase participation, and accelerate zakat growth through accountability as a mediator.

### ***SWOT Analysis of BAZNAS Yogyakarta City's Zakat Collection Strategy***

Based on the research findings, a SWOT analysis (Strengths, Weaknesses, Opportunities, Threats) can be conducted to provide a comprehensive overview of BAZNAS Yogyakarta City's strategic position:

#### ***a. Strengths:***

- 1) Integration of the payroll system with the DIY Regional Development Bank (BPD DIY), ensuring consistent zakat collection from the civil servant (ASN) segment.
- 2) Digital infrastructure integrated with the Yogyakarta City Government and BAZNAS RI through SIMBA.
- 3) Dominance of digital transactions (80%), reflecting adaptation to fintech trends.
- 4) Transparency and accountability through the publication of periodic reports.
- 5) Direct support from the Yogyakarta City Government.
- 6) Ability to adapt to social trends in communication strategies.
- 7) Clear and structured standardization of SOPs.

#### ***b. Weaknesses:***

- 1) High dependence on the civil servant segment (vulnerable to changes in demographic composition).
- 2) A significant gap between ZIS potential (Rp21 billion) and actual collection (Rp6–9.8 billion), indicating low market penetration (28.5%–46.9%).
- 3) A decline in the nominal amount collected despite an increase in the number of donors.
- 4) Limited strategic flexibility due to reliance on BAZNAS RI policies.
- 5) Still limited diversification of donor segments beyond civil servants and the general public.

#### ***c. Opportunities:***

- 1) High digital penetration (80%) opens opportunities for collaborative expansion with fintech and e-commerce platforms.
- 2) The growth trend of digital payments in Indonesia is projected to grow >67% by 2028.
- 3) Government regulatory support for zakat as a tax deduction.
- 4) Potential for new donor segments: corporations, SMEs, millennials, and Gen Z.
- 5) Optimization of SEO and digital marketing to enhance visibility.
- 6) Collaboration with higher education institutions in Yogyakarta (as a student city).
- 7) Utilization of AI technology for personalized communication and predictive analytics.

**d. Threats:**

- 1) Competition with other zakat institutions (LAZ) that are also increasingly aggressive in their digitalization efforts.
- 2) The preference of some members of the public to distribute zakat directly to the mustahik.
- 3) A crisis of confidence in zakat institutions due to cases of embezzlement at other institutions.
- 4) Continuously increasing collection targets set by BAZNAS RI.
- 5) Ongoing changes in the demographic composition of civil servants.
- 6) Economic volatility affects the ability of zakat contributors.

**CONCLUSION**

Based on the analysis conducted, the zakat collection strategy of BAZNAS Yogyakarta City has implemented an integrated approach through the 7P Marketing Mix framework, including service product differentiation (segmentation of civil servant and general zakat payers), flexibility in zakat amounts, omnichannel distribution with an 80% digital focus, digital marketing and SEO-based promotion, professionalism of zakat collection staff, process standardization through SIMBA, and strengthening of physical evidence via a dual-website strategy. A SWOT analysis reveals key strengths in the integration of the payroll system with BPD DIY and the transparency of periodic reports; however, significant weaknesses include reliance on the civil servant segment and a gap between the potential ZIS (Rp21 billion) and actual collection (Rp6 billion), indicating a market penetration rate of only 28.5%. A critical challenge is the decline in the nominal amount of collections despite an increase in the number of donors due to changes in the civil servant demographic composition, which reduced the average contribution from Rp200,000 to Rp10,000 per month. Meanwhile, strategic opportunities were identified through 80% digital penetration, which opens the door to expanded fintech collaboration, government regulatory support, and SEO optimization to reach younger-generation donors.

Strategic recommendations include: diversifying the donor base through partnerships with corporations and SMEs to reduce reliance on civil servants; implementing artificial intelligence for predictive analytics of donation patterns and personalized communication; intensifying digital community-based zakat education programs; developing a value proposition through comprehensive impact reporting; and optimizing digital communication strategies with content marketing that adapts to trending topics. The theoretical implications of this research reinforce the argument that the effectiveness of zakat collection strategies requires a multidimensional approach that integrates technology, transparency, institutional capabilities, and social adaptability. In practical terms, these findings provide a blueprint for other zakat institutions to optimize their collection strategies in the digital era while upholding sharia principles and good governance.

**LIMITATION AND IMPLEMENTATIONS**

This study has several limitations, namely: (1) the case study was conducted only at BAZNAS in Yogyakarta City, so the findings are not fully representative of zakat institutions in other regions; (2) primary data involved only one key informant (a ZIS-DSKL collection officer), without direct perspectives from donors, agency leaders, or

other stakeholders; and (3) the study was conducted during a specific time period (January 2026), so it did not fully capture the dynamics of strategies or changes in external conditions. Nevertheless, this study has important implications for BAZNAS: optimizing ZIS collection strategies using the 7P Marketing Mix and SWOT analysis; enhancing public trust through accessibility, transparency, and service quality; and providing a foundation for future studies that apply service marketing methods to support sustainable ZIS management.

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