

ZAKAT, INFAQ AND SHADAQAH (ZIS) DIGITALIZATION: A CASE STUDY USING TECHNOLOGY ORGANIZATION ENVIRONMENT FRAMEWORK

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Abstract

Technological disruption has changed the process of collecting zakat, infaq, and shodaqoh (ZIS). These changes can pose both threats and opportunities for ZIS institutions. This study aims to describe the acceptability of ZIS institutional technology from a Technology-Organization-Environment (TOE) perspective. This research is qualitative research with a case study approach. This study uses a data collection method consisting of observation, in-depth interviews, and documentation. Using in-person interviews and via cell phone. The subject of this research is the head of the ZIS institution. The results of the study state that all ZIS institutions have made technological innovations in collecting zakat, infaq, and shodaqoh. The existence of limited human resources and organizations' low acceptance of digital platforms are obstacles to not maximizing digital platforms' use. Strong encouragement from muzakki, government, and digital platform-based ZIS institutions has inspired them to develop technological innovations that suit their needs. This research contributes practically to ZIS institutions that the map of muzakki and donors has begun to change so that technological readiness is the key to the sustainability of ZIS institutions.

Keywords: TOE; ZIS; Adoption; Technology

Abstrak

Disrupsi teknologi telah merubah proses pengumpulan zakat, infaq, dan shodaqoh (ZIS). Perubahan tersebut bisa menimbulkan ancaman dan peluang bagi lembaga ZIS. Tujuan penelitian ini ingin mendeskripsikan keberterimaan teknologi lembaga ZIS dalam perspektif Technology-Organization-Environment (TOE). Penelitian ini merupakan penelitian kualitatif dengan pendekatan case study. Penelitian ini menggunakan



metoda pengumpulan data yang terdiri dari observasi, wawancara mendalam dan dokumentasi. menggunakan wawancara secara langsung dan melalui telepon seluler. Subyek penelitian ini adalah pimpinan lembaga ZIS. Hasil penelitian menyatakan bahwa semua lembaga ZIS telah membuat inovasi teknologi dalam pengumpulan zakat, infaq, dan shodaqoh. Adanya keterbatasan sumber daya manusia dan keberterimaan organisasi terhadap platform digital yang masih rendah menjadi kendala tidak maksimalnya penggunaan platform digital. Dorongan kuat dari muzakki, pemerintah, dan lembaga ZIS berbasis platform digital telah menginspirasi lembaga ZIS untuk mengembangkan inovasi teknologi yang sesuai dengan kebutuhan. Penelitian ini berkontribusi secara praktis kepada para lembaga ZIS bahwa peta muzakki dan para pendonor sudah mulai berubah sehingga kesiapan teknologi menjadi kunci sustainabilitas lembaga ZIS.

Kata kunci: TOE; ZIS; Adopsi; Teknologi

INTRODUCTION

Rapid technological advancements have upended diverse facets of life. Philanthropy is one of the areas challenged by technological disruption (Behl et al., 2020; Pratono et al., 2020; Zhao & Sun, 2019). Modern technology-based crowdfunding systems have taken a human touch in collecting Zakat, Infaq, and Shodaqoh (ZIS) (Kasri & Indriani, 2021; Sukmana et al., 2022). The emergence of kitabisa.com, ayopeduli.id, seedbaik.com, and other digital crowdfunding platforms have made it easier for individuals to donate or give tithes. In achieving zakat receipts, all ZIS institutions collaborate to realize the zakat potential of 327 quadrillion dollars. If all ZIS institutions are collected, they can only provide 3.9%, according to the data. In addition, projections for *muzakki* who pay zakat outside the ZIS institution account for less than 20% of the total possible zakat receipts (Yusfiarto et al., 2020). It is a challenge for ZIS institutions because the unrealized potential is substantial (Canggih, Fikriyah, & Yasin, 2017). Even though Indonesia has the largest Muslim population in the world, the quantity of zakat received is still very little (Aligarh et al., 2020; Ivalaili, 2019; Yusfiarto et al., 2020).

The phenomenon above is of tremendous concern to Muslims concerning zakat compliance. Zakat is a requirement for every Muslim (Khalil et al., 2020; Sadallah et al., 2022; Tajuddin, TS et al., 2015; Tajudeen et al., 2018). Zakat is a genuine form of human worship whose benefits are tangibly enjoyed by the zakat beneficiary (Andam & Osman, 2019; Khalil et al., 2020; Sedjati & Basri, 2018). According to numerous prior research, zakat is an alternative financial tool for the state to combat poverty (Abdullah & Sapiei, 2018; Aligarh et al., 2020). In addition, giving zakat to the underprivileged will



assist the government in eliminating poverty. To facilitate this, good and open governance of zakat institutions is required (Martono et al., 2019; Mukhlis & Beik, 2013). It will be one of the factors motivating *muzakki* to pay Zakat. Cooperation between the government and autonomous social institutions is evidenced by the significance of active social institutions in reducing poverty (Sobana et al., 2016; Pratama & Yuni, 2020).

The emergence of digital platforms as a means of collecting zakat should prompt conventional ZIS organizations to start using new technologies (Salido-Andres et al., 2021; Zhou & Ye, 2021). Smartphones have altered the pattern of human activity, affecting how a person does business (Choi et al., 2020; Franque et al., 2021; Patil et al., 2020; Shankar & Datta, 2018; Y. Zhao, 2021). In addition, being in the most charitable nation in the world, ZIS institutions must be adaptable to these developments. Kitabisa.com, a digital platform-using organization, has won the Indonesian Fundraising Award (IFA) multiple times for the best digital fundraising platform. Kitabisa.com has earned the charitable institution award for three years in a row. Kitabisa.com, a social enterprise, has found a new space in collecting not just *infaq* and *shodaqoh*, but also *zakat* (Karmanto et al., 2021; Manara et al., 2018).

Technology disruption arose from the establishment of new social enterprises that initially lacked significant social capital relative to older institutions (Salido-Andres et al., 2021). In the zakat collection process, digital-based social entrepreneurs have assumed the function of Zakat, Infaq, and Shodaqoh institutions (Hudaifah et al., 2022). Donors and *muzakki* have paid digital-based social enterprises confidently due to their desire for data timeliness, accuracy, and transparency (Aji & Muslichah, 2022; Kasri & Yuniar, 2021). Moreover, legitimacy and licensing as a Zakat Management Organization (OPZ) increase public confidence in donating and tithing via digital platforms (Thottoli, 2022).

Technological disruption always affects competitors and other institutions in every industry (Montgomery et al., 2018). In Indonesia, crowdsourcing or digital fundraising has indirectly assumed the role of huge philanthropic organizations (Pratama & Yuni, 2020). In terms of digitally collecting *zakat*, *infaq*, and *shodaqoh*, Baznas, Lazisnu, and Lazismu, the three major philanthropic institutions in Indonesia, have been unable to compete. In actuality, these institutions engage in kitibisa.com's dashboard. As an institution with credibility, trust, and a large mass base, it should prioritize the development of technologies that will allow it to compete and enhance zakat collection to reach the national realized goal (Kasri & Yuniar, 2021). This research assesses how far *zakat*, *infaq*, and *shodaqoh* institutions have progressed in adopting and transforming digital technologies in response to



technological upheaval. This study seeks to uncover the factors that influence the adoption of digital technology by *zakat*, *infaq*, and *shodaqoh* institutions.

Previous studies on technology adoption in organizational contexts mostly centered on MSMEs (Forootani et al., 2022; Qalati et al., 2020; Salimon et al., 2021), local government (Haneem et al., 2019), halal warehousing (Ngh et al., 2015), and audit companies (Siew et al., 2020). Research focusing on technology deployment by philanthropic organizations is still relatively uncommon. In reality, philanthropic institutions are among the fields most affected by technology disruption. This study will concentrate on *zakat*, *infaq*, and *shodaqoh* organizations. Most zakat research focuses on the behavior and compliance with zakat payment (Aligarh et al., 2020; Azman & Bidin, 2015; Heikal, M. and Khaddafi, 2014; Ivalaili, 2019; Yusfiarto et al., 2020). Meanwhile, organizational or institutional research focuses primarily on characteristics of responsibility and openness (Mubtadi, 2019; Wahyudi et al., 2021). In this study, research on the acceptability of organizational context technology will be distinct.

This study employs the Technology-Organization-Environment (TOE) theoretical framework to discover these aspects. This framework includes complete indications for suitable comprehension (Shetty & Panda, 2022; Shree et al., 2021). This paradigm is typically employed in questionnaire-based quantitative research. However, this study will use a qualitative approach to explore further factors that cannot be demonstrated in research with a quantitative approach.

The technological factor will provide an understanding of the current condition of each institution concerning adoption cost, complexity, self-efficacy, and collaborative development. Organizational factors will explain organizational readiness, knowledge, IT expertise, and top management support. Finally, environmental factors consist of peer adoption, IT developer support, government support, and citizen support.

LITERATURE REVIEW

Digitalization in the context of *zakat*, *infaq*, and *shodaqoh* (ZIS).

The philanthropy world is being driven to change through digitalization and transformation as new technologies based on the internet are introduced, with implications for society (Rachinger et al., 2018). Digitization refers to the process of converting analog and noisy information into digital data, while digitalization describes changes in the organization resulting from the increased use of digital technologies to enhance performance and expand the scope of operations (Brennen and Kreiss, 2016).



ZIS institutions in Indonesia have utilized several methods, such as social media, websites, and application-based digital platforms, to undergo digital transformation. The societal need for digital transformation provides ZIS institutions with both prospects and challenges. This research investigates the various stages of digital transformation that ZIS institutions have undergone. The TOE framework is utilized to examine each institution's technology readiness comprehensively.

Technology-Organization-Environment (TOE)

Technology-Organization-Environment (TOE) is a framework used to assess the organizational factors influencing technology adoption (Alsaad et al., 2019; Awa et al., 2017; Pateli et al., 2020). This approach focuses more on organizational adoption than individual adoption (Khayer et al., 2020). The TOE includes technological, organizational, and environmental factors (Gillani et al., 2020; Shree et al., 2021). Technology relates to how a company perceives the benefits, complexities, and benefits of technology elements employed (Hussain et al., 2021; Naushad & Sulphrey, 2020)

The theory of the diffusion of innovations originally inspired the technological factor. This theory is a social theory put forward by Rogers in 1962. This theory first appeared in communication to describe how an idea or product gathers steam and diffuses within a certain population. An individual eventually adopts a new idea or product as part of a social system. When someone adopts, they will do something new. In the context of this research, digital transformation will change the culture and habits of ZIS managers. In addition to the theory of innovation diffusion, this study also uses aspects of self-efficacy (Hong et al., 2016; Tangke et al., 2020). Self-efficacy is based on social cognitive theory, which explains that technology adoption is based on belief in the ability to take the necessary actions to achieve certain goals.

The following factor is the organization, which relates to the organization's readiness to adopt technology in terms of financial, human, and organizational infrastructure resources (Haneem et al., 2019; Ruivo et al., 2014). The resource-based perspective emphasizes the significance of organizational elements. This theory outlines how firms might get a competitive edge by systematically capturing value from valued internal resources. Acceptance, knowledge, and leadership support will motivate organizations to use digital technologies.

The environment refers to the pressure or influence from external sources, including competitors, the government, and society, to execute digital transformation (Lekmat, 2018; Puklavec et al., 2018). The institutional theory



was the source of environmental influences. Institutional isomorphism is then reduced to coercive pressure, normative pressure, and mimetic pressure. In this study, pressure can arise if competitors have transitioned, consumers need digital services, and the government provides full support.

METHOD

The research approach used in this study, as suggested by Yin (2014), is qualitative and based on case study methodology. This method is appropriate because it can explore technology acceptance in zakat institutions more in-depth (Putratama & Ali, 2020). It is because most research using the TOE framework is done quantitatively and looks at generalizations (Haneem et al., 2019). The study examines the use of technology by ZIS institutions for collecting *zakat*, *infaq*, and *shodaqoh* in Central Java, East Java, and Jakarta. The research subject is a technologically advanced ZIS institution. The study involved direct interviews with informants from Central Java and telephone interviews with informants from East Java and DKI Jakarta, resulting in eight responses. Table A1 (Appendix) is a list of questions the researcher asked respondents. The semi-structured interviews were designed using the TOE framework, which considers technological, organizational, and environmental factors, with additional questions tailored to each informant's characteristics.

RESULTS AND DISCUSSION

Result

In the process of gathering data, research not only conducted interviews but also documented the adequacy of the interview procedure. Technology, organization, and environment are the three categories research divide. In addition, it use a checklist to determine if the interview process fits the outlined standards. Table 1 shows the checklist point. Detailed explanations are discussed in the discourse.

In interviews, researchers interacted directly with several respondents to obtain the required information. Interviewed respondents were able to provide more detailed and rich information about their experiences, views, and attitudes toward ZIS digitalization. In addition, interviews also allow researchers to ask questions that are more in-depth and flexible according to the responses given by the respondents. However, to avoid bias and ensure the validity of the data obtained, researchers need to pay attention to the quality of interactions and good interview techniques. The reduction in the results of the interviews is presented in Table A2 (Appendix).

Table 1. TOE checklist

No	Characteristics	Lazis A	Lazis B	Lazis C
A.	Technology			
1.	Adoption Cost	√	√	√
2.	Complexity	√	√	√
3.	Self-Efficacy	√	√	-
4.	Collaborative Development	√	√	
B.	Organization			
1.	Organization Readiness	√	-	-
2.	Knowledge	√	√	√
3.	IT Expertise	√	-	-
4.	Top Management Support	√	√	√
C.	Environmental			
1.	Peer Adoption	√	√	√
2.	Government Support	√	√	√
3.	Citizen Support	√	√	√
4.	IT Developer Support	√	-	-

Source: Author's analysis (2022)

Discussion

Technological factors explain several aspects, including adoption cost, complexity, self-efficacy, and collaborative development. Regarding adoption cost, Lazis A, Lazis B, and Lazis C are financially capable of transforming both software and hardware requirements in supporting the adoption of digital services. However, the characteristics of software/applications for Lazis A, Lazis B, and Lazis C are different. Lazis A is not only a web-based but also an application-based collection service. Lazis B and Lazis C are web-based services only. The next aspect is complexity, which refers to the usual perception in assessing whether or not it is easy to use digital technology in supporting services. Users who feel digital technology is easy and uncomplicated tend to want to use it. In this study's context, Lazis A, Lazis B, and Lazis C argue that the digital technology used is easy to use. The next aspect is self-efficacy. Self-efficacy refers to the confidence of Lazis managers in adopting digital technology. Lazis A, Lazis B, and Lazis C have good self-confidence, especially concerning the use of renewable technology. Lazis A, Lazis B, and Lazis C have adopted various zakat payment schemes such as QRIS services, mobile payment services, or through e-commerce such as Tokopedia, Shopee, Bukalapak, et cetera, before developing web-based services or applications.

Quoting from the results of an interview with Lazis A:

We realize that kitabisa.com is the best digital platform today. It inspires us to transform, even though mastering technology alone is insufficient. Digital marketing is



needed to increase the reach of the community so that the receipt of zakat, infaq, shodaqoh can increase.

Meanwhile, Lazis B also gave an opinion regarding the position of technology adoption:

So far, we have tried our best in services such as QRIS, mobile payments, and other non-cash transactions. However, we need full-time human resources for application-based development, such as kitabisa.com, because we are not a pure social enterprise as an organization.

Meanwhile, Lazis C, in his interview, also gave the following answers:

So far, we have only focused on collecting congregational zakat. We realize that the younger generation will switch to using technology-based payments in the next ten years. So far, we can try to use services such as QRIS, mobile banking, the web, and others.

The following aspect is collaborative development, which shows that not all Lazis are accompanied by identical technological skills. Collaboration with external and third parties is one of the best methods for regular people to gain a competitive edge, particularly when digital transformation is implemented. Lazis A, B, and C have partnered with software developers to create digital-based services. In addition, an IT maintenance service provides fast assistance in the event of a problem.

Organizational factors explain the organization's readiness to adopt particular technology. In the context of this study, four key factors are used to explain why people want digitalization. The first factor is organizational readiness, which refers to an organization's ability to see the promise of digital technology to achieve institutional sustainability. Organizational readiness also considers leaders' psychological and behavioral preparedness, employees, and other organizational elements for digital adoption. Lazis A is psychologically and behaviorally well-prepared in terms of organizational capacities. It is evidenced by the fact that every technological advancement is consistently pursued. In addition, Lazis A has cooperated with Kitabisa.com, the top internet platform, to recruit *muzakki*. Lazis B has a different condition; they suppose that the amount of costs deducted for platform operations is excessively high, so Lazis administrators would not dare if the distribution procedure did not correspond to the amount collected. The extent to which an organization comprehends business operations utilizing technology in a typical setting will raise the propensity of managers to adopt the technology. IT expertise is one of the weaker characteristics of organizational factors. Lazis A is often the most advanced compared to Lazis B and C. However, technical development is confined to the creation of software. However, it is still imperfect regarding digital marketing, narrative, and case-by-case presentation. It is distinct from Lazis B, which is in the process of establishing



services and internal business procedures. In addition, the interview results indicate:

The majority of Lazis managers do not work full-time. We have another main job besides helping at Lazis. We become regular managers because we join the central organization. So compared to a social enterprise, it will be different because they work full-time, and the approach is corporate.

Furthermore, Lazis C is only at the initial website development stage but does not yet have a broad reach because it has the same problems as Lazis B related to human resources. In the interview excerpt:

Our focus is only local first because we have the principle of helping those close first. We also have a problem because the approach is usually family-friendly compared to corporations, so the transformation process can only be carried out in stages.

The final factor is the environment, which refers to institutional theory in which public entities must engage in transparent, responsible, and contemporary governance. Regarding peer adoption, Lazis A's application development approach resembles a well-established crowdfunding platform, notably kitabisa.com. Meanwhile, Lazis B and Lazis C are attempting to develop distinct applications on a local performance basis. The following factor is government support; typically, A is well-backed by regulation and funding. Due to their proximity to the government, Lazis A has the edge over Lazis B and C. Lazis B and C are likewise supported by the government, although they primarily focus on regulation and legality. The subsequent factor is community support; Lazis B and Lazis C, with a vast mass base, receive great support from their citizenry in their transformation efforts. Here are some quotes from Lazis B:

Our community is very enthusiastic about the digital transformation that is being carried out, we are pleased about it, but we also need support from people who are experts in IT development,

Furthermore, Lazis C also expressed his opinion:

We realize our young members have potential, but we have difficulty getting them to help us. There needs to be informal communication that can be done in order to assist the development.

Digitizing zakat, infaq, and sadaqah payments have several advantages. First, digitization can increase efficiency and accuracy in collecting and managing zakat, infaq, and sadaqah funds. Second, digitization can facilitate access for muzakki to pay zakat, infaq, and sadaqah, especially for those in remote areas or who are difficult to reach by zakat institutions. In addition, digitization can also assist zakat institutions in managing funds in a more transparent and accountable manner. In digitization, every transaction will be



recorded automatically, making it easier to make financial reports and report the activities of zakat institutions to interested parties.

However, there are also several obstacles in digitizing zakat, infaq, and sadaqah payments. One of these obstacles is the problem of data security and privacy, which is the main concern for muzakki in choosing a digital platform to pay zakat, infaq, and sadaqah. In addition, people still need more time to get ready or have access to digital technology, so digitalization is still uneven in collecting and managing zakat, infaq, and sadaqah funds.

Digitalizing zakat, infaq, and sadaqah payments can increase efficiency, transparency, and accessibility in collecting and managing zakat, infaq, and sadaqah funds. However, efforts must be made to overcome obstacles, such as data security and privacy issues, and increase access and digital technology skills for people who still need to be ready or need access.

CONCLUSION

This study seeks to determine the determinants of Lazis's digital transformation in Indonesia. This research employs the TOE framework as its theoretical foundation. The results reveal various responses, but Lazis A is the most comprehensive in identifying the desire to transform digitally. It is due to a close relationship with the government and a well-functioning system. The primary issue for Lazis A is the promotion and digital marketing system required to generate interest in the built platform. Lazis B is committed to digital transformation but is hindered by human resource clarity. Lazis C shares the same issue with HR regeneration as Lazis B.

This study has theoretical significance for enhancing the TOE framework literature by demonstrating that qualitative methods are also viable. Moreover, with this approach, a great deal of information that cannot be explained in quantitative research may be explained in this study, such as aspects of the human resource characteristics of Lazis B and Lazis C, as well as distinctions in social enterprise governance. Additionally, research can be conducted unrestrictedly on criteria selection, allowing for differentiating corporate and social institution features. This research also adds practically by elucidating the typical placements of A, B, and C. This description may provide feedback to central organizations and the government in accelerating the digital transformation process so it can compete with social companies, particularly in the digital zakat collection.

Similar to other research, this study has limitations. This study is limited by the small number of informants, which totals only eight individuals. This study integrates the central and regional organizations rather than



focusing on the central organization. This study has methodological constraints because it does not validate several sources using a single criterion, preventing the results from being more thorough. For future research, it is required to do mixed-method research by distributing the questionnaire to other regional organizations in order to gain generalizations. The application of the mixed approach will substantially contribute to the position of Lazis in adopting digital technology as a whole. Future research can also examine how crowdfunding institutions can instil public confidence in the absence of social capital. The application of uncertainty reduction theory will be able to explain how digital platform-based crowdfunding institutions minimize public uncertainty and distrust.

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APPENDIX

Table A1. List of interview questions

No	TOE Framework	Question	
1.	Technology		
	Adoption Cost	<ol style="list-style-type: none"> 1. In your opinion, does the process of adopting digital technology require large costs? 2. Does Lazis, which you manage, have sufficient funds to adopt digital technology 	
	Complexity	<ol style="list-style-type: none"> 1. Do you find it difficult to use digital technology? 2. Do you have a number of ways to manage the complexity of the technology? 	
	Self-Efficacy	<ol style="list-style-type: none"> 1. Do you and your general manager have the courage to try digital transformation in service? 2. Are you ready to take the risk if a digital transformation fails? 3. Are you willing to convince all managers to want to transform digitally? 	
	Collaborative Development	<ol style="list-style-type: none"> 1. Are you assisted in your digital transformation process by a third party? 2. If there is a problem, a third party is willing to help fix it 	
	2.	Organizational	
		Organizational readiness	<ol style="list-style-type: none"> 1. Do you feel confident in your ability and that of the general manager to transform? 2. Are your human resources ready to transform digitally? 3. Does your place have facilities to support?
		Knowledge	<ol style="list-style-type: none"> 1. Do you have sufficient knowledge in integrating the latest technology with daily practices? 2. Do you have sufficient knowledge if an error occurs in the input process
		IT Expertise	<ol style="list-style-type: none"> 1. Do you usually have informatics engineering graduates or people who can do coding? 2. Does anyone in your place master renewable digital technology? 3. Do you use third parties in developing digital technology?
		Top Management Support	<ol style="list-style-type: none"> 1. Does your leadership encourage digital transformation? 2. Does your leader have an interest in the world of technology?
3.	Environmental Peer Adoption	<ol style="list-style-type: none"> 1. Do you follow other standards in your digital transformation process? 	



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|----------------------|--|
| Government Support | <ol style="list-style-type: none"> 2. Do you feel inspired by digital platforms like kitabisa.com? 3. What is your opinion about the platform? |
| IT Developer Support | <ol style="list-style-type: none"> 1. Do you feel that the government has provided support in relation to technology? 2. Were you given training on technology transfer by the government? 3. Does the government provide technology infrastructure support? 1. Do you get help from IT developers? 2. Do you have a network with IT developers? 3. Does your IT maintenance process involve a third party? 4. What is the process of transferring knowledge that you get from IT developers? |

Source: Author's analysis (2022)

Table A2. Data Reduction

No	Question	Lazis A	Lazis B	Lazis C
1	What digital innovations has your institution carried out?	The innovation that has been carried out is a web-based, application-based digital platform. Apart from this, the institution also works with crowdfunding platforms, e-commerce, and various platforms—finally, the massive use of social media.	The innovations that have been carried out are web-based digital platforms, QRIS services, and social media services.	Innovations that have been made are QRIS services, web-based platforms, and social media services.
2.	How is the readiness of the organization in the digital transformation process	Organizationally, we have sufficient funding sources and sufficient knowledge, but we have problems with IT expertise. We tend to work with IT developers.	As an organization, we have sufficient funding sources but do not have IT expertise, so the existing platforms are still unable to encourage zakat receipts.	We have sufficient financial resources as an organization, but organizationally, not all of them have digital literacy.



3.	What do you think about the Kitabisa.com crowdfunding platform?	We are in the process of developing an application, also following the Kitabisa.com style. However, we have problems in narrative and digital marketing. We tend to collaborate with these platforms for the Zakat collection.	The platform is indeed disrupting conventional wisdom. We also make kitabisa.com an example of a platform for developing digital innovation.	We have a different market than kitabisa.com, but we realize that in the future, it must be adaptive to technological developments
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Source: Author's analysis (2022)