



## Modernization of Islamic Philanthropy: Analysis of The Business Model Canvas of Rumah Zakat in the Era of Digitalization

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### Abstract

**Purpose** – This Study Analyzes the transformation of Rumah Zakat's digital business model through the Business Model Canvas (BMC) framework in the era of digitalization.

**Methodology** – This research method uses a qualitative approach through document analysis (literature study) on various scientific literature, performance reports, websites, as well as internal analysis drafts regarding Rumah Zakat that have been published.

**Findings** – Rumah Zakat achieved a governance score of 0.84 and a distribution effectiveness of 91.31%. although digital infrastructure investment triggered fundraising costs of 108.95%, this system managed to maintain donor retention at 88%.

**Implications** – System automation is required to reduce high operational costs while still maintaining Sharia compliance and the humanistic aspect of service.

**Originality** – A cutting-edge strategic evaluation (up to 2026) of the digital transformation of zakat institutions that integrates the BMC framework with the principles of Maqasid Sharia.

## Introduction

According to Efendi (2025), the Indonesian zakat sector faces significant problems due to a substantial gap between the expected and actual collection. The national zakat potential is estimated to reach IDR 327 trillion, but the realization from all zakat management institutions has only reached IDR 26.13 trillion. This gap indicates that the business model of philanthropic institutions must be redefined immediately. It needs to transition from conventional methods to more flexible systems to be able to reach the mustahiq base more broadly and efficiently. Digitization emerges as an important driver for Zakat Management Organizations (OPZ) to optimize collection, distribution, and reporting performance amid the shifts in community behavior post-pandemic (Zaenal et al., 2022). The role of amil in raising public awareness, particularly regarding zakat as a pillar of income distribution, becomes a determining factor in optimizing this potential (Zen & Nugraha, 2020). This digitization of philanthropy not only demands sophisticated platforms, but also the capacity of charitable institutions to educate the

public to understand the urgency of modern zakat instruments in maintaining the economic stability of the community.

In this context, Rumah Zakat stands out as a pioneer that has officially established its organizational roadmap to become a global digital philanthropic institution since 2020 (Hamdani et al., 2024). This adjustment aligns with the direction of zakat management development aimed at creating independence and improving the welfare of the community sustainably (Zen & Hawari, 2020). Rumah Zakat's strategic decision to transform digitally demonstrates that technological innovation must lead to program effectiveness, where digitalization acts as a bridge to accelerate the transition from mustahik status to muzaki. This digitalization has yielded tangible results, with Rumah Zakat successfully receiving the Indonesia Digital Marketing Champions award with an excellent rating in 2024 as a form of recognition for the effectiveness of its digital strategy (Efendi, 2025). This external recognition serves as valid evidence that the zakat house has successfully built a digital ecosystem that is not only advanced technically, but also has high credibility in the eyes of stakeholders. Achieving this transformative milestone requires a thorough analysis of management strategies to maintain the organization's ability to seize opportunities and minimize threats in the future (Suryani et al., 2022). The success of an institution should not be limited to growth figures alone, but must be supported by the readiness of a management system capable of mapping all organizational activities sustainably.

To systematically analyze the institutional system framework of an organization, the use of the Business Model Canvas (BMC) instrument becomes very relevant due to its ability to visualize the interactions of nine key organizational elements comprehensively (Widyawati, 2024). The application of BMC analysis to Rumah Zakat will examine how digital innovation is integrated into the value proposition and operational structure. Thus, it can serve as a reference model for the modernization of other Islamic philanthropic institutions.

## Literature Review

### Islamic Philanthropy Digitization

Digitization in the context of philanthropy can be understood as a transformation of management systems that utilizes technology to create an ecosystem for fundraising and fund distribution that is more transparent and accountable (Makhrus, 2025). This transformation process allows institutions to expand the reach of their services without geographical limitations while improving operational efficiency through administrative automation (Meilany et al., 2024). As a tangible form of adoption, this technology has been implemented by Rumah Zakat through online payment service providers designed to facilitate transactions and provide efficiency for donors (Rohmah et al., 2021). The integration between technological infrastructure and professional governance becomes an important foundation in measuring the extent to which digital innovation can influence the interaction patterns between philanthropic institutions and the community in the modern era.

### Business Model Canvas

The Business Model Canvas is a strategic management framework used to map, visualize, and transform business models so that organizations can understand how to create and capture value comprehensively. This framework simplifies the complexity of organizational strategy into nine interconnected basic elements (Widyawati, 2024). This business model is depicted through nine basic building blocks that show the logic of how an organization intends to generate profit through four main areas: customers, offerings, infrastructure, and financial viability (Osterwalder et al., 2010).

1. Customer Segments: Groups of people or organizations that are the main targets to be served by the Institution.
2. Value Propositions: The advantages of products or services and the tangible benefits offered by the Institution to solve customer problems.

3. Channels: Means or channels used by the Institution to communicate and deliver value to customers.
4. Customer Relationship: Types of relationships and interactions built by the Institution with customers to maintain loyalty.
5. Revenue Streams: Streams of revenue or income obtained by the Institution from each customer segment.
6. Key Activities: Main activities that must be carried out by the Institution for its business model to operate effectively.
7. Key Resources: Strategic assets (physical, intellectual, human, or financial) needed to create value.
8. Key Partnerships: Networks of suppliers or collaborators that help the Institution optimize its operations.
9. Cost Structure: details of the costs incurred by the Institution to carry out all business activities.

The implementation of these nine elements serves as a “common language” that facilitates strategic planners in mapping organizational workflows systematically (Alfarisi, 2019). From a management perspective, this instrument is seen as a strategic structure that mediates between technology development and the creation of tangible economic value for stakeholders (Setiawan, 2023). An in-depth evaluation of each key element is essential to ensure that the institution can make the appropriate adaptations to achieve sustainable business goals (Fitri et al., 2024). Ultimately, the strength of this business model lies in the interaction between elements, where each component must support each other synchronously to achieve the organization’s set targets (Sukarno & Ahsan, 2021).

## Research Methods

The type of this research is document study or literature study, which focuses on an in-depth analysis of scientific texts and official organizational reports (Creswell & Poth, 2018). The main focus of this study is to extract and conceptualize digitalization strategies into a business model framework at the Rumah Zakat institution. The data in this research are secondary data sourced from various scientific literature, annual performance reports, websites, and internal analysis drafts regarding Rumah Zakat that have been published. These documents were selected because they contain the chronology of the formation of business units, mechanisms for collecting and distributing funds, as well as the socio-economic impacts generated by the institution.

The data collection technique used is a documentary study through the close reading method or in-depth reading of source texts (Krippendorff, 2019). It is carried out with careful reading to identify relevant units of analysis, such as the institution's vision statements, partnership structures, fund allocation strategies, and forms of social interventions conducted by Rumah Zakat in the digital era. This process aims to gather information scattered across various literatures to be reorganized into a coherent set of data regarding the institution's operational model.

Data analysis was conducted using a technique of mapping text findings into the nine key elements of the Business Model Canvas. Through this mapping technique, it will later describe each component of the organization, ranging from customer segments to the cost structure that creates value for muzaki and mustahik amid the digital transformation. The results of the analysis are presented in the form of a systematic descriptive narrative to formulate a business model framework capable of comprehensively illustrating the pattern of digitalization of Islamic philanthropy at Rumah Zakat.

## Results and Discussion

### Results

#### Nine BMC Elements in ZIS Digitalization

##### 1. Customer Segments

The donor segments or target markets of Rumah Zakat are classified into three major groups: individual donors, corporate donors, and community donors (Sofiyawati, 2022). A clear segmentation division shows that Rumah Zakat has flexibility in managing various types of donor profiles. This proves the managerial maturity of the institution in formulating different approach strategies. Individual donors are managed with a personal approach, while the corporate and community segments are managed through more structured strategic partnerships for funding sustainability.

Rumah Zakat also maps beneficiaries through micro-business groups such as in the Independent Small Business Group (KUKMI) program (Jemati, 2024). In this element, Rumah Zakat not only serves donors but also has a social customer segment (mustahik) managed with economic empowerment standards. This creates a balanced business model. Donor satisfaction is maintained through the delivery of value in the form of successful economic transformation in these fostered micro-business groups.

On its official website, Rumah Zakat also expands the segmentation of its services to the international level by providing a dedicated portal for global donors in English. The beneficiary segment is also expanded to the international arena, participating in responding to various global humanitarian crises. One of its main focuses is supporting the struggle of our brothers and sisters in Palestine through the #LoveForPalestine movement. The distribution has even exceeded 900,000 beneficiaries in Gaza and the West Bank. (Rusdiana, 2024). The existence of the portal and the global beneficiary segment reinforces the institution's position as a "World Digital Philanthropy" and shows that Rumah Zakat is ready to compete in the global philanthropy market by targeting people around the world who want to channel their generosity through a reliable digital system with cross-border impact.

##### 2. Value Proportions

Rumah Zakat offers a main value proposition in the form of convenience and efficiency in fulfilling zakat through a practical online payment system (Rohmah et al., 2021). This value addresses the main obstacle for urban communities, namely limited time. With the modernization of the payment system, Rumah Zakat positions itself not merely as a fund manager but also as a provider of a religious lifestyle solution integrated with technology, where religious obligations can be fulfilled instantly without geographical barriers.

The other value proposition offered is the presentation of fund utilization reports that are transparent and publicly accessible 24 hours a day through the official website (Hamdani & Malik, 2024). In the digital era like today, transparency is a key commodity for gaining trust. By providing real-time monitoring facilities, Rumah Zakat adds value in the form of "peace of mind" for donors, allowing them to know that every rupiah distributed truly reaches the rightful recipients. This, in turn, strengthens the institution's credibility amid global philanthropy competition.

Rumah Zakat also promotes an emotional value proportion through a joyful charity campaign by using the hero figure "Ultraman" and the hashtag #SaatnyaTumbuhBersama (Sofiyawati, 2022). This digitalization shows a shift in strategy from a formal zakat narrative to a humanistic and inspiring narrative in order to bring the institution's identity closer to the psychology of young donors. The use of happiness symbols is a strategic effort to change the perception of giving zakat from merely fulfilling an obligation to a form of self-actualization that brings pride. The effectiveness of this emotional narrative is also supported by the fact that the use of touching visuals and stories on digital platforms is a major trigger for empathy and sympathy that drive the public's decision to donate (Putri, 2024). This proves that the "Ultraman" visual strategy and the program success narrative developed by Rumah Zakat have met the psychological prerequisites of digital donors. By touching the altruistic side of the muzakki through creative

content, Rumah Zakat successfully creates an emotional experience that makes donors feel a personal connection to the social issues being addressed. In addition, Rumah Zakat also provides value to the mustahik through the Integrated Community Development (ICD) program cluster, which includes aspects of health, education, economy, and environment (Yudhira, 2020).

### 3. Channels

Rumah Zakat relies on independent digital channels in the form of the RZ Apps mobile application and the official website as the main channels to facilitate transactions and deliver information to donors (Efendi, 2025). The utilization of these independent channels shows strong self-reliance. By having its own application ecosystem, Rumah Zakat is able to manage donor data end to end without depending on third parties, making the process from education to donation faster and more efficient. The effectiveness of these channels is strengthened by massive use of social media (Hamdani & Malik, 2024), such as Facebook with 1 million followers, Instagram with 523 thousand, and YouTube with 137 thousand subscribers, recording hundreds of thousands of content views every month. These social media channels are not just publication tools, but digital da'wah instruments that function to build awareness. Through interactive content on these popular platforms, Rumah Zakat has succeeded in reducing the distance between the organization and the community. As a result, philanthropic messages can be delivered in a light manner while still being touching. In addition to digital channels, Rumah Zakat also adopts an omnichannel strategy by combining personal channels through physical offices and non-personal channels such as advertisements on TikTok and YouTube Ads (Sofiyawati, 2022). This strategy shows that digitalization at Rumah Zakat is inclusive. Even though it is very active in the digital world, the organization still respects donors who are more comfortable interacting face-to-face at branch offices. Thus, all generations can be served with the same quality standards.

The smoothness of transactions across all these channels is supported by the integration of payment gateway technology, which includes e-wallets, QRIS, and virtual accounts (Firdaus et al., 2026). This integration is the key to operational modernization. By providing various digital payment options, Rumah Zakat has successfully eliminated technical barriers when muzaki intend to give zakat. This convenience directly increases the conversion from people who merely intend to help into actually making donations in just a matter of seconds.

### 4. Customer Relationship

Rumah Zakat builds relationships with customers by transforming the pattern of interaction from transactional to participatory relationships through payment notification features and periodic utilization reports (Firdaus et al., 2026). Modernization in this area shows that Rumah Zakat does not only position muzaki as donors, but as part of a philanthropic ecosystem that is emotionally involved. By proactively providing information on program progress, the institution successfully builds trust through transparency, which effectively increases donor retention amid competition from philanthropic platforms.

This transformation is further strengthened through the provision of an AI based Live chat feature called AMIRA on its official website. This feature is directly connected to a digital assistant to provide quick response services to customers (Rumah Zakat, 2025). The existence of this feature indicates that the institution's communication channels have transformed to become more responsive. In the fast-paced digital era, the ability of channels to provide instant answers becomes a determining factor in maintaining donor satisfaction so that they feel valued and their needs heard.

In an effort to maintain personal relationships, the strategic role of amil is still upheld as an educator who accompanies muzaki in understanding the urgency of professional and wealth zakat (Zen & Nugraha, 2020). The personal touch of a professional amil functions as a counterbalance

to digital technology, which tends to be impersonal. The presence of *amil* as the face of a trustworthy and competent institution ensures that the relationships formed still have a strong spiritual foundation, so that *muzaki* feel personally guided in fulfilling their religious obligations.

Customer relationships are also strengthened through the use of happiness narratives in every digital campaign with the slogan *#TimeToGrowTogether* (Sofiyawati, 2022). This strategy is a form of modern engagement that targets the psychological side of millennial *muzaki*. By using inclusive and inspiring language, Rumah Zakat has succeeded in creating a collective identity where donors feel proud to be part of a positive social movement, which in turn strengthens long-term loyalty to the institution's brand.

The achievement of this level of public trust is directly proportional to the quality of fund management supported by a transparent reporting system and professional audits (Zikri et al., 2025). Trust is the main output of the customer relationship element in the philanthropy business model. By consistently presenting data validated by external audits, Rumah Zakat provides security assurance for *muzaki*, so that psychological barriers in the form of public skepticism can be minimized and donation participation can continue sustainably.

Based on observations on its official website, Rumah Zakat provides a *Muzakki Corner* feature that allows donors to have a personal account to manage donation history and download zakat certificates independently (Rumah Zakat, 2026b). This self-service facility is a form of advanced customer relationship management (CRM). The presence of this feature provides ease for *muzaki* to monitor their own track record of generosity, while also giving the impression that the institution serves each donor exclusively and professionally.

## 5. Revenue Streams

The main revenue streams of Rumah Zakat come from the collection of Zakat, Infak, Sedekah, and Waqf (ZISWAF) funds contributed by donors (Yudhira, 2020). As an important element in the BMC, this regular income serves as the driving engine for the institution's operations. The success of digitalization has made the monthly deposit process automatic through the recurring donation feature, allowing the institution to have predictable cash flow to fund long-term empowerment programs without having to rely solely on incidental campaigns.

The stability of this revenue stream is fully supported by a highly flexible digital payment system, including bank transfers, e-wallets, and QRIS (Efendi, 2025). This technical convenience acts as the main engine ensuring money flows in without transactional bureaucratic hurdles. Based on observations on the website, the availability of diverse payment method options allows Rumah Zakat to manage each potential revenue stream optimally, as donors can complete transactions within seconds when their motivation to give is high.

In addition to regular income, Rumah Zakat strategically separates the Disaster and Humanitarian categories in the donation menu on its official website to capture moments of generosity during a crisis (Rumah Zakat, 2026b). This separation is a modernization strategy to make revenue streams more segmented and responsive. By providing a dedicated disaster channel, Rumah Zakat ensures that every moment of public generosity can be efficiently converted into institutional revenue, without being mixed with allocations for other routine funds.

Rumah Zakat also generates income through seasonal religious product innovations, such as *Qurban* fundraising through the *Superqurban* program (Efendi, 2025). This innovation transforms the traditional one-time revenue model into a product that has added economic value in the form of canned meat. This strategy is very effective in increasing the institution's revenue during the *Idul Adha* period through product packaging that is relevant to modern logistical distribution needs.

Finally, Rumah Zakat expands its revenue streams through the management of Corporate Social Responsibility (CSR) funds via strategic partnerships with the private sector (Sofiyawati, 2022). Simply put, this means that companies entrust their social budgets to be professionally managed by Rumah Zakat. This is a Business to Business (B2B) revenue stream that provides financial stability for the institution through long-term cooperation contracts, which also reinforces Rumah Zakat's credibility as a partner in managing social impact for corporate entities. According

to the institution's official publications, some examples of corporate partners that strengthen this revenue stream include:

- a. PT Penjaminan Infrastruktur Indonesia (Persero): Collaboration in community economic empowerment programs for fostered villages (Empowered Villages).
- b. PT Adaro Energy Indonesia: Cooperation in the distribution of large-scale basic food aid packages.
- c. Maybank: Synergy in education and funding of sustainability-based social programs.
- d. Pertamina: Partnership in conducting social mapping for the effectiveness of empowerment programs in the company's operational areas.

## 6. Key Activities

The main activities of Rumah Zakat focus on the management of fundraising and the utilization of ZISWAF funds through programs in economic empowerment, health, education, and the environment (Yudhira, 2020). These activities serve as the primary bridge connecting the good intentions of donors with the real needs of the community. As tangible evidence, Rumah Zakat consistently distributes these funds through the Desa Berdaya program, which by the end of 2023 had reached 1,731 locations across Indonesia (Irawan et al., 2025). This distribution targets mustahik (eligible recipients), elderly groups, and orphans through systematic program interventions such as Senyum Juara (education) and Senyum Mandiri (economy), with reports regularly published through the organization's official news channels to maintain public accountability.

In the digital ecosystem, fundraising activities are focused through the optimization of the rumahzakat.org platform and the RZ Apps application (Hamdani et al., 2024). This transformation positions technology management as a priority activity. Rumah Zakat routinely maintains its digital infrastructure so that donors can independently conduct fundraising (crowdfunding) for specific humanitarian campaigns. This activity ensures that the institution continues to have responsive channels to capture the potential generosity of the public in cyberspace at any time without technical obstacles.

Another activity that serves as a pillar of the organization is the socialization and public education about the importance of Islamic social financial instruments through various educational field meetings (Zen & Nugraha, 2020). Education is an upstream activity that determines the success of fundraising. By going directly to the community, Rumah Zakat carries out literacy functions so that donors understand the real impact of the funds they entrust. Concrete examples of this activity include:

- a. Corporate Education: Rumah Zakat collaborated with Maybank and CFCD to organize an educational activity titled CSR Class for Corporate with the theme of designing programs based on sustainability and ISO 26000, attended by CSR practitioners and highlighted by the provision of financial aid of IDR 200 million from Maybank for the teacher certification program for Quranic teachers (Rusdiana, 2023).
- b. Urban Community Education: Since 2007, Rumah Zakat has been integrated with the education, health, economic, and environmental sectors, actively educating urban and rural communities about legal literacy and zakat management through the flagship Desa Berdaya program as well as deployment of amil and volunteers to various local communities (Hussein, 2022).
- c. Empowerment Literacy: Rumah Zakat Banten representative organized an entrepreneurship education activity at its office in Ramanuju, Cilegon City, by presenting motivational material on innovative business self-reliance by Zaenudin regarding financial techniques and digital marketing, as well as introducing social entrepreneurship synergy patterns by Humaedi to 12 new business actors from Desa Berdaya Rawa Arum (Rusdiana, 2024).

To maintain the integrity of the institution, Rumah Zakat conducts regular financial audit activities and publishes annual reports that comply with PSAK 109 standards (Zikri et al., 2025). These governance activities are key to validating the organization's transparency. As tangible evidence, Rumah Zakat openly provides a Publication menu on its official website containing annual financial reports that have been audited by an independent Public Accounting Firm (KAP) with an Unqualified Opinion (WTP) for many years. This activity provides assurance to donors that every rupiah distributed is managed with high accountability principles.

Finally, Rumah Zakat routinely conducts social mapping and area indexing using scientific instruments before implementing program interventions. This field research activity ensures that modernization at Rumah Zakat is based on accurate field data. By assigning Inspiration Volunteers to validate the economic profiles of mustahik through a special application, the institution guarantees that every empowerment program, such as providing business capital or health assistance in the fostered areas, is truly targeted and has a high chance of success in promoting real community independence.

## 7. Key Resources

Competent human resources, consisting of professional Amil and information technology experts, are the main assets for Rumah Zakat in running the institution's operations (Firdaus et al., 2026). Amil at Rumah Zakat are not merely administrative executors, but the spearhead in maintaining public trust. The presence of expert staff who understand both Sharia principles and digital technology ensures that every zakat management process is carried out according to strict and transparent competency standards.

Information technology infrastructure, which includes the digital platform [rumahzakat.org](http://rumahzakat.org), the RZ Apps application, as well as internal technology units (in-house technology units), is a strategic resource in the era of digitalization (Firdaus et al., 2026). Owning this independent digital infrastructure provides a competitive advantage for Rumah Zakat in controlling donor data flows and transactions independently. By having an internal IT team, the organization is able to innovate and adapt features quickly without relying on external vendors, thus ensuring the sustainability of services amid changing technology trends.

The Inspiration Volunteer Network, which is widely spread across thousands of regions, serves as a key resource in the implementation of empowerment programs on the ground. These volunteers act as the organization's extended arm at the grassroots level to conduct validation of beneficiaries and provide program assistance. Their presence ensures that Rumah Zakat's human resources are not only centralized at the headquarters but are also actively present within the communities being developed to ensure the effectiveness of program impact in Empowered Villages. The Inspiration Volunteer Network, widely spread across thousands of regions, serves as a key resource in the implementation of empowerment programs on the ground (Rumah Zakat, 2024).

These volunteers act as an extension of the institution at the grassroots level to conduct mustahik validation and program assistance to ensure the effectiveness of impact in Empowered Villages. The tangible evidence of this effectiveness can be seen from the national scale reach of Rumah Zakat, which by 2024 has nurtured 1,740 Empowered Villages in 33 provinces through these local facilitators. In the economic sector, the success of an Inspiration Volunteer named Diktri in Lampung in guiding Gapoktan resulted in the inauguration of the Merah Putih Village Cooperative as a national pilot by the Coordinating Minister for Food Affairs in May 2025 (Republika, 2025). In addition, tangible contributions also include health interventions through parenting guidance to reduce stunting in Desa Berdaya Kraton (Kompasiana, 2026), as well as the vital role of volunteers as the spearhead for distributing business capital assistance from BUMMas in various regions such as Indramayu (Suratno, 2026). This dedication is validated through the

recognition of Engken Parid Ependi from Majalengka, who was awarded as the 2024 Empowerment Figure at the Public Expose 2025 event for his contribution to building community independence (Yanto, 2025).

Intellectual assets in the form of an integrated muzaki data management system (CRM) and a database for mustahik empowerment become important resources in strategic institutional decision-making (Efendi, 2025). Data serves as a new fuel for Rumah Zakat's digital strategy. Simply put, this system works like a giant digital notebook that allows the institution to recognize the behavior of each donor personally. Through the management of this data asset, Rumah Zakat can design more targeted marketing campaigns, for example, sending donation appeals according to the interests of the muzaki, as well as designing social intervention programs based on real field data.

Brand credibility (brand image) and a track record of transparency validated through Unqualified Opinion (WTP) over the years are highly valuable non-physical resources (Rusdiana, 2025). In the philanthropy business model, reputation is the most decisive asset. Successfully maintaining a WTP opinion in financial reports audited by an independent Public Accounting Firm (KAP) serves as evidence of integrity that strengthens the institution's bargaining power in the eyes of individual donors as well as large-scale corporate partners.

Physical assets in the form of an extensive network of service offices and self-empowerment facilities also strengthen the operations of the organization in various regions. Based on official office distribution data, Rumah Zakat is recorded to have 45 branch and representative offices spread throughout Indonesia to support service coordination. In addition, the ownership of physical assets such as 18 Sekolah Juara schools, the Pratama Clinic network (Rumah Zakat, 2026), as well as a Free Ambulance fleet ensures that health and educational services can be delivered physically to vulnerable communities. The existence of these tangible assets provides muzaki with a sense of security (physical evidence) that the organization has a strong operational foundation.

## **8. Key Patnership**

In running its business model in the digital era, Rumah Zakat partners with e-commerce platforms such as Bukalapak and Tokopedia, as well as online transportation applications like Gojek through integrated donation features (Triantoro et al., 2021). This collaboration indicates that the modernization of Rumah Zakat is carried out by integrating into the community's digital economic ecosystem. By being present on platforms used by the community for daily consumption needs, Rumah Zakat successfully removes the barriers between economic activities and philanthropy, making it easier for upper-middle-class donors to donate instantly.

Technical partnerships are also carried out through collaboration with payment gateway service providers to facilitate transactions through digital instruments such as e-wallets and virtual accounts (Firdaus et al., 2026). Synergy with financial technology (fintech) providers is a key infrastructure that enables the vision of Digital Philanthropy to operate effectively. Without strong technical partnerships, Rumah Zakat would not be able to provide flexible and real-time payment services, which are decisive factors in muzakis' satisfaction in the cyber era.

Rumah Zakat also strengthens its structure through strategic partnerships with the corporate sector in managing Corporate Social Responsibility (CSR) funds, which include companies such as PT Adaro Energy Indonesia, Pertamina, Maybank, and PT Penjaminan Infrastruktur Indonesia (Persero) (Rumah Zakat, 2026). This Business to Business (B2B) partnership model proves that Rumah Zakat has achieved a level of professionalism recognized by

the industry. This emphasizes the institution's role not only as a collector of public funds but also as a professional partner managing social impact for nationally scaled corporate entities.

In terms of da'wah communication, Rumah Zakat forms partnerships with public figures and young preachers, one of whom is Ustaz Hanan Attaki, in order to expand the resonance of campaigns on social media (Sofiyawati, 2022). The strategy of partnering with religious figures who are popular among the younger generation is a smart move to transform the narrative of zakat from initially rigid to more humanistic and inspiring. This step is effective in increasing brand awareness among millennials and Gen Z as the main base of digital donors.

In addition, strategic partnerships are established with airline partners such as AirAsia as a promotional channel and an additional donation channel (Sofiyawati, 2022). The wide reach of partners from various industry sectors (logistics, transportation, technology) indicates that Rumah Zakat implements an inclusive partnership strategy. This ensures that every point of interaction between donors and commercial service providers can become a potential entry point for Islamic philanthropic activities.

## 9. Cost Structure

The current cost structure of Rumah Zakat is significantly allocated to the maintenance and development of information technology infrastructure, including the management of the RZ Apps application and data security of digital platforms to support the operations of World Digital Philanthropy (Firdaus et al., 2026). The shift in cost allocation from strengthening physical branch offices toward technology investment reflects a long-term efficiency strategy. Although it requires a large initial investment, the marginal cost burden to serve each additional donor in the digital world becomes much lower.

In the operational fundraising, the institution's cost structure includes marketing and digital donor acquisition or fundraising costs, which in 2024 were recorded at a ratio of 108.95% (Annisa et al., 2025). The high fundraising costs are a logical consequence of the institution's aggressiveness in winning competition in the highly competitive digital philanthropy market. This indicates that modernization requires significant market education costs in cyberspace.

Other cost components are directed towards the implementation of community empowerment programs through the Integrated Community Development (ICD) model, which includes the clusters of health, education, economy, and environment (Yudhira, 2020). The cost structure on the distribution side is the core cost that serves as evidence of the organization's value. Structured allocation of funds ensures that institutional expenditures are oriented towards real social impact.

In addition, there are human resource costs to fund professional Amil personnel and the Inspiration Volunteer network spread across thousands of Desa Berdaya areas (Rumah Zakat, 2025). Although digitalization is prioritized, the presence of humans remains an essential cost component. These HR costs are an investment to maintain the human side in assisting mustahik, so technology only serves as an acceleration tool.

Finally, Rumah Zakat allocates funds for activities related to regular performance evaluation and audits to create the latest innovations in program planning (Suryani et al., 2022). This is supported by the publication of annual reports that have been independently audited to maintain public trust. The costs of audits and evaluations are not merely administrative expenses but are costs to protect reputation. Through transparency via audited reports, Rumah Zakat mitigates the risk of donor skepticism in the digital era. The transformation of Rumah Zakat into a digital-based philanthropic organization is reflected in its business model structure. Below is a summary table of

the nine BMC elements of Rumah Zakat that outlines the relationship between technological resources, strategic partners, and the service channels used:

**Table 1 . Elements of Rumah Zakat's *Business Model Canvas (BMC)***

<b>NO</b>	<b>Element</b>	<b>Description</b>
1.	Customer Segment	Individual donors, corporate (B2B), communities, global donors, as well as beneficiaries (mustahik) such as MSMEs and residents of Empowered Villages.
2.	Value Proposition	The ease of online zakat, 24-hour report transparency, a solution for a religious lifestyle, and the narrative of "joyful generosity"
3.	Channels	RZ Apps application, official website, social media (FB, IG, YT), physical branch offices, and an AI digital assistant named AMIRA
4.	Customer Relationship	Automatic payment notifications, regular utilization reports, personal education by Amil, and the self-service feature Muzakki Corner.
5.	Revenue Streams	Cash flow from ZISWAF, management of CSR funds (Maybank, Pertamina, etc.), as well as seasonal innovative products such as Superqurban.
6.	Key Resources	Professional amil, IT expert, independent internal technology infrastructure, Inspiration Volunteer network, and WIP opinion reputation.
7.	Key Activities	Digital fundraising, empowerment programs (Empowered Village), zakat literacy education, as well as financial audits in accordance with PSAK 109 standards.
8.	Key Partners	E-commerce (Tokopedia, Bukalapak), Fintech/Payment Gateway, corporate partners (Adaro, AirAsia), and public figures (Ustaz Hanan Attaki).
9.	Cost Structures	IT infrastructure investment, digital marketing costs (fundraising cost), implementation costs of social programs, and costs of Amil/Volunteer human resources.

Source: Data processed from various sources

## Discussion

### Advantages and Disadvantages of Business Model Canvas (BMC)

The BMC method has the advantage of simplifying complex business architecture into an easily understandable visualization through nine key elements. For institutions like Rumah Zakat that are undergoing a major digital transformation, the BMC is very effective for seeing the logical relationship between technology (internal infrastructure) and the ease experienced by donors (value proposition). This visualization helps researchers map how digital innovation not only changes the way zakat is paid but also transforms the entire way the organization operates systematically.

Furthermore, BMC allows both small and large organizations to identify internal capabilities to create a competitive advantage (Setiawan, 2023). In the case of Rumah Zakat, BMC successfully revealed that the institution's main strength is not just in its prominent name, but in its ability to manage intellectual assets in the form of donor data and the independence of its internal IT unit. With BMC, it becomes clear that each element supports one another to create a strong digital philanthropy ecosystem.

Meanwhile, the main drawback of the BMC method is its static nature, where this tool only captures the condition of the business model at a specific point in time. This becomes a challenge in this study because Rumah Zakat operates in a very dynamic digital environment. BMC does not automatically capture changes in market behavior or technological disruptions that occur very quickly, so the results of this analysis require regular updates and must be combined with other analyses such as SWOT to obtain a sharper strategic perspective.

Another drawback is that the BMC tends to focus on the internal structure and is less in-depth in analyzing competitive factors and the influence of regulations from outside the organization (Setiawan, 2023). In the context of Islamic philanthropy in Indonesia, external factors such as BAZNAS regulations or government policies are very decisive. Therefore, the use of BMC at Rumah Zakat must be done carefully so that researchers do not get trapped only in internal operational efficiency, but also continue to consider compliance with Sharia and applicable national regulations.

### Strategic Evaluation of the Business Model (SWOT-BMC)

Based on the mapping of the Business Model Canvas (BMC) elements, Rumah Zakat's current strategic position is in a phase of progressive digital expansion but faces challenges in cost efficiency. Referring to the research by Pohan et al., (2024), the SWOT analysis places Rumah Zakat in Quadrant I, which means the institution has significant internal strengths to aggressively seize external opportunities through the adoption of information technology. These findings indicate that Rumah Zakat's transformation is not merely about following trends, but a strategic necessity to maintain market dominance. However, being in Quadrant I requires high consistency in maintaining digital infrastructure so that these strengths do not turn into operational burdens if not managed with strict efficiency principles.

The operational effectiveness of Rumah Zakat demonstrates outstanding performance on the distribution side, but is inversely related on the fundraising efficiency side. Data from Annisaa et al., (2025) reveal that the Net Allocation Ratio (distribution) of the institution reached 91.31%, which falls into the very effective category, yet the Fundraising Cost Ratio surged to 108.95%, far exceeding the maximum standard of 20% set by the authorities. This figure presents a very interesting management paradox. The data indicates that this cost inefficiency is most likely a result of massive investments (CapEx) in the development of internal IT units and extensive digital marketing costs to reach the millennial segment. From the perspective of dakwah management,

these high costs can be understood as social investment costs at the beginning of the transformation, but in the long term, Rumah Zakat must immediately implement system automation to reduce the cost of acquiring donors so that this ratio returns to the ideal figure.

The excellence of Rumah Zakat's governance at the national level has been validated as the best in its class. The National Zakat Index (IZN) report by BAZNAS (2025) gave Rumah Zakat Indonesia a governance score of 0.84, which is the highest among other National Zakat Management Institutions (LAZNAS). This highest score is tangible proof that the Key Activities and Key Resources blocks in Rumah Zakat's BMC have been running in sync. It can be concluded that the correlation between having an independent IT unit and reporting transparency (WTP opinion) is the main key behind achieving this score. This provides a very strong psychological bargaining power for digital donors who tend to be skeptical, making trust the most valuable non-physical asset for the sustainability of this business model.

Success in maintaining donor loyalty is also seen from the institution's ability to optimize digital interactions. Research by Ma'lufah and Zaenal (2026) states that Rumah Zakat has a muzakki retention rate of up to 88%, higher than other major philanthropic institutions in Indonesia. This very high retention rate proves that the Customer Relationships and Channels blocks (especially through RZ Apps) are not just transactional tools, but engagement instruments that successfully create a digital emotional bond. It can be concluded that features such as real-time reports and the ease of payment via e-wallet are technical factors that transform donations from an annual ritual into a routine lifestyle for muzakki, which ultimately ensures the stability of the institution's cash flow (Revenue Streams) amid economic fluctuations.

### **Sharia Risk Mitigation and Digital Security**

The implementation of a digital business model at Rumah Zakat requires legal certainty in Sharia law for every electronic transaction to maintain the validity of the worship of muzakki. According to research by Rohmah et al., (2021), Rumah Zakat has integrated an automatic contract confirmation feature into its online donation services to ensure that the pillars and conditions of zakat are still fulfilled even without face-to-face interaction. This means that this step is a form of very crucial Sharia risk mitigation. The existence of digital contract text that appears before the payment process is not merely a technical formality, but an effort to maintain the *sighat* (*ijab kabul*) so that it remains in accordance with conventional *fiqh* rules applied within the digital ecosystem, thereby minimizing doubt (*syubhat*) on the donor's side.

The security of muzakki data becomes a major risk in self-managed platform-based philanthropic business models. Referring to the findings of Firdaus et al., (2026), Rumah Zakat mitigates cyber security risks by forming in-house technology units that have full control over the flow of transaction data without relying on third-party vendors. Analysis shows that this technological sovereignty is a smart defensive strategy. By managing servers internally, Rumah Zakat can reduce gaps in personal data leaks that often occur when using external platforms. This aligns with the principle of trust (*amanah*) in *da'wah* management, where the institution is responsible not only for the funds but also for protecting the privacy of the community that has entrusted them.

Advanced technological innovations are beginning to be explored by institutions to eliminate potential moral hazards in the distribution process. Research by Ma'lufah and Zaenal (2026) revealed that Rumah Zakat is at a digital maturity level of 8.5/10, starting to adopt a blockchain-based transparency model for mapping *mustahik*. The use of blockchain is the most sophisticated instrument for mitigating data manipulation risks. The immutable nature of blockchain ensures that every rupiah leaving the institution's account truly reaches the rightful recipients without unauthorized human intervention. This represents the embodiment of modern *da'wah* governance, where technological systems are positioned as objective and anti-corruption digital *amils*.

Institutionally, the Shariah legality of Rumah Zakat is reinforced through layered supervision by external and internal authorities. According to official information from the Rumah Zakat website (2026), this institution routinely undergoes Shariah audits by the Ministry of Religious Affairs and is monitored by the Shariah Supervisory Board (DPS) to ensure that all digital innovation products such as Superqurban or Infak.id remain within the guidelines of DSN-MUI fatwas. The existence of the DPS serves as the last line of defense in mitigating reputational risk. In the trust industry, even minor errors in Shariah interpretation in application features can instantly destroy the institution's credibility. Therefore, the synergy between IT experts and the Shariah Board at Rumah Zakat ensures that the business model implemented not only emphasizes social profitability but also the safety of operational creed.

### **Analysis of the Integration of BMC, Philanthropy Theory, and Maqasid Shariah**

In addition to being examined from a managerial perspective, the business model implemented by Rumah Zakat is closely related to the theory of Islamic philanthropy and the principles of Maqasid Shariah. The organization's Business Model Canvas (BMC) framework aligns with Mannan's (1997) thinking, which emphasizes that wealth distribution should have a broad social impact through professional institutional management. This is reinforced by Kahf (1995) regarding the role of zakat as a dynamic fiscal instrument, where transformations in the Channels and Key Resources elements based on technology are a concrete adaptation to shift zakat from consumptive aid to a driver of sustainable economic growth (Artanti et al., 2026).

The integration of these ideas shows a strong synchronization with the principles of Maqasid Shariah in the management of digital philanthropy. From the perspective of Hifdz ad-Din (protecting religion), the Value Proposition element that offers the convenience of online zakat serves as an instrument for the community to remain steadfast in fulfilling their religious obligations in the digital era, supported by Key Activities in the form of zakat literacy education. At the same time, the aspect of Hifdz al-Mal (protecting wealth) is strictly implemented through the Customer Relationship element with 24-hour transparency reports and PSAK 109 audits, to ensure that funds in the Revenue Streams are managed in a trustworthy and accountable manner.

Furthermore, the empowerment program through the Key Partners and Key Activities elements, such as economic empowerment in Desa Berdaya, reflects the efforts of Hifdz an-Nafs (preserving life), Hifdz al-'Aql (preserving intellect), and Hifdz an-Nasl (preserving lineage). Humanitarian aid in crisis areas serves to protect lives, while providing capital to SMEs aims to maintain the economic independence of families for the continuity of future generations' education. Thus, digital transformation in these nine BMC elements is not merely managerial innovation for efficiency, but a comprehensive strategy to realize benefits (maslahah) in line with the fundamental objectives of Islamic law in promoting the welfare of the people.

### **Conclusion**

Based on the analysis using the Business Model Canvas (BMC) framework, it can be concluded that Rumah Zakat has successfully transformed into a digital philanthropic institution that systematically integrates technological innovation with the values of dakwah. This modernization has proven effective in closing the gap between the potential and realization of national zakat through the optimization of independent and responsive digital channels. This study found that the success of Rumah Zakat's business model is supported by the strength of the internal IT unit, which ensures data sovereignty, as well as the Inspirasi Volunteer network, which ensures that the impact of empowerment programs remains tangible at the grassroots level.

Conceptually, this business model reflects Mannan's Islamic philanthropy theory regarding the importance of wealth distribution through the management of professional institutions, and aligns with Kahf's thought which encourages the dynamic mobilization of resources to increase the productivity of the community. The integration of this digital innovation ultimately culminates in the achievement of Maqasid Shariah, where technology becomes a strategic instrument to preserve religion (Hifdz ad-Din), ensure the security of wealth (Hifdz al-Mal), protect life (Hifdz an-Nafs),

enhance intellect (Hifdz al-'Aql), and maintain the continuity of generations (Hifdz an-Nasl) through economic self-sufficiency.

Thus, the integration between machine sophistication and human touch is the key factor that keeps Rumah Zakat's business model relevant. This proves that the digitalization of philanthropy does not have to eliminate the role of field officers, but rather strengthens the accuracy and reach of the empowerment outreach itself. Strategic evaluation shows that even though Rumah Zakat has very high national governance advantages with a zakat index score of 0.84, the institution still faces inefficiency challenges in the fundraising cost ratio, which reaches 108.95%. This paradoxical finding provides important managerial implications for ZIS institution managers; that a large investment in technology can indeed increase distribution effectiveness up to 91.31%, but requires a more aggressive automation strategy to reduce operational costs in the long term.

In addition, sharia risk mitigation through automatic contract features and strict internal supervision has proven to be a crucial factor in maintaining digital muzaki retention, which reached 88%. It is recommended for institutions to continue conducting regular technology audits to mitigate cyber security risks in line with plans to adopt blockchain technology. Future research is expected to explore comparative analyses of digital philanthropy business models in regional zakat management institutions, to see to what extent the replication of this digitalization model can be applied inclusively across Indonesia, which has limitations in internet infrastructure.

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