

Digital Transportation of Zakat Management at BAZNAS in Tegal District

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ABSTRACT

With the largest Muslim population in the world, Indonesia has great potential in developing zakat. In the end, zakat also has not been able to solve social welfare problems in fundraising and distribution. This study aims to determine the public's response to the procurement of zakat payments through the media platform from Baznas to Muzaki to make it easier for Muzaki to pay Zakat. This study uses a descriptive qualitative method, the type of data used is primary. The results of the study show that people's interest in paying zakat is quite good, but before there was digital transformation in zakat payments, people were still having trouble paying their zakat at zakat receiving institutions, especially Baznas due to the busyness of the muzakis whose time was used more for work and do their thing. With a change in the digital field of zakat payment or E-Zakat, the community will be more helpful and will choose to pay zakat at zakat receiving institutions. Because they will be more able to streamline their time without leaving their obligations as a devout Muslim.

Keywords: Digital Transportation, Zakat Management

INTRODUCTION

Based on data from the Directorate General of Population and Civil Registration of the Ministry of Home Affairs, Indonesia's population growth in 2022 is 272.23 million people (BPS 2022). The Covid-19 pandemic that hit the world caused the world's economic conditions to decline. Tackling the Covid-19 virus outbreak also requires collaboration from many parties. Especially in this context, the role of organizations and social institutions is very much needed, such as the OPZ organization (Zakat Processing Organization), waqf institutions and ZIS management institutions.

The establishment of the Amil Zakat Agency (BAZNAS) is the government's effort to organize zakat, BAZNAS itself was formed by the government to be obliged to distribute zakat

to mustahik according to eight groups according to Islamic law, trustworthiness, benefit, justice, legal capacity and integrated so that distribution can be accounted for and its use.

In the Law of the Republic of Indonesia No. 23 of 2011 concerning the management of zakat, the government issued regulations regarding the management of zakat in order to determine the maximum implementation of zakat. If zakat is managed properly through the provision of education and business capital to mustahik, so that mustahik have the skills and expertise to meet their next life's needs to reduce the number of mustahik and increase muzaki in order to increase the amount of zakat funds to be collected. Zakat management itself can follow current developments in order to achieve all goals properly.

With the largest Muslim population in the world, Indonesia has great potential in developing zakat. In the end, zakat also has not been able to solve social welfare problems in fundraising and distribution. But at least it can reduce the problem of poverty in Indonesia. Such as BAZNAS programs include Economics, Scholarships, Center for Strategic Studies (PUSKAS), Scholars and Active Services. For this reason, BAZNAS must be able to demonstrate performance capability in managing funds from the public so that the public will trust the distribution of funds from Baznas. Moreover, there are still many people who do not fully understand where the distribution of funds from BAZNAS will be directed, whether it will be distributed to those who are entitled to receive it or is it just a formality on the organizational side.

The management of zakat, infaq and shadaqah (ZIS) must be prudent, prudent, responsible and transparent. BAZNAS as the Zakat Management Agency must be able to provide certainty and certainty. All community funds (muzaki) received must be recorded in a good and correct bookkeeping system (Irwan et al. 2019). A good ZIS money management system shows the ability and performance of BAZNAS. Managing funds from the public so that people trust the distribution of zakat. The zakat institution will increase, especially during the Covid-19 pandemic, muzaki deposit their zakat to BAZNAS. As a requirement for implementing responsibility and transparency, BAZNAS is obligated to prepare financial reports in accordance with applicable regulations (Yanuar et al. 2020).

Based on the description above, this study aims to determine the public's response to the procurement of zakat payments through the media platform from Baznas to muzaki to make it easier for muzaki to pay zakat.

METHODOLOGY

This research uses descriptive qualitative method, the type of data used is primary. Looking at several sources to look for various variables and to find out public awareness of zakat payments. Sampling is seen from a group of people to determine elements, a small part of a community chosen by researchers as a view of a study.

In general, the population can be defined as a group or set of elements, elements or units with attributes or attributes within a certain area or range of certain characteristics, and identified by researchers as the subject of analysis by Wahyudin (2015). The population in this study are Zakat Management Organization (OPZ) employees who operate E-Zakat services in Tegal Regency. The sampling technique used is the quota sampling technique. First, the quota sampling technique is adopted, and the researcher determines overall sample size and the total partial sample size or quota sample size according to certain characteristics.

RESULTS AND DISCUSSION

Zakat means growing, purifying, (purifying), repairing, which means self-cleaning that is obtained after the implementation of the obligation to pay zakat. (Yurista, 2017). According to Ahmad Musthofa Lutfiyanto Zakat is one of the pillars of Islam after the creed and prayer. Zakat worship can clean the owner's property by removing some of his property which is the right of the poor and so on. (Lutfiyanto, 2020). Zakat is an obligation for Muslims, therefore it is very important to issue assets that are obligatory to zakat. (Sisdianto et al., 2021).

Zakat is the third of the five pillars of faith. Which means issuing zakat is an obligation for a Muslim who has fulfilled the requirements as already mentioned. Zakat is not only oriented towards religious issues, but zakat is also oriented towards

social problems, where in some of our assets there are rights of the poor that we are obliged to give.

Digital Transportation

Transportation is the process of transitioning work systems from operations that no longer use human power but are more inclined to fully automated and sophisticated operating systems with computer systems. In the context of digital transformation in zakat management, it means that there is a process of transitioning the work system, especially from the zakat manager, in this case Baznas, where from the zakat payment perspective, muzaki who originally made transactions must go directly to the Baznas office when they are going to make zakat payments, now the system is no longer active need to be done again. Because with technological advances, muzaki only need to pay zakat from home through alternative digital media platforms that have collaborated with Baznas, one of which is Shoppe.com, Mataharimall.com, and Gopay. And of course we can also directly via media transfer through an account that has been prepared by Baznas. What is certain is that it will be easier for muzaki to make zakat payments by not having to go directly to the Baznas office to fulfill their obligation to pay zakat. The applied zakat is digital zakat which enables and utilizes technological sophistication to receive and distribute zakat by zakat institutions in Indonesia. Therefore this digital zakat is a solution to provide a stimulus to the zakat problem in Indonesia, which lacks literacy and trust in amil to manage zakat. So that this digital zakat is not only for receiving and distributing but also equipped with literacy and national zakat data to serve the community/ummah in Indonesia.

Interest

Interest is the desire or interest in something, both objects and activities that are in accordance with the feelings of the individual or that person as a source of motivation. In the questionnaire the researcher has concluded that the majority of the community, especially the people of Tegal Regency, have a high interest in paying zakat through the media platform under the auspices of BAZNAS, especially with this system change they feel there is an efficiency in their time in carrying out the obligation to pay zakat. This means that they no longer need to come directly to the BAZNAS office to pay zakat because they can take advantage of current technology which is very helpful for their time efficiency. And based on a survey of researchers that the public will always use the media platform or E-Zakat in a sustainable manner in the future. That is, the use of digital technology in the payment of zakat (E-Zakat) really helps people to fulfill their obligations as a Muslim.

Transactions

Transactions are systems that carry out and record daily routine transactions that can be measured in money and have an impact on the financial position of an institution or company, muzaki/ community satisfaction, and quality of service.

Usability

Usability is the extent to which a person believes that the use of a particular information system will improve his performance effectiveness, efficiency, minimize mistakes and pride.

Transparency

Transparency is a process of openness from management, especially public management, to build access in the management process so that information

flows in and out in a balanced manner. Available policy announcements regarding income, financial and asset management, Available financial reports that can be accessed, Available timely accountability reports, Available facilities for voting and muzaki suggestions & Available information delivery system.

According to Amalia (2019) transparency in an Islamic perspective is divided into three, namely:

1. Financial information about zakat management must be easily accessible so that interested parties can find out this information;
2. The information conveyed must be honest, complete and include all matters related to the information provided;
3. Fairness when providing information to all parties.

Based on the data that the researchers obtained, that almost 85% of the people in the Prupuk Selatan Sub-district were still unable to access information regarding data transparency from the Tegal Regency Baznas itself. Because most of them cannot understand how they can update the data provided by Baznas due to their lack of understanding of an internet.

Accountability

Accountability is defined as a clear function, structure, system and organizational responsibility so that the management of the company is carried out effectively, compliance with procedures, careful service, responsive service, and low cost service.

Trisno (2017) explains that the implementation of accountability needs to pay attention to the principles of accountability, such as:

1. There is a commitment between leaders and all employees to set

organizational strategies so that they have accountable values;

2. A system that guarantees managing resources consistently;
3. Improving the achievement of goals and objectives that have been set;
4. Have an agreed vision, mission, and results;
5. Uphold the values of honesty, objectivity and transparency.

According to the NCG (National Committee on Governance) the principle of accountability is the principle where managers are obliged to foster an effective accounting system in order to produce accountable financial reports.

Zakat management is the activity of planning, collecting, distributing and utilizing zakat funds. To obtain maximum efficiency and results, zakat must be managed in accordance with Islamic law, trustworthy, has useful values, fair, integrated, and accountable. Zakat management is regulated in Law No. 23 of 2011 which states that the principles of zakat management organizations are: in accordance with Islamic law, trustworthiness, usefulness, fairness, legal certainty, integrity & accountability in order to provide optimal results and effectiveness in managing zakat funds which requires professional management and management. Therefore, it shows that partially, accountability and transparency have a positive effect on muzaki decisions.

CONCLUSION

This study aims to determine people's interest in paying zakat using current technological advances. Where researchers collect voices from the Tegal Regency Community which we then make as the result of our research.

Based on the results of the research, it can be seen that the public's interest in

paying zakat is quite good, but before there was digital transformation in zakat payments, the community was still having trouble paying zakat at zakat receiving institutions, especially Baznas due to the busyness of the muzakis who indeed spent more of their time to work and do their thing. With a change in the digital field of zakat payment or E-Zakat, the community will be more helpful and will choose to pay zakat at zakat receiving institutions. Because they will be more able to streamline their time without leaving their obligations as a devout Muslim.

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