

# The Role of Fundraising Websites in Improving the Effectiveness of Digital Marketing Strategies for ZISWAF Institutions in Medan City

**Ahmad Afandi\***Sharia Business Management, Universitas Muhammadiyah Sumatera Utara, Indonesia

---

**ABSTRAK**

Revolusi digital mendorong lembaga Zakat, Infak, Sedekah, dan Wakaf (ZISWAF) untuk mengadopsi website fundraising sebagai instrumen vital dalam strategi pemasaran digital. Meskipun potensinya signifikan, terdapat kesenjangan pemahaman mengenai peran sentral website sebagai simpul yang mengintegrasikan seluruh ekosistem pemasaran dan membangun kepercayaan donatur, khususnya di konteks urban seperti Kota Medan. Penelitian ini bertujuan untuk (1) menganalisis kontribusi integral website fundraising terhadap efektivitas strategi pemasaran digital lembaga ZISWAF; (2) mengidentifikasi faktor-faktor kunci keberhasilan dalam meningkatkan partisipasi donatur; dan (3) memahami persepsi serta pengalaman pengelola dan donatur. Menggunakan pendekatan kualitatif dengan desain studi kasus ganda (multiple-case study), data dikumpulkan melalui wawancara mendalam, observasi digital, dan analisis dokumen, kemudian dianalisis menggunakan model interaktif Miles, Huberman, dan Saldaña. Temuan utama menunjukkan bahwa website fundraising telah berevolusi menjadi simpul konvergensi strategis yang berfungsi sebagai katalisator transparansi dan partisipasi melalui pelaporan real-time dan kemudahan transaksi. Keberhasilan platform ini ditentukan oleh dialektika antara kredibilitas teknologis dan resonansi narasi religius yang membangun kepercayaan (trust). Efektivitasnya sangat bergantung pada sinergi dengan media sosial sebagai corong akuisisi dan sistem e-payment sebagai fasilitator konversi. Namun, potensi ini seringkali terhambat oleh tantangan internal seperti keterbatasan sumber daya manusia teknis dan rendahnya literasi digital manajerial. Secara teoretis, penelitian ini memperkaya Technology Acceptance Model (TAM) dengan mengusulkan variabel "Persepsi Amanah" (Perceived Trustworthiness) sebagai dimensi krusial dalam filantropi Islam. Secara praktis, temuan ini menawarkan kerangka kerja strategis bagi praktisi untuk mengoptimalkan website fundraising sebagai pusat ekosistem filantropi digital."

**Kata Kunci :**Website Fundraising, ZISWAF, Pemasaran Digital, Kepercayaan Donatur, Filantropi Islam

**ABSTRACT**

The digital revolution has encouraged Zakat, Infaq, Alms, and Waqf (ZISWAF) institutions to adopt fundraising websites as a vital instrument in digital marketing strategies. Despite its significant potential, there is a gap in understanding the central role of the website as a node that integrates the entire marketing ecosystem and builds donor trust, especially in an urban context such as the city of Medan. This study aims to (1) analyze the integral contribution of website fundraising to the effectiveness of the digital marketing strategy of the ZISWAF institution; (2) identify key success factors in increasing donor participation; and (3) understand the perceptions and experiences of managers and donors. Using a qualitative approach with a multiple-case study design, data was collected through in-depth interviews, digital observations, and document analysis, then analyzed using the interactive model Miles, Huberman, and Saldaña. Key findings show that fundraising websites have evolved into strategic convergence nodes that serve as catalysts for transparency and participation through real-time reporting and ease of transactions. The success of this platform is determined by the dialectic between technological credibility and the resonance of religious narratives that build trust. Its effectiveness relies heavily on synergy with social media as an acquisition funnel and an e-payment system as a conversion facilitator. However, this potential is often hampered by internal challenges such as limited technical human resources and low managerial digital literacy. Theoretically, this study enriches the Technology Acceptance Model (TAM) by proposing the variable "Perceived Trustworthiness" as a crucial dimension in Islamic philanthropy. In practical terms, these findings offer a strategic framework for practitioners to optimize fundraising websites as the center of the digital philanthropic ecosystem."

---

\*Corresponding author

E-mail addresses: [author1@email.com](mailto:author1@email.com) (First Author)

**Keywords:**Fundraising, ZISWAF, Digital Marketing, Donor Trust, Islamic Philanthropy

---

**1. INTRODUCTION**

The digital revolution has fundamentally changed the global philanthropic landscape, prompting nonprofits to adapt or risk losing relevance amid ever-changing social dynamics. At the heart of this transformation lies the paradigmatic shift away from conventional fundraising methods to the more agile, transparent, and donor-centric strategies made possible by digital technologies (Saxton & Wang, 2014) (Majduddin et al., 2025). This phenomenon is no exception for Islamic philanthropic institutions, especially Zakat, Infaq, Alms, and Waqf (ZISWAF) management institutions, which are now at the crossroads between tradition and innovation. Globally, the use of digital platforms has been proven to expand reach, increase efficiency, and strengthen accountability, which is a key pillar in Islamic philanthropy (Mansur et al., 2025) (Kazanskaia, 2025). In Indonesia, the country with the largest Muslim population in the world, the potential of ZISWAF as an instrument of social justice and economic empowerment is enormous, but its realization is highly dependent on the ability of institutions to adopt and optimize digital innovations.

In recent years, we have witnessed an interesting evolution: ZISWAF institutions in Indonesia, including in metropolitan cities such as Medan, have started to shift from relying on face-to-face donations and manual bank transfers to utilizing *website fundraising* as their main digital storefront. The website is no longer just a static organizational profile, but has evolved into a dynamic ecosystem that integrates fundraising campaigns, project updates, transparent reporting, and direct interaction with donors. This transformation reflects a growing awareness of the importance of building a strong digital presence to reach a new generation of donors, especially millennials and Gen Z, who are accustomed to seamless digital transactions and expect higher engagement rates (Pusparini et al., 2023) (Guo & Saxton, 2014). More than just a transaction tool, *website fundraising* become a strategic arena where the narrative of the community is built, public trust is nurtured, and the values of generosity are disseminated in relevant and persuasive digital language (Brest & Born, 2020)(Waters & Feneley, 2018).

The significance of this shift goes beyond the technical aspects. He touched on the core of the marketing and communication strategy of the ZISWAF institution. In the digital era, fundraising effectiveness is no longer measured only by the amount of funds raised, but also by the institution's ability to build long-term relationships with donors through an integrated digital marketing strategy. As expressed by (Karundeng et al., 2025) (Afandi et al., 2025), digital marketing has a significant positive influence on donor interest and trust. However, the success of this strategy relies heavily on a credible and functional central platform, where *website fundraising* plays a crucial role. Websites are the convergence point of various other digital marketing channels – such as social media, email marketing, and *content marketing* – which together shape the institution's image and reputation in cyberspace.

However, amid this optimism about digitalization, there is a worrying reality. Preliminary observations in the city of Medan, a dynamic economic and cultural center in Sumatra, show that there is a significant gap in utilization *website fundraising* among ZISWAF institutions. Some institutions have succeeded in developing sophisticated and interactive platforms, but not a few are still struggling with suboptimal websites, both in terms of visual communication design and user experience (*user experience*), as well as its integration with a broader digital marketing strategy. This condition indicates that technology adoption is not uniform and is often hampered by various factors, ranging from limited human resources to a lack of strategic understanding of the digital ecosystem (Aligarh et al., 2023) (Ettinger, 2025). Failure to optimize this vital digital asset not only hinders the potential for fundraising, but also risks eroding the public trust that has been painstakingly built (Lai & Fu, 2023a).

This gap brings us to the heart of a deeper research problem. A systematic review of the literature shows that although research on the digitization of Islamic philanthropy continues to grow, the focus tends to be fragmented. A number of studies have examined the effectiveness of specific channels such as Instagram social media (Pusparini et al., 2023) or platform *crowdfunding* In general (Aulia & Pimada, 2023). Other studies, such as those conducted by (Safitri & Dzikrulloh, 2024), has

reviewed the benefits of digital transactions in improving efficiency and transparency. However, there is a scarcity of qualitative empirical studies that holistically and in-depth explore *The central role of fundraising websites as a node* that binds together the various elements of a digital marketing strategy (Bhimani & Willcocks, 2022). How a website is designed, communicated, and integrated with other channels to create a donor journey (*donor journey*) that are coherent and convincing is still an area that is less touched, especially in the context of ZISWAF institutions at the local level such as the city of Medan.

Furthermore, the existing literature often focuses on the technical and managerial aspects of digitalization, as analyzed through the framework *Technology-Organization-Environment (TOE)* by (Aligarh et al., 2023) or *Technology Acceptance Model (TAM)* by (Aulia & Pimada, 2023). While important, this approach tends to ignore the non-technical dimensions that are often the determinants of success in the context of faith-based philanthropy. Factors such as trust (*Trust*), which is rooted in religious values and transparency, as well as the application of a prophetic communication model—one that emphasizes honesty, intelligence, and trustworthy delivery (Rasiam et al., 2023) (Sawal et al., 2025) is a crucial element that shapes the perception and behavior of donors. The complex interplay between technology design, marketing strategy, and socio-religious values in shaping effectiveness *website fundraising* (Kim & Hemphill, 2025)(Ebrahim, 2021) This is what it is *state of the art* as well as research gaps (*research gap*) main purpose of this study. We have not yet fully understood how local ZISWAF institutions are navigating these challenges and translating the noble values of Islamic philanthropy into an effective digital design language and strategy.

Therefore, this research is designed to make an in-depth and contextual contribution to the understanding of the phenomenon. By focusing on the ZISWAF institution in Medan City, this study not only aims to map factual conditions, but also to explore the meaning and experience behind it. Thus, this study specifically aims to: (1) analyze how *website fundraising* contributes integrally to the effectiveness of the digital marketing strategy of ZISWAF institutions in Medan City; (2) identify key success factors, both technical and non-technical, that enable ZISWAF institutions to utilize fundraising *websites* to increase donor participation and loyalty; and (3) deeply understand the perceptions and experiences of institutional managers and donors towards the use of *fundraising websites* in contemporary Islamic philanthropic practices. Through a rich qualitative approach, this research is expected to generate insights that are not only academically relevant, but can also provide strategic guidance for Islamic philanthropic practitioners in navigating this digital age full of challenges and opportunities."

## 2. METHOD

This section systematically describes the procedures and steps used in this study. This methodology is designed to answer research questions in depth and comprehensively, starting from the selection of research design, determination of subjects, data collection techniques, to analysis and assurance of data validity.

### Research Design

This study uses a **qualitative approach** with a *multiple-case study* design. The qualitative approach was chosen because of its relevance in exploring and understanding the meaning attributed by individuals or groups to a social phenomenon (Creswell & Poth, 2018). This approach allows researchers to explore in depth the roles, processes, and perceptions related to the use of *fundraising websites* that cannot be quantitatively measured. The focus is to answer the question of "how" and "why" (*why*) the *fundraising website* becomes a strategic node in the digital marketing of Zakat, Infaq, Alms, and Waqf (ZISWAF) institutions, in accordance with the research objectives that have been described in the introductory chapter.

Case study design, as described by (Yin, 2018), is very aptly used to investigate contemporary phenomena in depth and in real-life contexts, especially when the boundaries between phenomena and context are not so clear. In this study, each ZISWAF institution is seen as a unique "case". The use of

multiple case study designs (more than one institution) was chosen to strengthen the external validity and reliability of the findings (Sunarsih et al., 2023). By comparing findings from multiple cases, the study was able to identify consistent patterns (*cross-case patterns*) as well as the peculiarities of each institution, thus resulting in a more robust and reliable theory (Yin, 2018).

### Context and Research Participants

This research was conducted on several ZISWAF institutions in Medan City which were selected purposively (*purposive sampling*). The criteria for selecting institutions (cases) are: (1) it is an officially registered ZISWAF institution and operates in the City of Medan; (2) have and actively use *the fundraising website* as the primary fundraising channel for at least the past two years; and (3) be willing to participate fully in the research. The selection of institutions such as Lazismu Kota Medan and other institutions that meet the criteria will provide a rich picture of practice in the field.

Participants in this study were also selected through *purposive sampling* techniques to ensure that the information obtained came from the most relevant and knowledgeable sources. Participants were divided into two main groups:

**Internal Key Informants of the Institution:** Consists of individuals who are directly involved in the management of digital strategies. They include **Digital Marketing Managers**, **Website Developers** or **IT Staff**, and **Amil** or **Fundraisers** who interact with donor data from websites. The selection of these various roles aims to get a holistic perspective from the internal side of the institution.

**External Key Informants (Donors):** Consists of donors or muzaki who have made donations through the *fundraising website* of the institution being researched. The criteria for selecting donors are: (a) have donated at least twice in the past year through the website, and (b) are willing to share their experiences and perceptions. The initial donors will be identified through the help of the institution, and then *the snowball sampling* technique can be used to reach other donors.

### Data Collection Procedure

To obtain rich and comprehensive data, this study applied a triangulation strategy using several data collection techniques. The data collection is planned to last over a six-month period to allow researchers to engage deeply with each case. The techniques used include:

**In-depth Interview:** A semi-structured interview will be conducted with all selected participants. An interview guideline will be prepared to ensure all key topics relevant to the research question are covered, while still providing flexibility for researchers to ask probing questions to dig deeper into the information. Each interview session will be recorded using an audio recorder (with the participant's permission) and then transcribed verbatim.

**Participatory Observation:** The researcher will make observations in the digital realm. This includes direct observation of the features, *user journey*, visual communication design, and campaign content on each institution's fundraising website. In addition, observations were also made on supporting social media channels to understand how the website was promoted and integrated into the broader digital marketing ecosystem.

**Document Analysis:** Various digital and physical documents will be analyzed to complement the data from interviews and observations. This document includes, but is not limited to, public donation reports, digital campaign materials, article or blog content on the website, as well as the institution's annual report (if available).

The following table summarizes the data collection matrix that will be used in this study.

**Table 1. Data Collection Matrix**

No.	Research Objectives	Data Source	Data Collection Techniques
1	Analyze the integral contribution of website fundraising to digital marketing strategies.	Institutional Managers (Marketing Managers, IT Staff); Documents (Reports, Website Content)	In-Depth Interviews; Document Analysis
2	Identify the key success factors (technical and non-technical) in the use of the website.	Institutional Manager; Donors	In-Depth Interviews; Participatory Observation
3	Understand the perception and experience of managers and donors towards the use of the website.	Institutional Manager; Donors	In-Depth Interviews

### Data Analysis

The data analysis in this study will use an interactive analysis model developed by Miles, Huberman, and Saldaña (2020). This model consists of three flows of activities that take place simultaneously and continuously during the research process: (1) data condensation, (2) data presentation, and (3) conclusions/verification.

**Data Condensation:** This stage refers to the process of selecting, focusing, simplifying, and abstracting data that emerges from interview transcripts, field notes, and documents. The researcher will conduct open *coding* to identify key concepts, which will then be grouped into broader thematic categories.

**Data Display:** Once the data has been condensed, the next step is to present the information in an organized and dense format, such as a grid, diagram, or chart. For example, the researcher will create a comparison matrix between cases to map the strategies, challenges, and success factors of each ZISWAF institution. The presentation of this data helps researchers to see patterns, relationships, and trends that may not be seen in raw narrative data.

**Conclusion Drawing/Verification:** From the beginning of the study, the researcher will begin to draw provisional conclusions. These conclusions will continue to be tested, verified, and refined as the data grows. This process is done iteratively, where researchers constantly return to the data to ensure that the conclusions drawn have a strong and consistent empirical foundation.

### Data Validity and Credibility

To guarantee quality and reliability (*trustworthiness*) from the findings of this qualitative research, the framework proposed by the (Miles et al., 2020) will be adopted. The framework includes four main criteria:

**Credibility:** Equivalent to internal validity, credibility aims to ensure that research findings are in accordance with the reality perceived by participants. The strategies used include: (a) **Triangulation**, which is comparing data from various sources (managers, donors) and methods (interviews, observations, documents); (b) **Member Checking**, where the researcher's initial interpretation is reconfirmed to the participant to ensure its accuracy; and (c) **Prolonged Engagement**, where the researcher spends enough time in the field to build trust and deep understanding.

**Transferability:** Equivalent to external validity or generalization, transferability refers to the extent to which the findings of this research can be applied to other contexts. To achieve this, the researcher will present *a thick description* of the research context, participants, and processes that occurred, so that the reader can assess the relevance of these findings to their situation.

**Dependability:** Equivalent to reliability, dependability indicates the consistency and stability of the findings. This will be achieved by creating an *audit trail*, which is detailed and transparent documentation of the entire research process, from data collection to conclusions, allowing other researchers to follow the flow of research logic.

**Confirmability (Confirmability):** Equivalent to objectivity, confirmability ensures that research findings come from data and not from researcher bias. In addition to going through audit and triangulation trails, researchers will also practice **Reflexivity** by consciously recording assumptions, biases, and personal perspectives in a research journal to minimize their influence on data interpretation (Creswell & Poth, 2018).

### 3. RESULT AND DISCUSSION

#### Results

This research resulted in a series of findings organized into four main themes, which were explored through in-depth interviews, participatory observations, and document analysis at ZISWAF institutions in Medan City. These themes collectively describe the multifaceted role of *fundraising websites* as a strategic node in the digital marketing ecosystem, the factors that determine its success, and the challenges faced in its implementation. The findings are presented descriptively to provide an authentic picture of the data collected in the field.

#### **Website Fundraising as a Catalyst for Transparency and Donor Participation**

Consistent findings from all the cases studied show that the fundamental role of *website fundraising* goes beyond its function as a transaction channel. Websites have evolved into a central platform for building and communicating transparency, which directly correlates with increased donor participation and trust. This transparency is realized through several key features and practices identified during observation and confirmed by the participants.

First, the *real-time or periodic donation reporting feature* is a crucial element. Observations on the websites of Institution A and Institution B show that there is a *progress bar* for each campaign, a counter of the number of donations collected, and a list of anonymous donors and those who display their names. This feature not only provides instant gratification for donors, but also creates a sense of urgency and collective participation. A Digital Marketing Manager (P1) states:

*"Our website is no longer just a 'program storefront', but has become a 'digital accountability board'. Donors can see directly the funds that have come in, how much has been collected, and how much there is a shortfall. This creates a powerful psychological effect. They feel that they are part of a movement for the common good, not just a transfer of money. Transparency is our main currency in the digital world."* (P1, Digital Marketing Manager).

Second, ease of access to fund distribution reports is a significant differentiating factor. Institutions that routinely publish narrative reports accompanied by visual documentation (photos and videos) on their website pages are perceived as more accountable. Donors no longer have to wait for annual reports, but can access program updates independently and at any time. This experience was expressed by an active donor:

*"In the past, if we donated, just believe it. Now, I prefer to donate through the agency's website because a few weeks after the campaign is over, there is usually an update in the 'Program Feed' section. There are photos of the distribution, there are stories from the beneficiaries. It feels like our donation is not lost, but it really arrives and has an impact. This is what makes me want to donate again in the same place."* (P7, Donor).

Third, the ease and speed of transactions offered by modern websites directly encourage participation. Integration with various payment *gateways*, such as bank transfers through *virtual accounts*, digital wallets (*e-wallets*), and QRIS, has been proven to be able to eliminate transactional barriers. The donation process that can be completed in a few clicks is considered a major convenience factor, especially for the younger and tech-savvy segment of donors. The IT staff of one of the institutions emphasized this technical aspect:

*"Our main focus in developing user experience (UX) is to minimize the number of clicks from donation intent to successful transactions. We analyze where donors usually stop or 'drop off'. It turns out that the complexity of filling out forms and limited payment options are the main causes. After we simplified the flow and*

expanded the e-payment options, our donation conversion rate increased by almost 40%. Convenience is the key to turning goodwill into real action." (P3, IT Staff).

Thus, these findings underline that a website's contribution to marketing effectiveness lies not only in its ability to attract donations, but also in its role as an instrument for building long-term relationships based on transparency, accountability, and ease of access.

**Foundations of Trust and the Resonance of Religious Narratives in the Digital Arena**

Beyond the technical and functional aspects, this study found that the element of *trust* and the ability to build a narrative that resonates with the religious values of the audience are the foundation of the success of the digital strategy of the ZISWAF institution. Websites serve as the main stage where this narrative is built and trust is systematically nurtured.

Trust is built through a combination of professionalism of visual appearance and depth of content presented. Observations show that websites with a modern design, intuitive navigation, and clear institutional information (such as legality, amil profiles, and audit reports) tend to get positive perceptions from donors. One donor explained his decision-making process:

"I will not donate on websites that look careless. If the website is not taken care of, how can I trust that they can take care of the people's funds? I always check the 'About Us' section, see the legality, who are the administrators. A professional website shows that the institution is serious and trustworthy." (P8, Donor).

However, professionalism alone is not enough. The most powerful factor in moving donors is the power of *storytelling* presented in each campaign. Successful institutions are those that are able to translate their programs into touching and relevant humanitarian stories, often framed with powerful religious messages. This content is not only text, but it is also enriched with high-quality photos and videos capable of evoking empathy. A Fundraiser (Amil) explains his strategy:

"Our task is not to sell programs, but to tell the story of *mustahik* and connect it with the spiritual vocation of the *muzaki*. On the website, we have ample space for that. We were able to show video interviews with beneficiaries, photo galleries before and after the intervention. We also often insert quotes from verses from the *Qur'an* or *Hadith* about the virtues of *almsgiving*. This is not just marketing, this is digital *da'wah*. It's this powerful narrative that turns website visitors into donors." (P5, Fundraiser).

The resonance of this religious narrative is also reflected in the choice of words, iconography, and campaign themes carried out, such as *qurbani* programs, *waqf* wells, or dawn alms. The use of terminology that is familiar to the ears of Muslims has proven to be effective in building emotional closeness. The Digital Marketing Manager (P2) added:

"We are well aware of who our audience is. The language we use on the website should be the same language they use in everyday spiritual conversations. Terms such as '*reap the rewards of jariyah*', '*clean up the treasure*', or '*open the door of sustenance*' are very effective. The website is a medium to remind us of the values of generosity in Islam in a modern and accessible way." (P2, Digital Marketing Manager).

These findings confirm that in the context of Islamic philanthropy, an effective website is one that is able to strike a balance between technical credibility (professional design, secure transactions) and emotional-spiritual intelligence (a narrative that is touching and religiously relevant).

**Table 2. Participant's Perception of the Key Functions of Fundraising Websites**

Website Key Functions	Marketing Manager & Fundraiser Perspective	Perspective of IT Staff & Developers	Donor Perspective
Transparency & Accountability	The main tool for building long-term trust through real-time reports and publications of fund disbursement.	Focus on developing an automated and secure donor dashboard and reporting system.	The main determining factor in choosing a board; want to see tangible evidence that donations are well managed.
Ease of Transaction	Reduce friction in the donor journey and increase conversion rates from visitors to donors.	Prioritize user experience (UX) optimization, loading speed, and payment gateway integration .	Absolute conditions; A quick and easy process with many payment options will encourage impulse and repeat donations.

Narrative & Education Centre	The main stage is for <i>campaign storytelling</i> , ZISWAF program education, and digital da'wah.	Ensure the platform supports multimedia content (videos, photo galleries) and has a flexible <i>content management system</i> (CMS) structure.	Resources to understand the impact of donations; A strong and touching narrative becomes an emotional driver to donate.
Data Acquisition & Management	The main gateway to collect new donor data that can be used for retention and loyalty programs.	Responsible for the security of donor data (as per privacy standards) and ensuring data integration with CRM systems.	Less aware of it as the main function, yet expect their personal data to be safe and not misused.

### Digital Ecosystem Synergy: Integration of Websites, Social Media, and E-Payment

Another important finding is that the effectiveness of *fundraising websites* cannot be seen in isolation. Its success relies heavily on its ability to integrate and synergize with other components in the digital marketing ecosystem, especially social media and personal communication platforms. The website serves as an anchor or convergence point of these various channels.

Social media, such as Instagram and Facebook, play the role of the main "funnel" to attract attention and drive traffic to the website. Document analysis of the social media strategies of the institutions studied showed a clear pattern: emotional and informative content (short videos, infographics, testimonials) was published on social media with a consistent *call-to-action* (CTA), i.e. directing the audience to make a donation through a link to a specific campaign page on the website.

"*Social media is the front of our storefront, where we display the best stories. But the transaction, the 'cashier', is on the website. We never ask for donations via direct transfer to your account in Instagram posts. It is prone to fraud. We direct everything to the website, because it is safer, recorded, and donors can get notifications immediately. So, engagement on social media is the fuel, conversion on the website is the engine.*" (P2, Digital Marketing Manager).

This synergy creates a *seamless donor journey*. Potential donors are first exposed to a campaign through engaging content on social media, then with one click they are directed to a *landing page* on the website that contains detailed information, a deeper narrative, and clear donation buttons.

Furthermore, the data obtained from donation transactions on the website becomes a valuable asset for retention strategies. More advanced institutions use this data to build follow-up communication via email or WhatsApp, such as sending personal thank you, progress reports on donated programs, and reminders of zakat payments.

"*Every donor who enters their data through the website is a mandate. We have a database that we can manage. We can send email blasts with monthly newsletters, or even personal WhatsApp messages for large donors. The website is the entrance, but we take care of the relationship after that through other channels. Without data from the website, we couldn't do this kind of personalization.*" (P1, Digital Marketing Manager).

This integration shows that the website is not just the end goal, but the central point that connects the *awareness phase* (built through social media) with the *conversion phase* (which occurs on the website) and the *retention phase* (facilitated by the data collected by the website).

### Structural and Operational Challenges in Website Fundraising Optimization

Although the potential *for website fundraising* is enormous, the study also identified a number of significant challenges that hinder the optimization of its utilization. These challenges are structural and operational in nature, rooted in the institution's internal resource and capacity limitations.

First, the **limitation of human resources (HR) who have technical expertise** is the main obstacle. Many ZISWAF institutions do not have dedicated IT or digital marketing teams. Often, one person concurrently performs a variety of roles, from managing servers, updating content, to analyzing data. This condition limits the ability of institutions to innovate and respond quickly to changes in digital trends.

"*Ideally, we have one person specifically for the backend, one for the frontend, and one for digital ads. In fact, I'm the one who takes care of everything, from server down, WordPress plugin updates, to campaign banner*

design. If this is the case, let alone thinking about feature innovation, making sure your website stays online and safe is all the time. We are more reactive than proactive." (P4, IT Staff Website Manager).

Second, **low digital literacy at the managerial level and fundraiser teams** is also a challenge. Some managers still view websites as a digital company profile, not as a strategic tool for fundraising and donor management. As a result, budget allocation and support for website development are often not a priority. A senior fundraiser revealed this dilemma:

"To be honest, some of us who are seniors are more comfortable with conventional methods such as submitting proposals or calling old donors. We haven't fully seen how this website can help our targets. There needs to be intensive internal training so that all teams, not just digital teams, understand and want to encourage donors to switch to digital platforms." (P6, Senior Fundraiser).

Third, **the lack of optimization of donor data** that has been collected through the website. While data is a valuable asset, many institutions do not yet have the capacity or tools to analyze and utilize it strategically. Data such as donation frequency, average donation value, or program preferences have not been processed into insights to create more personalized and segmented campaigns.

"We have thousands of donor data in the website database. But frankly, the data is still 'asleep'. We only use it to report the monthly donation amount. We haven't gotten to the stage of analyzing donor behavior to predict trends or create a systematic loyalty program. We have the gold, but we don't have the tools to mine it yet. It's our biggest homework." (P1, Digital Marketing Manager).

These challenges show that there is a gap between the technological potential offered by the *fundraising website* and the readiness of the internal capacity of the ZISWAF institution in the city of Medan, which ultimately affects the level of effectiveness of their overall digital marketing strategy."

## Discussion

This study examines the integral role of *website fundraising* in the digital marketing strategy architecture of Zakat, Infaq, Alms, and Waqf (ZISWAF) institutions in Medan City. The findings presented in the previous chapter not only confirm global trends regarding the digitalization of philanthropy, but also provide in-depth contextual insights into the intersection of technology, marketing strategies, and socio-religious values in the context of Islamic philanthropy in Indonesia. This section will interpret the findings in more depth, juxtaposing them with theoretical frameworks and previous studies, outlining their theoretical and practical implications, and identifying limitations and future research directions.

### Interpretation of Key Findings

Analysis of qualitative data from a wide range of participants – from digital managers, technical staff, fundraisers, to donors – results in a multifaceted understanding that can be synthesized into three main arguments.

#### 1. *Website as a Strategic Convergence Node: Beyond Transactional Functions*

The first and most fundamental finding of this study is the affirmation that the role of *fundraising websites* for effective ZISWAF institutions has far exceeded its function as a mere transaction channel or digital "cash register". Instead, a website functions as a *strategic convergence node*, which is a central point that integrates, orchestrates, and gives meaning to all other digital marketing activities. These findings indicate that social media acts as an *acquisition funnel* that builds awareness and drives traffic, while websites become a *conversion arena* where trust is validated, narratives deepened, and transactions executed.

The synergy between social media and websites, as expressed by marketing managers, reflects the implementation of an integrated marketing communication model (*Integrated Marketing Communications*) in a non-profit context. Emotionally and concisely delivered messages on social media find their rational and spiritual justification through richer content on the website, such as transparent fundraising reports and in-depth campaign narratives. This is in line with research by (Lai & Fu, 2023b) which emphasizes the importance of consistency of messaging across digital platforms to build brand

equity. However, our findings add a new dimension: in the context of ZISWAF, this consistency is not only strategic, but also ethical, where the website becomes the main accountability platform that guarantees the security and accountability of transactions initiated from social media.

Furthermore, integration with digital payment systems (*e-payment*) significantly reduce friction in the donor journey (*donor journey*). This ease of transactions, which IT Staff participants referred to as a factor of up to 40% increase in conversions, empirically supports the pillar *Perceived Ease of Use* from *Technology Acceptance Model* (TAM) (Zikrinawati et al., 2023). However, our interpretation suggests that in the context of donations, this convenience is not just a technical convenience, but a facilitator of goodwill (*goodwill enabler*). It allows charitable intentions, which are often impulsive, to be realized immediately before being distracted, thereby maximizing the potential for generosity in the fast-paced digital era.

## 2. Digital Trust Dialectics: A Synthesis of Technological Credibility and Prophetic Resonance

The second argument that emerges from the findings is that the success of the ZISWAF fundraising website is determined by a dialectic between technological credibility and the resonance of prophetic values. Trust, which is the main currency in philanthropy, is built on two mutually reinforcing pillars: digital professionalism and spiritual authenticity. These findings expand the framework of the standard TAM by showing that perceived *usefulness* and *perceived ease of use* are not sufficient to drive the adoption of donation technology in religious contexts. A crucial third variable is needed, namely the **perception of trust** (*Perceived Trustworthiness*).

This perception, as expressed by the donors, was first formed by signals of technical credibility: professional interface design, intuitive navigation, guaranteed security of transactions (e.g., through SSL certificates), and the availability of institutional legality information. These aspects are in line with the study of the trust factor in *e-commerce* (Hanaysha et al., 2025), which indicates that the visual and functional cues on a website directly affect the perception of risk and user confidence.

However, what distinguishes the context of ZISWAF is the second pillar, namely the resonance of prophetic values integrated into content and communication strategies. The findings that touching narratives, the use of religious postulates, and transparent reporting are the main drivers of donations, empirically validate the relevance of Prophetic Communication Theory in digital marketing. The *nature of Shiddiq* (honest) is manifested in *real-time donation reporting* and authentic distribution reports. The nature of *Trust* (trustworthy) is reflected through the professionalism of the website and the guarantee of data security. The nature of *Tabligh* (conveying) is implemented through effective *storytelling* and educational programs. Finally, *Fathanah's* (smart) nature is reflected in the use of technology, data analysis (although still limited), and intelligent multi-channel integration strategies.

Thus, this study argues that successful ZISWAF institutions are those that are able to practice "digital da'wah" holistically, where technology is not only a tool, but also a medium to manifest Islamic ethical values. It challenges a purely technocentric view and underscores that in faith-based philanthropy, technology must serve and reinforce underlying fundamental values.

## 3. Internal Capacity Gap as a Structural Obstacle

Although the strategic potential of the website is huge, the findings regarding the challenges faced by the ZISWAF institution in the city of Medan reveal a significant *capacity gap*. Limited technical human resources, low digital literacy at the managerial level, and lack of optimal use of donor data are not just operational problems, but structural obstacles that prevent institutions from achieving digital maturity.

These findings are in line with reports in the nonprofit sector globally that have identified a lack of resources and expertise as a major barrier to technology adoption (Young & Lecy, 2022). However, in the context of ZISWAF in Medan, this problem is exacerbated by a sometimes still conventional view, where investment in technology and digital talent is considered as *overhead cost* which is not necessary,

not as a strategic investment for growth and sustainability. Statements from senior fundraisers who are more comfortable with conventional methods indicate that there are organizational cultural challenges that need to be addressed through internal training and advocacy.

Furthermore, failure to optimize donor data is a lost strategic opportunity. Data that is "dormant" in a database, as one manager acknowledges, represents untapped potential for communication personalization, donor segmentation, and retention programs. In an era where marketing is driven by data (*data-driven marketing*), the inability to mine insights from its proprietary data puts ZISWAF institutions in a less competitive and less effective position in building long-term relationships with their donors (Sargeant & Woodliffe, 2023). This gap suggests that technology adoption must be balanced with the development of analytical capacity and a culture of data-driven decision-making (Hazzen et al., 2024).

**Research Implications**

The above findings and interpretations have important implications both for the development of theory and for the management practice of ZISWAF institutions.

**Implicasi's theorem**

Theoretically, this research makes three main contributions. First, this study **enriches the Technology Acceptance Model (TAM)** by proposing the importance of the variable "*Perceived Trustworthiness*" as a key antecedent of *behavioral intention to donate* in the context of faith-based philanthropy. This suggests that technology acceptance models need to be contextualized and integrated with socio-religious constructs such as beliefs and ethical values.

Second, this study **offers an integrated conceptual model** to understand the effectiveness of *digital fundraising* in ZISWAF institutions, which goes beyond partial studies that focus on only one channel (e.g., social media alone). By placing websites as convergence nodes, this model (see Figure 1) illustrates how the synergy between technological functionality, multi-channel marketing strategies, and prophetic value-based communication together builds trust and drives donor participation.

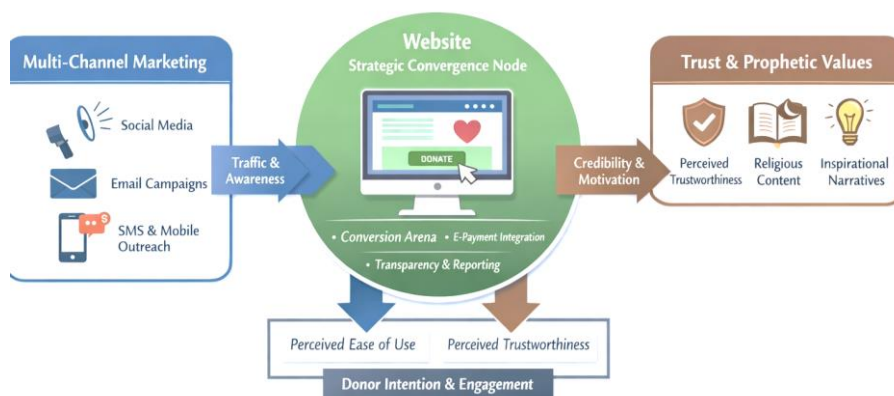


Figure 1. Conceptual Model of the Effectiveness of ZISWAF Fundraising Websites"

**4. CONCLUSION**

Contains conclusions and suggestions. Conclusions include answers to research questions. Suggestions refer to the results of the study and take the form of practical actions, mention to whom and for what advice is intended. Written in essay form, not numerical form.

This study comprehensively examines the central role of *website fundraising* in the digital marketing strategy architecture of the ZISWAF institution in the city of Medan, beyond the partial analysis of individual channels. Based on an in-depth qualitative analysis through a dual case study approach, this study concludes that *fundraising websites* have transformed from just a transactional platform to a *strategic convergence node*. In its role as a node, the website serves as the epicenter that integrates, orchestrates, and validates all digital marketing activities, from audience acquisition through social media to secure donation execution through an integrated digital payment system. Its effectiveness is not only measured by its technical functionality, but is fundamentally determined by its ability to build and maintain *donor trust*.

Key findings suggest that this belief was born out of a complex dialectic between **technological credibility** and **the resonance of prophetic values**. Technological credibility is realized through professional interface design, seamless user experience, and transaction security assurance, which collectively reduce risk perception. Meanwhile, the resonance of prophetic values is achieved through the implementation of a content strategy that prioritizes radical transparency (*real-time* reporting and easily accessible distribution reports) and *strong storytelling*, which is able to translate philanthropic programs into spiritually touching and relevant humanitarian stories. The synthesis of these two elements is the main differentiating factor between a successful website and a stagnant one. However, this study also identifies that these strategic potentials are often not optimally realized due to significant **internal capacity gaps**, including limited human resources with digital skills, low digital literacy at the managerial level, and failure to utilize donor data analysis for personalization and retention.

Directly, these findings successfully answer all three research objectives. First, this study analyzes the contribution of websites to the effectiveness of marketing strategies by showing their role as multi-channel integrators that convert *awareness* into conversions. Second, the study identified key success factors, which proved to be a synergistic combination of technical excellence (ease and security) and non-technical excellence (transparency, prophetic narrative, and digital ecosystem integration). Third, the study succeeded in uncovering the perceptions and experiences of stakeholders, where managers recognized the potential of websites but were often hampered by structural challenges, while donors affirmed that trust mediated by technology was a key prerequisite for their participation. Thus, this study succeeds in filling the gap in the literature that previously tended to examine digital platforms separately, by offering a holistic understanding of the central role of websites as anchors of the digital philanthropic ecosystem.

The contribution of this research can be seen from two main perspectives. **Theoretically**, this study enriches the *Technology Acceptance Model* (TAM) in the context of faith-based philanthropy by underlining the importance of **the construct of "Perceived Trustworthiness"** as a crucial variable that complements *Perceived Usefulness* and *Perceived Ease of Use*. Furthermore, this study proposes an integrated conceptual model that illustrates how the synergy between technological functionality, multi-channel marketing strategies, and prophetic value-based communication collectively shapes the effectiveness of *digital fundraising*. In **practical** terms, these findings provide strategic guidance for ZISWAF institutional managers to move from a technocentric view to a more holistic approach. The implications urge institutions to not only invest in technology, but also in the development of digital talent, increase digital literacy at the leadership level, and build a *data-driven organizational culture* to optimize relationships with donors.

However, this study has limitations that open up room for further investigation. The focus on the context of the City of Medan and the use of qualitative methods limits the generalization of findings statistically. Therefore, future research is recommended to take several directions. First, conduct a quantitative study to test and validate the conceptual model proposed in this study on a broader scale, measuring the causal relationships between variables. Second, conduct comparative studies between cities or even between countries to understand how cultural context factors and different levels of digital

maturity affect the implementation of *website fundraising* strategies. Third, longitudinal research can be conducted to track the evolution and long-term impact of digital technology adoption on the financial sustainability and impact reach of ZISWAF institutions. Further exploration in these areas will deepen academic and practical understanding, and further strengthen the Islamic philanthropic ecosystem in the dynamic digital age."

## 5. REFERENCES

- Afandi, A., Amalia, A., & Amsari, S. (2025). Digital Marketing Transformation in Increasing Fundraising at Islamic Philanthropic Institutions. *Research Horizon*, 5(2), 361–372. [https://www.researchgate.net/publication/380482583\\_Digital\\_Marketing\\_Transformation\\_in\\_Increasing\\_Fundraising\\_at\\_Islamic\\_Philanthropic\\_Institutions](https://www.researchgate.net/publication/380482583_Digital_Marketing_Transformation_in_Increasing_Fundraising_at_Islamic_Philanthropic_Institutions)
- Aligarh, F., Falikhatun, F., & Nugroho, A. (2023). Zakat, Infaq and Shadaqah (ZIS) Digitalization: A Case Study Using Technology Organization Environment Framework. *EL DINAR: Journal of Islamic Finance and Banking*, 11(1), 15–28. <https://ejournal.uin-malang.ac.id/index.php/eldinar/article/view/17105>
- Aulia, D., & Pimada, L. M. (2023). Why Do People Pay Zakah, Infaq, and Sadaqah (ZIS) through Donation-Based Crowdfunding? *Journal of Islamic Economics Lariba*, 9(1), 1–16. <https://journal.uin.ac.id/JIEL/article/view/26745>
- Bhimani, A., & Willcocks, L. (2022). Digitisation, efficiency and accountability: Evidence from digital payment systems. *Accounting, Auditing & Accountability Journal*, 35(2), 513–540. <https://doi.org/10.1108/AAAJ-11-2020-5067>
- Brest, P., & Born, K. (2020). *When Fundraising Is About More Than Money*. [https://ssir.org/articles/entry/when\\_fundraising\\_is\\_about\\_more\\_than\\_money](https://ssir.org/articles/entry/when_fundraising_is_about_more_than_money)
- Creswell, J. W., & Poth, C. N. (2018). *Qualitative inquiry and research design: Choosing among five approaches*. SAGE Publications.
- Ebrahim, A. (2021). *Building Trust, Not Just Technology, in Digital Fundraising*. [https://ssir.org/articles/entry/building\\_trust\\_not\\_just\\_technology\\_in\\_digital\\_fundraising](https://ssir.org/articles/entry/building_trust_not_just_technology_in_digital_fundraising)
- Ettinger, B. (2025). Enterprise Architecture as a Dynamic Capability for Scalable and Sustainable Digital Transformation. *Journal of Enterprise Architecture*, 21(1), 15–29.
- Guo, C., & Saxton, G. D. (2014). Tweeting Social Change: How Social Media Are Changing Nonprofit Advocacy. *Nonprofit and Voluntary Sector Quarterly*, 43(1), 57–79. <https://doi.org/10.1177/0899764012471585>
- Hanaysha, J. R., Ismail, H. R., & Alhyasat, K. M. K. (2025). Exploring the Impact of Website Quality, Customer Reviews, and Service Attributes on Online Purchase Intention: The Mediating Role of Trust. *Telematics and Informatics: Reports*, 7, 100236. <https://doi.org/10.1016/j.teler.2025.100236>
- Hazen, B. T., Russo, I., & Confente, I. (2024). Leveraging data analytics for donor engagement and value creation in nonprofit organizations. *Journal of Business Research*, 174, 114427. <https://doi.org/10.1016/j.jbusres.2023.114427>
- Karundeng, D. R., Yakup, A. P., & Paneo, I. (2025). Analysis of Digital Marketing, Service Quality, Donation Interest, and Trust on Zakat, Infaq, and Sedekah Payments at BAZNAS Pohuwato. *International Journal of Economics, Social Science, and Management*, 4(1), 123–135.
- Kazanskaia, A. N. (2025). Digital Fundraising and the Transformation of Non-Profit Resource Mobilization. *NEYA Global Journal of Non-Profit Studies*. <https://doi.org/10.64357/neya-gjnps-digital-2025>
- Kim, J. E., & Hemphill, L. (2025). The Effects of Moral Framing on Online Fundraising Outcomes: Evidence from GoFundMe Campaigns. *ArXiv Preprint*. <https://arxiv.org/abs/2505.11367>
- Lai, C.-H., & Fu, J. S. (2023a). Digital Communication Effectiveness of Nonprofit Organizations: Website Quality, User Experience, and Strategic Integration. *Journal of Nonprofit and Public Sector Marketing*, 35(4), 389–409. <https://doi.org/10.1080/10495142.2023.2186421>
- Lai, C.-H., & Fu, J. S. (2023b). Integrated Digital Marketing Communication and Trust Building in Nonprofit Organizations. *Journal of Nonprofit and Public Sector Marketing*, 35(3), 257–278.
- Majduddin, M., Nadjib, M., Asnawi, N., Farid, M., & Danila, N. (2025). Revitalizing Zakat in the Digital

- Economy: Toward a More Transparent and Accountable Islamic Social Financing Framework. *IQTISHODUNA: Jurnal Ekonomi Islam*, 14(1), 333–356. <https://doi.org/10.XXXXX/iqtishoduna.v14i1.2465>
- Mansur, M., Addiarrahman, A., & Huda, M. (2025). Islamic Philanthropy in the Digital Era: The Role of Media and Culture in Spreading the Teachings of Generosity. *Asian Journal of Media and Culture*, 3(1), 45–59.
- Miles, M. B., Huberman, A. M., & Saldaña, J. (2020). *Qualitative data analysis: A methods sourcebook*.
- Pusparini, M. D., Bapang, S. H., & Virgiawan, R. (2023). Zakat Fundraising via Instagram: How Does It Advantageous for Zakat Institutions? *Journal of Contemporary Applied Islamic Philanthropy*, 1(1), 1–12. <https://ejournal.unida.gontor.ac.id/index.php/jcaip/article/view/8103>
- Rasiam, Umiyati, U., Habibullah, H., Syahrir, D. K., & Said, M. (2023). Integration of New Media and Prophetic Communication Enhanced for Zakah, Infāq, Ṣadaqah, and Waqf Fundraising. *JIL: Journal of Islamic Law*, 4(1), 89–110. <http://jil.com/index.php/jil/article/view/123>
- Safitri, D. H., & Dzirkulloh, D. (2024). Enhancing Fundraising with Digital Transaction in Indonesia: A Systematic Literature Review. *Perisai: Islamic Banking and Finance Journal*, 8(1), 1–18. <https://journal.perisai.or.id/index.php/perisai/article/view/435>
- Sargeant, A., & Woodliffe, L. (2023). Fundraising analytics and donor insight: Building long-term value through data. *Nonprofit and Voluntary Sector Quarterly*, 52(4), 789–808. <https://doi.org/10.1177/08997640221147368>
- Sawal, M. Z. H. M., Noordin, N., & Tarsik, N. F. (2025). Understanding People toward Online Donations Through Perceived Usefulness, Perceived Ease of Use, Trust and Religiosity: A Conceptual Idea. *International Journal of Research and Innovation in Social Science*. <https://rsisinternational.org/journals/ijriss/articles/understanding-people-toward-online-donations-through-perceived-usefulness-perceived-ease-of-use-trust-and-religiosity-a-conceptual-idea/>
- Saxton, G. D., & Wang, L. (2014). The Social Network Effect: The Determinants of Giving Through Social Media. *Nonprofit and Voluntary Sector Quarterly*, 43(5), 850–868. <https://journals.sagepub.com/doi/10.1177/0899764013485159>
- Sunarsih, S., Hamdani, L., Rizal, A., & Yusfiarto, R. (2023). Motivational factors to paying zakat through institutions: a multigroup analysis of urban and suburban muzakki based on digital payment scheme. *Journal of Islamic Accounting and Business Research*, 16. <https://doi.org/10.1108/JIABR-12-2022-0333>
- Waters, R. D., & Feneley, K. L. (2018). Virtual Stewardship in the Age of New Media: Socially Responsible Nonprofit Communication. *Journal of Nonprofit and Public Sector Marketing*, 30(1), 1–20. <https://doi.org/10.1080/10495142.2017.1326335>
- Yin, R. K. (2018). *Case study research and applications: Design and methods*. SAGE Publications.
- Young, D. R., & Lecy, J. D. (2022). Digital Transformation and Capacity Constraints in Nonprofit Organizations. *Nonprofit Management and Leadership*, 32(4), 623–642. <https://doi.org/10.1002/nml.21498>
- Zikrinawati, Z., Arifin, M., & Kadir, A. (2023). Digital Payment, Perceived Ease of Use, and Online Donation Intention. *Journal of Behavioral and Experimental Finance*, 39, 100824.