

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

Abstrak:

Penelitian ini ingin mengungkap bagaimana aplikasi zakat BAZNAS dalam memudahkan *Muzakki* membayar zakat dan sejauh mana efektifitas aplikasi ini menyadarkan para *Muzakki* menunaikan kewajibannya. Dengan menggunakan pendekatan kualitatif, data penelitian ini bersumber dari data primer dan sekunder. Data primer didapat oleh peneliti dengan melakukan wawancara pada pihak terkait seperti BAZNAS Kabupaten dan pihak-pihak terkait. Sedangkan data sekunder didapat dari berbagai literatur seperti buku, jurnal – jurnal penelitian, tugas akhir akademik dan lainnya yang berhubungan dengan penelitian ini yang dapat digunakan dalam melengkapi permasalahan yang ada. Hasil dari penelitian ini mengungkapkan bahwa sebelum ada aplikasi pembayaran akat online pada tahun 2017, zakat yang diterima oleh BAZNAS adalah sebesar Rp 6,224,371,269,471. Setelah diadakannya pembayaran zakat melalui aplikasi zakat online, penerimaan zakat yang diterima oleh BAZNAS mencapai Rp 8,117,597,683,267. Hal demikian mengindikasikan bahwa aplikasi zakat ini telah menjadi media kongkrit dalam meningkatkan kesadaran berzakat para *Muzakki*.

Kata Kunci: Zakat Online; Aplikasi Zakat; Optimalisasi Pembayaran Zakat

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

Islamic countries in the world. According to Databoks.co.id, based on Globalreligiustofuture 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 "*Rahmātan li al-‘Ālamīn*" 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.¹

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 *‘Āmil* (*zakāh* managers) from that person by force accompanied by *Ta'zīr* (punishment). The words of the Caliph Abū Bakr al-Siddīq 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*".² 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 *‘Āmil*. *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 *Mustahiq* group and then became *Muzakki*.³

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

¹ Abdul Rahman Sakka and Latifatul Qulub, "Al-Azhar Journal of Islamic Economics Efektivitas Penerapan Zakat Online Terhadap Peningkatan" 1 (2019): 66–83.

² Riyantama Wiradifa and Desmadi Saharuddin, "Strategi Pendistribusian Zakat, Infak, Dan Sedekah (ZIS) Di Badan Amil Zakāh Nasional (BAZNAS) Kota Tangerang Selatan," *Al-Tjary* 3, no. 1 (2018): 1.

³ Muhammad Romi Setiadi, "Peran Amil Zakat Dalam Mengoptimalkan Zakat Produktif : Studi Analisis Badan Amil Zakat Daerah (BAZDA) Kota Bekasi," *Maslahah* 7, no. 1 (2016): 49–70.

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.⁴ 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.⁵

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.⁶

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 'Amil *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 *zakāh* 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

⁴ Pertiwi Utami et al., "Refleksi Hukum Zakat Digital Pada Baznas Dalam Rangka Peningkatan Kesejahteraan Mustahik," *Jurnal Surya Kencana Satu : Dinamika Masalah Hukum dan Keadilan* 11, no. 1 (2020): 53.

⁵ Decky Hendarsyah, "Pemanfaatan Zakat Online Baznas Bagi Muzaki," *IQTISHADUNA: Jurnal Ilmiah Ekonomi Kita* 2, no. 2 (2013): 485–512, <https://ejournal.stiesyariahbangkalis.ac.id/index.php/iqtishaduna/article/view/32>.

⁶ Rahmat Agung Aditya, "STRATEGI KOMUNIKASI BAZNAS DALAM MENYOSIALISASIKAN PEMBAYARAN ZAKAH SECARA ONLINE DI PERUSAHAAN E-COMMERCE," *Skrripsi* (2019).

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:

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَمَا تُقَدِّمُوا لِأَنْفُسِكُمْ مِنْ خَيْرٍ تَجِدُوهُ عِنْدَ اللَّهِ إِنَّ اللَّهَ بِمَا تَعْمَلُونَ بَصِيرٌ

“...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:

فَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَاعْتَصِمُوا بِاللَّهِ هُوَ مَوْلَاكُمْ فَنِعْمَ الْمَوْلَىٰ وَنِعْمَ النَّصِيرُ

“...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:

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَأَقْرِضُوا اللَّهَ قَرْضًا حَسَنًا

“...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 *Hadith* narrated by Ibn Abbas -may Allah be pleased with him-, he said that the Prophet -peace be upon him- Sending *saḥābah* 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

⁷ Muhammad Naufal Rifqi Maulana, "Implementasi Program Pembayaran Zakat Online di LAZIZ Sabilillah dalam Mempermudah Muzakki Menuaikan Zakat ditinjau Masalah Mursalah Wahbah Zuhaili," *Skripsi* (2020).

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. *Bāligh* (adult) 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 Fuqāha' (Islamic jurist) agree that intention is one of the conditions for paying *zakāh*, in order to differentiate it from other *kafārat* and *ṣadaqah*; b. Give ownership. It requires the granting of ownership rights for the legitimacy 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:

إِنَّمَا الصَّدَقَاتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَامِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغَارِمِينَ وَفِي سَبِيلِ اللَّهِ وَابْنِ السَّبِيلِ ۗ فَرِيضَةً مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ حَكِيمٌ

“*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

⁹ Muhammad b. Ali b. Wahab b. Muthi' b. Daqiq al-'Id, *Iḥkām al-Iḥkām Sharḥ 'Umdat al-Aḥkām* (Bairut: Dar al-Jayl, 1995), 376.

¹⁰ Luthfi Riadi, "PENGARUH ZAKAT, INFAQ DAN SHODAQOH (ZIS) LEMBAGA AMIL ZAKAT SIDOGIRI BANGKALAN PADA INDEKS PEMBANGUNAN MANUSIA (IPM) MUSTAHIK," *TANWIRUL UQUL* Volume 01 (2020).

¹¹ By the state to collect, guard and distribute the *zakat*

¹² Muhammad Anis, "ZAKAT SOLUSI PEMBERDAYAAN MASYARAKAT" 2 (2020): 42–53.

¹³ Riadi, "PENGARUH ZAKAT, INFAQ DAN SHODAQOH (ZIS) LEMBAGA AMIL ZAKAT SIDOGIRI BANGKALAN PADA INDEKS PEMBANGUNAN MANUSIA (IPM) MUSTAHIK."

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 *Mustahiq* 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 *Mustahiq* 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, *Hadīth*, 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 Rifqi Maulana, "IMPLEMENTASI PROGRAM PEMBAYARAN ZAKAT ONLINE DI LAZIS SABILILLAH DALAM MEMPERMUDAH MUZAKKI MENUNAIKAN ZAKAT DITINJAU MASLAHAH MURSALAH WAHBAH ZUHAILI."

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 بِكُمُ الْيُسْرَ وَلَا يُرِيدُ بِكُمُ الْعُسْرَ

“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 E-commerce (Electronic Commerce) 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

¹⁶ Yudiman Abdul Hidayat, "Rancangan Sistem Informasi Website Pembayaran Zakat Online Dalam Menghadapi Situasi Wabah Covid-19" (2020).

¹⁷ Rahmat Agung Aditya, "STRATEGI KOMUNIKASI BAZNAS DALAM MENYOSIALISASIKAN PEMBAYARAN ZAKAT SECARA ONLINE DI PERUSAHAAN E-COMMERCE."

¹⁸ Puskas BAZNAS, *Outlook Zakat Nasional 2020*, 2020.

¹⁹ Outlook Zakat Indonesia, *Pusat Kajian Strategis BAZNAS*, 2018.

e-wallets. BAZNAS and LAZ Dompot 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, Dompot Dhuafa and Rumah Zakat²⁰ 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*, *infāq* and *ṣadaqah* (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.²¹

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

²⁰ Rifa Dianmurti & Lathoif Ghozali, "PERAN URBAN FARMING RUMAH ZAKAT DALAM PEMBERDAYAAN EKONOMI MASYARAKAT DI KAMPUNG SAYURAN ORGANIK NGEMPLAK SUTAN KOTA SURAKARTA. El-Qist: Journal of Islamic Economics and Business (JIEB), Vol 7 No. 2 (2017), 1510–1523. <https://doi.org/10.15642/elqist.2017.7.2.1510-1523>

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/bayarzakat; 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: نُؤَيِّتُ أَنْ أُخْرِجَ زَكَاةَ مَالِي فَرَضًا لِلَّهِ تَعَالَى and; 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

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

²² M Samsul Haidir, "Revitalisasi Pendistribusian Zakat Produktif Sebagai Upaya Pengentasan Kemiskinan Di Era Modern," *Muqtasid: Jurnal Ekonomi dan Perbankan Syariah* 10, no. 1 (2019): 57.

²³ Rama Wijaya Kesuma Wardani, "Strategi Komunikasi Badan Amil Zakat Nasional Dalam Pengumpulan Zakat Maal," *Ilmu Dakwah: Academic Journal for Homiletic Studies* 11, no. 1 (2017).

planning, implementing, and coordinating activities in the collection, distribution and utilization of *zakāh*.²⁴ 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'an at Surah al-Tawbah verse 60.²⁵

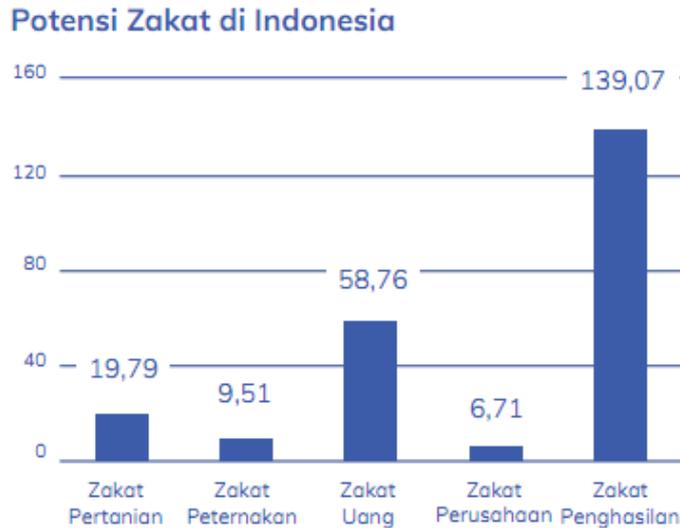
When both can be implemented well, of course, Indonesia will become a rapidly developed country. However, the facts that occurred in the field, the fundraising was shallow. The collection of *zakāh* and tax funds is still not optimal. In 2019, Puskas BAZNAS conducted a study on *Zakāh* Mapping Potential 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 2011.²⁶ 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.

²⁴ Maltuf Fitri, "Pengelolaan Zakat Produktif Sebagai Instrumen Peningkatan Kesejahteraan Umat," *Economica: Jurnal Ekonomi Islam* 8, no. 1 (2017): 149.

²⁵ Afriyandi. Yuli. 2014. "Sinergitas Pajak dan Zakat dalam Keuangan Publik Islam (Analisis Historis dan Kondisi Kekinian)." *Rasail*, Vol. 1, No. 2.

²⁶ BAZNAS, *Outlook Zakat Nasional 2020*.

Table 1
Potential of Indonesian Zakāh Based on IPPZ Study



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;²⁷ 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;²⁸ 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 (Sharī'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."

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