

Development of Zakat Management Digitalization in Indonesia

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ABSTRACT

Indonesia is a country with the largest Muslim population in the world as much as 87.2 percent of the total population. Therefore, Indonesia has enormous potential in the development of zakat as an effort to alleviate poverty and economic inequality. Also, Indonesia is ranked 5th in the country with the largest internet users. Seeing this potential, zakat institutions in Indonesia are digitizing their management. This study aims to determine the history of the management of zakat institutions, from traditional management to digitalization. Also, to find out the benefits of managing zakat institutions digitally. This study only focuses on the national zakat institution (BAZNAS). This paper seeks to fulfill the historical demand for knowing the management of zakat in each era because there are no studies that discuss the history of digitizing zakat management. This paper used a literature and history approach. This paper usefully examines the development of zakat management from each era and the process of digitizing zakat management.

Keywords: Development, Digitalization, Zakat Management, History

JEL Codes: N01, D83

INTRODUCTION

Zakat is one of the five very important pillars of Islam. When viewed from the meaning, zakat means 'to purify', containing the connotations of 'growth' and 'increase' (Adachi, 2018). Besides functioning to purify life and property, zakat can be an Islamic social finance instrument to alleviate poverty. It is evident in the Qur'an that it explains that the purpose of the Shari'ah is to eradicate poverty in society as seen in Surah Al-Baqarah verse 185: "God wants to lighten your burden, not trouble you". Therefore, it is hoped that all Muslims are obliged to pay zakat to maintain the survival of society as evidence in surah al-Hashr verse 7: "Wealth should not only flow between the rich" (Salleh, Rasid, & Basiruddin, 2019). Therefore, zakat plays a role in supporting various productive activities, redistribution of welfare to the poor as well as supporting

the achievement of sustainable growth (Sustainable Development Goals). Because poverty and economic inequality are common problems faced by most developing countries, including Indonesia (Puskas BAZNAS, 2020). The Central Statistics Agency (2020), noted that the percentage of poor people in Indonesia in March 2020 was 9.78 percent, an increase of 0.56 percentage points compared to September 2019.

Indonesia ranks first with the largest Muslim population in the world. According to data from Pew-Templeton in the Global Religious Futures Project (Global Religious Futures, 2016), the Muslim population in Indonesia is 87.2 percent of the total population. With such a fantastic number, Indonesia has enormous potential in the development of zakat as an effort to alleviate poverty and postpone the economy. The potential for zakat in

Indonesia in 2019 reaches 217 trillion rupiahs including indicators, namely the potential for zakat on agriculture, animal husbandry, savings from salaries, and also zakat companies (Puskas BAZNAS, 2020). In 2020, the potential for national zakat will reach Rp. 340 trillion, an increase of 35 percent due to the increase in the number of individual muzakki each year, especially millennials who pay digital zakat (Republika.co.id, 2020).

In the 21st century, technological advances affect human life, even payment methods have become digital (Salleh,

Rasid, & Basiruddin, 2019). The technological transformation is gradual, requiring shifts at the organizational and structural levels. Organizations must be able to realize, communicate, and accept the challenges posed by the emergence of new technologies. Institutions must increase their "openness and competition" to adapt to transformation and readjust relevant rules, regulations, norms, and beliefs (Bris, Caballero, & Cabolis, 2017). In the 2019 statistics, Indonesia is ranked 5th in the country with the largest internet users which will be shown in Figure 1.

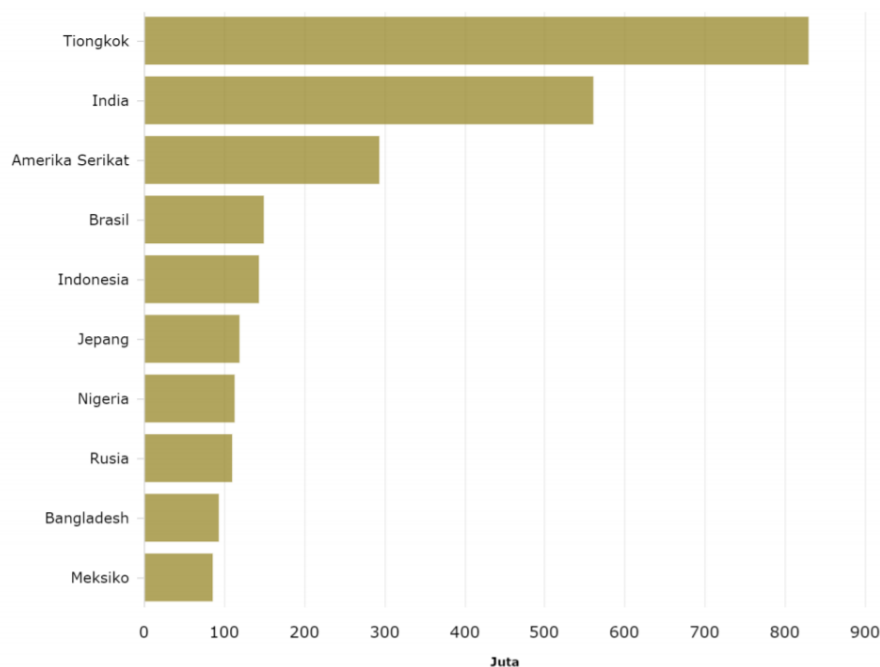


Figure 1. World's Largest Internet User

Source: Databoks (2019)

As a national zakat management institution, BAZNAS continues to innovate in various zakat programs. The existence of a practical scientific method with a digit system has been widely used, especially zakat collection, zakat management, distribution, and as a means of zakat education (Utami, Basrowi, & Julianas, 2019). This encourages zakat institutions, especially BAZNAS, to continue to work together to reach the existing potential by continuing to transform and innovate according to the times.

Several papers such as those conducted by Afriyenis, Rahma, & Aldi (2018), Efendi & Arifin (2019), Salleh, Rasid, & Basiruddin (2019), Maesaroh, Fauziyah, & Ishak (2020), have analyzed the effectiveness and efficiency of using technology in the management of zakat both in and in its distribution. Zakat can develop rapidly through new strategies in the digital era. Santoso (2019), explains that in the process of digitizing zakat management, the mustahik and muzakki database system needs to be improved to

increase and increase zakat distribution. Utami, Basrowi, & Julianas (2019), analyze fintech law which is permissible, non-binding because the contract is in the same direction, and as long as it does not conflict with sharia principles and does not contain elements of danger. Meanwhile, the application of the fintech-based zakat payment principle has been able to create fairly good corporate governance in BAZNAS.

In the end, the study of this research aims to find out the history of zakat institutions from management to digitization. Also, to see the realization of zakat management digitally. This research only focuses on the national zakat institution (BAZNAS). This paper seeks to fulfill the historical demand for knowing the management of zakat in each era. This is because there are no studies that discuss the history of digitizing zakat management. Several studies only discuss the development of zakat regulations in Indonesia.

LITERATURE REVIEW

Based on Law No. 23 of 2011, zakat management is an activity of planning, implementing, coordinating, distributing, and utilizing zakat (Republik Indonesia, 2011). The management of zakat in Indonesia has always undergone changes and developments from time to time following the times and government regulations that were applied at that time. The following is a brief explanation regarding the pattern of zakat management in Indonesia, starting from the pre-independence era, the independence period, the reformation period, until after entering the modernization period or commonly known as the digitalization period.

Zakat Management Pre-Independence Proclaimed

The application of zakat in Indonesia has been carried out when the Muslims came to Indonesia in the early 7th M before Indonesia proclaimed its independence. Cut Hayatun Nufus in her book with the title 'Pengelolaan Zakat di Aceh Perspektif Qanun' said, the application of zakat in Aceh has been started during the Sultan Alaudin Riayat Syah period in 1539-1567. At that time, according to Rufus, the collection of zakat was carried out in a very simple way and was only collected once a year during the month of Ramadan, in the form of zakat fitrah, which was submitted to the places of worship. But, at the same time, Islamic community awareness in zakat was still very low (Nufus, 2016).

Salim (2008) in Adachi (2018) explained that during the Dutch colonial period, religious leaders took a part in zakat collecting and distributing. The collected zakat funds used to support education funds, people's welfare and used as the cost of the war against the Dutch colonial. Islamic doctrine was also considered as one of the factors that made the Dutch difficulty in colonizing Indonesia, especially Banda Aceh as the entrance for Muslim merchants (Algadri, 1994). When knowing the function and use of zakat funds, the Dutch government made a policy to weaken the financial resources and Indonesia people's struggles by prohibiting government employees and natives to pay zakat on their wealth (Ali, 1988). Then, Ali also said, at the beginning of the 10th M, government regulation No. 6200 of 1905 said, the Dutch government would not interfere in zakat matters, and management of zakat was entirely left to Muslims.

During the Sultan Alaudin period, Nufus (2016) also said that In fact, the Baitul Maal institution has been established, but its functions were only in the state finances management and treasury and have not specifically functioned in terms of zakat management. Two years

before Indonesia proclaimed its independence, in 1943, the Islamic Council of 'Ala Indonesia (MIAI) established Baitul Maal specifically to organize and coordinate the management of zakat.

Zakat Management Post-Independence Proclaimed

In the post of Indonesia proclaimed its independence, zakat management was continued in local society. In this era, there was no program and coordination established by the government to unify the management and distribution of zakat between regions and provinces. So, in the early of its independence, Saidurrahman (2013), said that the state involvement in zakat management is still unclear. These activities took place during the Soekarno government period.

In 1968, the government's attention to zakat management was shown in the Regulation of the Minister of Religion No.4 and No.5 of 1968 about the establishment of Amil Zakat Institution (LAZ) and the establishment of Baitul Maal at the central, province, and district or municipal (Ali, 1988). In this era, The mechanisms of collecting, distributing, and zakat managing funds carried out by institutions in each region is diverse, this is due to the fact that some regions are still in the concept stage or only at the district level, and another are only done by the local religious offices. For example, The zakat policy implemented by the West Java government was only collect in zakat fitrah, while in DKI Jaya it is not only collecting zakat but also has made policies for collecting infaq and shadaqah. And other several regions, not only collect in zakat fitrah but also withdrawn all the assets that are obliged in zakat (Ali, 1988). Because it is not well organized, the success rate of zakat management in this way is still very low.

In 1984, the Instruction of Minister of Religion No. 2 of 1984, instructed the infaq for one thousand rupiahs during the month of Ramadan which implementation

was regulated in the Decree of the Director-General of Islamic Community Guidance and Haj Affairs N0. 19 of 1984. Then, on December 12, the minister of religion back to instruct about the guidance of zakat, infaq, and shadaqah which assigns all levels of the Ministry of Religion to assist religious institutions that manage zakat, infaq, and shadaqah for Islamic education and other activities (Fakhrudin, 2008). In this era, zakat management in Indonesia has started its golden age.

Zakat in the Reformation Era

Significant changes in the management of zakat occurred during the reform period, it is since UU No. 38 of 1999 was published about zakat management, Decree of the Minister of Religion No. 581, and Haj Affairs No. D-291 of 2000 about technical guidelines of zakat management (Fakhrudin, 2008). About the regulation, Fakhrudin said, the regulation becomes the formal legal basis for the management and distribution of zakat in Indonesia. Fakhrudin also said that the government is obliged to facilitate the establishment of zakat management institutions both at the central level and in the regions.

If at the early of independence until the New era, the collection of zakat was only carried out on zakat fitrah, and zakat on assets (but the payment of zakat on assets was not comprehensive because there were no mandatory regulations), then during this reform era, it was also mentioned in the law related to the types of assets that are the object of zakat, one of which is assets resulting from income and services. This type of asset in UU No. 38 of 1999 must be zoned as an income that was only known in modern times and did not exist at the time of the Prophet Muhammad. This zakat was called as professional zakat (Muhammad, 2002).

Since the enactment of UU above, the management of zakat funds has become more well-organized, more transparent, and also professional. This is because the

management of zakat in each institution has received supervision from the government, religious, and community leaders. Where there is an error or negligence in recording zakat assets, it will get a heavy sanction and even considered a criminal act (Fakhrudin, 2008). The presence of this law also gives new enthusiasm among Indonesian Muslims because zakat is no longer seen as an activity of Muslims alone, but has become a government program in the socio-economic field. Such management of zakat is in line with what was done at the time of the Prophet, that is zakat is managed by the State, and the government acts as a representative of the poor to get their rights from some of the wealth of the rich people (Ali, 1988).

However, in 2011 there was an amendment to the Law on zakat management which was replaced by UU No. 23 of 2011. In this Law, the zakat institution that has sole authority is the National Zakat Agency (BAZNAS) and any institution that wants to manage it, have to permission to BAZNAS.

Zakat in the Digital Era

Mosconi in Roblek, Meško, & Krapež (2016) stated that the industrial phenomenon 4.0 was first mentioned in 2011 in Germany as a proposal for the development of a new concept of German economic policy based on a high-tech strategy. The Ministry of Industry of the Republic of Indonesia (2019) stated that Indonesia is ready to enter the industrial era 4.0 marked by the launch of the road map for making Indonesia 4.0 in April 2018. Digitalization, computing power, and data analysis have changed human life in various fields, one of which is zakat institutions.

Zakat institutions, in this case, the National Zakat Agency (BAZNAS), carry out various digitalization processes in managing zakat so that they remain agile in this digital era. BAZNAS has started the digitization stage before the launch of the

road map for opening Indonesia 4.0. This means that BAZNAS is one of the institutions that has prepared from scratch before other institutions are ready to enter this era. The development phase of digitizing zakat management at BAZNAS began in 2017 in collaboration with the MatahariMall.com portal, which provides calculator and zakat payment services. Also, BAZNAS collaborates with e-commerce and Elevenia which are online buying and selling centers. In 2018, Baznas launched a zakat service through a digital payment machine, namely M-Cash, which is located in 700 shopping centers in Jabodetabek. Then, BAZNAS partnered with an application-based collaborative chat service equipped with financial features called OY! This collaboration makes it easy for the Indonesian people to give zakat to help others who still need a helping hand. In 2019 GoPay, which is an online payment service provided by Gojek, in collaboration with BAZNAS, presents an innovation in the ease of giving zakat digitally through GoZakat. Not only that, but Baznas is also working with Monster AR to launch an application called Augmented Reality based on android. This application allows Android users to scan every BAZNAS logo they encounter and service features will appear until zakat payment (Republika.co.id, 2020).

METHODOLOGY

A qualitative research method is used to answer the objective of the research. This study uses a literature and history approach, where the approach sourced from secondary data as books, e-books, journal research, official website, article, and other scientific work related to zakat. The authors used descriptive analysis from various sources to analyze the result of this study.

RESULTS & DISCUSSION

Digitalization of Zakat Management at BAZNAS

The management of zakat in Indonesia develops following the times. In the pre-independence era, zakat management only focused on zakat fitrah which was collected once a year during the month of Ramadan. Then in the period after independence, the government began to pay attention to zakat by establishing the Amil Zakat Board at the central, provincial, and district levels. However, the management is not the same between regions. During the reform period, regulations that regulate zakat management began to be issued, namely Law Number 38 of 1999 concerning zakat management, which is the formal legal basis for zakat management in Indonesia. At this time, zakat on assets began to be echoed by the types of assets that were obliged to be zakat on. Zakat institutions are also more

organized because of the supervision of the government, ulama 'and community leaders. Then the Law was amended to become Law Number 23 of 2011 in which it gave authorization to BAZNAS. In today's digital era, zakat institutions continue to digitize their management by collaborating with various online platforms, such as Baznas platforms or official websites, commercial platforms, social media platforms, innovative platforms, artificial intelligence platforms, and also fintech (Republika.co.id, 2019).

The digitalization of zakat management is the right step to improve the transparency and accountability of BAZNAS. With the use of technology, people can easily access the information in it. With the disclosure of this information, the zakat institution will gain the trust of the public. Table 1 shows the development of the digitalization of zakat management carried out by BAZNAS.

Table 1. Development of Zakat Digitization

No	Development of zakat digitization	Strategies Step
1	<i>Digitalization on Zakat Collection</i>	<p><i>Internal Platform</i></p> <ul style="list-style-type: none"> a. <i>Developing website-based service</i> The official BAZNAS website can be accessed at baznas.go.id in which there are features of zakat services in the form of zakat calculators, zakat payments, zakat distribution, and others. b. <i>Developing an android-based application</i> This android-based zakat application can be downloaded on the play store under the name Muzaki Corner. The service features are the same as those on the website but with this application, it will be easier to access them on a smartphone. c. <i>Digital Payment Machine</i> M-cash is a digital payment machine launched by BAZNAS. Currently, M-Cash is in 700 restriction centers in Indonesia. <p><i>External Platform</i></p> <ul style="list-style-type: none"> a. <i>E-Commerce</i> BAZNAS collaborates with various e-commerce such as Shopee, Tokopedia, Bukalapak, Elevenia, Blibli, Lazada, MatahariMall, and JD.id. b. <i>E-Wallet</i> BAZNAS collaborates with various e-wallet platforms such as GoPay, Ovo, and LinkAja. c. <i>Crowdfunding</i> BAZNAS collaborates with the crowdfunding platform Kitabisa.com to increase zakat. d. <i>Ride-Hailing</i> BAZNAS also collaborates with online transportation services such as Gojek and Grab.

No	Development of zakat digitization	Strategies Step
2	Digitalization on Zakat Management	<ul style="list-style-type: none"> ▪ Application-based Muzaki Services With application-based muzaki services, everyone can access information in the application with transparent data. ▪ SIMBA Simba is an information system portal on the BAZNAS internal platform which contains annual BAZNAS financial reports.
3	Digitalization on Zakat Funds Distribution	<ul style="list-style-type: none"> ▪ Zakat Integrated Database System In the process of digitizing its distribution, BAZNAS issues a Mustahik Identification Number (NIM) which contains the Ministry of Social Affairs of the Republic of Indonesia to utilize the Integrated Database (BDT) in the zakat fund scheme. ▪ Rice ATM The rice ATM is an innovation from BAZNAS so that mustahik can easily get rice, as a staple food by only carrying a card that has been sent by BAZNAS. This is in line with BAZNAS's mission to achieve its mission of eliminating hunger in the SDGs program.

Source: Puskas Baznas (2020) and related news.

Advantages of Implementing Digital Zakat Management

Digital of zakat management has many advantages, some of which are: **First**, it has enormous potential in improving the performance of zakat institutions towards a better performance at lower costs. Technology will make the system be integrated into all offices or institutions, so, it will increase the speed in completing work and will also be faster in responding to anything. By using technology, it will also change the manual process to automatic, thus reducing labor costs and other operational costs (Puskas BAZNAS, 2020).

Second, technology is also supportive zakat institutions in increasing their efficiency, transparency, and accountability. It is easier for zakat managers to report the distribution of zakat, and other matters related to the management of zakat funds, and muzaki can also easily monitor every activity in the zakat institution. The level of efficiency, transparency, and accountability is very important for zakat institutions because it greatly affects the level of trust of muzaki. Mustafa, et. Al (2013) in their research with the title 'Antecedents of Zakat Payer's Trust in an Emerging Zakat Sector: an

Exploratory Study' showed that board capital perception (competent, effectiveness, and trust) has a positive relation with muzaki trust perception, and there was a significant positive relationship between a financial report of zakat institution (disclosure and accountability) and muzaki trust. Then, found a significant positive relation between board capital perception and quality of stakeholder management perception (Mustafa, et. al., 2013). Simply, Mustafa's research said that muzaki gives special attention to board capital, disclosure of the financial report, and effective stakeholder management.

Third, digital zakat management easily used for manager zakat institution, and muzaki. It is can be seen from the tendency of zakat payment zakat through transfers (m-banking, i-banking, go zakat, etc.) which has been high enough in recent weeks. Purnamasari & Firdaus in Ascarya & Yumanita (2018) said that this activity showed that digital zakat fundraising is in great demand by the society, especially muzaki with a fairly dense level of activity. People who want to pay zakat only need to access it from laptop or smartphone, or it can be through a crowdfunding platform. Furthermore, by using the Integrated Database (BDT) which contains complete data on Indonesia's poor population, zakat

institutions will be easier and more effective in identifying mustahik who will receive zakat without worrying about the possibility of overlapping assistance between zakat institutions and social ministries, and other institutions (Puskas BAZNAS, 2020).

Fourth, using technology will make zakat institutions easier to realize the potential of millennial zakat. One of the great potentials mentioned in Indonesia's zakat outlook of 2020 is the potential for millennial zakat. The potential is reflected in the income of people in the range aged 20-39 years. According to BPS data in February 2019, there are two main types of work in the millennial group with an income of more than 5 million per month (nishab of zakat income). They are mining and leadership with an average income of Rp. 5,237,299 and Rp. 7. 538. 441, in their respective sectors. using digital in collecting zakat will easily to realize this potential. This is because most active internet users are millennials, and 5.08 percent of the purpose of using it, is for financial facilities (Badan Pusat Statistik, 2020).

Fifth, zakat management digitalization is a solution during a pandemic. Since the Covid-19 outbreak plagued Indonesia, one of the government policies in breaking the Covid-19 transmission chain is to implement social distancing. People have to work, study, and do activities at home. In this difficult situation, digital zakat management will be a solution, both in collection and distribution. By utilizing digital technology, people who are classified as muzaki will be facilitated, so, they can pay zakat without face-to-face interaction. Conversely, zakat managers also do not need to invite or bring in mustahik to distribute zakat funds. That way, zakat can still help and meet the basic needs of the poor who affected by Covid-19 (Republika, 2020).

CONCLUSION

Zakat is the most important instrument for Muslims. The fundamental mistakes in a country, namely economic errors and mistakes, can be managed by zakat. This encourages zakat institutions to continue to take strategic steps in their management. Each era has its history. In Indonesia, the management of zakat started from the period before independence, after independence until the reform era. At that time, zakat management was still using traditional methods and regulations governing its development. Currently, the world is entering into a digital era where every aspect of life uses the help of technology. The development of the digitization of zakat management in Indonesia, both in management, management, and distribution, is carried out by using strategic steps. Starting from the development of the internal platform to various collaborations with various external parties, application-based services, and utilization of database systems.

The management of digital zakat has many benefits, some of the things discussed in this study are: (1) improving the performance of zakat institutions, requiring lower costs, (2) increasing efficiency, transparency, and accountability, (3) making it easier for zakat institutions to monitor zakat, both in teaching and distribution, as well as making it easier for muzaki to pay zakat, (4) making it easier to realize the potential for millennial zakat, and (5) digitizing zakat management as a solution during a pandemic.

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