A Comparative Study of ZIS Fundraising Trends: An Analysis of Donors' Preferences not Choosing LAZISMU

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Abstract

Purpose: *This study aims to comparatively analyze the trends in zakat, infaq, and sadaqah (ZIS) fundraising among major Islamic philanthropic organizations and to identify the factors influencing donors' preferences, particularly the reasons for not selecting LAZISMU as their preferred ZIS institution.*

Methodology/approach: *A qualitative comparative research design was employed. Data were collected through interviews, Focus Group Discussions (FGDs), observations, and document analysis of fundraising and financial reports from five zakat institutions during 2020–2024. The data were analyzed using comparative thematic analysis with coding procedures and triangulation to ensure credibility.*

Findings: *The findings reveal that LAZISMU demonstrated the most consistent and sustainable growth in ZIS fundraising, supported by its strong institutional governance, extensive Muhammadiyah network, and long-term relationship-based fundraising strategy. However, these strengths did not automatically make LAZISMU the primary choice among donors. Donor preferences were found to be influenced more by trust, transparency, digital service convenience, emotional engagement, compelling storytelling, and personalized communication than by financial performance alone. These findings indicate that institutional excellence must be complemented by effective donor engagement strategies.*

Practical implications: *The study implies that zakat institutions, particularly LAZISMU, should adopt a donor-centric fundraising approach by strengthening public communication, optimizing digital fundraising platforms, enhancing storytelling, and intensifying personalized engagement to improve donor loyalty and ensure sustainable ZIS fundraising performance.*

Originality/value: *This study contributes to the Islamic philanthropy literature by combining comparative fundraising performance with donor preference analysis across leading zakat institutions. It reveals that donor decisions are influenced more by relational and experiential factors than by financial performance alone, providing practical insights for developing donor-centered fundraising strategies.*

Keywords:
Zakat, Infak, Alms; Zakat Collection Institution; Fundraising; Muzakki; Lazismu

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INTRODUCTION

Zakat, infaq, and alms (ZIS) are fundamental instruments in the Islamic economic system which have a multidimensional function, not only as a mechanism for wealth distribution, but also as a strategic instrument in social empowerment and poverty alleviation (Hermawan et al., 2024; Laallam et al., 2020; Lathifah, 2019; Wahab et al., 2020). Within the framework of Islamic economics, ZIS acts as a redistribution tool that is able to channel resources from high-income groups to mustahik groups in a structured and sustainable manner (Jaffri Saad et al., 2010; Ryandono et al., 2021; Sukendar & Vidho, 2025). From a macroeconomic perspective, optimizing ZIS management is believed to contribute to reducing income inequality, increasing people's purchasing power, and strengthening economic stability based on social justice (Bashori, 2015; Kuratulain et al., 2025). ZIS not only functions as an individual religious obligation, but also as a socio-economic policy instrument that has a systemic impact on inclusive development.

In Indonesia, the development of zakat collection institutions in the last two decades has shown increasingly progressive dynamics (Irmandi et al., 2025; Rahmawati & Ismail, 2025; Sultoni & Putri, 2026). This is marked by increasing public awareness of fulfilling Islamic philanthropic obligations, both in the form of obligatory zakat (alms) and voluntary alms (infaq). Furthermore, the growing number of ZIS (Islamic State Islamic Religious Service) management institutions, which are increasingly professional, transparent, and organized, is also an important indicator of the transformation of the Islamic philanthropic sector toward modern governance (Mukhlisin et al., 2020; Normasyhuri et al., 2022; Wardani, 2024). This transformation cannot be separated from regulatory pressures, the development of digital technology, and increasing demands for public accountability towards institutions managing religious social funds (Rahmawati & Ismail, 2025). However, the increase in the number of institutions is not always followed by an even distribution of fundraising, thus giving rise to a dynamic of competition between institutions in attracting the trust and participation of donors (Azizah, 2022).

East Java Province, as one of the regions with the largest Muslim population in Indonesia, has enormous potential for collecting ZIS funds. (Dana et al., 2022). This potential is strengthened by the high level of economic activity in the community, the strong role of religious organizations such as Muhammadiyah and Nahdlatul Ulama, and increasing literacy and awareness of Islamic philanthropy among the community (Falah et al., 2025; Widwayati et al., 2024). Furthermore, advances in digital technology have facilitated the distribution of ZIS funds through various payment platforms and online applications (Hanun et al., 2021). However, the realization of ZIS fund collection in East Java still shows significant disparities among zakat collection institutions. Some institutions, such as Yatim Mandiri and Nurul Hayat, have demonstrated relatively high and stable collection performance, while others, including Lazismu East Java, have not been able to fully

optimize their potential. This is interesting to examine, given Lazismu's structural advantages in the form of an extensive Muhammadiyah network and a diverse portfolio of empowerment programs (Umiyati et al., 2023).

This disparity raises critical questions about the factors influencing donor preferences (muzaki) in selecting ZIS distribution institutions. From a theoretical perspective, donor behavior is not solely determined by rational considerations such as transparency of financial reports and institutional accountability, but is also influenced by psychological, social, and emotional factors. Factors such as level of trust, perception of the institution's reputation, emotional and ideological closeness, service experience, and ease of access and transactions play a significant role in shaping donation decisions. Furthermore, social influences, such as recommendations from family, religious leaders, or community members, can also strengthen preferences for certain institutions. The complex interaction of these various factors leads to variations in donor preferences, even among institutions that objectively have relatively equal capacity and quality (Hariyanto et al., 2025).

A number of previous studies have identified various determinants of donor behavior, including institutional reputation, level of religiosity, trust, ease of transactions, and aspects of security and comfort in donating (Aprianto, 2025; Hariyanto et al., 2025; Safika & Mardikaningsih, 2025). A number of previous studies have identified determinants of donor behavior, including institutional reputation, level of religiosity, trust, ease of transactions, and aspects of security and comfort in donating.

To address this gap, this study uses a comparative approach, delving deeply into donors' experiences, perceptions, and preferences toward several zakat institutions in East Java. This approach allows for a more holistic identification of key factors influencing donor decisions, both internal and external. Internal factors include fundraising strategies, service quality, program innovation, transparency, and the effectiveness of institutional communication. Meanwhile, external factors include social influence, the institution's image and reputation, ideological affinity, and the dynamics of the digital environment that influence donor behavior. Furthermore, this study specifically examines the factors that cause an institution to be unselected by donors, which has strategic implications for formulating policies to improve institutional performance.

In terms of novelty, this study offers several important contributions to the development of Islamic philanthropy literature. First, the use of a comparative approach across several major zakat institutions in East Java provides a more comprehensive perspective for understanding the dynamics of donor preferences within a competitive context. Second, this study positions donors as the primary unit of analysis (user-based perspective), thus generating more contextual insights based on real-world experiences. Third, the exploration of inhibiting factors, particularly the reasons for not choosing a particular institution, provides a new contribution that has been relatively overlooked

in previous studies. Thus, this research not only enriches theoretical studies but also provides practical value for ZIS institution managers.

Practically, this research has strategic relevance in supporting the roadmap for developing Islamic philanthropy, particularly in improving the effectiveness and performance of ZIS management institutions. The donor behavior approach used in this study is expected to assist zakat institutions in formulating fundraising strategies that are more adaptive, innovative, and oriented to donor needs and expectations. Furthermore, the use of digital technology, strengthening transparency, and improving service quality are important aspects that need to be integrated into future ZIS management strategies.

Based on this description, this study aims to comparatively analyze the factors influencing donor preferences in choosing zakat institutions in East Java, with a particular emphasis on identifying the reasons why donors do not choose Lazismu as the primary institution for distributing ZIS funds. In addition, this study also aims to formulate strategic recommendations based on donor behavior and perceptions to increase the effectiveness, competitiveness, and sustainability of ZIS fundraising performance in the future.

LITERATURE REVIEW

The management of zakat, infaq, and alms (ZIS) has experienced rapid development along with increasing public awareness of Islamic philanthropy and the transformation of zakat institutions' governance towards a more professional system. According to Laallam, zakat serves not only as an obligatory act of worship but also as an instrument of economic redistribution capable of improving public welfare by reducing poverty and income inequality (Laallam et al., 2020). This view is reinforced by Wahab, who states that the effectiveness of zakat institutions in empowering those entitled to receive alms depends heavily on the quality of governance, transparency, and the institution's ability to build public trust (Wahab et al., 2020).

In Indonesia, the development of zakat institutions is increasingly competitive with the emergence of various fundraising innovations. According to Mukhlisin, digital transformation has shifted zakat institutions' fundraising strategies from conventional approaches to digital fundraising through social media, electronic payment platforms, and digital applications. These changes increase public accessibility to paying zakat, infaq, and sadaqah while expanding the reach of fundraising (Mukhlisin et al., 2020).

Extensive research has been conducted on factors influencing donor decisions. Hariyanto found that institutional reputation, religiosity, trustworthiness, ease of service, and security and comfort positively influence donors' decisions to distribute ZIS funds through LAZISMU East Java. Among these variables, ease of service was the most dominant factor influencing donation

decisions (Hariyanto et al., 2025).

These research findings align with research by Safika and Mardikaningsih, which showed that trust and religiosity are key determinants of online almsgiving decisions. The higher the level of public trust in a zakat institution, the greater the likelihood of individuals channeling funds through that institution (Safika & Mardikaningsih, 2025). Therefore, transparency in reporting and accountability are crucial factors in building donor loyalty.

In addition to trust, the development of digital technology is also a crucial determinant of fundraising success. Research by Jannah and Purwanti shows that digitalizing zakat collection can increase public interest in donating because it offers ease of transactions, speed of service, and payment flexibility (Jannah & Purwanti, 2025). Similarly, research by Saumi explains that digital fundraising innovations through philanthropic platforms can increase public awareness of donating while expanding the donor base (Saumi, 2025).

From an organizational strategy perspective, Ryandono analyzed the efficiency of zakat institutions in Indonesia using a Data Envelopment Analysis (DEA) approach. The study showed that efficient fund management is a crucial indicator for maintaining the sustainability of zakat institutions. However, financial efficiency does not always align with public preference in selecting zakat distribution institutions (Ryandono et al., 2021).

Research on fundraising strategies was also conducted by Falah, who found that successful fundraising is significantly influenced by communication strategies, digital promotions, donor service, and the quality of community relationships. Institutions that are able to build personal relationships with donors tend to have higher levels of loyalty than those that rely solely on institutional strength (Falah et al., 2025).

Meanwhile, Sukendar and Vidho explain that digital fundraising not only increases fundraising efficiency but also strengthens donor participation through two-way communication, information transparency, and easy access to fund usage reports. This indicates that donor experience is becoming an increasingly important aspect in building long-term relationships between zakat institutions and the community (Sukendar & Vidho, 2025).

Although various studies have identified the determinants of donation decisions, most research still focuses on the factors that drive the community to choose a zakat institution. Studies on the reasons donors choose a particular institution are relatively limited. Furthermore, previous research generally uses a quantitative approach, thus failing to delve deeply into donors' experiences, perceptions, and subjective considerations.

Therefore, this study offers a different perspective through a qualitative comparative study approach, comparing several large zakat institutions in East Java. This study not only analyzes trends in ZIS fundraising but also explores the factors that prevent donors from choosing LAZISMU

as a zakat distribution institution. Therefore, this research is expected to enrich the literature on donor behavior, fundraising strategies, and the development of a fundraising model that is more oriented towards donor experiences and preferences (donor-centric fundraising approach).

METHOD

This study uses a qualitative approach with a comparative study design to obtain a deep and holistic understanding of the phenomenon of preferences and donor decisions in choosing zakat institutions. (Hermawan & Hariyanto, 2022). The qualitative approach is seen as relevant because it is able to capture complex social realities, including aspects of perception, experience, motivation, and subjective considerations of donors that cannot be measured quantitatively (Hermawan & Hariyanto, 2022). Meanwhile, comparative design is used to identify similarities and differences in characteristics between institutions, so that it can provide a more comprehensive picture of the factors that influence donor choices.

The subjects in this study consisted of two main groups. First, managers of zakat institutions, including financial managers and fundraising staff from Nurul Hayat, Dompet Dhuafa, Rumah Zakat, Baitul Maal Hidayatullah, and Lazismu. This group was selected because of its strategic role in the planning and implementation of ZIS fundraising. Second, donors who have or are currently channeling ZIS funds through these institutions, as well as experts in the fields of zakat, infaq, and sadaqah. The involvement of donors as primary subjects allowed the researcher to directly explore their experiences, perceptions, and the reasons underlying their preferences. The research objects included various institutional documents such as fundraising reports, financial reports for the past five years (2020-2024), and the fundraising strategies implemented by each institution as a form of empirical data that could be compared.

Data collection was conducted using several complementary techniques, namely in-depth interviews, focus group discussions (FGDs), documentation studies, and direct observations. Respondents were selected through purposive sampling based on several criteria: (1) donors who had experience making donations to the institution; (2) individuals with adequate knowledge of the institution's fundraising activities and donation management practices; and (3) institutional administrators or management personnel who were directly involved in developing fundraising strategies, managing donor relationships, and making institutional decisions. This respondent selection approach was intended to ensure that all participants possessed relevant experiences and information aligned with the research objectives.

In-depth interviews served as the primary data collection technique to explore donors' experiences, perceptions, motivations, and decision-making processes, as well as the strategies implemented by the institution's management. Each interview lasted approximately 30–60 minutes

and was conducted using a semi-structured interview guide to maintain consistency in information gathering while allowing participants to elaborate on their views and experiences in greater depth. One focus group discussion (FGD) session was conducted, involving eight participants consisting of donors and relevant institutional representatives. The FGD lasted approximately 60–90 minutes and aimed to obtain collective perspectives, identify similarities and differences in donor preferences, and understand the dynamics of interaction among participants as they expressed their opinions.

With the informed consent of all participants, interviews and the FGD were audio-recorded to ensure the accuracy and completeness of the information collected. All recordings were subsequently transcribed verbatim, while field notes were used to document contextual information, non-verbal responses, and other relevant observations. Interviews and the FGD were conducted primarily in Bahasa Indonesia, with local languages used when necessary to facilitate participants' understanding and encourage more natural responses. Documentation studies were also conducted by examining financial reports, annual reports, and official institutional publications as secondary data to corroborate and strengthen the primary research findings. Furthermore, direct observations were carried out to examine the institution's actual operational conditions, particularly its fundraising activities and interactions between institutional personnel and donors.

Table 1. Informant Data

Informant	Institution
Mr. C	Lazismu West Java
Mrs. D	Lazismu East Java
Mrs. R	Lazismu PP Muhammadiyah
Mrs. H	Nurul Hayat Sidoarjo
Mr. A	Nurul Hayat Sidoarjo
Mr. DN	BMH Sidoarjo
Mr. KAK	Lazis Researcher
Mrs. IDR	Lazis & IC Researcher

Source: Processed data, 2026

The primary instrument in this research was a semi-structured interview guide designed to provide researchers with flexibility in exploring emerging issues in the field, without losing focus on the research objectives. Furthermore, a systematic document analysis guide was used to ensure that secondary data could be reviewed consistently and purposefully.

Data analysis in this study employed a comparative thematic analysis approach. The analysis process began with data reduction, which involved filtering and selecting data relevant to the research focus. Open coding was then conducted to identify initial categories emerging from the data. The next stage is axial coding, which connects categories to form more meaningful relationships. Selective coding is then performed to identify the main themes that form the core of the research findings. The analyzed data is then presented in descriptive narrative form and comparative tables to facilitate interpretation. The final stage is drawing conclusions, accompanied

by a verification process to ensure the consistency and validity of the findings.

To maintain the validity and credibility of the data, this study employed triangulation techniques, including both source and method triangulation. Source triangulation was conducted by comparing information obtained from various informants, while method triangulation was conducted by combining the results of interviews, focus group discussions (FGDs), documentation, and observations. Furthermore, member checking was also applied by requesting confirmation from informants regarding the research findings to ensure that the researcher's interpretations align with the reality intended by the informants (Hermawan & Hariyanto, 2022).

RESULTS AND DISCUSSION

Trends in the Development of ZIS Funds in 2020–2024

The development of zakat, infaq, and alms (ZIS) fund collection during the 2020–2024 period demonstrates diverse dynamics among zakat collection institutions. This variation not only reflects differences in institutional capacity but also demonstrates differences in collection strategies, funding source structures, and adaptability to changes in the external environment. A comparative analysis of several large institutions, namely Nurul Hayat, Dompet Dhuafa, Rumah Zakat, Baitul Maal Hidayatullah, and LAZISMU, reveals significantly different patterns of growth, stability, and institutional resilience.

More specifically, Nurul Hayat exhibited a fluctuating growth pattern, with a significant spike in 2021, exceeding IDR 100 billion. This surge can be attributed to specific momentum, such as the socio-economic conditions during the pandemic, which encouraged increased community solidarity in the form of alms and donations.

However, the gradual decline in subsequent years indicates that reliance on voluntary and non-mandatory funds has led to high volatility.

Interviews with institutional managers corroborate these findings. One informant from Yatim Mandiri stated:

"The fundraising trend over the past 2-3 years has tended to stagnate and has declined slightly because some donors have passed away and some have moved on to other organizations." Mr. M.

Thus, this organization tends to be highly sensitive to external factors, such as economic conditions and humanitarian issues.

Table 2. Nurul Hayat ZIS Financial Report

Nurul Hayat	2020	2021	2022	2023	2024
Zakat Fund	Rp 13.974.146.920	Rp 13.930.516.072	Rp 14.372.191.531	Rp 14.334.832.814	Rp 13.053.492.314
Alms Fund	Rp 12.028.052.089	Rp 91.708.925.082	Rp 78.459.261.186	Rp 74.856.552.569	Rp 65.610.181.622

Source: Processed data, 2026

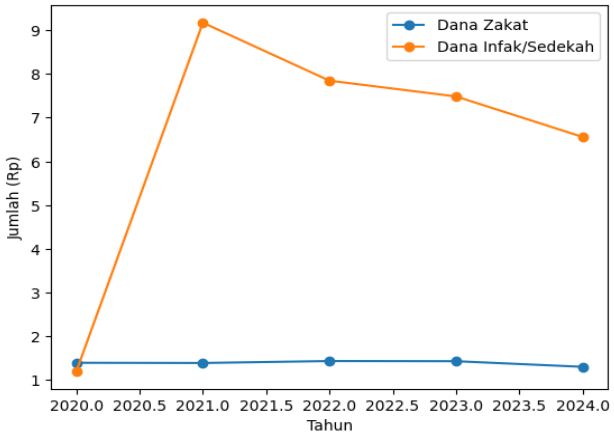


Figure 1. Trend of Nurul Hayat ZIS Data Collection
Source: Processed data, 2026

In contrast, Dompet Dhuafa demonstrated a relatively stable pattern during the 2020–2022 period. This stability was primarily supported by the collection of zakat funds, which are more obligatory and have a loyal donor base. However, the decline in the 2023–2024 period indicates that this stability has not fully anticipated external dynamics, particularly fluctuations in the alms and donation components. This confirms that diversification of funding sources is a crucial factor in maintaining the sustainability of collection.

Table 3. Dompet Dhuafa ZIS Financial Report

Dompet Dhuafa	2020	2021	2022	2023	2024
Zakat Fund	Rp 204.546.161.071	Rp 211.766.883.962	Rp 211.108.015.845	Rp 186.304.586.309	Rp 194.771.545.261
Alms Fund	Rp 42.903.957.398	Rp 37.394.905.333	Rp 39.504.379.620	Rp 27.411.122.108	Rp 23.509.043.804

Source: Processed data, 2026

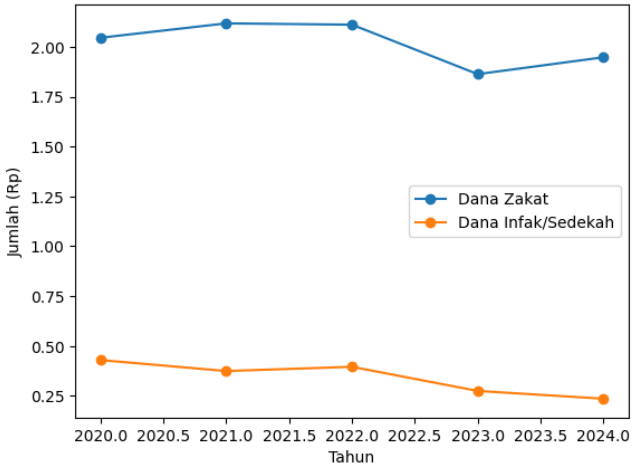


Figure 2. Trend of Dompet Dhuafa ZIS Data Collection
Source: Processed data, 2026

Meanwhile, Rumah Zakat experienced a gradual downward trend from 2020 to 2023, before showing a recovery in 2024. This pattern reflects the challenges in maintaining consistent fundraising, particularly zakat, which should be a primary and relatively stable source. The recovery in 2024 can be interpreted as the result of strategic adjustments or program innovations that have begun to positively impact donor trust and participation.

Table 4. Financial Report of ZIS Rumah Zakat

Rumah Zakat	2020	2021	2022	2023	2024
Zakat Fund	Rp 223.144.145.509	Rp 201.652.804.115	Rp 196.053.712.188	Rp 173.565.277.933	Rp 196.372.179.733
Alms Fund	Rp 45.825.411.437	Rp 49.539.438.981	Rp 138.127.663.443	Rp 188.967.560.680	Rp 203.289.892.911

Source: Processed data, 2026

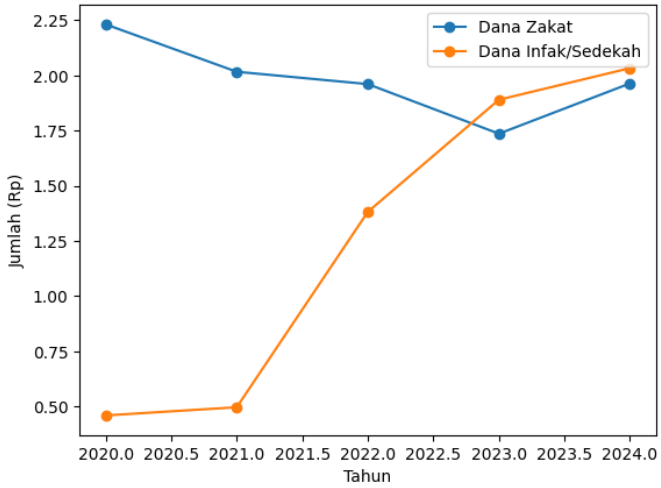


Figure 3. Trend of Rumah Zakat ZIS Data Collection
Source: Processed data, 2026

Furthermore, Baitul Maal Hidayatullah exhibited a highly volatile pattern, with a sharp decline in 2022 and a significant recovery in 2023. Its collection structure, dominated by alms and charity, makes it highly responsive to changing external conditions, but on the other hand, it also leads to high levels of instability. This indicates that reliance on non-zakat funds without a balanced donor base can pose a risk to maintaining the sustainability of fundraising.

Table 5. ZIS BMH Financial Report

BMH	2020	2021	2022	2023	2024
Zakat Fund	Rp 39.232.261.954	Rp 39.347.145.642	Rp 43.233.417.444	Rp 45.563.879.351	Rp 57.730.158.160
Alms Fund	Rp 199.690.880.753	Rp 223.189.065.062	Rp 55.066.886.633	Rp 233.990.631.139	Rp 211.218.316.987

Source: Processed data, 2026

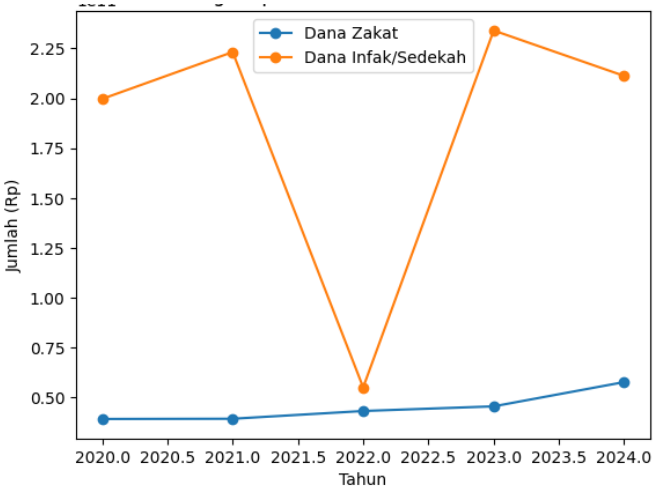


Figure 4. Trend of BMH ZIS Data Collection
Source: Processed data, 2026

On the other hand, LAZISMU demonstrated the most consistent and progressive pattern throughout the study period. The increase in ZIS funds from approximately Rp144.89 billion in 2020 to Rp357.66 billion in 2024, without any decline, reflects the success of a sustainable collection strategy. This consistency can be attributed to several factors, including the strength of Muhammadiyah's organizational network, a structured management system, and a fundraising strategy that is not only momentum-based but also based on long-term relationships with donors.

Tabel 6 . ZIS Lazismu Financial Report

LAZISMU	2020	2021	2022	2023	2024
Zakat Fund	Rp 63.022.250.168	Rp 76.080.150.491	Rp 107.542.069.298	Rp 130.991.927.325	Rp 166.559.720.294
Alms Fund	Rp 93.888.705.847	Rp 245.318.261.580	Rp 235.286.579.374	Rp 317.610.206.566	Rp 276.341.552.412

Source: Processed data, 2026

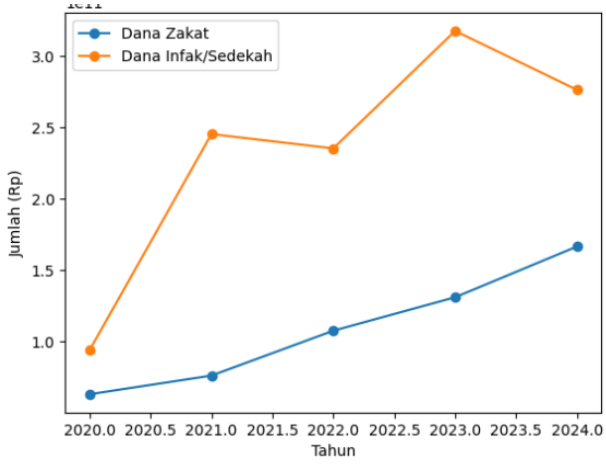


Figure 5. Trend of Lazismu ZIS Data Collection
Source: Processed data, 2026

Comparatively, these findings indicate two main patterns in ZIS fundraising. First, a fluctuating pattern typically occurs in institutions that rely on donations and alms, and are therefore heavily influenced by external conditions and social momentum. Second, a stable and progressive pattern is demonstrated by institutions with a structured fundraising strategy, a strong donor base, and the optimization of zakat funds as a primary source. In this regard, LAZISMU has a competitive advantage in terms of stability and sustainable growth.

The implications of these findings indicate that the success of ZIS fundraising is not solely determined by the size of the market potential, but also by the institution's ability to build trust, maintain donor loyalty, and develop adaptive and sustainable strategies. Therefore, zakat institutions need to integrate a relationship-based fundraising approach with innovation programs to not only respond to momentum but also maintain consistent fundraising efforts over the long term.

Comparative Analysis of Growth, Stability, and Resilience of Zakat Institutions

A comparative analysis of growth, stability, and resilience shows that each zakat institution has distinct performance characteristics, influenced not only by internal capacity but also by its collection strategy and donor behavior. These differences are reflected in the previously analyzed trends in zakat and alms/donation funds, where each institution exhibits unique tendencies in both consistency and volatility.

Table 7. Comparative Table of ZIS Fund Collection

Institution	2020	2021	2022	2023	2024
Nurul Hayat	-	392,17%	-8,88%	-3,87%	-11,78%
Dompet Dhuafa	-	-0,95%	0,62%	-14,64%	-1,78%
Rumah Zakat	-	-3,48%	28,81%	7,77%	8,65%
BMH	-	10,34%	-64,64%	186,36%	-5,93%
LAZISMU	-	113,07%	1,23%	30,58%	-2,59%

Source: Processed data, 2026

In this regard, LAZISMU demonstrates a relatively significant advantage, particularly in terms of consistent growth and stability in ZIS fundraising. This consistency reflects a structured institutional system, good governance, and the support of a strong organizational network. Although a slight correction was observed in 2024, this did not significantly disrupt the long-term positive trend that had been established, thus reflecting a solid and sustainable foundation for fundraising.

On the other hand, Nurul Hayat exhibits a contrasting pattern, with a very significant spike in

2021 followed by a downward trend in subsequent years. This pattern indicates the strong influence of major campaigns or specific, temporary momentum, and therefore does not fully reflect stable organic growth.

Meanwhile, Rumah Zakat has shown a more consistent trend since 2022, with a continuously increasing growth trend. This can be interpreted as the result of a more systematic strengthening of its fundraising strategy and success in building and maintaining donor trust on an ongoing basis.

In contrast, Dompet Dhuafa tends to be in a more mature phase, characterized by relatively stagnant and slightly declining growth. This condition indicates that the institution may have reached a certain level of market saturation, requiring new innovations to drive expansion and increase fundraising.

BMH, however, exhibits a very high level of volatility compared to other institutions. Sharp fluctuations from year to year indicate a significant dependence on specific momentum or events in fundraising. This suggests that despite its substantial fundraising potential, long-term stability remains a challenge that needs to be addressed.

However, the findings from the Focus Group Discussion (FGD) provide a deeper perspective that the stability of fundraising is not always directly proportional to the level of attractiveness of the institution in the eyes of donors (Assaharani, 2025). In practice, donor decisions are not solely based on financial performance or institutional stability, but are more influenced by psychological and perceptual factors. Trust, transparency, and ease of service, particularly through digital platforms, are key determinants in shaping donor preferences (Hariyanto et al., 2025; Jannah & Purwanti, 2025; Safika & Mardikaningsih, 2025; Teknologi et al., 2024). Institutions that are able to provide accountable reporting systems, easy donation access, and responsive communication tend to be more attractive, although in aggregate they do not always demonstrate the most stable growth.

Emotional engagement and the power of storytelling have also been shown to play a strategic role in attracting donors. Institutions like Nurul Hayat or Baitul Maal Hidayatullah, which exhibit fluctuating fundraising patterns, are still able to record surges in funding during certain periods. This is due to their success in building a strong humanitarian narrative, appealing to donors' emotional well-being, and effectively capitalizing on social momentum, such as natural disasters or humanitarian crises. This strategy allows for the mobilization of large amounts of funds in a relatively short time, although not always sustainable. A zakat expert stated in an interview:

"Trust, transparency, and accountability are the main factors in donors' choice of institutions, but personal connection and storytelling are also crucial." (Mr. KAK)

These findings indicate two main approaches to the ZIS fundraising strategy. First, a stability-based approach emphasizes system strengthening, donor loyalty, and program sustainability, as

demonstrated by LAZISMU. Second, a momentum-based approach that relies on the power of emotional communication, storytelling, and rapid response to social issues, as seen in several other institutions. Both approaches have their own advantages and limitations.

An important implication of this analysis is the need to integrate institutional stability and emotional appeal in fundraising strategies. Zakat institutions cannot simply rely on a strong system and a stable donor base; they also need to develop communication strategies capable of building emotional closeness with donors (Dalimunthe, 2025; Zanri et al., 2025). Thus, institutional resilience is not only measured by the ability to maintain stability, but also by the capacity to adapt and respond effectively to the dynamics of donor preferences (Auf, 2026; Ismail et al., 2025; Sekar et al., 2025).

Fundraising Strategy and Donor Approach

Differences in fundraising performance between zakat institutions are fundamentally linked to the fundraising strategies they employ, particularly in their approach to donors. Focus Group Discussions (FGDs) indicate that an institution's success in collecting ZIS funds is determined not only by the strength of its institutional system, but also by the effectiveness of its communication and engagement strategies with donors. In this context, institutions like Nurul Hayat demonstrate a more adaptive and flexible approach by intensively combining online and offline strategies.

The multi-channel approach implemented includes utilizing social media, the use of QRIS at various merchants, telemarketing, and distributing donation boxes in strategic locations. This strategy allows the institution to reach various donor segments with varying preferences while simultaneously increasing the ease of donating. This aligns with findings that ease of access and flexibility of payment methods are important factors in donor decisions. The manager of Nurul Hayat stated:

"The methods used are a combination of online and offline, such as alms boxes, telemarketing, social media, and QRIS at merchants." (Mr. D).

This statement emphasizes that diversifying collection channels is a key strategy for increasing the reach and frequency of donations. However, what is more interesting is the finding that successful collection depends not only on technical aspects, but also on the quality of interactions between the institution and the donor.

A personal approach has proven to be a very significant factor in attracting and retaining donors. Direct interactions, such as home visits, interpersonal communication, and personalized service, can create emotional closeness and a stronger sense of involvement. One donor said:

"Initially, I became a donor because someone came directly to my house and offered a donation, and then I started making regular monthly donations." (Mr. Z)

This quote shows that the initial process of donor engagement is often triggered by direct, persuasive and personal interactions. From a consumer behavior perspective, this approach can increase trust, strengthen emotional bonds, and encourage long-term loyalty. Thus, interpersonal relationships serve not only as a means of communication but also as a strategic instrument in building donor commitment.

In contrast, LAZISMU tends to rely on a strong institutional approach, such as organizational networks, structured programs, and institutional legitimacy. While this approach is effective in creating stability and credibility, the research results indicate that it is relatively poorly balanced by direct personal engagement. This is reflected in the statement of one donor:

"I don't donate to Lazismu because no one has ever come or offered to donate." (Mr. Z).

This finding indicates a gap between institutional strength and communication strategies that address the personal aspects of donors. In other words, even if an institution has a strong system and a good reputation, these may not be enough to attract new donors if they are not supported by an active and direct engagement strategy.

Conceptually, this finding confirms that the ZIS fundraising strategy needs to integrate two main approaches: a structural approach (institutional-based) and a relational approach (relationship-based). The structural approach focuses on system strengthening, transparency, and accountability, while the relational approach emphasizes direct interaction, personal communication, and building emotional closeness with donors.

The implication of this finding is that zakat institutions need to develop a more holistic fundraising strategy that combines institutional strength and a personal approach. Strengthening digital fundraising needs to be balanced with offline, interpersonal activities, such as in-person visits, donor community outreach, and relationship-based engagement programs. This way, organizations can not only reach donors broadly but also build deeper and more sustainable relationships (Saumi, 2025).

Factors Donors Consider When Choosing a Zakat Institution

Based on the results of in-depth interviews and Focus Group Discussions (FGDs), it was identified that donors' decisions in selecting zakat institutions are the result of a complex and multidimensional deliberation process. Donor preferences are not solely based on rational aspects but are also influenced by interacting emotional and social dimensions. Therefore, donor behavior in the context of Islamic philanthropy can be understood as a combination of cognitive, affective, and relational considerations.

One of the most dominant key factors is trust and transparency. Donors tend to choose institutions that demonstrate accountability in fund management and provide clear, open, and easily

accessible reports. In this context, although LAZISMU has a robust institutional system, research findings indicate that the perception of transparency has not been fully communicated effectively to some donors. This results in the systemic advantages not being fully translated into trust directly felt by donors. As one informant stated:

"I choose an institution that is transparent and accountable in its reporting." (Mr. Z).

Thus, trust is not only built through the system, but also through communication that reaches a broad public perception.

In addition to rational aspects, emotional engagement also has a significant influence. Donors not only consider benefits or efficiency but also respond to the humanitarian narrative conveyed by the institution. In this regard, LAZISMU tends to be less effective in building strong and emotionally engaging storytelling compared to some other institutions. As a result, donor emotional engagement is relatively lower. This is reflected in the informant's statement:

"*The storytelling and personal connection of the amil institution greatly influence my decision as a donor."* (Mr. Z).

This finding suggests that a weak emotional approach is one factor preventing donors from making LAZISMU their primary choice.

Furthermore, the convenience of digital services is a crucial factor in the era of technological transformation. Modern donors prioritize ease, speed, and flexibility when donating. Although LAZISMU has adopted various digital platforms, research results indicate that the level of visibility and user experience perceived by donors is still less competitive than other institutions that are more aggressive in digital fundraising. As the informant expressed:

"Digital fundraising is prioritized because it provides convenience for the community, especially when we donate." (Mr. Z).

This indicates that limitations in optimizing and promoting digital services contribute to low donor preference.

Furthermore, tangible program impact is also an important consideration. Donors tend to choose institutions that can demonstrate concrete results from their programs. In this context, LAZISMU actually has various strong empowerment programs, but communication regarding these impacts has not been fully communicated effectively to the public. As a result, donors' perceptions of program impact are less strong than those of other institutions that are more active in visualizing their program results.

Another crucial factor is the personal relationship between the donor and the institution.

"Currently, I only donate to Nurul Hayat because they always follow up regularly every month," (Mr. A).

Research findings show that direct approaches, such as visits, interpersonal communication,

and community-based engagement, have a significant influence on donor decisions.

"I also have the desire to donate to other institutions such as Dompet Dhuafa, Rumah Zakat, and BMH because of the offers or direct approaches from these institutions. However, to date, I have not received a similar approach from LAZISMU." (Mr. Z).

In this regard, LAZISMU relatively lacks an intensive personal approach, thus failing to build a strong emotional bond with potential donors. This lack of direct interaction is one of the main reasons why some donors do not choose LAZISMU.

Overall, these findings confirm that the reasons donors do not choose LAZISMU are not due to weak institutional capacity or financial performance, but rather to suboptimal perceptions, communication, and engagement. Donor preferences are multidimensional, encompassing rational (trust and transparency), emotional (storytelling and empathy), and social (personal relationships and community involvement) aspects.

Consequently, LAZISMU needs to shift its fundraising strategy from one that is primarily focused on system strengths (institutional-based approach) to one that focuses more on donor experience and engagement (donor-centric approach). Strengthening public communications, enhancing storytelling, optimizing digital fundraising, and intensifying personal approaches are key strategies for increasing donor appeal and preference in the future.

Implications of Research Results for Strengthening ZIS Collection Strategies

Based on the results of the comparative analysis and data support from Focus Group Discussions, this study yields several important strategic implications for improving fundraising performance, particularly for LAZISMU. These implications relate not only to the technical aspects of fundraising but also touch on the dimensions of communication, donor behavior, and sustainability-oriented program innovation.

First, strengthening communication and promotion is an urgent need. Research findings indicate that one of the main reasons donors do not choose LAZISMU is a lack of promotional exposure and a lack of direct approaches to potential donors. This indicates a gap between strong institutional capacity and suboptimal public visibility. Therefore, the institution needs to develop a more proactive, integrated, and market segmentation-based communication strategy. Utilizing social media, digital campaigns, and collaboration with communities are strategic steps to increase awareness and position the institution amidst competition among zakat institutions.

Second, the development of digital fundraising is a key factor in addressing the shift in donor behavior that is increasingly moving toward digitalization. Convenience, speed, and flexibility in donating are key preferences of modern society. Therefore, LAZISMU needs to strengthen its digital infrastructure, including application development, website optimization, integration of digital

payment systems such as QRIS, and utilization of crowdfunding platforms. Furthermore, user experience (UX) aspects need to be considered to make the donation process more intuitive and engaging for users.

Third, enhancing personal approaches (direct engagement) has proven to be an effective strategy in attracting and retaining donors. Research shows that direct interactions, such as home visits, interpersonal communication, and personalized service, can build emotional closeness and increase donor loyalty. In this regard, LAZISMU needs to develop a more systematic donor outreach strategy, for example through volunteer fundraising programs, community engagement, and strengthening local branch-based networks.

Fourth, strengthening storytelling and visualizing program impact is equally important. Today's donors not only want to know where their funds are being distributed but also want to see the tangible impact they are having. Therefore, institutions need to package their programs in a strong, inspiring, and easy-to-understand narrative. The use of visual content such as videos, infographics, and field documentation can increase engagement and strengthen the emotional bond between donors and beneficiaries. This strategy also plays a crucial role in building trust and increasing donor participation on an ongoing basis.

Fifth, developing community-based programs requires a more systematic research and development (R&D) function. Relevant, targeted, and sustainable programs will increase donor trust and satisfaction. Therefore, LAZISMU needs to regularly map community needs and develop program innovations that adapt to social and economic dynamics. This approach not only increases the effectiveness of fund distribution but also strengthens the institution's added value in the eyes of donors.

CONCLUSION, IMPLICATION AND LIMITATION

This study concludes that ZIS fundraising performance among zakat institutions varies considerably in terms of growth, stability, and resilience due to differences in fundraising strategies, institutional capacity, and adaptability to donor behavior. Among the five institutions examined, LAZISMU demonstrates the most consistent and sustainable fundraising performance, supported by its strong governance, extensive Muhammadiyah network, and relationship-based fundraising strategy. In contrast, other institutions show more fluctuating fundraising patterns, reflecting differences in funding structures and organizational approaches.

The findings suggest that strong financial performance alone is insufficient to secure donor preference. Donor decisions are shaped by trust, transparency, digital service quality, emotional engagement, storytelling, and personalized communication. Therefore, zakat institutions should adopt a more donor-centric fundraising strategy by integrating institutional credibility with digital

innovation, impact-oriented communication, and long-term relationship management. Such an approach can strengthen donor loyalty and improve the sustainability and competitiveness of Islamic philanthropic organizations.

This study is limited to five major zakat institutions operating and employs a qualitative comparative approach, which may limit the generalizability of the findings to other regions or organizational contexts. Future research could incorporate quantitative methods, a broader geographical scope, and additional variables—such as donor satisfaction, digital engagement, or organizational reputation—to validate and extend the findings across different Islamic philanthropic institutions.

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