Utilization of Zakāh Application as Zakāh Management Innovation in Increasing the Zakāh Potential

(Penerapan Aplikasi Zakat Sebagai Inovasi Pengelolaan Zakat dalam Meningkatkan Potensi Zakat)

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Abstract:
This study wants to reveal how the BAZNAS zakāh application makes it easier for Muzakki to pay zakāh and the extent to which the effectiveness makes Muzakki fulfill their zakāh obligations. By using a qualitative approach, this research data comes from primary and secondary data. Researchers obtained primary data by conducting interviews with related parties such as the District BAZNAS and related parties. Meanwhile, secondary data is obtained by researchers from various literatures such as books, research journals, final academic assignments, and others related to this research, which can complement existing problems. The results of this study revealed that in 2017, the zakāh received by BAZNAS (Institutions that manage zakāh nationally) was IDR 6,224,371,269,471. After the payment of zakāh through this online zakāh application, the receipt of zakāh received by BAZNAS reached Rp 8,117,597,683,267, indicating that this application zakāh has become a tangible medium in increasing awareness of Muzakki for doing a zakāh.

Keywords: Zakāh Online; Zakāh Application; Optimization of Zakāh Payments

Introduction
Along with the development of the times, technology has become something that cannot be separated from humans. Indonesia is one of the most prominent

http://jurnalkeji.unsby.ac.id/index.php/elqist
Islamic countries in the world. According to Databoks.co.id, based on Globalreligiusfuture data, Indonesia’s population of Moslems in 2010 reached 209.12 million, about 87% of the total population. In 2020, the Indonesian Moslem population was estimated to reach 229.62 million. Islam as a religion of "Raḥmatan li al-ʻĀlamīn" provides five things that must be carried out by each Moslem, namely shahādah, prayer, zakāh, fasting, and hajj for those who can do it. Every Moslem must carry out these five things to build the strength of his faith, starting from human relations activities and relationships to Allah Almighty.

Zakāh is an Islamic pillar that has the potential to reduce poverty. Because zakāh is social fund worship with a significant strategic position and determines Islam’s attention to economic empowerment is very large. The instrument of zakāh is an effort to shape the conscience of every Moslem always to behave and act socially, with the birth of individuals who are sensitive to each other. Condition of the ummah, then Islam as grace to the universe will race to the universe manifested in everyday life. Overcoming economic problems, especially in poverty eradication, requires a policy. Poverty eradication can be done by optimizing zakāh management. The existence of zakāh as one of the Islamic pillars is interpreted as mere worship, which is required of every Moslem for those who meet the requirements but more than that, namely as a system of distributing property among Moslems rich to the poor. So that zakāh can eliminate socioeconomic disparities in society.  

At the Caliph Abū Bakr al-Siddīq time, someone who denied zakāh was included in the kāfir class. Whereas a person who is reluctant to pay out zakāh because of hunks, but he knows that zakāh is obligatory, then he sins because of this reluctance. Zakāh should be taken by ʻĀmil (zakāh managers)from that person by force accompanied by Ta’zīr (punishment). The words of the Caliph Abū Bakr al-Siddiq when fighting those who were reluctant to pay zakāh; "If they were reluctant to hand over a young goat like what they have given to the Prophet, I would have fought them because they did not want to pay zakāh". From the time of the Prophet Muhammad, it’s very strictly implemented to give a complex code to Muzakki (who issue zakāh) to be aware of paying zakāh.

The goal of zakāh to improve people’s welfare is difficult to materialize if there is no active role from the Muzakki and ʻĀmil. Muzakki must be well aware that their goal of giving zakāh is not only to abrogate their obligations but more broadly, namely to alleviate poverty. Zakāh managers are also required to be professional and innovative in managing zakāh funds. One of the innovative zakāh management models is productive zakāh management, where this method is expected to accelerate efforts to alleviate people from the poverty line. They were initially the Mustaḥiq group and then became Muzakki.  

To support this, we are familiar with technology, and especially nowadays, people cannot be separated from cell phones. Technology can be used to manage

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BAZNAS (National zakāh Management Agency of Indonesia) revenue and expenditure data more professionally, minimize the "expectation gap", minimize fraudulent auditing acts, and be used as an internal digital audit for BAZNAS and the public access it easily. Especially nowadays with the development of information and communication technology which is getting faster and more sophisticated. For example, Internet media and the emergence of mobile devices such as laptops, tablet PCs, smartphones, etc. So that information will be elementary to obtain, and financial transactions can also be done by everyone online. Therefore, BAZNAS is currently developing a system of collecting zakāh through online media, namely using a Web-based information system.

BAZNAS launched an E-commerce zakāh program. Zakāh E-commerce at BAZNAS is one of the two digital fundraising concepts or digital funds owned by BAZNAS. The concept of digital fundraising at BAZNAS is divided into 2, namely internal and external platforms, where the internal platform is the platform managed by BAZNAS itself, namely the website. The website also features an online zakāh payment feature. The second is an external platform, namely a platform that is not managed by BAZNAS, such as E-commerce or other digital applications in collaboration with BAZNAS.

With this e-commerce zakāh program, it is hoped that it can provide convenience to people who are busy with all their activities but can still pay zakāh. Expand cooperation with e-commerce or other startup companies from communities to large companies and improve zakāh services on e-commerce. Before implementing this online zakāh payment, people tended to be lazy to pay their zakāh for the reason that the designated ‘Āmil Zakāh Institution is far from where they live. Especially in a situation like now, the government has forbidden people to leave the house. It will be a reason for the community to postpone the payment of their zakāh. The low level of public knowledge about fiqh al-zakāh, such as the phenomenon of paying zakāh directly to Mustahiq. Even though it is not certain that people who receive zakāh are not included in the eight groups as explained in the al-Quran. It means that people still do not believe in zakāh management organizations for zakāh that is distributed. Not only in terms of collection, in terms of managing and distributing zakāh, digitization will also be carried out so that the public can trust wholeheartedly in BAZNAS.

Therefore, the author makes this opportunity an object of research by observing and finding further steps to pay zakāh through this zakat application. After everything is explained, it will be known how much zakāh potential in Indonesia is and how much zakāh is realized with this zakat application.

LITERATURE REVIEW

The Meaning of Zakāh

The meaning of zakāh has many significations: *al-Barakah* '(blessing), *al-Namā* (growth), and holiness. Furthermore, the meaning of zakāh in other languages includes: *Zakāh* means blessing. It means that the *Muzakki* here gets four blessings from Allah in the form of reward, health, meaningfulness, and freedom from the punishment of Allah Almighty. *Zakāh* can also mean growth. The assets that are spent do not decrease. It increases like a stalk of rice that grows rice, which when it runs out will grow new rice. *Zakāh* means holiness. That is, *zakāh* issued is purified from dirt and sin.

Meanwhile, according to the term, *zakāh* has a meaning, namely a certain number of assets given to specific groups with certain conditions. *Zakāh* is part of one of the pillars of Islam, which is an obligation for every Moslem according to specific rules. It is also a humanitarian and social charity in the property of someone, or it can also be the fund to be given to those who are entitled with certain conditions, the impact is to purify and grow wealth and soul of *Muzakki*.7

**Legal Basis of Zakāh**

*Zakāh* is an obligation for every Moslem. As one of the pillars of Islam, *zakāh* is the greatest Islam foundation. Which is the obligation directly conveyed through the al-Qur'an and Hadīth. *Zakāh* is not ordinary charity or alms. It is a commandment from Allah that every Moslem must carry out. In the al-Qur'an there are many commands to carry out *zakāh*, such as Surah al-Baqarah verse 110:

وَأَقِيمُىا الصَّلََةَ وَآحُىا السَّكَاةَ ۚ وَمَا حُقَدِّمُىا لَِِوْفُسِكُمْ مِهْ خَيْرٍ حَجِيدُويُ عِىْدَ اللَََّّ ۗ إِنَّ اللَََّّ

“...And establish prayer and give zakāh, and whatever good you put forward for yourselves - you will find it with Allah. Indeed Allah, of what you do, is Seeing”

Likewise Surah al-Hajj verse 78 said:

فَأَقِيمُىا الصَّلََةَ وَآحُىا السَّكَاةَ وَاعْخَصِمُىا اِاللََِّّ هُىَ مَىْلََكُمْ ۖ فَىِلْمَ الْمَىْلَىٰ وَوِ

“...So establish prayer and give zakāh and hold fast to Allah. He is your protector; and excellent is the protector, and excellent is the helper.”

Also Surah al-Muzzammil verse 20 said:

وَأَقِيمُىا الصَّلََةَ وَآحُىا السَّكَاةَ وَأَقْرِضُىا اللَََّ قَرْضًا حَسَىًا

“...and establish prayer and give zakāh and loan Allah a goodly loan8...”

Apart from the above verses, there are several hadiths which show the importance of *zakāh* institutions. Among them is the *Hadīth* narrated by Ibn Abbas -may Allah be pleased with him-, he said that the Prophet -peace be upon him- Sending *sahābah* Muadz to the land of Yemen and saying to him which means as follows:

"You will come to a people of the *Ahl al-Kitāb*, so if you come, invite them to testify that there is no god but Allah, and Muhammad is the Messenger of Allah. If they obeyed you by that, tell them that Allah has imposed on them charity to be taken from their rich, so you can return to their poor. If they obeyed you by this, then beware of the crimes of their money, and beware

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8 In the form of charities and contributions to His cause.
the prayers of those who are persecuted because in fact there is no wall between him and Allah.9

Terms of Zakāh

The mandatory requirements for zakāh are, among others, the following: a. Freedom b. Moslem c. Bālīgh (adult) thas has intelligent d. The condition of the assets can be developed e. asset condition up to nishab f. Perfect ownership of property g. It has passed for one year, even one year is a condition for zakāh on plants and fruits h. No debt i. more than basic necessities.

The requirements for the validity of zakāh are, among others, the following: a. Niat, the Fuqā’ā’ (Islamic jurist) agree that intention is one of the conditions for paying zakāh, in order to differentiate it from other kafārat and sadaqah; b. Give ownership. It requires the granting of ownership rights for the legitimation of the implementation of zakāh, namely by giving zakāh to those who are entitled.10

People Who Have The Right to Receive Zakāh

We can find people who are entitled to receive zakāh in Allah’s word in Surah al-Tawbah verse 60:

إِوَّمَا الصَّدَقَاثُ لَِْفُقَرَاءِ وَالْمَسَاكِيهِ وَالْلَامَِِيهَ عَََيْهَا وَالْمُؤَلَّفَ تِ قَُُىاُهُمْ وَفِي الرِّقَابِ وَالْغَارِمِيهَ وَفِي سَبِيلِ اللََِّّ وَااْهِ السَّبِيلِ ۖ فَرِيضَتً مِهَ اللََِّّ ۗ وَاللََُّّ عََِيم  حَكِيم

“Zakāh expenditures are only for the poor and for the needy and for those employed for it11 and for bringing hearts together [for Islām] and for freeing captives [or slaves] and for those in debt and for the cause of Allah and for the [stranded] traveler - an obligation [imposed] by Allah. And Allah is Knowing and Wise.”

Apart from the eight groups that have been mentioned in the verse above, it is not entitled to receive zakāh even the zakāh issued by Muzakki will not be valid if given to other than the eight groups.12

Mandatory zakāh Assets

The assets that must be paid by Muzakki as zakāh are: trade goods, gold, silver (the wealth accumulated were likened to gold and silver), agricultural products and fruits, animal Husbandry, and mining products.13

Online Zakāh

Online zakāh is a zakāh payment mechanism that is carried out online without coming directly to meet the interested parties. It only involves one party with internet media, websites, ATMs (automated teller machines) and zakāh providers, which make it easier for Muzakki to pay zakāh and ‘Amil of zakāh to receive the zakāh. An online zakāh service is a form of activity that can have a

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10 Luthfi Riadi, “PENGARUH ZAKAT, INFAQ DAN SHODAQOH (ZIS) LEMBAGA AMIL ZAKAT SIDOGLI BANGKALAN PADA INDEKS PEMBANGUNAN MANUSIA (IPM) MUSTAHIK,” TANWIRUL UQUL Volume 01 (2020).
11 By the state to collect, guard and distribute the zakat
13 Riadi, “PENGARUH ZAKAT, INFAQ DAN SHODAQOH (ZIS) LEMBAGA AMIL ZAKAT SIDOGLI BANGKALAN PADA INDEKS PEMBANGUNAN MANUSIA (IPM) MUSTAHIK.”

el-Qist: Journal of Islamic Economics and Business (JIEB) 37
Vol. 11 No. 1 April 2021
good impact on society. That is to make it easier for Muzakki fulfilling his zakāh obligations so that it is expected to attract the awareness of many Muzakki. Not only that, with this mechanism, of course, many people who are classified as Mustaḥiq will feel the impact of receiving zakāh from Muzakki.¹⁴

The facilities offered by this online zakāh program include online zakāh, mobile zakāh, and zakāh accounts. First is online internet zakāh. It is an online internet service, the services provided include: 1) Online zakāh payment on the zakāh management institution (LAZ/BAZ) website or through the online zakāh service from the Muzakki bank account website; 2) Another service that can be used is online zakāh payment via an ATM. The second is mobile zakāh. It is one of the menus in the mobile banking application provided by Islamic banks in collaboration with Market Place (E-commerce) and BAZNAS in cellular services, so when a Muzakki intends to pay his zakāh, he only has to open the menu on his cell phone. There is also a zakāh via Short Message Service (SMS) gateway which has the same concept as the zakāh mobile menu. The difference is that SMS zakāh can be done manually without an internet connection. Muzakki simply sent an SMS containing the Muzakki name, Muzakki account, ‘Amil Zakāh account and the amount of zakāh paid to the LAZ/BAZ treasurer. The third is zakāh card. This facility makes it easier for Muzakki to pay zakāh through their debit/credit cards.

The online payment system at LAZ/BAZ is a transfer of funds from the Muzakki account to the LAZ/BAZ account. Information sent by Muzakki via online zakāh will be entered on the server via E-zakāh gate away. Furthermore, the funds in the Muzakki account will automatically be debited by the bank if the Muzakki makes payments through the online zakāh facility. The funds are then transferred to the LAZ/BAZ account.

The Law of Paying Zakāh Online

According to Qardhawi in his fiqh al-zakāh book, that a zakāh giver does not have to explicitly state to a Mustaḥiq that the funds he gives are zakāh. Therefore, if a Muzakki (giver of zakāh) does not declare to the recipient of zakāh that the money he is surrendering is zakāh, then his zakāh is still valid. Based on this opinion, someone can submit their zakāh online to the zakāh institution without specific words or information.

In the al-Qur’an and Hadīth, according to Ibn Qayyim, it has detailed the types of assets that must be issued, which consists of four types, namely plants and fruits, livestock, gold and silver, and trade assets. Although the items -that must be issued its zakāh- have been detailed, the scholars did not discuss how to issue their zakāh technically. Both al-Qur’an, Hadith, and ijtihād of Moslem Scholars only describe how much the Muzakki must issue, and how long the Muzakki must issue the zakāh, and how much zakāh is issued by the Muzakki. Therefore, in general, technical matters are highly dependent on the habits of the local community.¹⁵

¹⁴ Naufal Riffqi Maulana, “IMPLEMENTASI PROGRAM PEMBAYARAN ZAKAT ONLINE DI LAZIS SABILILLAH DALAM MEMPERMUDAH MUZAKKI MENUNAIKAN ZAKAT DITINJAU MASLAHAH MURSALAH WAHBAH ZUHAII.”

¹⁵ SITI Maysaroh, “PELAKSANAAN ZAKAT SECARA ONLINE” (2020).
At the same time, ideally someone who channels his zakāh funds online to zakāh management institution is accompanied by a written confirmation of zakāh, and that written confirmation is a form of zakāh statement. Zakāh confirmation or transfer to a zakāh account will specifically facilitate zakāh management institution in distributing zakāh assets to entitled people. Online payment of zakāh can also make it easier for someone willing to pay his zakāh so that he can pay zakāh on time and not delay any more. It is under Surah al-Baqarah verse 185 as follows:

يُرِيدُ اللَّهُ اِكُمُ الْيُسْرَ وَلاَ يُرِيدُ اِكُمُ الْلُسْرَ

“Allah intends for you ease and does not intend for you hardship.”

RESEARCH METHODS

This article is here to find out and teach the public how to easily pay zakāh using an application. This research is a qualitative descriptive study. Primary and secondary data sources were collected using observation techniques, interviews with Mr. Atok as the community relations section of BAZNAS Probolinggo Regency, documentation and online data retrieval. The data collected were processed and analyzed by describing the management of zakāh by BAZNAS. Secondary data sources, namely various literatures such as books, previous journals, previous theses, and other materials related to this research, complement the existing problems. As well as conducting experiments transacting paying zakāh online for in-depth observations of researchers and revealing how the performance of the existing zakāh application.

RESULTS AND DISCUSSION

The existence of the Zakāh Online Program

The case of the Covid-19 pandemic has had a massive impact on all activities of the Indonesian people, even in all countries in the world. Not only damaging health, this pandemic also damaged the economy, education, and even damaged the religious activities of various religions. In Islam, Moslems in the world are still required to pay zakāh. However, with the covid-19 outbreak, it is predicted that the number of people who pay zakāh is expected to decrease. One reason for this is that the process of paying zakāh in Indonesia is still traditional, namely by visiting the mosque directly, the Mosque Prosperity Council (DKM) or zakāh committees in various regions to make zakāh payments.

And in the current situation the government is implementing the PSBB (Large-Scale Social Restriction) policy which restricts the movement and activities of the community. Therefore, one way to anticipate the decline in the number of people making zakāh payments is by creating an online zakāh payment website design. The zakāh payment website can be accessed at each home and can be easily used. So it is hoped that the online zakāh payment can increase the number of people who make zakāh payments. Due to the online payment of zakāh, there is no need to come directly to the mosque or meet DKM or zakāh management
institution. The program is also very supportive of the government in dealing with the Covid-19 pandemic.16

With the development of the times, the zakāh service began to develop. In collecting and distributing zakāh, of course, an exemplary method and strategy are needed. One of the innovations made by BAZNAS in collecting zakāh funds is in collaboration with e-commerce. E-commerce is Electronic Commerce (EC) or in Indonesian Electronic Commerce is the activity of distributing, selling, purchasing, marketing products (goods and services) by utilizing telecommunications networks such as the internet, television, or other computer networks. In simple terms, e-commerce is the process of buying and selling products electronically. E-commerce itself has been growing in recent years and is slowly replacing traditional stores.

BAZNAS encourages e-commerce companies to do good by opening zakāh payment links. E-commerce is still unfamiliar to rural Indonesians, seen from its definition; E-commerce is a forum for transactions in buying and selling. However, at this time, e-commerce is not only used as a buying and selling transaction, but now e-commerce is also present as a company that serves zakāh payments. It is undoubtedly a good thing for the zakāh sector. The scope of zakāh payment service facilities provided by BAZNAS is increasingly able to reach almost all regions in Indonesia. It is because BAZNAS involves several e-commerce institutions. Through e-commerce institutions, people in any area in Indonesia and even abroad can easily carry out their obligation to pay zakāh online.17

Towards 2020, the condition of the zakāh sector in Indonesia is moving aggressively towards better management. We can see this from the various innovations that are being and have been carried out by the Zakāh Management Organization (OPZ), including efforts to integrate zakāh management with technology through digital-based service processes, harmonization of national zakāh integrated data systems and the formulation of research-based strategic policies in zakāh management.18 BAZNAS embraces E-commerce companies to socialize zakāh programs that the community can carry out. However, in reality, the collection of national zakāh has not yet reached the potential of national zakāh. It has made BAZNAS make various efforts and strategies to achieve these targets.

In the collection aspect, in general, zakāh institutions have made digitalization efforts through two platforms, namely an internal platform and an external platform.19 OPZ has digitized collection services using several facilities for the internal platform, including the OPZ website itself. For example, several OPZs, including BAZNAS have used website-based services to raise zakāh funds. In order to increase zakāh collection in Indonesia through digital channels, OPZ collaborates with external platform providers to provide digital services for zakāh payments. These platforms include; E-commerce, ride-hailing, crowdfunding, and

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17 Rahmat Agung Aditya, “STRATEGI KOMUNIKASI BAZNAS DALAM MENYOSIALISASIKAN PEMBAYARAN ZAKAT SECARA ONLINE DI PERUSAHAAN E-COMMERCE.”
19 Outlook Zakat Indonesia, Pusat Kajian Strategis BAZNAS, 2018.
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e-wallets. BAZNAS and LAZ Dompet Dhuafa, for example, have collaborated with the E-commerce platform Tokopedia in accepting zakāh payments.

In addition, OPZ also collaborates with other external platform providers such as the ride-hailing platform from Indonesia, Gojek. Through their company units called Go-Give, BAZNAS, Dompet Dhuafa and Rumah Zakat have collaborated with the ride-hailing platform in collecting zakāh funds. Then, another external platform that OPZ uses in collecting zakāh, infaq and alms (ZIS) funds is crowdfunding. One of the crowdfunding platforms used is Kitabisa.com. Many OPZs collaborate with Kitabisa.com in collecting zakāh funds from Muzakki. In addition, BAZNAS, as the highest institution, coordinates with OPZ to mobilize this zakāh platform. To provide foundations or other social organizations access to receive zakāh, infaq and sadaqah (ZIS) funds from donors and distribute them to entitled people. In addition, transactions using e-wallets or digital wallets have become a trend in society to carry out various transactions.

It is estimated that soon, Indonesia will move towards a cashless society where transactions will be carried out in a non-cash manner. So, to support this government program and accommodate the needs of Muzakki, who will distribute ZIS funds in a non-cash manner, several OPZs have collaborated with e-wallet platforms in providing non-cash zakāh payment facilities. BAZNAS, for example, has collaborated with several digital wallet companies such as Gopay, LinkAja, and OVO in receiving ZIS payments.

Online Zakāh Calculations

As explained above, there are several media to pay zakāh online. The most popular media, in general, is the official website launched by baznas.go.id. Basically, all media that collaborate with BAZNAS are equipped with the online zakāh calculation system feature. There is a zakāh calculator available to make it easier for Muzakki to calculate the amount of zakāh obligations that must be paid.

Figure 1
Zakāh Calculator

21 Ibid.
Here are the steps for using the zakāh calculator on the BAZNAS official website: 1) enter on the official website https://baznas.go.id › kalkulatorzakat; 2) There are two kinds of zakāh that will be issued, namely income zakāh and zakāt al-māl, then a zakāh calculator service will appear along with a brief explanation of both income zakāh and zakāt al-māl; 3) after that, please fill in the fields according to the Muzakki data, and if all required data has filled; 4) select count zakāh then the amount of zakāh to be paid will appear.

**How to Transaction Online Zakāh Using a Digital Wallet**

The following are the steps to pay online zakāh: 1) Opening the official website www.baznas.go.id/bayarzak; b) then the form will appear; 3) Muzakki must fill in the fields according to the data and identity of the person concerned. The data includes gender, name, email, and telephone number which must be completed by Muzakki; 4) Fill in the amount of zakāh that has been calculated earlier; 5) Choosing a payment method, there are three options, namely Gopay, OVO, Linkaja, and Dana. Muzakki can choose which application he uses. But before that, Muzakki must ensure that the balance stated in the digital wallet application used as mentioned above is sufficient to perform zakāh transactions; 6) The next step is to say the following intention: وَيَكُونُ أَنْ أُخْرِجَ زَكَاةَ مَالِى فَرْضًا للَّنَّى حَلَالَى; 7) Select to continue payment, then the Muzakki will be shown the details of the amount of his zakāh costs that will be issued; 8) then Muzakki will be directed to the application used. As a final step the Muzakki must agree to the payment by choosing to pay, then the zakāh will be paid; 9) Muzakki does not need to confirm again to the National zakāh Management Agency of Indonesia for Information and Information regarding the zakāh that has been paid earlier because it has filled in the data as mentioned above. Confirmation is done if the muzakki pays zakāh through a zakāh account.

**Figure 2**

Online Zakāh Payment Form
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Zakāh Management by BAZNAS

Management of zakāh is a process that cannot be considered straightforward in its implementation because it requires careful planning and good coordination between many parties, starting from the beginning of the collection process to distribution. The person responsible for managing zakāh must meet various criteria, including Islamic understanding law, trust, benefit, justice, honesty, legal certainty, integration, and accountability.²² In Indonesia, the management of zakāh is regulated by the government through the zakāh management Act, Law No. 23 of 2011. The government agency authorized to carry out the processing and distribution of zakāh is the National zakāh Management Agency of Indonesia (BAZNAS) to the regional level. A non-structural institution formed based on Law No. 23 of 2011 on the Management of Zakāh. The formation of BAZNAS was first stipulated by Presidential Decree No. 8 of 2001 concerning the National zakāh Management Agency of Indonesia as mandated by Law No. 38 of 1999 concerning Zakāh Management in effect at that time. After the regulatory changes, BAZNAS has the status of a non-structural government institution that is independent and responsible to the President through the Minister of Religion.

BAZNAS is one of the few non-structural institutions that contribute to the state in community welfare development and poverty reduction through the management of zakāh funds. BAZNAS receives financial assistance from Indonesia's State Revenue and Expenditure Budget (APBN) following statutory provisions, but the benefits provided by BAZNAS to the state and nation are far more significant. Related to the mandate of the 1945 Constitution Article 34 that the poor and neglected children are cared for by the state, the role of BAZNAS is very supportive of the state's tasks. BAZNAS acts as a provider of social security assistance for the poor in Indonesia. The presence of this institution supports the state's task in the welfare of society so that the government should support it.²³

The relationship between BAZNAS and other zakāh Management Agency is coordinative, consultative, and informative. Central BAZNAS and regional BAZNAS collaborate with the Amil Zakāh Institute (LAZ), both national and regional. So that it is hoped that a standard National zakāh system can be built, which can be applied by all zakāh managers. In Indonesia, zakāh management is formally regulated in Law Number 23 of 2011 concerning zakāh Management. According to the law, there are 2 (two) institutions or agencies that have the right to manage a zakāh, namely the government-run (BAZNAS) and the community-run (LAZ). The objectives of formal zakāh management are; 1) to increase the effectiveness and efficiency of services in managing zakāh; and 2) increasing the benefits of zakāh to create social welfare and poverty alleviation. The formulation of the above objectives, if examined positively, implies that given the enormous potential of zakāh. It is necessary to make institutional efforts so that zakāh services run effectively (right on target), and can be utilized to support programs for providing social protection insurance and improving the welfare of the people. The scope of zakāh management according to Law Number 23 of 2011 includes

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planning, implementing, and coordinating activities in the collection, distribution and utilization of zakāh. So the zakāh funds that the Muzakki has paid are collected from the regional, district, and regional BAZNAS to central BAZNAS.

**Optimization of Online Zakāh in Indonesia**

The condition of Indonesia as one of the largest Moslem countries has great potential in the use of Islamic strategies to increase state income which can later be positioned to improve the welfare of people with low economies. In a study, it is stated that Indonesia has two primary sources of income to improve people's welfare and improve state infrastructure.

According to Qardhawi, tax is an obligation that is determined by taxpayers who must be paid to the State following the provisions, without getting performance back from the State. The results are to finance general expenses on a party and to realize some of the economic, social, political and objective objectives - other goals to be achieved. According to the book “al-Amwāl” that's written by Abu Ubaid al-Qasim bin Salam al-Harawi, the second source of income states that zakāh is an Islamic public financial instrument that plays a role in eradicating poverty through the distribution of zakāh funds for eight groups that have been mentioned by al-Qur’ān at Surah al-Tawbah verse 60.

When both can be implemented well, of course, Indonesia will become a rapidly developed country. However, the facts that occurred in the field, the fundraising was shallow. The collection of zakāh and tax funds is still not optimal. In 2019, Puskas BAZNAS conducted a study on Zakāh Mapping Potential Indicators (IPPZ). This study focuses on calculating the potential of zakāh based on the zakāh object as stipulated in the Zakāh Law Number 23 of 2011. This section will first discuss the potential of zakāh in Indonesia based on the five indicators that have been used in the IPPZ study. These indicators include zakāh potential in the agricultural sector, livestock sector, company zakāh, potential zakāh deposits and income zakāh. In addition to the potential for zakāh by sector, IPPZ also discusses the potential for regional zakāh which aims to determine the potential for zakāh in each province in Indonesia. The following is the data on Indonesia's zakāh potential based on the IPPZ study.

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From the results of the IPPZ study above, it shows that the potential for zakāh in Indonesia in 2019 reaches Rp. 233.8 trillion. In this case, the income zakāh indicator becomes the sector with the highest potential zakāh value of Rp. 139.07 trillion, which is then followed by cash zakāh of Rp. 58.76 trillion, agricultural zakāh of Rp. 19.79 trillion and livestock zakāh of Rp. 9.51 trillion. Furthermore, other data explains that in the zakāh collector statistics in 2018 - 2019, the data is as follows:

**Figure 3**
Indonesian zakāh statistics in 2018 - 2019
The data above shows that there is an increase in zakāh funds, we can conclude that there has been an increase in public awareness of zakāh to the Zakāh Management Organization (OPZ). Although the data states that there has been an increase in the amount of funds collected, this increase is still far from the potential zakāh in Indonesia. So it needs more action from various parties in order to be able to significantly increase the number of collections.

The advantages of Zakāh Online

Online zakāh is a network system that uses high technology, therefore the construction of online zakāh as a form of media to pay zakāh includes the following: 1) Provides convenience for Muzakki in paying zakāh, makes it easy for Muzakki to distribute their zakāh without directly visiting the BAZ/LAZ office or counter-counters official which has been provided in several places; 2) It is easier to reach for everyone; 3) Easier and faster transaction processing; 4) Adjusting to the needs of society in today’s digital development era; 5) A transparent payment system so that the amount of zakāh distributed can be known by everyone; 6) Muzakki can print his own zakāh payment report and can be used as an attachment to tax deductions; 7) The public can consult with BAZNAS about zakāh without having to come to the BAZNAS office; 8) Muzakki indirectly his zakāh payments have been managed and stored in the database; 9) Muzakki who travels outside the region or abroad can pay zakāh as long as there is an Internet connection; 10) Making zakāh closer to the community, because the zakāh payment system now uses a system that is easy and commonly used by the community; 11) The performance of zakāh management looks more professional and public trust in amil performance becomes higher; 12) Between LAZ/BAZ branch and zakāh mobile counter can now be connected in one online network.

CONCLUSION

Based on the above research results, it can be concluded that zakāh is one of the essential instruments of Indonesia for the welfare of its people, more so for Moslems. Zakāh comes from the Arabic word zakā which means holy, growing, developing, clean. Whereas in terms of zakāh is a person’s property that must be given to the eight groups as mentioned in the al-Qur’an in the manner and time that has been explained by Islamic teachings (Shari‘ah). Online zakāh makes it easier for Muzakki to fulfill their zakāh. There is an innovation, namely paying zakāh using an application by cooperating with several E-commerce companies such as Gopay, OVO, LinkAja, and Dana for payment transactions. It is hoped that this will increase the awareness of the Muzakki in performing their zakāh. It is known that in 2017 the zakāh received by BAZNAS was IDR 6,224,371,269,471. After the online zakāh payment was held, the zakāh receipt received by BAZNAS reached Rp. 8,117,597,683,267 indicates that online zakāh has increased. Of course, it is hoped that the potential of zakāh in Indonesia can continue to increase. BAZNAS, which the government appoints as the manager of zakāh funds, is expected to implement the zakāh instrument, namely eradicating poverty.[]

27 Sakka and Qulub, “Al-Azhar Journal of Islamic Economics Efektivitas Penerapan Zakat Online Terhadap Peningkatan.”
28 Hendarsyah, “Pemanfaatan Zakat Online Baznas Bagi Muzaki.”

el-Qist: Journal of Islamic Economics and Business (JIEB)
Vol.11 No.1 April 2021
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