

## DEVELOPMENT OF A FUNDRAISING WEBSITE WITH PAYMENT GATEWAY TO SUPPORT DIGITAL ECONOMY AT LAZISMU

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**Abstract**—This study discusses digital-based fundraising and financial services in the management of zakat, infaq, and shadaqah (ZIS). In this process, strategies and data related to distribution, calculation, management, and disbursement of funds often pose challenges. This issue is particularly evident in LAZISMU Bangka Belitung, which has yet to establish a website for large-scale online fundraising and for providing information about its available programs. Currently, the process of fundraising and ZIS management is still carried out conventionally. Therefore, this study proposes a digital system for LAZISMU that can provide information, manage ZIS, and facilitate digital payments through an integrated payment gateway. This innovation aims to make it easier for the public to fulfill their zakat obligations and access information about the fund distribution programs available at LAZISMU Bangka Belitung. The method used in developing this system is a prototype. The results of the study indicate that the developed system can simplify the process of fundraising and managing ZIS digitally. The implementation of this system is expected to enhance the efficiency of zakat management and have a broader positive impact in supporting communities in need.

**Keywords:** computer science, digital economy, donation, LAZISMU, prototype.

**Abstrak**—Penelitian ini membahas pengumpulan dan layanan dana berbasis digital dalam pengelolaan zakat, infaq, dan shadaqah (ZIS). Dalam proses ini, strategi serta data terkait penyaluran, penghitungan, pengelolaan, dan pendistribusian dana sering menjadi permasalahan. Hal ini terutama terjadi pada LAZISMU Bangka Belitung, yang hingga saat ini belum memiliki website untuk pengumpulan dana secara online secara masif serta penyediaan informasi terkait program-program

yang tersedia. Saat ini, proses pengumpulan dana dan pengelolaan ZIS masih dilakukan secara konvensional. Oleh karena itu, penelitian ini menawarkan sistem digital untuk LAZISMU yang dapat menyediakan informasi, mengelola ZIS, serta memfasilitasi pembayaran digital melalui payment gateway yang terintegrasi. Inovasi ini bertujuan untuk mempermudah masyarakat dalam menunaikan zakat serta mengakses informasi mengenai program-program penyaluran dana yang tersedia di LAZISMU Bangka Belitung. Metode yang digunakan dalam pengembangan sistem ini adalah prototipe. Hasil penelitian menunjukkan bahwa sistem yang dikembangkan mampu mempermudah proses pengumpulan dan pengelolaan dana ZIS secara digital. Implementasi sistem ini diharapkan dapat meningkatkan efisiensi pengelolaan zakat serta memberikan dampak positif yang lebih luas dalam mendukung masyarakat yang membutuhkan bantuan.

**Kata Kunci:** ilmu komputer, ekonomi digital, Donasi, LAZISMU, prototipe.

### INTRODUCTION

Despite the growing role of digital platforms in transforming charitable institutions, many LAZIS organizations encounter obstacles in the digital adoption process. This has resulted in challenges in engaging potential donors, maintaining transparency, and providing real-time reporting on donations and projects. A well-designed website can facilitate the resolution of these issues by providing a comprehensive digital presence, streamlining operations, and increasing trust among stakeholders.

The use of computers as a producer of technology-based products is very widespread (Pratama & Dalimunthe, 2022). In the

contemporary era, the accessibility of information is greatly facilitated by recent advancements in information technology, including web-based information systems (Safri, Zulfan, & Satria 2021). Websites can be a more efficient and effective way to communicate information and promote programs, brands or goods to the public (Nurninawati, Effendy, & Rianputra, 2023). This saves time, resources and money. Websites are evolving rapidly, from their beginnings as simple repositories of information to the ability to create interactive content, conduct online transactions, and so on (Pratama & Pratama, 2022).

However, in today's fast-paced and disruptive world, a significant proportion of the global population experiences adverse effects as a consequence of human actions and behaviours that are perceived to be self-serving and destructive. Sometimes it is not possible for the government or private organisations to help them (Khan, 2023). If we look closely, we will find that most of the problems are poverty-related. LAZISMU is a Amil Zakat institution that plays an important role in the community in providing assistance and alleviating poverty. LAZISMU carries out this mission by gathering funds from Zakat, Infaq, and Sadaqah and allocating them to those in need (Alinda & Nasrulloh, 2023).

LAZISMU was founded as a Zakat management institution that applies modern management practices, allowing Zakat to play a role in addressing the increasing social challenges in society (Karimullah, Faizal, Lubis, & others, 2024). This research discusses digital-based fund collection and services. In the management of zakat, infaq and shadaqoh (ZIS), strategies and data related to distribution, calculation, management and distribution are problems that often arise (Rafi, 2024). These issues are particularly pertinent at LAZISMU Bangka Belitung, which does not yet have a website to carry out massive online fundraising and provide information related to programmes at LAZISMU Bangka Belitung. So far, the process of raising funds and managing ZIS is still conducted in a conventional system.

A significant body of research has been conducted on the development of fundraising systems. Several studies have explored the development of digital platforms for fundraising. Research by Abas et al. on the Lazismu Gorontalo Zakat, Infaq, and Shadaqah Management Information System found that an IT-based system simplified ZIS distribution and improved transparency (Abas, Ibrahim, & Pakaya, 2022). Similarly, Hamdana et al. examined a website-based platform for the AT-TAUFIQ Foundation, revealing how digital tools enhance public outreach and donation processes (Elok Nur Hamdan a et al.,

2022). Additionally, Aidarkhan et al. demonstrated how crowdfunding platforms can significantly increase donations through user-friendly digital interfaces (Aidarkhan, Salamat, & Issin, 2023). However, while previous studies highlight the benefits of digital platforms, gaps remain in understanding the specific needs of LAZIS organizations, particularly in integrating local payment systems and optimizing interfaces for Islamic philanthropic practices.

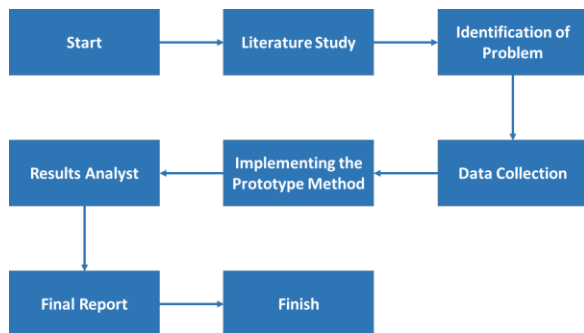
While previous research has highlighted the benefits of digital platforms, there remains a gap in the literature regarding the specific requirements of LAZIS organizations. Issues such as the integration of local payment systems, customization for Islamic philanthropic practices, and the role of user-friendly interfaces tailored to local communities are yet to be fully explored.

This paper aims to address these gaps by exploring the development of a comprehensive website platform tailored to the unique needs of LAZIS organizations. Through a systematic review of existing literature and analysis of current digital solutions, this study will provide recommendations on how to develop a robust online presence that maximizes donor trust and operational efficiency.

Researchers have developed the LAZISMU system to provide information, manage ZIS and digital payments with an integrated payment gateway. This system facilitates the wider community's ability to pay zakat, make donations and access information and find out about distribution programmes at LAZISMU Bangka Belitung. The significance of this research lies in the potential for its findings to facilitate the administration of ZIS by muzaki (donors of zakat) and munfiq (donors of infaq) and amil (officials responsible for the distribution of zakat) in a more efficient and beneficial manner. The implementation of the LAZISMU system for the management of ZIS is expected to have a positive impact on the recipients of zakat assistance (mustahik).

## MATERIALS AND METHODS

This research project commences with a comprehensive literature review, followed by the identification of pertinent issues and the collection of data. The subsequent stage involves the application of the prototype method, the analysis of the resulting data, and the preparation of a final report. The implementation of the research project will be conducted at LAZISMU Bangka Belitung, with data collection occurring at the same location according to a predetermined schedule. The stages of the research project are illustrated in the Figure 1.

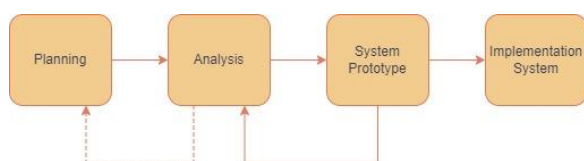


Source: (Research Result, 2024)

Figure 1. Research Flowchart

The following is a description of the research stages that will be carried out:

1. This research starts from the literature study stage. At this stage the researcher carries out a literature study by reading books, journals, papers and research reports related to the research topic.
2. Then identify the problem with the aim of getting the researcher to find several problems and in the future how to solve the problem. In other words, it can be said that good problem identification will describe the problems in the research topic.
3. Subsequently, data and information must be collected and collated, including through interviews, the examination of documentation, and observation at LAZISMU Bangka Belitung. This is to ensure that the data required for website development is available.
4. The researchers selected the prototype method because it allows for the concurrent and iterative analysis, design, and implementation of an application, ensuring its suitability for continuous system development. This approach is illustrated in Figure 2.



Source: (Fadhli & Annisa Marion, 2022)

Figure 2. Prototype Method Stages

The stages of the prototype method are as follows:

#### 1. Planning

The planning stage is the process of understanding the reasons for the need to build a website (Lamunde, Uperiati, & Hayaty, 2023). At this stage, the work plan for the development of a fundraising website at LAZISMU Bangka Belitung is described from the aspects of the scope of work, schedule, resources involved to the financing plan.

#### 2. Analysis

The analysis stage is the process of identifying system requirements to be in line with ongoing business processes including the need to conduct online and massive fundraising. Furthermore, documenting the results using UML. Use Case Diagram is a type of UML (Unified Modeling Language) diagram that describes the interaction relationship between the system and the user (Suriya & Nivetha, 2023).

#### 3. SystemPrototype

The System Prototype stage is to explore the needs of the system by building a prototype in a simple form. Then discuss the results with the user, which is LAZISMU Bangka Belitung. This stage is carried out repeatedly until the prototype can produce the functionality expected by the user (Purba, Syahputra, & Maulana, 2022).

#### 4. Implementation

The implementation stage is the final stage in the system development cycle. At this stage, it completes the design results that have been made by coding using the PHP programming language version 8 based on the Laravel framework and testing the website to ensure all agreed functionality can run correctly.

5. After applying the prototype method, then analyze the results of website development. The analysis is carried out to ensure that the solution found is in accordance with the problem at hand and provides the desired results.

6. Finally, prepare the final report by making a scientific article based on observations, data processing, system development and analysis of the results that have been carried out.

## RESULTS AND DISCUSSION

### Planning Stage

Based on the results of the data collection stage that has been carried out using the interview and observation methods on the current running system, the following results were obtained:

1. People who want to pay zakat and infaq can visit the LAZISMU Bangka Belitung office by preparing documents that may be needed such as personal identity (KTP) and other relevant information (for example proof of income or assets calculated for zakat).
2. Then fill out the form completely and correctly, including personal information and the amount of zakat paid.

3. The officer will check and validate the form and the amount of zakat paid.
4. Muzaki receive proof of zakat payment from the officer.

The following is a draft service procedure provided to muzaki who want to pay zakat to LAZISMU Bangka Belitung by website:

1. Muzaki first need to visit the official LAZISMU Bankga Belitung website. There, they will find various information and services provided by LAZISMU.
2. Muzaki can calculate the amount of zakat they have to pay using the zakat calculator provided in the system. This makes it easy for muzaki to know how much they have to pay.
3. After knowing the amount of zakat to be paid, muzaki can fill in the zakat form provided on the website. This form usually asks for information such as name, address, and the amount of zakat to be paid.
4. After filling out the form, muzaki can pay zakat payments. This payment can be made via bank transfer or various payment gateways such as gopay, shopee, qris that have been provided by website.
5. After making a payment, muzaki needs to send proof of payment to the LAZISMU admin. This can be done via email or the payment confirmation feature on the website.
6. After receiving payment confirmation, the LAZISMU Bangka Belitung zakat officer will verify the payment and update the muzaki data in the system.

With this procedure, muzaki can pay their zakat easily and efficiently without having to come directly to the LAZISMU Bangka Belitung office. In addition, this system also makes it easier for LAZISMU to manage and distribute the zakat that has been collected.

The following is a draft procedure for using the website system from the LAZISMU admin side:

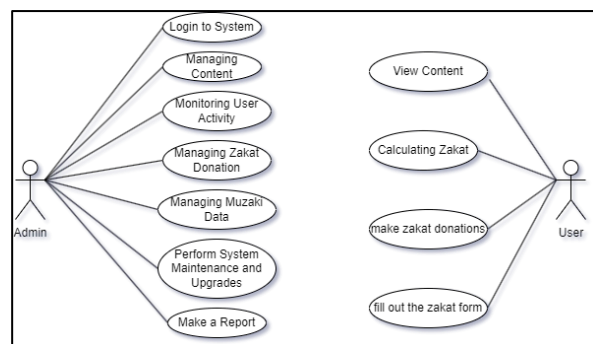
1. Admins must login to the system using the specified username and password. Be sure to maintain account security by not sharing login information with others and changing passwords regularly.
2. Admins are responsible for managing the content on the website. This includes adding, editing, and deleting content. Admins can use the Content Management System (CMS) that has been provided.
3. Admins must monitor user activity on the website. This includes tracking the number of visitors, most visited pages, and more. This information can be used to make

- improvements and enhancements to the website.
4. Admin is responsible for managing the data of muzaki who have paid zakat. This includes verifying zakat payments, updating muzaki data, and more.
5. Admins are also responsible for performing regular system maintenance and upgrades. This includes updating software, fixing system bugs and issues, and performing feature enhancements.
6. Admins should create reports on website activity and performance. These reports can be used for evaluation and future strategic planning.

With this procedure, LAZISMU Bangka Belitung website administrator can manage the website system efficiently and effectively.

### Analysis Stage

The admin actor is tasked with managing the system path such as managing content (managing organizational profiles, managing organizational vision and missions, posting news, managing office addresses and managing pillar programs), monitoring user activity, managing zakat donations, system maintenance and printing reports. User actors as users who can view content (view organizational profiles, view organizational vision and missions, view office addresses, view news and view pillar programs), calculate zakat, make zakat donations, fill out zakat donation forms.



Source: (Feraldi, Andriyanto, & Rindri, 2022)

Figure 3. Use Case Diagram

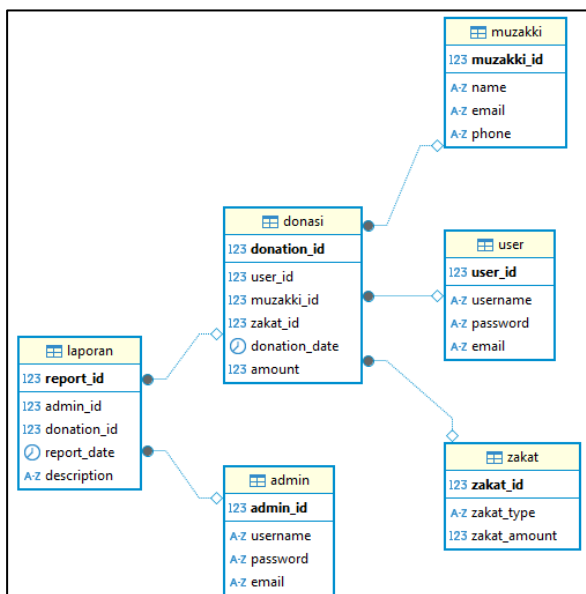
The Use Case Diagram in Figure 3 illustrates the interactions between the Admin and User actors with the system. The Admin actor on the left side represents users with administrative privileges. The User actor on the right side represents regular users of the system. The admin can log into the system. The admin can create, edit, or delete content (like web pages, articles, or other types of information). The admin can track and monitor what users are doing on the system (e.g., donations



made, pages viewed, etc.). The admin is responsible for overseeing and managing the donations related to Zakat (a form of almsgiving in Islam). The admin can manage the data of muzaki (people who give Zakat donations). The admin is responsible for ensuring the system is updated and functional, possibly including software updates or patches. he admin can generate reports based on data (e.g., donation summaries, user activity logs).

Users can view available content in the system (e.g., articles, donation information). Users can use a tool to calculate the amount of Zakat they are required to pay based on their income or savings. Users can donate to the system through the Zakat feature. Users can complete a form with personal and financial details to initiate the Zakat donation.

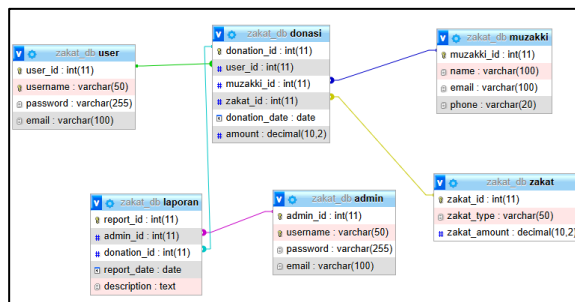
Figure 3 shows how these two types of users interact with the system. The diagram shows how two types of users, Admin and regular Users, interact with the system. The Admin has access to more advanced system management functions, while regular Users are mainly focused on Zakat-related activities. Use case diagram is useful in understanding the functional requirements of the system and the different interactions between users and the system.



Source: (Research Result, 2024)  
 Figure 4. ERD Diagram

The Zakat Management System consists of six main entities: Admin, User, Muzakki, Zakat, Donasi, and Laporan, each playing a crucial role in managing zakat donations. As illustrated in Figure 4, Admin users oversee the system, manage reports, and monitor donation transactions, while Users are individuals who make zakat donations. Muzakki represents the recipients of zakat, with their details

stored in the database. The Zakat entity categorizes different types of zakat, including their required amounts. The Donasi table records each donation transaction, linking users, muzakki, and zakat types, along with donation dates and amounts. Finally, the Laporan entity stores reports generated by admins, documenting donation activities. The relationships between these entities ensure efficient tracking, reporting, and transparency in the zakat donation process.

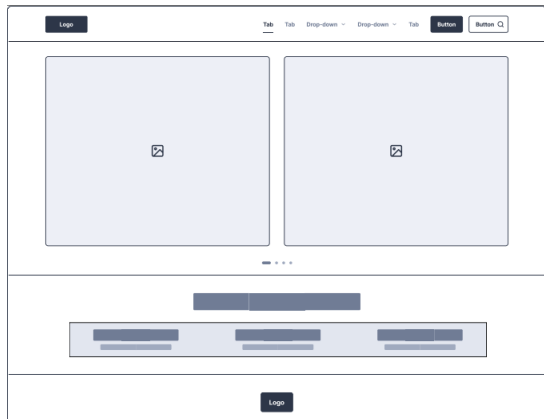


Source: (Research Result, 2024)  
 Figure 5. Class Diagram

The Zakat Management System database, named zakat\_db, consists of six interrelated tables: User, Admin, Muzakki, Zakat, Donasi, and Laporan, as depicted in Figure 5. The User table stores user credentials, including their username, password, and email, while the Admin table holds admin account details for system management. The Muzakki table contains information about zakat recipients, including their name, email, and phone number. The Zakat table categorizes different types of zakat along with their respective amounts. The Donasi table records donation transactions, linking users, muzakki, and zakat types while tracking donation dates and amounts. Finally, the Laporan table stores reports created by admins, documenting donation activities and linking them to specific transactions. This structured relational database ensures effective tracking and management of zakat donations, promoting transparency and accountability.

**System Prototype Stage**

Wireframe or rough outline for the homepage of a website with the main function in the middle of the page, there is a large box containing a short description or prominent title to attract the user's attention, such as the platform's featured features or an invitation to start a campaign. At the top of the page is the logo on the left and the navigation menu on the right. This menu consists of several tabs and dropdowns that allow users to navigate to different parts of the site easily, as illustrated in Figure 6.



Source: (Research Result, 2024)  
Figure 6. Homepage Prototype

Wireframe for the about us page under the header, there is a logo or main image placed in the middle of the page. This is to show the identity of the platform, as shown in Figure 7.



Source: (Research Result, 2024)  
Figure 7. About us Prototype



Source: (Research Result, 2024)  
Figure 8. Zakat & Donation Menu Prototype

Wireframe or rough outline for the zakat menu page with the main function under the header, there is a main graphic element located in the middle of the page to represent the identity of the

zakat program or organization that manages zakat, as depicted in Figure 8.

Wireframe or rough outline for the zakat calculator page with the main function under the header, there are the main graphic elements to calculate the amount of zakat to be paid by the user, as illustrated in Figure 9.



Source: (Research Result, 2024)  
Figure 9. Zakat Calculator Prototype

Wireframe or rough outline for the donation payment page, as shown in Figure 10.

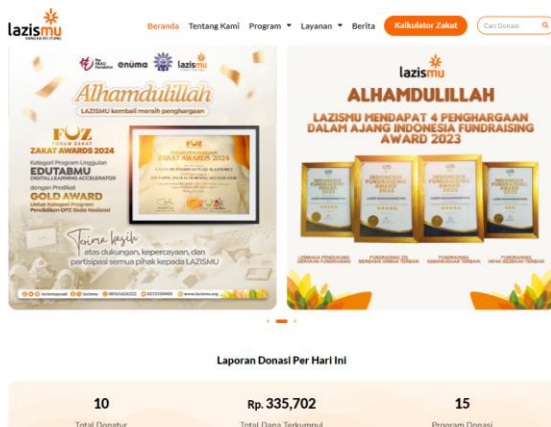


Source: (Research Result, 2024)  
Figure 10. Donation Payment Prototype

Creating system prototype designs above using wireframes before code implementation has several significant benefits in the digital product development process. As demonstrated in Figures 6 through 10, wireframes help in planning the structure and layout of an application or website. By using wireframes, design errors can be identified and corrected earlier in the development process. Wireframes serve as an effective communication tool between designers, developers, and stakeholders. It ensures that everyone has the same understanding of how the final product will look and function.

**Implementation Stage**

The following is a system interface design that has been implemented into code. The development of the Zakat Management System relies on various supporting software to ensure scalability, security, and efficiency. MySQL or MariaDB serves as the database management system (DBMS) for storing structured zakat donation data, while the backend is built using PHP with Laravel or Node.js with Express.js, providing robust API handling and secure authentication via JWT or OAuth. The frontend utilizes HTML, CSS, JavaScript, with frameworks like Bootstrap, Tailwind CSS, React.js, or Vue.js to enhance the user experience. Development and testing tools such as XAMPP/WAMP for local server environments, Postman for API testing, and GitHub/GitLab for version control facilitate collaboration. For deployment, web servers like Apache or Nginx host the system, while cloud services such as AWS, DigitalOcean, or Firebase provide scalability. Docker aids in containerization for seamless deployment. Security is reinforced with SSL certificates for encrypted communication. Together, these technologies enable a secure, efficient, and user-friendly Zakat Management System, streamlining donation tracking, reporting, and administration.

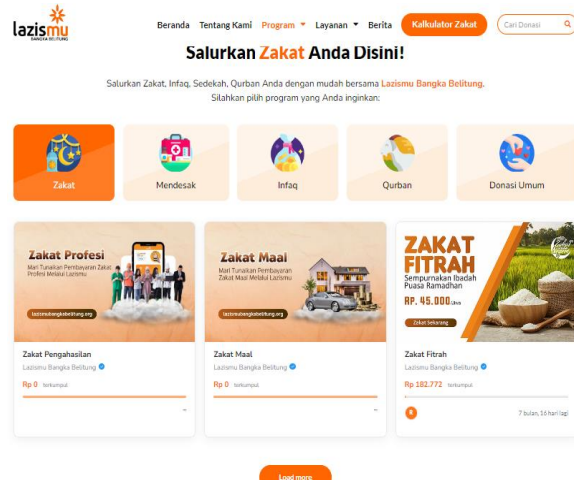


Source: (Research Result, 2024)

Figure 11. Home Page

As illustrated in Figure 11, the home page is the front page of the information system website LAZISMU Bangka Belitung which is displayed when the user accesses it.

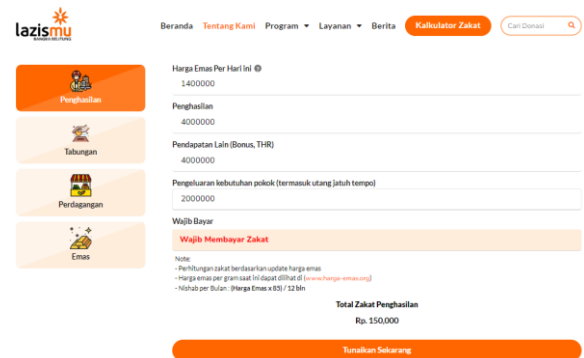
The Zakat Donation page, shown in Figure 12, is designed to provide convenience and clarity for users in fulfilling their zakat obligations online, as well as to ensure that the donation process is carried out safely and transparently.



Source: (Research Result, 2024)

Figure 12. Zakat or Donation Page

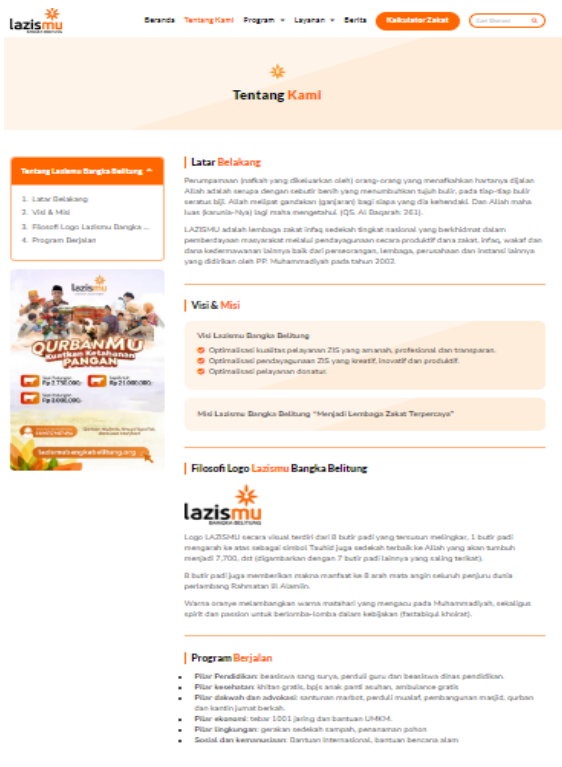
The main function of the zakat calculator page, depicted in Figure 13, is to help users calculate the amount of zakat they have to pay. Users can enter information about their income and assets, and the calculator will calculate the amount of zakat they have to pay.



Source: (Research Result, 2024)

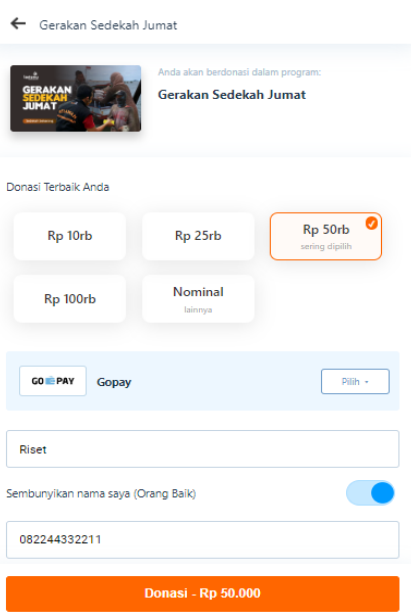
Figure 13. Zakat Calculator Page

The About Us page, as shown in Figure 14, provides information about the background, vision and mission, logo philosophy, and programs running at Lazismu Bangka Belitung. The About Us page is designed to provide a comprehensive and in-depth overview of the organization's identity and goals, as well as to build trust and relationships with site visitors.



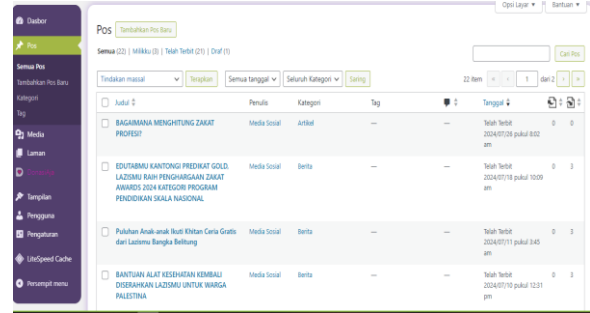
Source: (Research Result, 2024)  
 Figure 14. About Us Page

The Donation Payment Form page, illustrated in Figure 15, is designed to make the zakat or donation payment process easy, secure and transparent for users, and ensure that all necessary information is collected correctly to process zakat or donation.



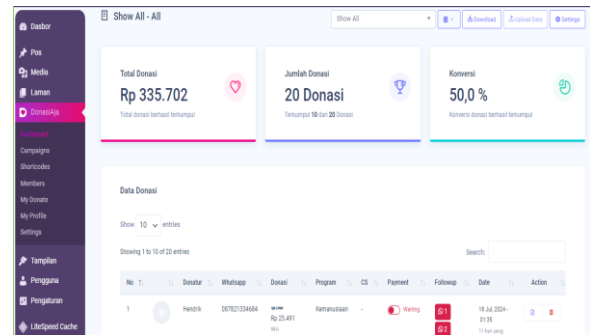
Source: (Research Result, 2024)  
 Figure 15. Donation Payment Page Example

Content management system, as depicted in Figure 16, is made to facilitate the creation, editing, and deletion of content without the need for technical knowledge. Helping fundraising website admins manage sites more efficiently, safely, and transparently.



Source: (Research Result, 2024)  
 Figure 16. Content Management System Page

The admin page in Figure 17 is a master data page for zakat and donations that contains a collection of zakat data or user donations. It also contains features such print report, monthly donation data or sending whatsapp message to users that can make it easier for admins to process the data.



Source: (Research Result, 2024)  
 Figure 17. Admin Donation Master Page

Functional testing has been performed by test individual components or modules using blackbox method (e.g., the payment gateway, donation form, user login system) to ensure they work as expected in isolation. Then test the interactions between different modules to ensure they work together seamlessly, especially the integration of the payment gateway with the rest of the system and test the entire website as a whole to ensure all components work together according to the design specifications. This includes verifying the donation process, content management, user data management, and reporting features.

The results of the functional testing are summarized in the following tables. Table 1



presents the results of user login testing, ensuring that users can access the system securely.

Table 1. User Login Testing Result

No	Test Scenario	Test Steps	Expected Result	Actual Result	Status
1	Login with correct credentials	1. Open login page 2. Enter valid username and password 3. Click "Login" button	User is redirected to the dashboard/homepage	As expected	Pass
2	Login with incorrect credentials	1. Open login page 2. Enter invalid username/password 3. Click "Login" button	System displays an error message: "Incorrect username or password"	As expected	Pass

Source: (Research Results, 2024)

Table 2 details the testing of administrative functionalities, including content management and donation handling.

Table 2. Admin Functionality Testing

No	Test Scenario	Test Steps	Expected Result	Actual Result	Status
1	Create new content	1. Admin logs in 2. Navigate to content management 3. Create new content and save	New content is visible on the website	As expected	Pass
2	View user activity	1. Admin logs in 2. Navigate to user activity section	Admin can see reports of user activities (e.g., donations)	As expected	Pass
3	Manage Zakat donations	1. Admin logs in 2. Navigate to the donation management section 3. View or update donation details	Admin can manage and update Zakat donations	As expected	Pass
4	Generate reports	1. Admin logs in 2. Navigate to the reporting section 3. Select parameters	System generates the requested report	As expected	Pass

No	Test Scenario	Test Steps	Expected Result	Actual Result	Status
5	Perform system maintenance	1. Admin logs in 2. Navigate to system settings 3. Perform update or maintenance task	System is updated/maintained successfully	As expected	Pass

Source: (Research Results, 2024)

Table 3 evaluates user features such as the Zakat calculator, while Table 4 focuses on system integration and the donation workflow.

Table 3. User Features Testing

No	Test Scenario	Test Steps	Expected Result	Actual Result	Status
1	Calculate Zakat	1. User navigates to the Zakat calculator tool 2. Enter income/savings data 3. Click "Calculate"	System displays correct Zakat amount	As expected	Pass

Source: (Research Results, 2024)

Table 4. System Integration & Donation Workflow Testing

No	Test Scenario	Test Steps	Expected Result	Actual Result	Status
1	Payment gateway integration	1. User fills out the donation form 2. Proceeds to payment. 3. Completes transaction	Payment is processed successfully	As expected	Pass
2	Full donation workflow	1. User selects donation option 2. Completes the donation form 3. Makes payment 4. Receives confirmation	Donation is successfully recorded and confirmed	As expected	Pass

Source: (Research Results, 2024)

### CONCLUSION

This digital fundraising website can facilitate the performance of LAZISMU Bangka Belitung in carrying out the process of collecting and managing

Zakat, Infaq, and Shadaqah. The use and integration of payment gateways that are specifically designed or optimized for zakat and donation transactions is a new aspect in this research. Automatic payment or transaction features using payment gateways involving third parties or banks directly are available on the website. Furthermore, this website can provide convenience to users in accessing information and making zakat or donations to LAZISMU Bangka Belitung, as well as facilitating communication with LAZISMU Bangka Belitung at any time and from any location.

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