

## CHAPTER V

### CLOSING

#### 5.1 Conclusion

Based on the results of observations, interviews, and documentation as well as validity testing with methodological triangulation and theory triangulation, the researcher concluded as follows:

1. The utilization of e-wallet for zakat, infaq, and alms, helps transactions in fundraising efforts because it makes it easier for donors to channel their funds, and makes transactions easier during a pandemic or not. On average the donors received good response from BMH. This convenience makes donors more enthusiastic about giving zakat, infaq, and alms. Fundraising efforts using an e-wallet is an effort using an indirect method, according to Hasanah (2015).
2. The utilization of e-wallet in the management of zakat, infaq and alms can be good because there is an increasing movement from year to year as evidenced by the appreciation received and the increase in managed funds and the widespread of the *syiar* of Islam and humanity. Management implementation is carried out by conventional management theory from Jasafat (2015) and Islamic management theory from Ahyari (2002). Besides, Kotler, Kartajaya, and Hermawan (2017) marketing strategy 4.0 was not overlooked in management planning to sustainable implementation so, more permanent

donors and more Baitul Maal Hidayatullah offices spread throughout Indonesia.

## **5.2 Research Limitation**

The researcher realizes that this research still has several limitations that may affect the research results to make more perfect improvements. The research limitations are as follows:

1. During the pandemic, some data collection cannot be done directly, but it is replaced through the WhatsApp message feature so that there are not many development questions.
2. Information obtained from interviews with Baitul Maal Hidayatullah Representative of East Java is only limited to one informant.

## **5.3 Recommendation**

The researcher realizes that the results of this research are flawed and imperfect, and therefore, the researcher provides recommendations to parties who will have an interest in the research results, namely as follows:

1. Future researchers are expected to find more book literature information so that the information obtained is not limited to journals and some book literature.
2. For further for Baitul Maal Hidayatullah Representative of East Java and e-wallet companies to expand information about the ease of giving zakat, infaq, and alms through an e-wallet.

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- Al-Qur'an Surah Al-Imran verse 134
- Al-Qur'an Surah Al-Insyirah verse 7-8
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