

Problems and Solutions in Digitalization Zakat: Early Study in South Kalimantan

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Paper to be presented at the 5th International Conference of Zakat (ICONZ)
22-23 November 2021, Jakarta, Indonesia

ABSTRACT

The gap between potential and realization in collecting zakat through digital platforms makes innovations in zakat management continue to grow. The purpose of this study is (i) to analyze the readiness of zakat management institutions in facing the era of zakat digitalization (ii) to analyze the problems and solutions managers face in managing zakat funds through digital platforms. The methodology in this study uses two methods: the interview method and the Delphi method. The results showed that most of the zakat management institutions in South Kalimantan were ready to face the era of zakat digitalization and based on the analysis of problems and solutions in the use of digital platforms in zakat management, it was found that alternative priority problems must be resolved and priority solutions can be obtained for zakat institutions.

Keywords: Zakat, Digitalization, Islamic Social Finance, Delphi

JEL classification: Z13; A13; F61

INTRODUCTION

Zakat continues to develop from time to time until now, both in terms of the type of zakat and the payment method. Currently, especially in Indonesia, many zakat management institutions exist, the only official Institution being the National Amil Zakat Agency (BAZNAS). BAZNAS is in charge of collecting and distributing zakat. The collection of Zakat funds by BAZNAS continues to grow from year to year, and the Table 1 depicts the zakat growth from 2002 to 2019.

Table 1. Growth of Zakat

| Year | ZIS (Billion) | Growth (%) |
|------|---------------|------------|
| 2002 | 68.39 | 0 |
| 2003 | 85.28 | 24.70 |
| 2004 | 150.09 | 76.00 |
| 2005 | 295.52 | 96.90 |
| 2006 | 373.17 | 26.28 |

| Year | ZIS (Billion) | Growth (%) |
|------|---------------|------------|
| 2007 | 740.00 | 98.30 |
| 2008 | 920.00 | 24.32 |
| 2009 | 1,200.00 | 30.43 |
| 2010 | 1,500.00 | 25.00 |
| 2011 | 1,729.00 | 15.27 |
| 2012 | 2,212.00 | 27.94 |
| 2013 | 2,639.00 | 19.30 |
| 2014 | 3,300.00 | 25.05 |
| 2015 | 3,650.00 | 10.61 |
| 2016 | 5,017.29 | 37.46 |
| 2017 | 6,224.37 | 24.06 |
| 2018 | 8,117.60 | 30.42 |
| 2019 | 10,227.94 | 26.00 |

Source: BAZNAS.go.id (2020)

Based on the table above, we can see that zakat funds collected by BAZNAS continue to increase with positive growth. In addition to BAZNAS, until 2020, there are 27 zakat management institutions formed by the community in the form of the Amil Zakat Institution (LAZ). The

establishment of the LAZ must obtain permission from the Minister or an official appointed by the Minister. LAZ is required to periodically report to BAZNAS on implementing the collection, distribution, and utilization of zakat, which has been audited by Sharia and financially.

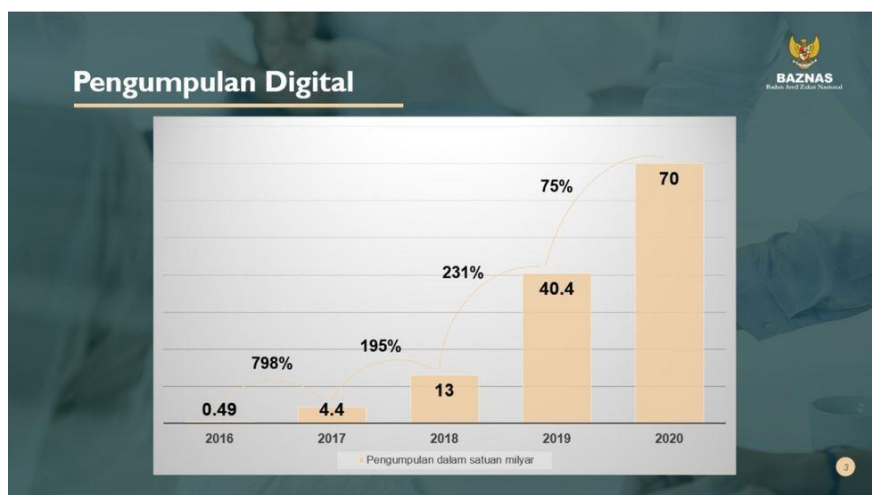
Every official LAZ formed by the community must meet the requirements in accordance with the Zakat Management Legislation and obtain a recommendation from BAZNAS. The LAZs are as follows, LAZ Rumah Zakat Indonesia, LAZ Daarut Tauhid, LAZ Baitul Maal Hidayatullah, LAZ Dompot Dhuafa Republika, LAZ Nurul Hayat, LAZ Zakat Initiative Indonesia, LAZ Yatim Mandiri Surabaya, LAZ Infak Management Institute Ukhuwah Islamiyah, LAZ Social Fund Al Falah Surabaya, Al-Azhar Islamic Boarding School LAZ, Baitulmaal Muamalat LAZ, LAZ Global Zakat, Muhammadiyah LAZ, Indonesian Islamic Da'wah Council LAZ, Islamic Association LAZ, Ar-Rohman Indonesia Orphanage Foundation, Civil Welfare Foundation LAZ, Griya Foundation LAZ Orphans & Dhuafa, LAZ Daarul Qur'an Nusantara Foundation (PPPA), LAZ Baitul Ummah Banten Foundation, LAZ Islamic Civilization Center Foundation (AQL) LAZ Mizan Amanah Foundation, LAZ Indonesian Orphans Al Fajr, LAZ Wahdah Islamiyah, LAZ Hadji Kalla Foundation and LAZ Djalaludin Pane Foundation (DPF).

However, the growth of zakat fund collection is still far from the existing potential, based on research conducted by the BAZNAS Puskas in 2019 on Zakat Mapping Potential Indicators (IPPZ) which focuses on calculating zakat potential based on zakat objects as stipulated in the Zakat Law Number 23 of 2011 namely based on five indicators which include potential zakat in the agricultural sector, livestock sector, corporate zakat, potential zakat deposits, and income zakat. In addition to the potential of zakat by sector, IPPZ also discusses the potential of regional zakat,

which aims to determine the potential of zakat in every province in Indonesia. The results of the IPPZ study show that the potential for zakat in Indonesia in 2019 reaches Rp.233.8 trillion. In this case, the income zakat indicator is the sector that has the highest potential value of zakat of Rp. 139.07 trillion, which is then followed by money zakat of Rp. 58.76 trillion, agricultural zakat of Rp. 19.79 trillion and livestock zakat of Rp.9.51 trillion (Pusat Kajian Strategis BAZNAS, 2020).

In addition to the growth in the collection of zakat funds by BAZNAS and the development of the number of LAZNAS mentioned above, the collection of zakat funds has also developed. In the past, the zakat collection was only done face-to-face; either the muzakki came to the zakat institution's office or vice versa by amil visiting the muzakki. However, human needs are rapidly changing more to digital use nowadays because it is considered faster and more practical. Therefore, everything included in the implementation of worship, namely the collection of zakat funds, has developed using technology or digital platforms. The change in the zakat collection process is a response by the zakat institution to the changing times, which is a form of utilizing digital technology in the era of the industrial revolution 4.0 towards the revolution of society 5.0.

Then during the Covid-19 pandemic that began to occur in Indonesia in early 2020, the Ministry of Religion issued a circular letter from the Minister of Religion Number 6 of 2020, one of the contents of which was to minimize zakat collection through physical contact, face to face and opening outlets in crowded places. Instead, socialization of zakat payments is carried out through zakat pick-up services and banking service transfers. So that it accelerates the digitization process in the zakat management process. Figure 1 is the data on the number and growth of zakat funds collected digitally:



Source: baznas.go.id (2020)

Figure 1. Number and Growth of Zakat Funds Collection Through Digital Platforms

The picture above shows that zakat collected through digital platforms continues to increase from year to year. Since zakat funds were collected online through digital platforms in 2016, digital receipts were only 1% of BAZNAS's total revenue or Rp. a target of IDR 40 billion, meaning that BAZNAS can exceed the target number for special collections from the digital platform (Humas Baznas, 2020). This is also supported by scientific research, which explains that there is a significant effect in increasing the collection of zakat funds through digital platforms (Herman, 2019; Hiyanti et al., 2020; Ilmiah et al., 2019; Profatilov et al., 2015; Soekapdjo et al., 2019; Swandaru, 2019).

Regarding the management of zakat through digital platforms, according to Dian Novita, the legal requirement for zakat is to have the intention and commitment of *tamlik*. In this case, if zakat is carried out through a digital platform, then the implementation of the intention is to send some money to zakat institutions for zakat purposes, and entrusting it to amil, who is trusted in distribution, is the implementation of a *tamlik* (Novita, 2016). According to Islamic law, if zakat online has fulfilled the intention and *tamlik*, then it is not a problem because its validity is in the

elements of muzakki and assets issued and mustahiq, but still requires the responsibility of the amil zakat institution in its distribution (Gumilang, 2020).

According to M Arifin Purwakananta, President Director of BAZNAS, zakat through a digital platform is legally permissible because it makes it easier for someone to pay zakat and does not violate syar'i matters. Zakat online can also be done with a zakat contract, then zakat receipts and prayers are given online. online from the zakat officer (Humas Baznas, 2020).

However, with these conveniences and changes, not all Muslims can pay zakat online because approximately 235 million Muslims in Indonesia, with 44 percent live in rural areas or do not have financial access to online banking, so they pay zakat through local zakat collectors. And mosque managers (Fauzia, 2020). More specifically, according to a study by the National Committee for Islamic Economy and Finance (KNEKS) in 2020 in South Kalimantan, it showed that the Community Zakat Literacy Index was 67.06%, the Basic Understanding Index about Zakat was 73.3%, and the Advanced Understanding Index about Zakat was 55, 46%. This means that not all people understand zakat, so there is a need to

review whether zakat management through digital platforms is relevant and compatible with current community conditions.

In addition, in terms of responding to these social changes, some scholars believe that zakat fitrah is legal when there is a meeting between the giver and the recipient by reading the intention prayer and shaking hands. However, according to the Secretary-General of the MUI, Anwar Abbas, this provision is not mandatory, especially during a pandemic, because taking care of oneself is more important than shaking hands (Irham, 2020).

This change was also responded to by concerns by some people, such as in terms of the formality of religious law, zakat through digital platform technology has not yet been regulated, so that currently in practice, it only has to meet various sharia provisions and principles (Ulya, 2018).

Although there is no legal protection arrangement in the event of misuse or misappropriation of funds, it should protect donors from donation managers through digital platforms; they must be able to carry out financial reporting transparency and provide reports to donors that donated funds have been distributed to parties in need (Budiman, 2019).

According to Utami et al., revealed that the law on the use of digital technology itself is allowed and does not conflict with sharia principles, as long as it does not contain elements of harm to its users (Utami et al., 2020). Regarding cases that bring harm to its users in collecting zakat funds, several things occur, including cases of fraud by individuals on behalf of BAZNAS to transfer zakat through fraudsters' accounts. Some parties create fake zakat institutions to receive zakat online, create fake zakat applications that are similar to the mobile app of the national zakat institution; there is no evidence of zakat distribution because zakat is managed online and in other cases. So that the

collection of zakat funds through digital platforms was originally a means to answer the challenges of technological development but was misused by certain individuals due to the absence of legal rules regarding this matter; this causes an imbalance between the aspired social order and the state of society that exists in reality.

Based on the background of the problem above, there is a social change in society with the digitalization of zakat management and the development of thinking about zakat and fintech significant both among academics and practitioners or other stakeholders. Then the researchers reviewed several studies that explained problems and theories in terms of technical aspects and legal reflections regarding zakat management through digital platforms; there has been no discussion on reviewing problems and solutions to managing zakat funds through digital platforms zakat institution managers.

Based on this gap, this study will discuss how the problems and solutions related to the management of zakat funds through the digital platform at the National Amil Zakat Agency (BAZNAS) and LAZNAS. This research offers novelty in the world of research regarding the development of zakat in terms of the best alternative solutions related to the above problems.

LITERATURE REVIEW

Zakat

Zakat comes from the basic word zaka, which means holy, blessing, growing, and commendable. Meanwhile, in terms of the term fiqh, zakat is a certain amount of property required by Allah to be handed over to the person who is entitled to receive it and using a certain amount itself. (Qardhawi, 1997).

Muzakki or zakat payers are people whose assets are subject to zakat

obligations. A zakat payer is required to be a Muslim and is not required to be mature or reasonable, according to the opinion of *jumhur* scholars. At the same time, *Mustahik* is a group of people who are entitled to receive zakat. Following the word of Allah SWT in Surah At-Taubah verse 60. According to Imam Syafi'i, the conditions for zakat are Islam, Independence, baligh, and intelligence, and their assets have reached the *nishab*. First, Islam, Zakat, is obligatory for Muslims, without exception. According to *ijma'*, zakat is not obligatory for those who disbelieve because zakat is worshiped *mahdah* (actions that have determined the conditions and pillars) sacred. At the same time, the disbelievers are classified as not holy people. However, according to the opinion of the Imam Shafi'i school, those who are apostates are obliged to pay zakat from their wealth before their pleasure occurs. Namely the assets they owned while still a Muslim. Second, Independence, zakat, is obligatory on masters, not slaves, because they are the ones who own the property. Freedom is meant here is zakat due to those who are free and those who can act freely. In essence, zakat is only required for assets owned in full.

Third, Baligh and Intellectual, *Madhhab* Syafi'i requires people who pay zakat obligatory mature and reasonable. Therefore, there is no obligation for small children and those crazy for the wealth they have to pay zakat. However, the guardian who manages his property is obliged to issue zakat because the obligation of zakat relates to his property, not the owner. Likewise, newborns are required to pay zakat but at the expense of their parents. Fourth, assets that have reached *nishab*, *nisab* is the minimum limit for zakat on assets that are legally determined, where assets are not obligated to be *zakah* if they are less than that size. (Hidayat & Kurnia, 2008).

Then, the pillars of zakat. The pillars of zakat are elements that must be

fulfilled before doing zakat. The elements that must be met before carrying out zakat, namely: first, intention, the intention is the intention of the heart accompanied by action (behavior). Intentions with *Azam* tend to be the same because the difference lies only in behavior (implementation). Suppose the intention must coincide between the intention of the heart and its implementation, while the *Azam* between the intention of the heart and its implementation does not coincide. *Azam* can simply be interpreted as a plan. Zakat itself is classified as worship whose intention coincides with its implementation. Second, *Tamlik* is a pillar of paying zakat. The ownership of zakat assets must be released, and their ownership is given to *mustahiq*. Except if the property given is taken over by those authorized to take it, i.e., the father, the person who was given a will, and so on.

Management of Zakat Funds

In Indonesia, management is regulated by Law no. 38 of 1999 concerning the management of zakat with the Decree of the Minister of Religion No. 581 of 1999 concerning the implementation of Law no. 38 of 1999. There are still many shortcomings in this law, especially the absence of sanctions for *muzakki*, who neglect their obligations not to pay zakat. To increase usability and usability, zakat must be managed institutionally in accordance with Islamic law. That Law no. 38 of 1999 concerning the management of zakat is no longer in accordance with the development of legal needs in society, so it needs to be replaced and replaced by Law no. 23 of 2011 concerning the management of zakat.

In general, zakat management is attempted to use modern management functions, which include; planning, organizing, implementing and directing, and monitoring. Planning includes; formulate the organizational design, work program planning consisting of

fundraising, management, and utilization. Organizing includes; coordination, duties and authorities, personnel preparation, personnel planning, and recruiting. Implementation and direction consist of; giving motivation, communication, giving rewards, and sanctions. Meanwhile, supervision includes; the purpose of supervision, the type of supervision, the stage of supervision, and the supervisor's position.

Fundraising zakat (zakat collection) can be interpreted as an activity in the context of collecting or raising zakat, infaq, and alms funds as well as other resources from the community (both individuals, groups, organizations, and companies) which will be used to finance program activities and operational activities of the Institution so that the goal is achieved (Juwaini, 2005).

So it can be concluded that the fundraising method is a pattern or method carried out by a zakat institution in order to raise zakat, infaq, and alms funds from the community. The method must be able to provide trust, convenience, and more benefits for the community (muzakki).

Then the Distribution of Zakat, in Law Number 23 of 2011 Article 25 zakat must be distributed to mustahik in accordance with Islamic law. And Article 26 The distribution of zakat, as referred to in Article 25, is carried out based on a priority scale by taking into account the principles of equity, justice and territoriality. (Anggota IKAPI, 2012). Dalam rangka mengoptimalkan pengumpulan dana zakat, maka Badan Amil Zakat dan Lembaga Amil Zakat dapat menyebarkan programnya melalui iklan dengan mecantukan Nomor rekening pembayaran dana zakat dan lainnya.

Previous Studies

There are several books, literature, journals, and articles discussing legal aspects in

general; the research conducted is as follows;

1. Dian Novita in a journal with the article title "Payment of Zakat through Mobile-Zakat Services (M-Zakat) according to Law Number 38 of 1999 concerning Zakat Management" with a qualitative descriptive method explains that if in Mobile-Zakat there is a commitment and tamlik then the legal requirements are met, sending money online is a representation of an intention and the money sent and then forwarded from the digital platform provider to the manager is part of the tamlik (Novita, 2016).. The difference in this study lies in the approach used.
2. Menurut Ulya in the proceedings of an international conference entitled "Legal Protection of Donation-based Crowdfunding Zakat on Financial Technology (Digitalization of Zakat under Perspective of Positive Law and Islamic Law)" with a legal literature approach, explained that there are no rules regarding the legal protection of zakat through crowdfunding in positive law. The rules regarding raising money by means of crowdfunding are only for collections that contain elements of generating profit and investment. According to Islamic law, the legal protection of zakat online is regulated based on a Sharia agreement which must comply with various Sharia principles and provisions both from the intention, the agreement process, financial transparency, and other aspects related to who Mustahiq, Muzakki, and Amil are related to how they are implemented (Ulya, 2018). The difference with this study lies in the subject and the approach used.
3. Budiman dan Octora in the proceedings of an international conference entitled "Legal Protection of Donation-based Crowdfunding

Zakat on Financial Technology (Digitalization of Zakat under Perspective of Positive Law and Islamic Law)" with a legal literature approach, explained that there are no rules regarding the legal protection of zakat through crowdfunding in positive law. The rules regarding raising money by means of crowdfunding are only for collections that contain elements of generating profit and investment. According to Islamic law, the legal protection of zakat online is regulated based on a Sharia agreement which must comply with various Sharia principles and provisions both from the intention, the agreement process, financial transparency, and other aspects related to who Mustahiq, Muzakki, and Amil are related to how they are implemented (Budiman, 2019). The difference with this study lies in the subject and the approach used.

4. Umi Cholifah in his research entitled "Islam In Digital Age: The Application Of Maqasid As-Shari'ah On Digital Zakat" in a journal with normative, descriptive research methods, explained that the provisions of zakat through digital platforms must be in accordance with the provisions of Zakat in Islam, its features must be in accordance with with the basic rules of Zakat. In addition, features must be equipped with zakat charts and verses or hadiths regarding zakat so that people are motivated to pay zakat. Features must be advertised, and applications made as light as possible so that digital zakat applications are not limited by high costs in accessing their features (Cholifah, 2019). The difference with this study lies in the legal theory used.
5. Gumilang in his research in an article in a legal science journal using a normative juridical approach, explained that online zakat is allowed

because it only differs in the form of distribution, namely the system transition from manual to automatic. Then usually come to the Institution directly, but this time only by accessing and transferring. However, it still does not leave the terms or conditions in zakat (Gumilang, 2020). The difference with this research lies in the research approach method that is implemented.

6. Amene Y.N Nghipandulwa in his research published in a working paper entitled "Fintech for Zakat Institutions" with a literature study approach method, explains that zakat can be applied using Peer-to-peer (P2P) mobile payments technology, Real-time payments, Mobile phone card reader, Direct mobile payment without using credit card companies, Crowdfunding, Donation-based crowdfunding, Blockchain technology, Cross-platform messaging and Voice over IP service, E-commerce or the marketplace, Mobile applications, Robo – Zakat calculations, Real-time data analysis, Mobile wallets, and digital currency solutions (Nghipandulwa, 2019). The difference with this study lies in the approach used.
7. Rahmawati in his research published in a working paper entitled "Fintech for Zakat Institutions" with a literature study approach method, explains that zakat can be applied using Peer-to-peer (P2P) mobile payments technology, Real-time payments, Mobile phone card reader, Direct mobile payment without using credit card companies, Crowdfunding, Donation-based crowdfunding, Blockchain technology, Cross-platform messaging and Voice over IP service, E-commerce or the marketplace, Mobile applications, Robo – Zakat calculations, Real-time data analysis, Mobile wallets, and digital currency

solutions (Rahmawati, 2019). The difference with this study lies in the approach used.

8. Utami et al., in their findings, revealed that the law on the use of digital technology itself is permissible and does not conflict with sharia principles, as long as it does not contain elements of harm to its users. (Utami et al., 2020). The difference with this study lies in the approach used.

In addition to the studies above, other sources apart from the legal aspect, namely, from the general management of zakat funds, business, and other aspects that can be used as reference material for this dissertation research include: N. Oneng Nurul bariyah, explained that the new zakat codification regulates zakat management. The aspects of the development of the zakat element consist of Amil Zakat Institutions, Muzaki, zakat objects, sanctions, and zakat as zakat deductions (Bariyah, 2016). Muhamad Ikhsan Ibrahim, Wisti Dwi Septiani explained that Donors could make online donations without having to come to the foundation's office. The website also makes it easier for admins to manage donor data and online donation transactions so that reports can be done more quickly and efficiently (Ikhsan & Ibrahim, 2017).

Safura Hijriana, Siti Ainun Nisa F, Dan Vina Aprilia Nugroho explained that the distribution of zakat in Indonesia is not evenly distributed due to the distribution of zakat that is not through a formal zakat institution that is integrated with BAZNAS and the financial technology system. So the impact is on the distribution of zakat for various sectors with proportions that are not in accordance with the zakat law. The distribution of zakat, which should be more to the economic sector, cannot be reached because the targeting of mustahik is still not on target (Hijriana et al., 2019).

Dian Friantoro And Khozin Zaki explained that the development of fintech used for zakat payments in the sense of

causing pros and cons. On the one hand, the presence of fintech has the potential to increase the collection of zakat funds. In addition, the threats are fraud, cybercrime, and many other problems related to information technology (Friantoro & Zaki, 2019). Indah Piliyanti explained that it is a challenge for platform managers and the Indonesian Ulema Council to oversee the principles of Sharia finance on digital platforms, whether they are obedient and in accordance with Sharia and business technology rules in Indonesia. In Indonesia, there is no protection for consumers. The Government needs to issue related regulations for digital-based financial businesses that support economic growth and achieve financial inclusion (Piliyanti, 2019).

Rizal Fahlefi explained that Islamic philanthropic institutions have an important role in supporting the realization of Islamic financial inclusion. Innovation in the fintech field carried out by Islamic philanthropic institutions is one of the efforts in that direction. Clear regulations, commitment from the authorities, and supervision by the authorities are three things that can guarantee the professionalism and accountability of Islamic philanthropic institutions in carrying out innovations in the fintech field (Fahlefi, 2018).

M. Aulia Rachman Dan Annisa Nur Salam explained that in zakat management, innovation is needed by implementing fintech for zakat information systems. The fintech concept itself can make data and transparency a great tool for the zakat management ecosystem to provide more effective and efficient management. The process of strengthening and supervising the management of zakat must go through using structured strategic steps to realize the acceleration of the development of zakat management. This process includes aspects of legal compliance, sharia compliance, accountability, and security structures. This can be realized through

institutional integrity, technology system development, standardization, certification, and education (Aulia Rachman & Nur Salam, 2018).

Umma Salma Al Azizah Dan Muhammad explained that the principles used by BAZNAS in terms of distribution and utilization were based on the idea of solving the main problems faced by the Indonesian people, such as convenience with financial innovations. Arivatu Ni'mati Rahmatika Dan Tholib Hariono (Rahmatika & Hariono, 2019) explained that a simple application based on technological sophistication could facilitate muzakki and mustahiq in carrying out the process of implementing the implementation of distribution and zakat obligations. Risk management refers to technological sophistication. In this study, it is in the form of an obligation for muzakki to fill out a wealth form which will then automatically show how much zakat is issued. So the calculation will find fewer errors in zakat. In addition to the nisab, the system will also display other options with the aim that the conditions of zakat expenditure can be met. Handling the risk of muzakki and mustahiq in this case with the form of an order to apply the right distribution for those who are entitled to receive zakat, the distribution using data that is already available on the website of the zakat institution Choirin (Salma Al Azizah & Choirin, 2019).

Zahriya Nurul Aini, Sri Budi Cantika Yuli & Rahmad Hakim explained that the behavior of muzakki in paying zakat using non-cash transactions (e-money) is based on several factors, namely behavior based on muzakki's beliefs, behavior based on the environment, behavior based on conscious interest, behavior based on spontaneous interest (reflex motion), and behavior based on external factors. (Aini et al., 2018).

Muhamad Hasif Yahaya, Khaliq Ahmad (Yahaya & Ahamd, 2018) explained that the role of mobile banking in

financial inclusion is recognized and supported to play an important role in developing and improving economic and social conditions in developing countries. Muhammad Donni Lesmana Siahaan, Prihandoko (Siahaan & Prihandoko, 2019), explained that online zakat provides great benefits.

Pertiwi Utami, Basrowi, explained that the application of the principle of fintech-based zakat payments was able to create good corporate governance at BAZNAS quite well Julianas (Utami et al., 2019). Darlin Rizki explained that peer-to-peer loans are effectively used to manage zakat funds in sustainable investment instruments, namely by collaborating between LAZ and LKS, where LAZ represents mustahiq as a lender or investor and LKS as a place to bring borrowers together (Rizki, 2019).

Ivan Rahmat Santoso explained that the strategy to optimize zakat could be through improving the governance system and information about zakat-based digitalization institutions. In addition, the information for the mustahik and muzaki databases needs to be improved to optimize the collection and distribution of zakat (Santoso, 2019). Randi Swandaru explained that the impact of SIMBA implementation on zakat collection in Indonesia was positive and significantly impacted on national zakat collection as well as the human development index, which was used as a proxy for human resource management (Swandaru, 2019). Lucky Nugroho explained that ZIS acceptance using fintech and non-fintech there is a strong and significant correlation. This means that the use of fintech will affect the amount of ZIS acceptance (Soekapdjo et al., 2019).

Siti Masruroh (2016) explained that the application system for zakat, infaq, and alms is very much needed as a suggestion for receiving and distributing people's funds on target, and the application system for zakat, infaq, and alms which is

computerized and becomes an alternative solution to assist in the management process of distributing zakat, infaq, and alms. With this system, users check and print information on receiving and distributing donations daily, weekly, or monthly from the results of their reports.

Ade Nur Rohim explained that the application system for zakat, infaq, and alms is very much needed as a suggestion for receiving and distributing people's funds on target and the application system for zakat, infaq, and alms which is computerized and becomes an alternative solution to assist in the management process of distributing zakat, infaq, and alms. With this system, users check and print information on receiving and distributing donations daily, weekly, or monthly from the results of their reports (Rohim, 2019).

In general, the results of research related to zakat, as stated above, explain that zakat can be done online and in terms of collection to increase the collection of zakat funds. Compared to the results of the research above, as illustrated in the problem, this study places more emphasis on problems and solutions in relation to the management of zakat funds using digital platforms. Thus, the difference with previous research lies in the angle of the approach used and the object of research. However, this research is still put forward because it is considered to be able to enrich the discussion of this research.

METHODOLOGY

The methods that will be used in this research include several qualitative methods, particularly the Interview method, Delphi method, and the Analytic Network Process (ANP) method. The interview method is used to identify the readiness of the Institution in managing zakat funds digitally. The Delphi method is used to identify the problem causing the low digital

zakat collection in South Kalimantan, while the ANP method is used to evaluate the results of the Delphi method and find out the main cause of the low digital zakat collection in South Kalimantan.

Data

The data used in this study are the results of interviews with zakat managers in South Kalimantan, namely 14 BAZNAS and 4 (four) LAZNAS consisting of the National Amil Zakat Agency of South Kalimantan province, BAZNAS Banjarmasin City, BAZNAS Banjarbaru City, BAZNAS Batola Regency, BAZNAS Banjar Regency, BAZNAS Tapin Regency, BAZNAS Hulu Sungai Selatan Regency, BAZNAS Hulu Sungai Tengah Regency, BAZNAS Hulu Sungai Utara Regency, BAZNAS Tabalong Regency, BAZNAS Balangan Regency, BAZNAS Tanah Laut Regency, BAZNAS Tanah Bumbu Regency, BAZNAS Kotabaru Regency, LAZ Rumah Zakat, LAZ Rumah Orphans, LAZ LMI and LAZ Darut Tauhid. Then besides practitioners there are also experts from various universities in South Kalimantan who understand the condition of Zakat in South Kalimantan.

All respondents were subjected to in-depth interviews, then after the process, were asked to fill out a questionnaire for the Delphi method and the ANP method. The selected practitioner respondents are the chairperson or deputy chairperson of each BAZNAS and LAZNAS, then the expert respondents are from academics, regulators, and experts, who study, manage, and research zakat both in South Kalimantan and Indonesia, including Central BAZNAS officials and departmental officials. Zakat and Waqf from the Ministry of Religion as the regulator, several academics from universities that have Islamic economics and finance study programs and teach and/or have researched on zakats, such as from ULM, Uniska, UIN Antasari, and Nahdatul Ulama University. In-depth

interviews were conducted with all respondents to explore the problem of digital zakat management in South Kalimantan. In addition, they filled out questionnaires for the Delphi method and the ANP method.

Model Development

The model in this study is divided into two parts: first, the model regarding the digitization of zakat management as shown in Figure 2 then related to the model in ANP as shown in Figure 3.

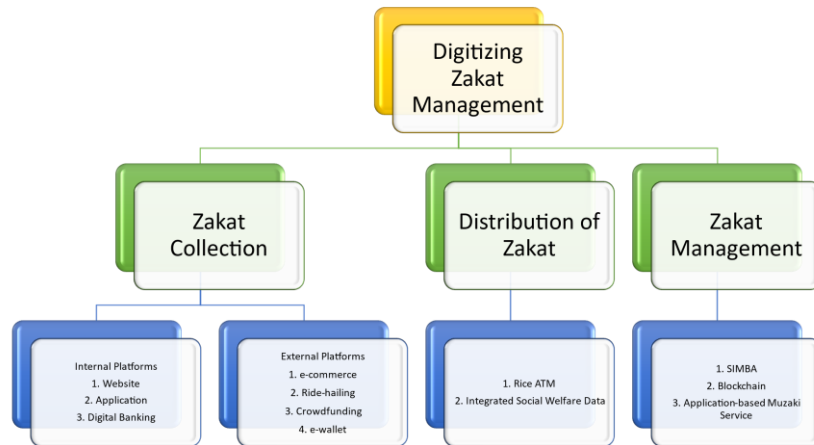


Figure 2. Digitizing Zakat Management

| PROBLEMS OF USING DIGITAL PLATFORM IN ZAKAT MANAGEMENT AND ITS SOLUTIONS | |
|--|---------------------------------|
| DELPHI | |
| PROBLEM | |
| Eksternal | Internal |
| Society | HR |
| Muzakki | Management |
| Government | IT |
| Digitization | Socialization and Communication |
| SOLUTION | |
| Eksternal | Internal |
| Society | HR |
| Muzakki | Management |
| Government | IT |
| Digitization | Socialization and Communication |
| ANP | |
| ALTERNATIVE OF BEST SOLUTION | |

Figure 3. The Problem Collection of Zakat Through Digital Platform and its Solutions

Method

This study conducted a series of analyzes that included 3 (three) stages. First, interviews or in-depth interviews were conducted with all respondents to obtain data related to data analysis on the readiness of zakat managers in South Kalimantan in facing the digital era. Second, the Delphi

method was used and developed by Norman Dalkey and Olaf Helmer at the Rand Corporation, a research institute in Santa Monica, California, the United States, in the 1960s (Dalkey dan Helmer, 1963; Hsu dan Sanford, 2007).

At this stage, the researcher carried out several stages, namely (i) in-depth

interviews with experts and practitioners to prepare open-ended questionnaire questions, this aimed as a basis for collecting specific information about a problem; (ii) The process of submitting a structured questionnaire that has been collected in the first stage. Respondents were asked to review the list of elements that had been summarized by the researchers based on the information in the first stage; (iii) The process of delivering the previous results, namely the list of elements, is complemented by a priority assessment that has been summarized by the researchers. Respondents will provide a ranking order to establish the initial priority among the collected elements; (iv) The result of this stage is that the value of agreement and disagreement can be identified (Ascarya & Yumanita, 2018).

Third, Analytic Network Process Method. In general, there are three phases or stages in conducting analysis using the ANP approach, namely (i) Model Construction, and this stage is carried out to identify what variables will be used in the ANP model related to the research objectives; (ii) Quantification of the Model, Quantification of the ANP Model begins with the preparation of a questionnaire that refers to the ANP model that has been validated; and (iii) Results in Analysis (Ascarya & Yumanita, 2018).

RESULTS AND ANALYSIS

Digitizing Zakat Management Technology in Zakat Management

The results of interviews conducted indicate that almost all zakat managers have internet and information media to support the operational activities of the zakat amil

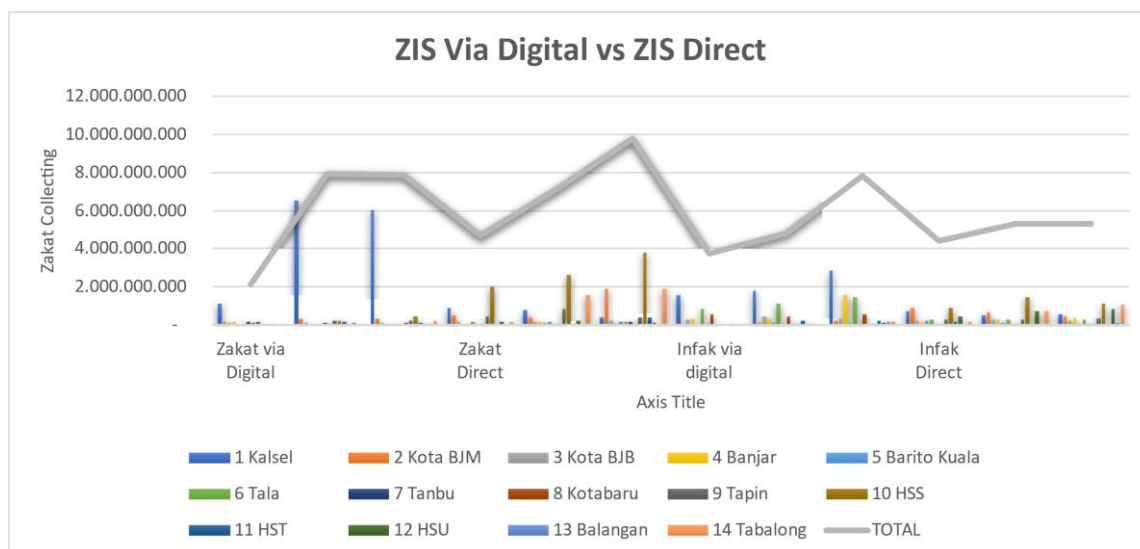
institutions. One of the simplest media channels and usually owned by an institution is the official email of the Institution. However, of the 18 zakat managers in South Kalimantan, 90% of them already have an official email, and 10% do not yet have an official email. In addition to official email as the simplest media channel, amil zakat institutions have also utilized various digital collection platforms (institutional websites, crowdfunding sites, social media, and various other channels).

The importance of knowledge about blockchain is also very much needed by amil in managing zakat so that zakat distribution is right on target and ensures that there is no overlapping of mustahik. The more LAZ understands the blockchain system and its uses, the higher the possibility of applying this technology in zakat management. Based on the results of interviews, 80% of amil know about blockchain, and 20% do not know.

Currently, the availability of the mustahik database is one of the obstacles in the distribution of zakat that has been received from muzakki, due to several things related to the overlapping of distribution with several other institutions or institutions. Of the 14 zakat managers, 75% already have a Mustahik and Muzakki Database for the last three years.

a. Zakat Collection

The number of zakat collections in Kalimantan has continued to increase in the last three years, as well as the growth of zakat via digital has increased from 2018 to 2019, increasing by 278%. However, the above collection is, of course, still far from the total potential of zakat in South Kalimantan.



Source: Author's Analysis (2021)

Figure 4. Zakat and Infak via Digital vs Direct

b. Development of Zakat Payment Innovation During Covid-19

One of the legal products related to the digitization of zakat during this covid is from the Ministry of Religion, which issued an appeal through the Circular Letter of the Minister of Religion Number 6 of 2020 concerning Guidelines for Ramadan Worship and Eid Al-Fitr 1 Syawal 1441 H in the midst of the Covid-19 Pandemic. One of the contents of the circular mentions the collection of zakat, infaq, and alms

(ZIS). It is suggested that zakat collection should minimize physical contact as much as possible, and it is also hoped that the distribution will not be carried out through a coupon exchange system and gather a large number of people. Therefore, the use of online services in the management of zakat is absolute to be utilized in the current pandemic conditions. Table 2 shows a comparison of zakat via digital with direct zakat.

Table 2. Zakat via Digital Vs Zakat Direct

| BAZNAS Kab/Kota | Zakat via Digital | | | Direct Zakat | | |
|------------------------|-------------------|---------------|---------------|---------------|---------------|---------------|
| | 2018 | 2019 | 2020 | 2018 | 2019 | 2020 |
| <i>Kalsel</i> | 1,131,949,657 | 6,562,278,249 | 6,021,690,208 | 890,995,350 | 766,225,933 | 408,507,933 |
| <i>Kota BJM</i> | 184,567,512 | 313,833,072 | 333,526,938 | 495,536,831 | 394,329,278 | 1,900,786,420 |
| <i>Kota Banjarbaru</i> | 100,000,000 | 86,852,545 | 132,189,433 | 139,633,379 | 156,466,000 | 221,373,900 |
| <i>Banjar</i> | 173,046,000 | 12,495,080 | 35,981,363 | 60,524,500 | 173,067,000 | 95,122,000 |
| <i>Barito Kuala</i> | - | 44,719,258 | 50,102,078 | 77,603,000 | 81,797,000 | 147,966,477 |
| <i>Tala</i> | 9,193,252 | 52,392,023 | 54,477,140 | 140,997,500 | 189,070,000 | 165,823,625 |
| <i>Tanbu</i> | 138,462,988 | 121,920,178 | 76,645,689 | - | 10,000,000 | 157,650,000 |
| <i>Kotabaru</i> | 83,547,778 | 71,824,815 | 97,707,661 | 5,300,000 | 58,690,000 | 24,525,000 |
| <i>Tapin</i> | 147,307,500 | 236,517,893 | 232,770,462 | 432,461,400 | 853,091,400 | 391,730,500 |
| <i>HSS</i> | 62,631,277 | 198,566,538 | 419,576,795 | 2,025,077,970 | 2,638,098,286 | 3,776,191,134 |
| <i>HST</i> | - | 134,984,161 | 87,075,254 | 61,401,985 | 13,475,000 | 411,760,000 |

| BAZNAS Kab/Kota | Zakat via Digital | | | Direct Zakat | | |
|--------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| | 2018 | 2019 | 2020 | 2018 | 2019 | 2020 |
| <i>HSU</i> | 75,850,000 | 10,000,000 | 74,652,000 | 168,937,000 | 199,921,500 | 131,060,000 |
| <i>Balangan</i> | | 106,330,242 | 34,251,317 | - | 52,335,143 | 51,064,000 |
| <i>Tabalong</i> | - | - | 201,887,865 | 169,138,505 | 1,565,430,751 | 1,891,417,270 |
| | 2,106,555,964 | 7,952,714,054 | 7,852,534,203 | 4,667,607,420 | 7,151,997,291 | 9,774,978,258 |
| | | 278% | -1% | | 53% | 37% |

Source: Author's Analysis (2021)

In terms of the amount of direct zakat, it is indeed greater than zakat via digital, but when viewed from the growth side of digital zakat, it shows greater growth than direct zakat in 2019. This means that public response interest has increased with digitalization even though in 2020, it will stagnate again.

Institutional Readiness in Digitizing Zakat Management

The institutional readiness segment in this study uses several indicators, namely: perceptions of the importance of using technology in LAZ, views related to digitization, readiness to face the digital era, paid media channels, application of the Zakat Core Principle (ZCP), budget allocation for HR development, blockchain implementation plans, and amil digital competency improvement program.

The results of this study indicate that 76.2% of zakat managers view that the use of technology in BAZNAS or Laznas is very important and 23.8% consider it important, and all zakat managers consider digitalization to support the progress of BAZNAS and Laznas in South Kalimantan.

Then in terms of media channels used, 61.9% of zakat management institutions use paid media channels, and 38.1% do not. The average Amil education is undergraduate, and in the recruitment process, amil 42.9% use digital media, and 57.1% do not use digital media or do it conventionally, such as through a private bidding process. In addition, 85.7% of amil are able to use digital channels, and 14.3%

have not been able to use these digital channels.

The majority of zakat managers do not have IT and digital marketing divisions, namely 66.7% and 61.9%, respectively. However, as many as 71.4% of SOPs are available; the remaining 28.6% do not have SOPs only made when there is a need.

Regarding internet availability at the office, 100% of zakat managers have internet access. However, as many as 42.9% admitted to experiencing obstacles in internet access, especially in regencies far from the provincial capital; the remaining 57.1% never experienced significant internet access barriers. Then of the 14 zakat management institutions, 81% have active digital channels, and 19% do not. The majority of digital media used are social media as much as 85.7%, using influencers as much as 9.5% and 4.8% through other digital channels such as broadcast messages and others. However, what is interesting is that as many as 66.7% of zakat management institutions have systems other than the center because it is adjusted to the capabilities of each zakat institution that is linked to easing of reporting.

a. Zakat collection

Regarding the use of technology in zakat collection, 85.7% of zakat managers have cooperation with e-commerce, 61.9% of zakat management institutions have websites, but only 19% use crowdfunding technology. The use of an e-wallet for the convenience of paying zakat as much as 47.6% is used by zakat management institutions. The use of

SIMBA is only used by 71.4% of zakat institutions.

b. Distribution of zakat

The majority of zakat management institutions in South Kalimantan do not yet have rice ATMs; rice ATMs are only owned by two institutions, namely Rumah Zakat and Baznas of South Kalimantan Province. Likewise, the Social Welfare Integrated Data is only owned by 33.3% of zakat management institutions.

The Low Collection of Zakat Through Digital and Its Solutions

Regarding the Delphi and ANP analysis, researchers are still waiting for a response from one of the digital zakat experts and the mayor of Banjarmasin, who can be interviewed in early September. Table 3 is a summary of operational variables for the low collection of zakat via digital in South Kalimantan, and the alternative solutions.

Table 3. Summary of In-depth Interview

| PROBLEM | | | |
|--|--|-------------|-------------|
| 1. Collection of Zakat | | | |
| <i>Internal Problem</i> | | | |
| <i>HR</i> | | <i>Rank</i> | <i>Note</i> |
| | | <i>1-5</i> | |
| 1 | Lack of understanding about understanding IT and Digital Marketing | | |
| 2 | Weak leadership knowledge regarding the digitization of zakat collection | | |
| 3 | Lack of understanding of amil about digitizing zakat collection | | |
| 4 | Amil is not enthusiastic about collecting zakat funds through digital | | |
| 5 | There is no training on digitizing zakat collection yet | | |
| <i>IT</i> | | | |
| 1 | The name and whether the money transferred is in the form of zakat/infaq | | |
| 2 | Incoming zakat cannot be recorded on a daily basis, except for BSI ex BSM. | | |
| 3 | There are no websites and social media like Instagram | | |
| 4 | No app, e-commerce, QRIS, and e-wallet | | |
| 5 | There is no crowdfunding system that can be used by Muzakki | | |
| <i>Management</i> | | | |
| 1 | Planning for the collection of digital platforms is not sufficient | | |
| 2 | Limited funds to develop IT | | |
| 3 | There is no zakat IT standard | | |
| 4 | The zakat collection system is not yet effective | | |
| 5 | The organizational structure of zakat collection is not yet optimal. | | |
| <i>Socialization and Communication</i> | | | |
| 1 | Inappropriate socialization media | | |
| 2 | Ineffective use of social media | | |
| 3 | The lack of communication media in introducing the digitization of zakat | | |
| 4 | The lack of socialization of digital platforms regarding the amount of zakat funds collected | | |
| 5 | Less effective socialization | | |
| <i>External Problem</i> | | | |
| <i>Public</i> | | | |
| 1 | There are still many people who do not know the zakat payment system through digital platforms | | |
| 2 | Digitalization has not become a way of life for the people | | |
| 3 | Differences in the culture of the urban-rural community, young and old in understanding the digitalization of zakat | | |
| 4 | The culture of the people who are close to the ulama/kiai | | |
| 5 | The habit of people paying zakat directly, people prefer to pay directly to mustahik they know (neighbors, relatives) because they feel more comfortable, satisfied, and know exactly that they need it. | | |
| Muzakki | | | |

| | |
|--|--|
| 1 | There are still muzakki who come directly to pay zakat |
| 2 | Muzakki Can only be transferred to the account |
| 3 | Not all muzakki understand the use of Digital Applications, especially the generation aged 50 and over. |
| 4 | Differences in schools/understanding of zakat contracts |
| 5 | Another OPZ's credibility in digitization is higher by Muzakki |
| Government | |
| 1 | Lack of integrated support from the Government |
| 2 | The government has not considered the importance of zakat as part of public policy |
| 3 | Lack of budget support for the development of zakat digitization |
| 4 | There is no digital zakat movement from the Government |
| 5 | There is no structured communication-socialization education program from the Government. |
| Digitization | |
| 1 | Obstacles in making bank transfers when the ATM being used is interrupted |
| 2 | QRIS can only be done by one e-wallet |
| 3 | Slow and intermittent network |
| 4 | Digital zakat payments are still limited to bank transfers. |
| 5 | Zakat IT has not developed yet |
| 2. Zakat Management | |
| Internal Problem | |
| HR | |
| 1 | Lack of training for operators who have just joined BAZNAS regarding SIMBA |
| 2 | Lack of in-depth understanding of how the system contained in SIMBA |
| 3 | HR for SIMBA operators does not exist |
| 4 | Limited availability of SIMBA operator human resources |
| 5 | Lack of human resources to operate websites and social media |
| IT | |
| 1 | There is still no IT specialist |
| 2 | Lack of understanding of IT |
| 3 | Weak leadership knowledge regarding the use of digital in the zakat management process |
| 4 | Lack of understanding of amil using digital in the zakat management process |
| 5 | There is no training on digitizing zakat management through digital platforms |
| Management | |
| 1 | Insufficient means to support the digitization of zakat |
| 2 | Not yet <i>database</i> digitalintegrated zakat. |
| 3 | No information system yet digital zakat management |
| 4 | Lack of clarity and firmness Authority in the management of zakat digitization |
| 5 | Still using traditional zakat management |
| Socialization and Communication | |
| 1 | Lack of support from the Ministry of Religion in fostering the digitization of Amil |
| 2 | There is no connectivity between regional BAZNAS and the province or center regarding Amil digitization training |
| 3 | Ineffective coordination between Baznas and Laznas regarding the digitization of zakat |
| 4 | Ineffective coordination between OPZ and traditional amil regarding the digitization of zakat |
| 5 | There is no coordination between OPZ and UPZ regarding the digitization of zakat |
| External Problem | |
| Public | |
| 1 | Low public knowledge about OPZ's digital information system |
| 2 | Lack of community participation in supporting the digitization of zakat |
| 3 | Lack of public trust in the digitalization of zakat |
| 4 | Negative perceptions of digitization associated with OPZ |
| 5 | People are not comfortable with the digitization of zakat |
| Muzakki | |
| 1 | Muzakki's low knowledge of OPZ digital procedures |

- 2 Muzakki does not report payment of zakat by transfer
- 3 Muzakki's lack of trust in OPZ regarding the confidentiality of muzakki's personal data
- 4 Muzakki feels bad about giving real information about his wealth
- 5 Muzakki doesn't like self-publishing when paying zakat

Government

- 1 Lack of government support for the development of Baznas . office infrastructure
- 2 The government appoints Baznas leaders who are less competent in digitizing zakat management
- 3 Lack of government response to Amil's progress
- 4 Lack of government participation in providing incentives to Amil
- 5 Traditional coordination

Digitization

- 1 SIMBA often experiences server errors
- 2 Constrained when the internet network is interrupted or the system is down
- 3 There are often errors in the SIMBA system so that it hinders the input of muzaki or mustahik data
- 4 The absence of a website as a tool for information on the collection and distribution of zakat
- 5 The data collection system is still not integrated with each other, so the recording must be done in three data collection applications, which include SIMBA, the External Auditor Application, and through Microsoft Excel separately. This is of course very inefficient.

3. Distribution of Zakat

Internal Problem

HR

- 1 There is no special rice ATM staff yet
- 2 Lack of innovation in distributing zakat digitally
- 3 More effectively channeled traditionally
- 4 Mustahik doesn't understand digital platforms
- 5 Mustahik does not have an account

IT

- 1 Not yet *database* recipientdigitally integrated zakat
- 2 Distribution of zakat with undeveloped technology
- 3 There is no IT Governance in the distribution of zakat
- 4 Mustahik data is still traditional
- 5 Mustahik not understand IT

Management

- 1 Reports on the distribution of zakat funds are submitted regularly to muzakki. However, the report is still in hardcopy form so it requires extra costs.
- 2 Poverty data that is not captured digitally
- 3 Differences in data with other OPZ
- 4 Lack of data integration with UPZ
- 5 Lack of data adjustment with Laznas

Socialization and Communication

- 1 The data is not accurate so it is not right on target
- 2 The discrepancy of the data obtained with the actual data in the field
- 3 Lack of socialization of the benefits of digitization
- 4 Lack of digital marketing training for mustahik
- 5 Mustahik's lack of interest in digitization

External Problem

Public

- 1 Often people don't know that zakat distribution can be done digitally, namely with the rice ATM media
- 2 People want zakat distribution directly
- 3 Public perception of mustahik's understanding of digitalization is lacking
- 4 Lack of community participation in helping mustahik regarding digitization
- 5 The influence of scholars on public perception

Muzakki

- 1 Muzakki's desire to know the state of mustahik and its development

| | |
|---------------------|---|
| 2 | Muzakki wants a quick report on the distribution of zakat |
| 3 | Muzakki believes in OPZ who take advantage of IT |
| 4 | Muzakki wants mustahik data to be accessible through digital applications |
| 5 | Documentation of zakat distribution can be easily obtained |
| Government | |
| 1 | The lack of role of the Ministry of Communication and Information Technology in distributing zakat distribution reports digitally |
| 2 | Lack of data integration with Social Service |
| 3 | Local Government Welfare does not participate in the distribution of zakat |
| 4 | The government has less role in promoting the benefits of zakat |
| 5 | Lack of government knowledge about the benefits of zakat in the welfare of mustahik |
| Digitization | |
| 1 | The unavailability of digital tools owned by mustahik |
| 2 | The number of frauds in the name of mustahik over the phone |
| 3 | The number of frauds against OPZ related to mustahik and fake accounts |
| 4 | Fraud by misusing mustahik data for personal gain |
| 5 | Correction will be difficult if the mustahik's domicile is far from the office |

Source: Author's Analysis (2021)

| SOLUTION | |
|--|---|
| 1. Collection of Zakat | |
| Internal Solution | |
| HR | Rank Note 1-5 |
| 1 | IT and Digital Marketing Division Recruitment |
| 2 | Communication between digital literate amil and leadership |
| 3 | Socialization of the use of applications and BAZNAS Center teaches how to collect zakat through digital |
| 4 | Incentive System |
| 5 | Implementation of training on digitizing zakat collection |
| IT | |
| 1 | Create a special account for each type of collection |
| 2 | Advise muzaki to notify via digital media after transfer |
| 3 | Adding digital platforms other than Facebook such as websites and social media is needed to increase trust. |
| 4 | 1. Creating QRIS, applications and e-commerce 2. Open an e-wallet account such as GO-PAY, OVO, ShopeePay, just link etc |
| 5 | Designing and making crowdfunding |
| Management | |
| 1 | Make a structured plan for digitizing zakat collection |
| 2 | Maximize existing resources |
| 3 | Making zakat IT standards |
| 4 | Reconstruction of the zakat collection system |
| 5 | Improved efficiency and effectiveness collection management with IT (such as blockchain and crowdfunding) and social media. |
| Socialization and Communication | |
| 1 | Try various social media |
| 2 | Evaluate the use of social media on a regular basis |
| 3 | Collaboration with the government for communication media |
| 4 | Optimizing socialization through digital media |
| 5 | Short and Long term socialization planning |
| External Solution | |
| Public | |
| 1 | Effective outreach strategy to the community |

| | |
|--|---|
| 2 | Cooperation with government agencies |
| 3 | Differentiation of socialization strategy between urban-rural and old-young |
| 4 | Collaboration with scholars |
| 5 | Allowing muzaki to determine mustahik target. |
| Muzakki | |
| 1 | Zakat transfers can be introduced directly, for example, someone comes to pay their zakat directly to the Baznas office on condition that they have m-banking and the balance in it can be directed for on-site transfer to the Baznas account. |
| 2 | "1. Creating applications and e-commerce 2. Design and make crowdfunding 3. Open an e-wallet account such as GO-PAY, OVO, ShopeePay, just link, and others. " |
| 3 | Collaboration with many digital payments and online shops, online banking transfer services as well as the Crowdfunding Community |
| 4 | Socialization of the Zakat Contract |
| 5 | Synergy with other OPZ |
| Government | |
| 1 | Coordination with the government on a regular basis |
| 2 | Government support is more massive |
| 3 | Get budget support from Government, especially for the authorities zakat. |
| 4 | Launching the digital zakat movement |
| 5 | Designing socialization education programs structured communication. |
| Digitization | |
| 1 | Increasing the choice of ways to pay zakat via digital |
| 2 | QRIS should be added again, so that it is not only link only but other e-wallets as well. Because everyone only uses and saves balances in certain e-wallets. |
| 3 | Increasing the internet network to be higher so that it is smooth in the digitization process. |
| 4 | Expand payment methods. In addition, building a website with various features, for example muzaki can create an account, where on that account you can see the entire history of zakat that has been done by muzaki. |
| 5 | Developing Zakat IT |
| 2. Zakat Management | |
| Internal Solution | |
| HR | |
| 1 | Training for operators who have just joined Baznas |
| 2 | Participate in socialization activities or training regarding the existence of SIMBA carried out by both the Government and the private sector. |
| 3 | Work on reports using excel. |
| 4 | Participate in BAZNAS SIMBA training activities carried out by BAZNAS in South Kalimantan Province |
| 5 | Recruitment of volunteers from the community |
| IT | |
| 1 | IT HR Recruitment |
| 2 | Coordination together every week understand IT |
| 3 | Communication with other leaders |
| 4 | Structured training |
| 5 | Cooperation with Provincial and Central Baznas |
| Management | |
| 1 | Coordination with stakeholders or government |
| 2 | Coordination with private and government agencies |
| 3 | Establishing an information system |
| 4 | Strengthening authority for enforcement Act. |
| 5 | Updating the management system to digital |
| Socialization and Communication | |

| | |
|---------------------------------|---|
| 1 | Training by the Ministry of Religion and related agencies |
| 2 | Training that will be carried out by the Provincial and Central BAZNAS on a regular basis |
| 3 | Improve the coordination of Baznas and LAZ as operator. |
| 4 | Building OPZ coordination with traditional amil |
| 5 | Improve the coordination of Baznas and The UPZ, for example, makes the UPZ as a zakat management partner. |
| External Solution | |
| Public | |
| 1 | Education-socialization-communication strategy effective for increasing knowledge community regarding the digitization of zakat |
| 2 | Make a massive invitation to support the digitization of zakat |
| 3 | Improving zakat digitization performance |
| 4 | Creating positive content related to OPZ and digitizing zakat |
| 5 | Communicating the results of the digitization of zakat management performance. |
| Muzakki | |
| 1 | Socialization through various media |
| 2 | Maintain good relations with muzakki by routinely providing information or zakat treasures |
| 3 | Creating content about personal data security is not used as commercial material |
| 4 | Provides various zakat calculation services. |
| 5 | Multiple easy ways to pay zakat. |
| Government | |
| 1 | Get government support on Baznas kantor office infrastructure |
| 2 | Incorporating the theme of digitizing zakat in the selection of leaders |
| 3 | Amil coaching by the government |
| 4 | The government participates in improving the welfare of zakat managers |
| 5 | Coordination is carried out in a modern and conducive manner |
| Digitization | |
| 1 | SIMBA can be used when the server is good |
| 2 | Using manual applications that have been created based on the policies of each BAZNAS |
| 3 | Coordination with SIMBA Center to return to normal |
| 4 | Create a website or create a baznas report link |
| 5 | To overcome this, a special application for recording can be made, in which the data entered in the application will automatically record what the previous three applications were. If this method cannot be done, it is enough to record it with the SIMBA application and Microsoft Excel, and the results can be printed as an offline data backup. |
| 3. Distribution of Zakat | |
| Internal Solution | |
| HR | |
| 1 | There needs to be a special rice ATM staff |
| 2 | Coordination with creative digital team |
| 3 | Combine with digital |
| 4 | Communicate regularly about the benefits of digitization |
| 5 | Socialization by Cooperation with the banking sector |
| IT | |
| 1 | Building a database recipientdigitally integrated zakat |
| 2 | Develop zakat distribution with technology |
| 3 | Creating IT Governance in the distribution of zakat |
| 4 | Dualism of data logging |
| 5 | Amil's participation in building Mustahik's understanding |
| Management | |
| 1 | Digitizing the report on the distribution of zakat funds |

| | |
|--|---|
| 2 | Gradually start to register digitally |
| 3 | Communication with other OPZ |
| 4 | Massive and structured communication to update data |
| 5 | The role of FOZ is enhanced in communication |
| Socialization and Communication | |
| 1 | Completion of integrated data from various agencies |
| 2 | Regularly every year to report actual data from the field team to BAZNAS |
| 3 | Cooperation between FOZ members |
| 4 | Cooperation with the digital marketing community and ministries |
| 5 | Generating interest and informing the importance of digitalization today |
| External Solution | |
| Public | |
| 1 | Provide socialization to the community both directly and through other social media |
| 2 | Can be directly and documentation reported digitally |
| 3 | Increase positive perceptions by providing mustahik progress data |
| 4 | Need the participation of scholars and the government |
| 5 | Coordination with scholars regarding the digitization of zakat |
| Muzakki | |
| 1 | a development crowdfunding app |
| 2 | Website development or maximizing WA services |
| 3 | Using IT in the process of submitting announcements or reports |
| 4 | Development of mustahik data reporting |
| 5 | Combination of various kinds of information about reporting |
| Government | |
| 1 | Coordination with Diskominfo to place digital ads |
| 2 | Coordination and synchronization of data on a regular basis |
| 3 | Involving kesra in every meeting |
| 4 | Launching a zakat campaign |
| 5 | Mustahik's welfare development communication |
| Digitization | |
| 1 | Field facilitators maximize mentoring in a hybrid way |
| 2 | Mustahik has a mustahik's main number |
| 3 | 2-step verification system by baznas and field assistants |
| 4 | Mustahik given insight into personal data protection |
| 5 | Maximizing field assistance and reporting to the office through digital media |

Delphi and ANP Discussion

Still On Process FGD.

Analysis

The results of the researcher's analysis of 14 zakat management institutions in 2021 show that the acquisition of ZIS funds in South Kalimantan has been dominated by digital collection. Although the comparison between conventional and digital is small, the result of digitally raising ZISWAF in 2020 is Rp. 15,667,605,404, while those raised through conventional methods are Rp. 15,079,887,708. This means that ZIS via digital is only 4% more than conventional methods. The not yet optimal

use of digital platforms in this aspect of the collection is thought to be due to the low capacity of muzakki in using digital media and the community's unfamiliarity with distributing zakat digitally. In addition, the managers of zakat institutions are also not fully maximized in utilizing digital platforms in the aspects of zakat collection, socialization, and promotion.

The era of digitalization encourages zakat management institutions to use digital for advertising such as promotions through social media, namely Facebook, Instagram, and other social media. But for Instagram and Facebook, ads are still not used. The reasons for using digitalization also vary; the majority of management institutions

state that the use of zakat digitization is to make it easier to disseminate information. In addition, the reasons for using a digital platform are that it is easier to report the use or distribution of zakat funds to muzakki, to be able to reach more muzakki, to make it easier during the covid-19 pandemic, to keep up with the times where there are already many QRIS and e-wallet users, and to provide information. About zakat and other da'wah as well as providing convenience for mustahik in obtaining information about assistance

CONCLUSION AND RECOMMENDATION

Conclusion

Based on the results of the study, it was found that the readiness of the Institution in using digital platforms in zakat management began to increase as evidenced by an increase in zakat acquisition from 2018 to 2019, which grew by 278%, but with this pandemic, the Institution had to adapt more to the use of digital platforms. Due to the collection of zakat via digital from 2019 to 2020, there was a decrease of 1%.

Recommendation

This research shows that the majority of zakat digitization encourages the growth of zakat fund collection, so there is a need for training related to digital marketing, the use of SIMBA, and training on digitalization of mustahik data in an integrated manner. In addition, there is a need for an information system related to collaboration between zakat management institutions and the Government through a government website that can be accessed by the wider community.

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