

## **BUKTI KORESPONDENSI**

### **ARTIKEL JURNAL INTERNASIONAL BEREPUTASI**

Judul Artikel : Problems and solutions in zakat digitalization: Evidence from South Kalimantan, Indonesia

Jurnal : Jurnal Ekonomi & Keuangan Islam

Penulis : Sri Maulida; Fahmi Al Amruzi; Budi Rahmat Hakim; Irfan Syauqi Beik

<b>No</b>	<b>Perihal</b>	<b>Tanggal</b>
1	Bukti submit artikel dan artikel yang disubmit	30 November 2021
2	Bukti konfirmasi review dan hasil review pertama	12 Desember 2021
3.	Bukti konfirmasi submit revisi pertama, respon kepada reviewer, dan artikel yang diresubmit	26 Desember 2021
4.	Bukti konfirmasi review dan hasil review kedua	17 Januari 2022
5.	Bukti konfirmasi submit revisi kedua, respon kepada reviewer, dan artikel yang diresubmit	18 Januari 2022
6.	Bukti konfirmasi artikel accepted	31 Januari 2022
7.	Bukti konfirmasi artikel published online	31 Januari 2022

- 1. Bukti submit artikel dan artikel yang disubmit**

← Back to Submissions

21987 / **Maulida et al.** / Problems and solutions in zakat digitalization: Evidence from South Kalimantan

**Library**

**Workflow**

**Publication**

**Submission**

**Review**

**Copyediting**

**Production**

**Submission Files**

**Q Search**

▶  59448 admin, Submit JEKI 2.docx November 30, 2021 Article Text

**Download All Files**

**Pre-Review Discussions**

**Add discussion**

Name	From	Last Reply	Replies	Closed
------	------	------------	---------	--------

*No Items*



---

## [JEKI] Submission Acknowledgement

1 message

---

**Heri Sudarsono** <[journal@uii.ac.id](mailto:journal@uii.ac.id)>  
To: Sri Maulida <[srimaulida@ulm.ac.id](mailto:srimaulida@ulm.ac.id)>

Tue, Nov 30, 2021 at 10:51 PM

Sri Maulida:

Thank you for submitting the manuscript, "Problems and Solutions in Zakat Digitalization" to Jurnal Ekonomi dan Keuangan Islam. With the online journal management system that we are using, you will be able to track its progress through the editorial process by logging in to the journal web site:

Manuscript URL: <https://jurnal.uii.ac.id/JEKI/author/submission/21987>  
Username: [srimaulida\\_yansyah](#)

If you have any questions, please contact me. Thank you for considering this journal as a venue for your work.

Heri Sudarsono  
Jurnal Ekonomi dan Keuangan Islam

---

Jurnal Ekonomi dan Keuangan Islam | Journal of Islamic Economics and Finance  
<http://jurnal.uii.ac.id/index.php/JEKI>

## Problems and Solutions in Zakat Digitalization

Sri Maulida; Fahmi Al Amruzi; Budi Rahmat Hakim

Universitas Islam Negeri Antasari; Universitas Lambung Mangkurat Banjarmasin

### Article History

Received : 30 November 2021

Revised :

Accepted :

Published :

### Keywords:

Zakat, Digitalization, Islamic Social Finance, Delphi

### DOI:

10.20885/JEKI.volx.issx.artx

### JEL Classification:

Z13; A13; F61

### Corresponding author:

[srimaulida@ulm.ac.id](mailto:srimaulida@ulm.ac.id)

### Author's email:

[budi\\_rh@uin-antasari.ac.id](mailto:budi_rh@uin-antasari.ac.id)

[fahmialamruzi@gmail.com](mailto:fahmialamruzi@gmail.com)

### Paper type:

Research paper

### Cite this article:

Maulida, S., Amruzi, F.A & Hakim, B.R. (2022). Problems and Solutions in Zakat Digitalization. *Jurnal Ekonomi dan Keuangan Islam*, 8(1), xx-xx. <https://doi.org/10.20885/JEKI.vol6.iss2.art1>

### Abstract

**Purpose** – The aim 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.

**Methodology** – The methodology in this study uses two methods: the interview method and the Delphi method. The data used in this study are the results of interviews with zakat managers in South Kalimantan, namely 14 BAZNAS and 4 (four) LAZNAS. Then besides practitioners there are also experts from various universities in South Kalimantan who understand the condition of Zakat in South Kalimantan.

**Findings** – 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. Problems and solutions on Human Resources, IT, Institution Management and Socialization and Communication.

**Originality** – 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.

**Practical implications** – 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.

## 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 following is a table of 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
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. Zakat institutions continue to grow, among others, influenced by the trust of muzakki and distributive justice that has been carried out by zakat institutions (Abror & Hidayati, 2020; Aziz & Anim, 2020). 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.

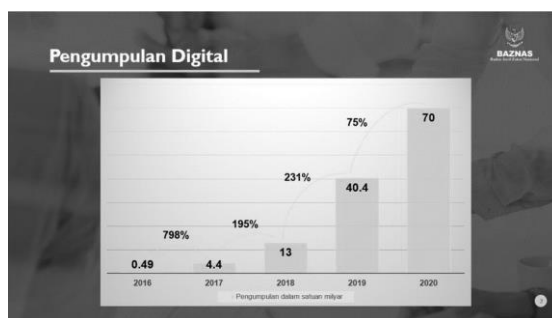
Every official LAZ formed by the community must meet the requirements in accordance with the Zakat Management Legislation and obtain a recommendation from BAZNAS. The LAZs are as follows, LAZ Rumah Zakat Indonesia, LAZ Daarut Tauhid, LAZ Baitul Maal Hidayatullah, LAZ Dompot Dhuafa Republika, LAZ Nurul 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. The following is 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*<sup>1</sup>. 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

<sup>1</sup> Transfer of ownership because zakat assets are given to mustahiq



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<sup>2</sup> 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

---

<sup>2</sup> Financial technology (fintech) used by BAZNAS is to provide services where you can pay zakat through the BAZNAS online page and BAZNAS digital partners such as Kitabisa, Gobills, Care for Health, WeCare, Benih Baik, Time to Hijrah, Lazada, Shopee, Tokopedia, Bukalapak and BliBli. .

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 mencantumkan 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.

## Research Methods

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 follows,

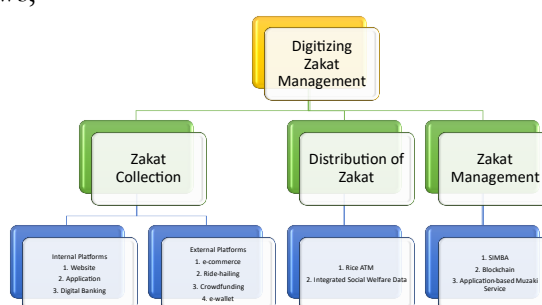


Figure 2. Digitizing Zakat Management

Then related to the first model in ANP, namely:

PROBLEMS OF USING DIGITAL PLATFORM IN ZAKAT MANAGEMENT AND ITS SOLUTIONS	
<b>DELPHI</b>	
<b>PROBLEM</b>	
<b>Eksternal</b>	<b>Internal</b>
Society	HR
Muzakki	Management
Government	IT
Digitization	Socialization and Communication
<b>SOLUTION</b>	
<b>Eksternal</b>	<b>Internal</b>
Society	HR
Muzakki	Management
Government	IT
Digitization	Socialization and Communication
<b>ANP</b>	
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 Discussion**

### **1. 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

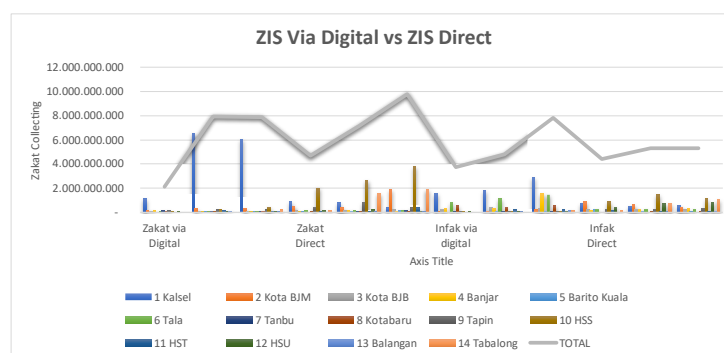


the simplest media channels and usually owned by an institution is the official email of the Institution. However, of the 18 zakat managers in South Kalimantan, 90% of them already have an official email, and 10% do not yet have an official email. In addition to official email as the simplest media channel, 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.

### *Zakat Collection*



Source: Author's Analysis (2021)

**Figure 4. Zakat and Infak via Digital vs Direct**

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.

### *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. Here's a comparison of zakat via digital with zakat directly:

**Table 2. Zakat via Digital vs Zakat Direct**

BAZNAS	Zakat via Digital			Zakat Direct		
	2018	2019	2020	2018	2019	2020
Kalsel	1.131.949.657	6.562.278.249	6.021.690.208	890.995.350	766.225.933	408.507.933
Kota BJM	184.567.512	313.833.072	333.526.938	495.536.831	394.329.278	1.900.786.420
Kota BJB	100.000.000	86.852.545	132.189.433	139.633.379	156.466.000	221.373.900
Banjar	173.046.000	12.495.080	35.981.363	60.524.500	173.067.000	95.122.000
Barito Kuala	-	44.719.258	50.102.078	77.603.000	81.797.000	147.966.477
Tala	9.193.252	52.392.023	54.477.140	140.997.500	189.070.000	165.823.625
Tanbu	138.462.988	121.920.178	76.645.689	-	10.000.000	157.650.000
Kotabaru	83.547.778	71.824.815	97.707.661	5.300.000	58.690.000	24.525.000
Tapin	147.307.500	236.517.893	232.770.462	432.461.400	853.091.400	391.730.500
HSS	62.631.277	198.566.538	419.576.795	2.025.077.970	2.638.098.286	3.776.191.134
HST	-	134.984.161	87.075.254	61.401.985	13.475.000	411.760.000
HSU	75.850.000	10.000.000	74.652.000	168.937.000	199.921.500	131.060.000
Balangan	-	106.330.242	34.251.317	-	52.335.143	51.064.000
Tabalong	-	-	201.887.865	169.138.505	1.565.430.751	1.891.417.270
<b>TOTAL</b>	<b>2.106.555.964</b>	<b>7.952.714.054</b>	<b>7.852.534.203</b>	<b>4.667.607.420</b>	<b>7.151.997.291</b>	<b>9.774.978.258</b>
Pertumbuhan	-	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*

**Table 3. Management of Zakat Institutions and HR**

Variable	Yes (%)	None/No (%)
Official Email	90*	10
Know Blockchain	80*	20
There is a database	80*	20
Important of Technology	80*	20
Digitization Support	100*	0
Paid Media Channels	70*	30
HR (Amil) Able to use digital	90*	10
Digital Recruitment	56,7*	43,3
IT Division	40	60*
Digital Marketing Division	40	60*
SOP	80*	20

Internet	93,3*	6,7
Internet Barriers	40	60*
Digital Channel	70*	30

Source: Author's Analysis (2021)

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.

In South Kalimantan, the majority of understanding and readiness are ready, but in terms of human resources, the majority still do not have IT and Digital Marketing personnel, then obstacles on the internet are also the majority problem. The results of this study indicate that 80% of zakat managers view that the use of technology in BAZNAS, and all zakat managers consider digitalization to support the progress of BAZNAS and Laznas in South Kalimantan.

Then in terms of media channels used, 70% of zakat management institutions use paid media channels, and 30% do not. The average Amil education is undergraduate, and in the recruitment process, amil 56.7% use digital media, and 43,3% do not use digital media or do it conventionally, such as through a private bidding process. In addition, 90% of amil are able to use digital channels, and 10% have not been able to use these digital channels.

The majority of zakat managers do not have IT and digital marketing divisions, namely 60%, respectively. However, as many as 80% of SOPs are available; the remaining 20% do not have SOPs only made when there is a need.

Regarding internet availability at the office, 93,3% of zakat managers have internet access. However, as many as 40% admitted to experiencing obstacles in internet access, especially in regencies far from the provincial capital. Then of the 14 zakat management institutions, 70% have active digital channels, and 30% do not.

### *Zakat collection*

**Table 4. Collection of Zakat**

Variable	Yes (%)	None/No (%)
Cooperation with E-Commerce	23,3	76,7*
Website	46,7	53,3*
Using Crowdfunding	30	70*
There is an E-Wallet	43,3	56,7*
SIMBA	80*	20

Source: Author's Analysis (2021)

In collecting zakat, the majority of OPZ in South Kalimantan have not used digitization to its full potential. Regarding the use of technology in zakat collection, 23,3% of zakat managers have cooperation with e-commerce, 46,7% of zakat management institutions have websites, but only 30% use crowdfunding technology. The use of an e-wallet for the convenience of paying zakat as

much as 43.3% is used by zakat management institutions. The use of SIMBA is only used by 80% of zakat institutions.

### *Distribution of zakat*

**Table 5. Distribution of Zakat**

<b>3.</b>	<b>Yes (%)</b>	<b>None/No (%)</b>
Rice ATM	0	100*
Unified Data (Data Terpadu)	50	50

Source: Author's Analysis (2021)

The distribution of zakat does not yet have a Rice ATM, but for data, some OPZ already has. However, Rumah Zakat and Baznas of South Kalimantan Province in the process of procurement.

### **2. The Low Collection of Zakat Through Digital and Its Solutions**

Regarding the Delphi 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. The following is a summary of operational variables for the low collection of zakat via digital in South Kalimantan, and the alternative solutions are as follows:

**Table 6. Geometric Mean Result (Part of)**

Respondent	INT-S					
	Priority	1	2	3	4	5
R1		1	4	3	5	2
R2		4	1	2	3	5
R3		1	3	4	5	2
R4		4	1	5	3	2
R6		5	3	2	4	1
R7		5	4	2	3	1
Total		20	16	18	23	13
GM		2,7	2,3	2,8	3,7	1,8
New Priority		3	2	4	5	1

Source: Author's Analysis (2021)

From the Gmean results, a model can be constructed where after ranking, there are new priorities for each problem and the solutions offered.

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	

Source: Author's Analysis (2021)

**Figure 3. (New) Model Construction**

Of the 5 problems and solutions offered, 2 problems are important to be solved and important solutions are implemented.

**Table 8. Zakat via Digital vs Zakat Direct**

Variable	Rater Agreement (W) of Delphi Result Problem Cluster				Rater Agreement (W) of Delphi Result Solution Cluster			
	Expert	P-value	Practitioner	P-value	Expert	P-value	Practitioner	P-value
<b>Internal Problem</b>	0,294	0,725	0,361	0,308	0,281	0,797	0,348	0,382
<b>Collection</b>	0,35	0,398	0,367	0,342	0,3	0,583	0,172	0,957
<b>HR</b>	0,289	0,002***	0,578	0,000***	0,289	0,002***	0,133	0,107
<b>IT</b>	0,444	0,000***	0,111	0,176	0,444	0,000***	0,111	0,176
<b>Management Socialization and Communication</b>	0,333	0,001***	0,356	0,000***	0,444	0,000***	0,111	0,176
<b>Zakat Management</b>	0,333	0,001***	0,422	0,000***	0,022	0,867	0,333	0,001***
<b>HR</b>	0,267	0,710	0,383	0,292	0,222	0,855	0,45	0,14
<b>IT</b>	0,244	0,008***	0,911	0,000***	0,111	0,176	0,800	0,000***
<b>Management Socialization and Communication</b>	0,200	0,022**	0,156	0,065*	0,200	0,022**	0,400	0,000***
<b>HR</b>	0,422	0,000***	0,333	0,001***	0,378	0,000***	0,444	0,000***
<b>IT</b>	0,200	0,022**	0,133	0,107	0,200	0,022**	0,156	0,065*

<b>Distribution of Zakat</b>	0,267	0,710	0,333	0,457	0,322	0,498	0,422	0,194
<b>HR</b>	0,244	0,008***	0,111	0,176	0,244	0,008***	0,267	0,004***
<b>IT</b>	0,511	0,000***	0,733	0,000***	0,600	0,000***	0,578	0,000***
<b>Management Socialization and Communication</b>	0,200	0,022**	0,378	0,000***	0,200	0,022**	0,600	0,000***
<b>Eksternal Solution</b>	0,111	0,176	0,111	0,176	0,244	0,008***	0,244	0,008***
<b>Collection</b>	0,398	0,146	0,333	0,476	0,407	0,117	0,383	0,201
<b>Society</b>	0,433	0,171	0,372	0,325	0,456	0,131	0,417	0,206
<b>Muzakki</b>	0,644	0,000***	0,222	0,013**	0,644	0,000***	0,378	0,000***
<b>Government Digitization</b>	0,556	0,000***	0,489	0,000***	0,644	0,000***	0,222	0,013**
<b>Zakat Management</b>	0,156	0,065*	0,600	0,000***	0,156	0,065*	0,911	0,000***
<b>Society</b>	0,378	0,000***	0,178	0,038**	0,378	0,000***	0,156	0,065*
<b>Muzakki</b>	0,367	0,342	0,261	0,730	0,428	0,182	0,406	0,232
<b>Government Digitization</b>	0,156	0,065*	0,178	0,038**	0,156	0,065*	0,178	0,038**
<b>Muzakki</b>	0,556	0,000***	0,333	0,001***	0,556	0,000***	0,533	0,000***
<b>Government Digitization</b>	0,067	0,434	0,089	0,281	0,133	0,107	0,511	0,000***
<b>Distribution of Zakat</b>	0,689	0,000***	0,444	0,000***	0,867	0,000***	0,400	0,000***
<b>Society</b>	0,394	0,261	0,367	0,342	0,339	0,437	0,328	0,477
<b>Muzakki</b>	0,156	0,065*	0,422	0,000***	0,156	0,065*	0,511	0,000***
<b>Government Digitization</b>	0,600	0,000***	0,156	0,065*	0,600	0,000***	0,222	0,013**
<b>Muzakki</b>	0,289	0,002***	0,244	0,008***	0,289	0,002***	0,178	0,038**
<b>Government Digitization</b>	0,533	0,000***	0,644	0,000***	0,311	0,001***	0,400	0,000***

\*\*\*significant at the 0.01 level; \*\*significant at the 0.05 level; \*significant at the 0.10 level

Source: Author's Analysis (2021)

From the 32 problem clusters, there are 22 clusters which state that expert respondents agree and there are 19 clusters which state that practitioner respondents agree. In addition, of the 32 solution clusters, 22 clusters state that expert respondents agree and there are 21 clusters that state that practitioner respondents agree.

Therefore, it can be concluded that the Delphi results show 90 convergence for all respondents and only 10 inconvergence, which is acceptable for qualitative method (Saaty and Vargas, 2006). The results from this delphi will be continued with research on the best solutions to solve problems in digitizing zakat.

## Conclusion

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. 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%.

### Acknowledgements

Thank you to the Baznas Scholarship Institute or Lembaga Beasiswa Baznas (LBB) for providing scholarships for this research.

### Author Contributions

Conceptualization: Sri Maulida

Data curation: Sri Maulida

Formal analysis: Sri Maulida, Fahmi Al Amruzi, Budi Rahmat Hakim

Investigation: Sri Maulida

Methodology: Sri Maulida

Project administration: Sri Maulida

Supervision: Fahmi Al Amruzi, Budi Rahmat Hakim

Validation: Sri Maulida, Fahmi Al Amruzi, Budi Rahmat Hakim

Visualization: Sri Maulida

Writing – original draft: Sri Maulida

Writing – review & editing: Sri Maulida

### References

- Abror, A., & Hidayati, A. (2020). The effect of distributive justice on intention to pay zakat through zakat institutions using affective and cognitive trust as intervening variables. *Jurnal Ekonomi & Keuangan Islam*, 6(1), 24–33. <https://doi.org/10.20885/jeki.vol6.iss1.art3>
- Aini, Z. N., Budi, S., Yuli, C., & Hakim, R. (2018). Perilaku Muzakki dalam Membayar Zakat Melalui Transaksi Non-Tunai di Lembaga Inisiatif Zakat Indonesia (IZI) Surabaya. *Jurnal Ekonomi Syariah Iqtishodia*, 3(1), 39–57.
- Anggota IKAPI. (2012). *Undang-Undang Pengelolaan Zakat*. Fousmedi.
- Ascarya, & Yumanita, D. (2018). Analisis Rendahnya Pengumpulan Zakat Di Indonesia Dan Alternatif Solusinya. *Bank Sentral Indonesia*, 9, 21.
- Aulia Rachman, M., & Nur Salam, A. (2018). The Reinforcement of Zakat Management through Financial Technology Systems. *International Journal of Zakat*, 3(1), 57–69.
- Aziz, M. R. A., & Anim, N. A. H. M. (2020). Trust towards zakat institutions among muslims business owners. *Jurnal Ekonomi & Keuangan Islam*, 6(1), 1–9. <https://doi.org/10.20885/jeki.vol6.iss1.art1>
- Bariyah, N. O. N. (2016). Dinamika Aspek Hukum Zakat dan Wakaf di Indonesia. *AHKAM: Jurnal Ilmu Syariah*, 16(2), 197–212. <https://doi.org/10.15408/ajis.v16i2.4450>
- Budiman, T. (2019). Perlindungan Hukum Bagi Donatur dalam Kegiatan Donation Based Crowdfunding Secara Online. *Kertha Patrika*, 41(3), 222–237.
- Cholifah, U. (2019). Islam in Digital Age: the Application of Maqāsīd As-Syari'ah on Digital Zakat.

- Fikri: Jurnal Kajian Agama, Sosial Dan Budaya*, 4(1), 101–112.  
<https://doi.org/10.25217/jf.v4i1.445>
- Fahlefi, R. (2018). Inklusi Keuangan Syariah Melalui Inovasi Fintech di Sektor Filantropi. *Batusangkar International Conference III*, 205–212.
- Fauzia, A. (2020). *Covid-19 dan Berkah Zakat Online di Indonesia*. <https://forumzakat.org/covid-19-dan-berkah-zakat-online-di-indonesia/>
- Friantoro, D., & Zaki, K. (2019). Do We Need Financial Technology for Collecting Zakat? *International Conference of Zakat*. <https://doi.org/10.37706/iconz.2018.133>
- Gumilang, R. C. (2020). Tinjauan Hukum Islam Terhadap Keabsahan Pembayaran Zakat Yang Dilakukan Secara Online Yang Berafiliasi Dengan Baznas Menurut Imam Syafi'i. *Dinamika, Jurnal Ilmiah Ilmu Hukum*, 53(7), 929–939.
- Herman, H. (2019). Strategi Komunikasi Pengelolaan Zakat, Infak, dan Sedekah (ZIS) Melalui Media Sosial. *Communicatus: Jurnal Ilmu Komunikasi*, 1(2), 53–70.  
<https://doi.org/10.15575/cjik.v1i2.4833>
- Hidayat, H. A., & Kurnia, H. H. (2008). *Panduan Pintar Zakat*.
- Hijriana, S., F, S. A. N., & Nugroho, V. A. (2019). Role of Financial Technology in Zakah Optimization. *International Conference of Zakat*. <https://doi.org/10.37706/iconz.2018.136>
- Hiyanti, H., Nugroho, L., Sukmadilaga, C., & Fitrijanti, T. (2020). Peluang dan Tantangan Fintech (Financial Technology) Syariah di Indonesia. *Jurnal Ilmiah Ekonomi Islam*, 5(3), 326–333.  
<https://doi.org/10.29040/jiei.v5i3.578>
- Humas Baznas. (2020). *BAZNAS Ajak Masyarakat Zakat Digital*.  
[https://baznas.go.id/Press\\_Release/baca/BAZNAS\\_Ajak\\_Masyarakat\\_Zakat\\_Digital/531](https://baznas.go.id/Press_Release/baca/BAZNAS_Ajak_Masyarakat_Zakat_Digital/531)
- Ikhsan, M., & Ibrahim. (2017). Sistem Informasi Penerimaan Donasi ( Studi Kasus : Yayasan Sahabat Yatim Indonesia ). *Sistem Informasi Penerimaan Donasi (Studi Kasus : Yayasan Sahabat Yatim Indonesia)*, 3(1), 87–94.
- Ilmiah, J., Fisip, M., Volume, U., Media, P., Instagram, S., Sarana, S., Dana, P., Lembaga, O., Cepat, A., Aceh, T., Use, T., Media, I. S., Facility, F., Maulana, G., Syam, H. M., Studi, P., Komunikasi, I., Syiah, U., Abstrak, K., ... Syam, H. M. (2019). *Jurnal Ilmiah Mahasiswa FISIP Unsyiah Volume 4, Nomor 3, Agustus 2019* [www.jim.unsyiah.ac.id/FISIP](http://www.jim.unsyiah.ac.id/FISIP). 4.
- Irham, M. (2020). *Virus corona dan zakat 'online': Pandemi Covid-19 ubah tata cara membayar dan menyalurkan zakat, 'Apakah sah bayar zakat tanpa bersalaman?'* BBC News Indonesia.  
<https://www.bbc.com/indonesia/indonesia-52380332>
- Juwaini, A. (2005). *Panduan Direct Mail Untuk Fundraising* (Cet 1). Piramedia.
- Nghipandulwa, A. Y. (2019). *Fintech for Zakat Institutions*. May.
- Novita, D. (2016). Pembayaran zakat melalui mobile-zakat (M-zakat) menurut UU no. 38 tahun 1999 tentang pengelolaan zakat. *Jendela Hukum*, 3(April), 42–47.
- Piliyanti, I. (2019). Fintech Achieving Sustainable Development: The Side Perspective of Crowdfunding Platform. *Shirkah: Journal of Economics and Business*, 3(2).  
<https://doi.org/10.22515/shirkah.v3i2.207>
- Profatilov, D. A., Bykova, O. N., & Olkhovskaya, M. O. (2015). Crowdfunding: Online charity or a modern tool for innovative projects implementation? *Asian Social Science*, 11(3), 146–151.  
<https://doi.org/10.5539/ass.v11n3p146>
- Pusat Kajian Strategis BAZNAS. (2020). *Outlook Zakat Nasional 2020*. Pusat Kajian Strategis BAZNAS.
- Qardhawi, Y. (1997). *Fikh Al Zakah*. Libanon: Muassasah Al Risalah.
- Rahmatika, A. N., & Hariono, T. (2019). Risk Management of Zakat Maal Supervision in the Fintech Era based on Literature Review. *International Conference of Zakat*.  
<https://doi.org/10.37706/iconz.2018.130>
- Rahmawati, Y. (2019). *E-filantropi : Studi Media Pergeseran Altruisme Islam Tradisional Menuju Filantropi Online Integratif Pendabuluan*. 13(2), 167–186.
- Rizki, D. (2019). A Peer-to-Peer Lending Methods in Management of Zakat Funds through Sharia Financial Institutions. *International Conference of Zakat*, 25–40.  
<https://doi.org/10.37706/iconz.2019.146>



- Rohim, A. N. (2019). Optimalisasi Penghimpunan Zakat Melalui Digital Fundraising. *Al-Balagh: Jurnal Dakwah Dan Komunikasi*, 4(1), 59. <https://doi.org/10.22515/balagh.v4i1.1556>
- Salma Al Azizah, U., & Choirin, M. (2019). Financial Innovation on Zakat Distribution and Economic Growth. *International Conference of Zakat*. <https://doi.org/10.37706/iconz.2018.115>
- Santoso, I. R. (2019). Strategy for Optimizing Zakat Digitalization in Alleviation Poverty in the Era of Industrial Revolution 4.0. *Ikonomika*, 4(1), 35–52. <https://doi.org/10.24042/febi.v4i1.3942>
- Siahaan, M. D. L., & Prihandoko. (2019). Mengukur Tingkat Kepercayaan Sistem Zakat Online Menggunakan Technology Acceptance Model (TAM) Di Kalangan Masyarakat Kampus. *Jurnal Teknik Dan Informatika*, 6(1), 18–24.
- Soekapdjo, S., Tribudhi, D. A., & Nugroho, L. (2019). Fintech Di Era Digital Untuk Meningkatkan Kinerja ZIS di Indonesia. *Jurnal Ilmiah Ekonomi Islam*, 5(3), 137. <https://doi.org/10.29040/jiei.v5i3.529>
- Swandaru, R. (2019). Zakat Management Information System: E-Service Quality and Its Impact on Zakat Collection in Indonesia. *International Journal of Zakat*, 4(2), 41–72. <https://doi.org/10.37706/ijaz.v4i2.190>
- Ulya, N. U. (2018). *Legal Protection of Donation-based Crowdfunding Zakat on Financial Technology (Digitalization of Zakat under Perspective of Positive Law and Islamic Law)*.
- Utami, P., . B., & Julianas, dan. (2019). Management of Zakat Payment Based on Fintech for the Good Corporate Governance Improvement. *Eastern Journal of Economics and Finance*, 4(2), 41–50. <https://doi.org/10.20448/809.4.2.41.50>
- Utami, P., Suryanto, T., Ghofur, R. A., & Nasor, M. (2020). Refleksi Hukum Zakat Digital Pada Baznas Dalam Rangka Peningkatan Kesejahteraan Mustahik. *Jurnal Surya Kencana Satu: Dinamika Masalah Hukum Dan Keadilan*, 11(1), 53. <https://doi.org/10.32493/jdmhkdmmhk.v11i1.5608>
- Yahaya, M. H., & Ahamd, K. (2018). Financial Inclusion through Efficient Zakat Distribution for Poverty Alleviation in Malaysia: Using FinTech & Mobile Banking. *Proceeding of the 5th International Conference on Management and Muamalah, 2018*(September 2000), 15–31. [www.un.org.my](http://www.un.org.my)

**2. Bukti konfirmasi review dan hasil  
review pertama**

---

## [JEKI] Editor Decision - Revision Required (Major)

1 message

---

**Muamar Nur Kholid** <[journal@uii.ac.id](mailto:journal@uii.ac.id)>

Sun, Dec 12, 2021 at 9:33 PM

To: Sri Maulida <[srimaulida@ulm.ac.id](mailto:srimaulida@ulm.ac.id)>

Cc: Fahmi Al Amruzi <[fahmialamruzi@gmail.com](mailto:fahmialamruzi@gmail.com)>, Budi Rahmat Hakim <[budi\\_rh@uin-antasari.ac.id](mailto:budi_rh@uin-antasari.ac.id)>

Sri Maulida:

Assalamu'alaikumwarohmatullahiwarokatuh.

May this letter find you in the best of Iman and Health,

All praise be to Allah SWT who has been bestowing us with His mercy and blessings. May salawat and salam always be delivered upon our prophet Muhammad SAW, with his companions and ummah.

Thank you for submitting your manuscript entitled "Problems and Solutions in Zakat Digitalization" to Jurnal Ekonomi dan Keuangan Islam (JEKI). The Board of Editors and Reviewers have assessed your submission and feel that it has potential for publication, and so we would like to invite you to revise the paper and resubmit for further review.

Please see the attached reviewer comments for further details about necessary revisions.

We ask that you submit the revised version of your manuscript by our Online Journal System (OJS). Please note, your revised manuscript should be accompanied by a summary of your responses to the reviewers' comments.

You have 2 (two) weeks to respond and resubmit the revised manuscript no later than 25 December 2021, after which point, we will presume that you have withdrawn your submission from Jurnal Ekonomi dan Keuangan Islam (JEKI).

Please feel free to contact me with any questions.

Thank you.


Wassalamu'alaikumwarohmatullahiwarokatuh.

---

Jurnal Ekonomi dan Keuangan Islam | Journal of Islamic Economics and Finance  
<http://journal.uii.ac.id/index.php/JEKI>

---

### 2 attachments

 **21987-59451-1-RV Lanjut.docx**  
1141K

 **21987 Rev 2.docx**  
13K

---

## [JEKI] Editor Decision - Revision Required

3 messages

---

**Muamar Nur Kholid** <[journal@uii.ac.id](mailto:journal@uii.ac.id)>

Tue, Dec 28, 2021 at 9:49 AM

To: Sri Maulida <[srimaulida@ulm.ac.id](mailto:srimaulida@ulm.ac.id)>

Cc: Fahmi Al Amruzi <[fahmialamruzi@gmail.com](mailto:fahmialamruzi@gmail.com)>, Budi Rahmat Hakim <[budi\\_rh@uin-antasari.ac.id](mailto:budi_rh@uin-antasari.ac.id)>

Sri Maulida:

Assalamu'alaikumwarohmatullahiwabarokatuh.

May this letter find you in the best of Iman and Health,

All praise be to Allah SWT who has been bestowing us with His mercy and blessings. May salawat and salam always be delivered upon our prophet Muhammad SAW, with his companions and ummah.

Thank you for submitting your manuscript entitled "Problems and Solutions in Zakat Digitalization" to Jurnal Ekonomi dan Keuangan Islam (JEKI).

After reviewing the revised article, please check the reviewer comments below for suggestions for needed improvements.

1. Make sure that all of your citations and references are formatted in APA Style.
2. JEKI does not utilize footnotes, Please modify it to JEKI's style
3. Ensure that each table and figure is mentioned in the body text. Please refer to the table number rather than the table below or above.
4. References from journal articles must be accompanied by DOI information (if any), and ensure that all citation is listed in reference
5. Please proofread the revised article. Attach proof of proofreading when sending revised article.

We ask that you submit the revised version of your manuscript by our Online Journal System (OJS). Please note, your revised manuscript should be accompanied by a summary of your responses to the reviewers' comments.

You have 10 days to respond and resubmit the revised manuscript no later than 7 January 2022.

Please feel free to contact me with any questions.

Wassalamu'alaikumwarohmatullahiwabarokatuh.

---

Jurnal Ekonomi dan Keuangan Islam | Journal of Islamic Economics and Finance  
<http://journal.uii.ac.id/index.php/JEKI>

---

**Sri Maulida** <[srimaulida@ulm.ac.id](mailto:srimaulida@ulm.ac.id)>

Tue, Dec 28, 2021 at 10:00 AM

To: Muamar Nur Kholid <[journal@uii.ac.id](mailto:journal@uii.ac.id)>

Cc: Fahmi Al Amruzi <[fahmialamruzi@gmail.com](mailto:fahmialamruzi@gmail.com)>, Budi Rahmat Hakim <[budi\\_rh@uin-antasari.ac.id](mailto:budi_rh@uin-antasari.ac.id)>

Noted with thanks.

[Quoted text hidden]

--

Sincerely,

Sri Maulida

Official Profesional Website <https://iesp.ulm.ac.id/sri-maulida/>

---

**Journal UII** <[journal@uii.ac.id](mailto:journal@uii.ac.id)>

Tue, Dec 28, 2021 at 10:00 AM

To: [srimaulida@ulm.ac.id](mailto:srimaulida@ulm.ac.id)

Kepada Pengguna Layanan Jurnal UII,

Email [journal@uii.ac.id](mailto:journal@uii.ac.id) adalah email otomatis Portal Jurnal Universitas Islam Indonesia (UII), untuk melakukan konfirmasi pemrosesan artikel pada Jurnal di Lingkungan UII. Mohon kesediaan Bapak/Ibu untuk menghubungi kontak email masing-masing

Jurnal yang tertera pada website jurnal. Demikian yang dapat kami sampaikan.  
Terima kasih.

Salam,  
**Portal Jurnal UII**  
<https://journal.uii.ac.id/>

---

## [JEKI] Editor Decision - Revision Required

1 message

---

**Muamar Nur Kholid** <[journal@uii.ac.id](mailto:journal@uii.ac.id)>

Mon, Jan 17, 2022 at 4:52 PM

To: Sri Maulida <[srimaulida@ulm.ac.id](mailto:srimaulida@ulm.ac.id)>

Cc: Fahmi Al Amruzi <[fahmialamruzi@gmail.com](mailto:fahmialamruzi@gmail.com)>, Budi Rahmat Hakim <[budi\\_rh@uin-antasari.ac.id](mailto:budi_rh@uin-antasari.ac.id)>, Irfan Syauqi Beik <[irfan\\_beik@apps.ipb.ac.id](mailto:irfan_beik@apps.ipb.ac.id)>

Sri Maulida:

Assalamu alaikum warrahmatullahi wa barukatu

Kami telah melakukan pemeriksaan atas perbaikan atau revisi artikel bapak/ibu. Pemeriksaan meliputi kesesuaian hasil revisi dengan rekomendasi perbaikan reviewer, gaya selingkung atau template dan bahasa. Berdasarkan pemeriksaan tersebut ada hal yang perlu dilakukan perbaikan untuk dapat kami terbitkan. Adapun perbaikan pada artikel bapak/ibu yaitu mengenai perbaikan template (bagian kontribusi setiap penulis, silahkan lihat contoh format)

Kemudian, kami sertakan formulir Surat Pernyataan Keaslian Naskah dan Pernyataan Penyerahan Hak Cipta Naskah, Surat Pemberitahuan Rekening Bank. Kami mengharapkan surat tersebut dapat dikembalikan sebelum 10 hari dari waktu pengiriman surat ini.

Demikian informasi yang kami sampaikan apabila bapak/ibu membutuhkan informasi bisa menghubungi kami melalui +62 899-8020-077 (Official WA JEKI)


Wassalamu alaikum warahmatullahi wabarakatu

---

Jurnal Ekonomi dan Keuangan Islam | Journal of Islamic Economics and Finance  
<http://journal.uii.ac.id/index.php/JEKI>

---

### 4 attachments

 **21987-60806-2-ED.docx**  
378K

 **1\_JEKI\_SURAT PEMBERITAHUAN REKENING .docx**  
39K

 **1\_JEKI\_SURAT PERNYATAAN KEASLIAN NASKAH DAN HAK CIPTA .docx**  
49K

 **1\_JEKI\_ARTIKEL\_CONTOH FORMAT.pdf**  
400K

---

## Problems and Solutions in Zakat Digitalization

---

### Article History

Received : 30 November 2021

Revised :

Accepted :

Published :

### Keywords:

Zakat, Digitalization, Islamic Social Finance, Delphi

### DOI:

10.20885/JEKI.volx.issx.artx

### JEL Classification:

Z13; A13; F61

### Corresponding author:

[srimaulida@ulm.ac.id](mailto:srimaulida@ulm.ac.id)

### Author's email:

[budi\\_rh@uin-antasari.ac.id](mailto:budi_rh@uin-antasari.ac.id)

[fahmialamruzi@gmail.com](mailto:fahmialamruzi@gmail.com)

### Paper type:

Research paper

### Cite this article:

Maulida, S., Amruzi, F.A & Hakim, B.R. (2022). Problems and Solutions in Zakat Digitalization. *Jurnal Ekonomi dan Keuangan Islam*, 8(1), xx-xx. <https://doi.org/10.20885/JEKI.vol6.is8.art1>

### Abstract

**Purpose** – The aim 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.

**Methodology** – The methodology in this study uses two methods: the interview method and the Delphi method. The data used in this study are the results of interviews with zakat managers in South Kalimantan, namely 14 BAZNAS and 4 (four) LAZNAS. Then besides practitioners there are also experts from various universities in South Kalimantan who understand the condition of Zakat in South Kalimantan.

**Findings** – 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. Problems and solutions on Human Resources, IT, Institution Management and Socialization and Communication.

**Originality** – 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.

**Practical implications** – 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.

## 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 following is a table of 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
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)

Commented [A1]: 10 years growth is enough

Based on the table above, we can see that zakat funds collected by BAZNAS continue to increase with positive growth. Zakat institutions continue to grow, among others, influenced by the trust of muzakki and distributive justice that has been carried out by zakat institutions (Abror & Hidayati, 2020; Aziz & Anim, 2020). 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

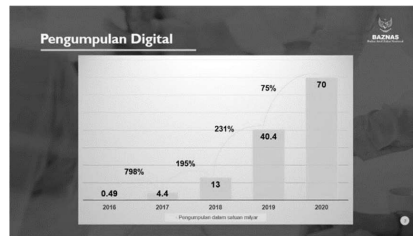


Mandiri Surabaya, LAZ Infak Management Institute Ukhuwah Islamiyah, LAZ Social Fund Al Falah Surabaya, Al-Azhar Islamic Boarding School LAZ, Baitulmaal Muamalat LAZ, LAZ Global Zakat, Muhammadiyah LAZ, Indonesian Islamic Da'wah Council LAZ, Islamic Association LAZ, Ar-Rohman Indonesia Orphanage Foundation, 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. The following is 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**

**Commented [A2]:** Should be re-figure to make it more clear and in English version

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*<sup>1</sup>. 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

<sup>1</sup> Transfer of ownership because zakat assets are given to mustahiq

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<sup>2</sup> 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

---

<sup>2</sup> Financial technology (fintech) used by BAZNAS is to provide services where you can pay zakat through the BAZNAS online page and BAZNAS digital partners such as Kitabisa, Gobills, Care for Health, WeCAre, Benih Baik, Time to Hijrah, Lazada, Shopee, Tokopedia, Bukalapak and BliBli. .

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*, *nishab* 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, *Tamluk* 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 mencantukan 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

**Commented [A3]:** Please read and see another reputable journal; Revise on how to make a good literature review or discuss the previous studies

**Commented [A4]:** It is not common format in the journal

**Commented [A5]:** No need to state complete title

**Commented [A6]:** It is not common format in the journal

**Commented [A7]:** No need to state complete title

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

**Commented [A8]:** No need to state complete title

**Commented [A9]:** See above comment

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.

**Research Methods**

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 follows,

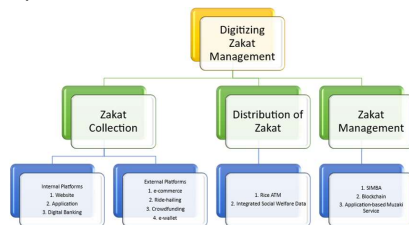


Figure 2. Digitizing Zakat Management

Commented [A10]: Should be re-figure to make it more clear and in English version

Then related to the first model in ANP, namely:

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

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

**Commented [A11]:** Should be re-figure to make it more clear and in English version

**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 Discussion**

**1. 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

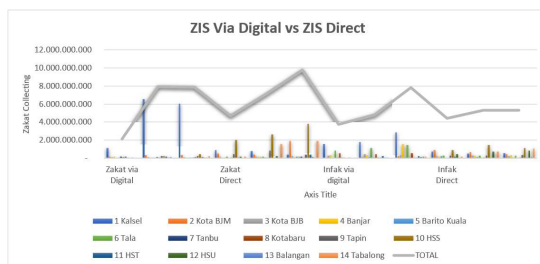
the simplest media channels and usually owned by an institution is the official email of the Institution. However, of the 18 zakat managers in South Kalimantan, 90% of them already have an official email, and 10% do not yet have an official email. In addition to official email as the simplest media channel, 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.

**Zakat Collection**

Commented [A12]: What is this??



Source: Author's Analysis (2021)

Figure 4. Zakat and Infak via Digital vs Direct

Commented [A13]: Improve the quality of figure

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.

**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. Here's a comparison of zakat via digital with zakat directly:

Table 2. Zakat via Digital vs Zakat Direct

BAZNAS	Zakat via Digital			Zakat Direct		
	2018	2019	2020	2018	2019	2020
Kalsel	1.131.949.657	6.562.278.249	6.021.690.208	890.995.350	766.225.933	408.507.933
Kota BJM	184.567.512	313.833.072	333.526.938	495.536.831	394.329.278	1.900.786.420
Kota BJB	100.000.000	86.852.545	132.189.433	139.633.379	156.466.000	221.373.900
Banjar	173.046.000	12.495.080	35.981.363	60.524.500	173.067.000	95.122.000
Barito Kuala	-	44.719.258	50.102.078	77.603.000	81.797.000	147.966.477
Tala	9.193.252	52.392.023	54.477.140	140.997.500	189.070.000	165.823.625
Tanbu	138.462.988	121.920.178	76.645.689	-	10.000.000	157.650.000
Kotabaru	83.547.778	71.824.815	97.707.661	5.300.000	58.690.000	24.525.000
Tapin	147.307.500	236.517.893	232.770.462	432.461.400	853.091.400	391.730.500
HSS	62.631.277	198.566.538	419.576.795	2.025.077.970	2.638.098.286	3.776.191.134
HST	-	134.984.161	87.075.254	61.401.985	13.475.000	411.760.000
HSU	75.850.000	10.000.000	74.652.000	168.937.000	199.921.500	131.060.000
Balangan	-	106.330.242	34.251.317	-	52.335.143	51.064.000
Tabalong	-	-	201.887.865	169.138.505	1.565.430.751	1.891.417.270
<b>TOTAL</b>	2.106.555.964	7.952.714.054	7.852.534.203	4.667.607.420	7.151.997.291	9.774.978.258
Pertumbuhan	-	278%	-1%	-	53%	37%

Source: Author's Analysis (2021)

Commented [A14]: Rupiah or USD??

Commented [A15]: English please

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*

Table 3. Management of Zakat Institutions and HR

Variable	Yes (%)	None/No (%)
Official Email	90*	10
Know Blockchain	80*	20
There is a database	80*	20
Important of Technology	80*	20
Digitization Support	100*	0
Paid Media Channels	70*	30
HR (Amil) Able to use digital	90*	10
Digital Recruitment	56,7*	43,3
IT Division	40	60*
Digital Marketing Division	40	60*
SOP	80*	20

Commented [A16]: What is this??

Internet	93,3*	6,7
Internet Barriers	40	60*
Digital Channel	70*	30

Source: Author's Analysis (2021)

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.

In South Kalimantan, the majority of understanding and readiness are ready, but in terms of human resources, the majority still do not have IT and Digital Marketing personnel, then obstacles on the internet are also the majority problem. The results of this study indicate that 80% of zakat managers view that the use of technology in BAZNAS, and all zakat managers consider digitalization to support the progress of BAZNAS and Laznas in South Kalimantan.

Then in terms of media channels used, 70% of zakat management institutions use paid media channels, and 30% do not. The average Amil education is undergraduate, and in the recruitment process, amil 56.7% use digital media, and 43,3% do not use digital media or do it conventionally, such as through a private bidding process. In addition, 90% of amil are able to use digital channels, and 10% have not been able to use these digital channels.

The majority of zakat managers do not have IT and digital marketing divisions, namely 60%, respectively. However, as many as 80% of SOPs are available; the remaining 20% do not have SOPs only made when there is a need.

Regarding internet availability at the office, 93,3% of zakat managers have internet access. However, as many as 40% admitted to experiencing obstacles in internet access, especially in regencies far from the provincial capital. Then of the 14 zakat management institutions, 70% have active digital channels, and 30% do not.

### **Zakat collection**

**Table 4. Collection of Zakat**

Variable	Yes (%)	None/No (%)
Cooperation with E-Commerce	23,3	76,7*
Website	46,7	53,3*
Using Crowdfunding	30	70*
There is an E-Wallet	43,3	56,7*
SIMBA	80*	20

Source: Author's Analysis (2021)

In collecting zakat, the majority of OPZ in South Kalimantan have not used digitization to its full potential. Regarding the use of technology in zakat collection, 23,3% of zakat managers have cooperation with e-commerce, 46,7% of zakat management institutions have websites, but only 30% use crowdfunding technology. The use of an e-wallet for the convenience of paying zakat as

much as 43.3% is used by zakat management institutions. The use of SIMBA is only used by 80% of zakat institutions.

### *Distribution of zakat*

**Table 5. Distribution of Zakat**

3.	Yes (%)	None/No (%)
Rice ATM	0	100*
Unified Data (Data Terpadu)	50	50

Source: Author's Analysis (2021)

The distribution of zakat does not yet have a Rice ATM, but for data, some OPZ already has. However, Rumah Zakat and Baznas of South Kalimantan Province in the process of procurement.

**Commented [A17]:** What is this? Explain please

### **2. The Low Collection of Zakat Through Digital and Its Solutions**

Regarding the Delphi 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. The following is a summary of operational variables for the low collection of zakat via digital in South Kalimantan, and the alternative solutions are as follows:

**Commented [A18]:** Explain each table and figure clearly in every paragraph; not just put table or figure

**Commented [A19]:** Year??

**Table 6. Geometric Mean Result (Part of)**

Respondent	INT-S				
	1	2	3	4	5
Priority					
R1	1	4	3	5	2
R2	4	1	2	3	5
R3	1	3	4	5	2
R4	4	1	5	3	2
R6	5	3	2	4	1
R7	5	4	2	3	1
Total	20	16	18	23	13
GM	2,7	2,3	2,8	3,7	1,8

New Priority	3	2	4	5	1
--------------	---	---	---	---	---

Source: Author's Analysis (2021)

From the Gmean results, a model can be constructed where after ranking, there are new priorities for each problem and the solutions offered.

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	

Source: Author's Analysis (2021)

Figure 3. (New) Model Construction

Commented [A20]: Should be table and explain

Of the 5 problems and solutions offered, 2 problems are important to be solved and important solutions are implemented.

Table 8. Zakat via Digital vs Zakat Direct

Commented [A21]: The explanation of this table is very minimal and difficult to understand

Variable	Rater Agreement (W) of Delphi Result Problem Cluster				Rater Agreement (W) of Delphi Result Solution Cluster			
	Expert	P-value	Practitioner	P-value	Expert	P-value	Practitioner	P-value
<b>Internal Problem</b>	0,294	0,725	0,361	0,308	0,281	0,797	0,348	0,382
<b>Collection</b>	0,35	0,398	0,367	0,342	0,3	0,583	0,172	0,957
<b>HR</b>	0,289	0,002***	0,578	0,000***	0,289	0,002***	0,133	0,107
<b>IT</b>	0,444	0,000***	0,111	0,176	0,444	0,000***	0,111	0,176
<b>Management Socialization and Communication</b>	0,333	0,001***	0,356	0,000***	0,444	0,000***	0,111	0,176
<b>Zakat Management</b>	0,333	0,001***	0,422	0,000***	0,022	0,867	0,333	0,001***
<b>HR</b>	0,267	0,710	0,383	0,292	0,222	0,855	0,45	0,14
<b>IT</b>	0,244	0,008***	0,911	0,000***	0,111	0,176	0,800	0,000***
<b>Management Socialization and Communication</b>	0,200	0,022**	0,156	0,065*	0,200	0,022**	0,400	0,000***
<b>HR</b>	0,422	0,000***	0,333	0,001***	0,378	0,000***	0,444	0,000***
<b>IT</b>	0,200	0,022**	0,133	0,107	0,200	0,022**	0,156	0,065*

<b>Distribution of Zakat</b>	0,267	0,710	0,333	0,457	0,322	0,498	0,422	0,194
<b>HR</b>	0,244	0,008***	0,111	0,176	0,244	0,008***	0,267	0,004***
<b>IT</b>	0,511	0,000***	0,733	0,000***	0,600	0,000***	0,578	0,000***
<b>Management Socialization and Communication</b>	0,200	0,022**	0,378	0,000***	0,200	0,022**	0,600	0,000***
<b>Eksternal Solution</b>	0,111	0,176	0,111	0,176	0,244	0,008***	0,244	0,008***
<b>Collection Society</b>	0,398	0,146	0,333	0,476	0,407	0,117	0,383	0,201
<b>Muzakki</b>	0,433	0,171	0,372	0,325	0,456	0,131	0,417	0,206
<b>Government</b>	0,644	0,000***	0,222	0,013**	0,644	0,000***	0,378	0,000***
<b>Digitization</b>	0,556	0,000***	0,489	0,000***	0,644	0,000***	0,222	0,013**
<b>Zakat Management Society</b>	0,156	0,065*	0,600	0,000***	0,156	0,065*	0,911	0,000***
<b>Muzakki</b>	0,378	0,000***	0,178	0,038**	0,378	0,000***	0,156	0,065*
<b>Government</b>	0,367	0,342	0,261	0,730	0,428	0,182	0,406	0,232
<b>Digitization</b>	0,156	0,065*	0,178	0,038**	0,156	0,065*	0,178	0,038**
<b>Distribution of Zakat</b>	0,556	0,000***	0,333	0,001***	0,556	0,000***	0,533	0,000***
<b>Society</b>	0,067	0,434	0,089	0,281	0,133	0,107	0,511	0,000***
<b>Muzakki</b>	0,689	0,000***	0,444	0,000***	0,867	0,000***	0,400	0,000***
<b>Government</b>	0,394	0,261	0,367	0,342	0,339	0,437	0,328	0,477
<b>Digitization</b>	0,156	0,065*	0,422	0,000***	0,156	0,065*	0,511	0,000***
<b>Muzakki</b>	0,600	0,000***	0,156	0,065*	0,600	0,000***	0,222	0,013**
<b>Government</b>	0,289	0,002***	0,244	0,008***	0,289	0,002***	0,178	0,038**
<b>Digitization</b>	0,533	0,000***	0,644	0,000***	0,311	0,001***	0,400	0,000***

\*\*\*significant at the 0.01 level; \*\*significant at the 0.05 level; \*significant at the 0.10 level

Source: Author's Analysis (2021)

From the 32 problem clusters, there are 22 clusters which state that expert respondents agree and there are 19 clusters which state that practitioner respondents agree. In addition, of the 32 solution clusters, 22 clusters state that expert respondents agree and there are 21 clusters that state that practitioner respondents agree.

Therefore, it can be concluded that the Delphi results show 90 convergence for all respondents and only 10 inconvergence, which is acceptable for qualitative method (Saaty and Vargas, 2006). The results from this delphi will be continued with research on the best solutions to solve problems in digitizing zakat.

## Conclusion

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. 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%.

### Acknowledgements

Thank you to the Baznas Scholarship Institute or Lembaga Beasiswa Baznas (LBB) for providing scholarships for this research.

### Author Contributions

Conceptualization: Sri Maulida

Data curation: Sri Maulida

Formal analysis: Sri Maulida, Fahmi Al Amruzi, Budi Rahmat Hakim

Investigation: Sri Maulida

Methodology: Sri Maulida

Project administration: Sri Maulida

Supervision: Fahmi Al Amruzi, Budi Rahmat Hakim

Validation: Sri Maulida, Fahmi Al Amruzi, Budi Rahmat Hakim

Visualization: Sri Maulida

Writing – original draft: Sri Maulida

Writing – review & editing: Sri Maulida

### References

- Abror, A., & Hudayati, A. (2020). The effect of distributive justice on intention to pay zakat through zakat institutions using affective and cognitive trust as intervening variables. *Jurnal Ekonomi & Keuangan Islam*, 6(1), 24–33. <https://doi.org/10.20885/jeki.vol6.iss1.art3>
- Aini, Z. N., Budi, S., Yuli, C., & Hakim, R. (2018). Perilaku Muzakki dalam Membayar Zakat Melalui Transaksi Non-Tunai di Lembaga Inisiatif Zakat Indonesia ( IZI ) Surabaya. *Jurnal Ekonomi Syariah Iqtisobodia*, 3(1), 39–57.
- Anggota IKAPI. (2012). *Undang-Undang Pengelolaan Zakat*. Fousmedi.
- Ascarya, & Yumanita, D. (2018). Analisis Rendahnya Pengumpulan Zakat Di Indonesia Dan Alternatif Solusinya. *Bank Sentral Indonesia*, 9, 21.
- Aulia Rachman, M., & Nur Salam, A. (2018). The Reinforcement of Zakat Management through Financial Technology Systems. *International Journal of Zakat*, 3(1), 57–69.
- Aziz, M. R. A., & Anim, N. A. H. M. (2020). Trust towards zakat institutions among muslims business owners. *Jurnal Ekonomi & Keuangan Islam*, 6(1), 1–9. <https://doi.org/10.20885/jeki.vol6.iss1.art1>
- Bariyah, N. O. N. (2016). Dinamika Aspek Hukum Zakat dan Wakaf di Indonesia. *AHKAM : Jurnal Ilmu Syariah*, 16(2), 197–212. <https://doi.org/10.15408/ajis.v16i2.4450>
- Budiman, T. (2019). Perlindungan Hukum Bagi Donatur dalam Kegiatan Donation Based Crowdfunding Secara Online. *Kertba Patrika*, 41(3), 222–237.
- Cholifah, U. (2019). Islam in Digital Age: the Application of Maqāsid As-Syari'Ah on Digital Zakat.

Commented [A22]: Please check every references and completed

Commented [SM23R22]:

- Fikri: *Jurnal Kajian Agama, Sosial Dan Budaya*, 4(1), 101–112.  
<https://doi.org/10.25217/jf.v4i1.445>
- Fahlefi, R. (2018). Inklusi Keuangan Syariah Melalui Inovasi Fintech di Sektor Filantropi. *Batusangkar International Conference III*, 205–212.
- Fauzia, A. (2020). *Covid-19 dan Berkah Zakat Online di Indonesia*. <https://forumzakat.org/covid-19-dan-berkah-zakat-online-di-indonesia/>
- Friantoro, D., & Zaki, K. (2019). Do We Need Financial Technology for Collecting Zakat? *International Conference of Zakat*. <https://doi.org/10.37706/iconz.2018.133>
- Gumilang, R. C. (2020). Tinjauan Hukum Islam Terhadap Keabsahan Pembayaran Zakat Yang Dilakukan Secara Online Yang Berafiliasi Dengan Baznas Menurut Imam Syafi'i. *Dinamika, Jurnal Ilmiah Ilmu Hukum*, 53(7), 929–939.
- Herman, H. (2019). Strategi Komunikasi Pengelolaan Zakat, Infak, dan Sedekah (ZIS) Melalui Media Sosial. *Communicatus: Jurnal Ilmu Komunikasi*, 1(2), 53–70.  
<https://doi.org/10.15575/cjik.v1i2.4833>
- Hidayat, H. A., & Kurnia, H. H. (2008). *Panduan Pintar Zakat*.
- Hijriana, S., F, S. A. N., & Nugroho, V. A. (2019). Role of Financial Technology in Zakah Optimization. *International Conference of Zakat*. <https://doi.org/10.37706/iconz.2018.136>
- Hiyanti, H., Nugroho, L., Sukmadilaga, C., & Fitrijanti, T. (2020). Peluang dan Tantangan Fintech (Financial Technology) Syariah di Indonesia. *Jurnal Ilmiah Ekonomi Islam*, 5(3), 326–333.  
<https://doi.org/10.29040/jiei.v5i3.578>
- Humas Baznas. (2020). *BAZNAS Ajak Masyarakat Zakat Digital*.  
[https://baznas.go.id/Press\\_Release/baca/BAZNAS\\_Ajak\\_Masyarakat\\_Zakat\\_Digital/531](https://baznas.go.id/Press_Release/baca/BAZNAS_Ajak_Masyarakat_Zakat_Digital/531)
- Ikhsan, M., & Ibrahim. (2017). Sistem Informasi Penerimaan Donasi ( Studi Kasus : Yayasan Sahabat Yatim Indonesia ). *Sistem Informasi Penerimaan Donasi (Studi Kasus : Yayasan Sahabat Yatim Indonesia)*, 3(1), 87–94.
- Ilmiah, J., Fisip, M., Volume, U., Media, P., Instagram, S., Sarana, S., Dana, P., Lembaga, O., Cepat, A., Aceh, T., Use, T., Media, I. S., Facility, F., Maulana, G., Syam, H. M., Studi, P., Komunikasi, I., Syiah, U., Abstrak, K., ... Syam, H. M. (2019). *Jurnal Ilmiah Mahasiswa FISIP Unsyiah Volume 4, Nomor 3, Agustus 2019 www.jim.unsyiah.ac.id/FISIP*. 4.
- Irham, M. (2020). *Virus corona dan zakat 'online': Pandemi Covid-19 ubah tata cara membayar dan menyalurkan zakat, 'Apakah sah bayar zakat tanpa bersalaman?'* BBC News Indonesia.  
<https://www.bbc.com/indonesia/indonesia-52380332>
- Juwaini, A. (2005). *Panduan Direct Mail Untuk Fundraising* (Cet 1). Piramedia.
- Nghipandulwa, A. Y. (2019). *Fintech for Zakat Institutions*. May.
- Novita, D. (2016). Pembayaran zakat melalui mobile-zakat (M-zakat) menurut UU no. 38 tahun 1999 tentang pengelolaan zakat. *Jendela Hukum*, 3(April), 42–47.
- Piliyanti, I. (2019). Fintech Achieving Sustainable Development: The Side Perspective of Crowdfunding Platform. *Shirkah: Journal of Economics and Business*, 3(2).  
<https://doi.org/10.22515/shirkah.v3i2.207>
- Profatilov, D. A., Bykova, O. N., & Olkhovskaya, M. O. (2015). Crowdfunding: Online charity or a modern tool for innovative projects implementation? *Asian Social Science*, 11(3), 146–151.  
<https://doi.org/10.5539/ass.v11n3p146>
- Pusat Kajian Strategis BAZNAS. (2020). *Outlook Zakat Nasional 2020*. Pusat Kajian Strategis BAZNAS.
- Qardhawi, Y. (1997). *Fikh Al Zakab*. Libanon: Muassasah Al Risalah.
- Rahmatika, A. N., & Hariono, T. (2019). Risk Management of Zakat Maal Supervision in the Fintech Era based on Literature Review. *International Conference of Zakat*.  
<https://doi.org/10.37706/iconz.2018.130>
- Rahmawati, Y. (2019). *E-filantropi : Studi Media Pergeseran Altruisme Islam Tradisional Menuju Filantropi Online Integratif Pendahuluan*. 13(2), 167–186.
- Rizki, D. (2019). A Peer-to-Peer Lending Methods in Management of Zakat Funds through Sharia Financial Institutions. *International Conference of Zakat*, 25–40.  
<https://doi.org/10.37706/iconz.2019.146>

- Rohim, A. N. (2019). Optimalisasi Penghimpunan Zakat Melalui Digital Fundraising. *Al-Balagh: Jurnal Dakwah Dan Komunikasi*, 4(1), 59. <https://doi.org/10.22515/balagh.v4i1.1556>
- Salma Al Azizah, U., & Choirin, M. (2019). Financial Innovation on Zakat Distribution and Economic Growth. *International Conference of Zakat*. <https://doi.org/10.37706/iconz.2018.115>
- Santoso, I. R. (2019). Strategy for Optimizing Zakat Digitalization in Alleviation Poverty in the Era of Industrial Revolution 4.0. *Ikonomika*, 4(1), 35–52. <https://doi.org/10.24042/febi.v4i1.3942>
- Siahaan, M. D. L., & Prihandoko. (2019). Mengukur Tingkat Kepercayaan Sistem Zakat Online Menggunakan Technology Acceptance Model (TAM) Di Kalangan Masyarakat Kampus. *Jurnal Teknik Dan Informatika*, 6(1), 18–24.
- Soekapdjo, S., Tribudhi, D. A., & Nugroho, L. (2019). Fintech Di Era Digital Untuk Meningkatkan Kinerja ZIS di Indonesia. *Jurnal Ilmiah Ekonomi Islam*, 5(3), 137. <https://doi.org/10.29040/jiei.v5i3.529>
- Swandaru, R. (2019). Zakat Management Information System: E-Service Quality and Its Impact on Zakat Collection in Indonesia. *International Journal of Zakat*, 4(2), 41–72. <https://doi.org/10.37706/ijaz.v4i2.190>
- Ulya, N. U. (2018). *Legal Protection of Donation-based Crowdfunding Zakat on Financial Technology (Digitalization of Zakat under Perspective of Positive Law and Islamic Law)*.
- Utami, P., . B., & Julianas, dan. (2019). Management of Zakat Payment Based on Fintech for the Good Corporate Governance Improvement. *Eastern Journal of Economics and Finance*, 4(2), 41–50. <https://doi.org/10.20448/809.4.2.41.50>
- Utami, P., Suryanto, T., Ghofur, R. A., & Nasor, M. (2020). Refleksi Hukum Zakat Digital Pada Baznas Dalam Rangka Peningkatan Kesejahteraan Mustahik. *Jurnal Surya Kencana Satu: Dinamika Masalah Hukum Dan Keadilan*, 11(1), 53. <https://doi.org/10.32493/jdmhkdmhk.v11i1.5608>
- Yahaya, M. H., & Ahamd, K. (2018). Financial Inclusion through Efficient Zakat Distribution for Poverty Alleviation in Malaysia: Using FinTech & Mobile Banking. *Proceeding of the 5th International Conference on Management and Muamalah, 2018*(September 2000), 15–31. [www.un.org.my](http://www.un.org.my)

# Problems and Solutions in Zakat Digitalization

## **Review result: REVISION REQUIRED (MAJOR)**

1. The idea of this paper is interesting; however, the English needs to improve and send to professional proofreader;
2. The paper is too long; the authors need to comprise until 6000-7000 words;
3. The explanation in the literature review and previous studies are not efficient and need to seriously revise;
4. The figures and tables is not consistent and need to improve the quality; The explanation of some important figure and table are very minimal and sometimes no meaning;
5. Many typos and Indonesian words;
6. The list of references is not complete and need to improve and re-look;

**3. Bukti konfirmasi submit revisi pertama, respon kepada reviewer, dan artikel yang diresubmit**

← Back to Submissions

21987 / **Maulida et al.** / Problems and solutions in zakat digitalization: Evidence from South Kalimantan

[Library](#)

**Workflow**

**Publication**

**Submission**

Review

Copyediting

Production

Round 1

### Reviewer's Attachments


[Q Search](#)

No Files

### Revisions

[Q Search](#)

[Upload File](#)

▶  60806 <a href="#">Article Text, 21987-59451-1-RV 2.docx</a>	January 20, 2022	Article Text
---	------------------	--------------

### Review Discussions

[Add discussion](#)

Name	From	Last Reply	Replies	Closed
▼ <a href="#">Editor Decision</a>	srimaulida_yansyah 2021-12-12 08:33 PM	srimaulida_yansyah 2022-01-31 11:38 AM	6	<input type="checkbox"/>
<a href="#">Edit</a>				

## Problems and solutions in zakat digitalization: Evidence from South Kalimantan, Indonesia

Sri Maulida<sup>1</sup>; Fahmi Al Amruzi<sup>2</sup>; Budi Rahmat Hakim<sup>3</sup>; Irfan Syauqi Beik<sup>4</sup>

<sup>1,2,3</sup>Universitas Islam Negeri Antasari, Banjarmasin; <sup>1</sup>Universitas Lambung Mangkurat, Banjarmasin;

<sup>4</sup>Institut Pertanian Bogor University, Bogor

### Article History

Received : 30 November 2021

Revised : 25 December 2021

Accepted :

Published :

### Keywords:

Zakat, Digitalization, Islamic Social Finance, Delphi-ANP.

### DOI:

10.20885/JEKI.volx.issx.artx

### JEL Classification:

Z13; A13; F61

### Corresponding author:

[srimaulida@ulm.ac.id](mailto:srimaulida@ulm.ac.id)

### Author's email:

[budi\\_rh@uin-antasari.ac.id](mailto:budi_rh@uin-antasari.ac.id)

[fahmialamruzi@gmail.com](mailto:fahmialamruzi@gmail.com)

[irfan\\_beik@apps.ipb.ac.id](mailto:irfan_beik@apps.ipb.ac.id)

### Paper type:

Research paper

### Cite this article:

Maulida, S., Amruzi, F.A & Hakim, B.R. (2022). Problems and solutions in zakat digitalization: Evidence from South Kalimantan, Indonesia. *Jurnal Ekonomi dan Keuangan Islam*, 8(1), xx-xx. <https://doi.org/10.20885/JEKI.vol6.iss2.art1>

### Abstract

**Purpose** – This study aims (i) to analyze the readiness of zakat management institutions in zakat digitalization and (ii) to analyze the problems and solutions in managing zakat funds through digital platforms.

**Methodology** – The study used two methods, called the interview and the Delphi-ANP methods. The data used in this study were the results of interviews with zakat managers (OPZ) in South Kalimantan (BAZNAS and LAZNAS). Besides practitioners, it also involved experts from various universities in South Kalimantan.

**Findings** – The results showed that most zakat institutions in South Kalimantan, Most zakat institutions have a good understanding and readiness to shift to digital platforms. Based on the analysis of problems and solutions in using digital platforms in zakat management, the study found alternative priority problems and solutions for zakat institutions. The problems and solutions covered human resources, IT, institution management and socialization and communication, muzakki, society, government and digitization. In particular, the main cluster of priority problems was management, and the main cluster of priority solutions included human resources.

**Originality** – The researchers reviewed several studies that explained problems and theories of zakat management through digital platforms. However, there is still seemingly no study reviewing problems to manage zakat funds through digital platforms provided by zakat institutions.

**Practical implications** – This research shows that OPZ needs to recruit IT and Digital Marketing people. In addition, it suggests OPZ designs and creates crowdfunding, e-wallet, e-commerce, website, and social media. Following that, OPZ should do digital planning for zakat collection and training conducted by BAZNAS Province and Center to OPZ periodically. They also need to establish a partnership with scholars (*Ulama*) and the government agencies. Further, socialization to Muzakki about the digital platform OPZ is required through various media. Then, they need to coordinate with the government on a regular basis and increase the payment options to help Muzakki pay zakat digitally.

## Introduction

Zakat continues to develop from time to time, especially regarding the types and the payment method. Currently, the amount of Zakat collected by BAZNAS continues to grow from year to year, as illustrated by Table 1:

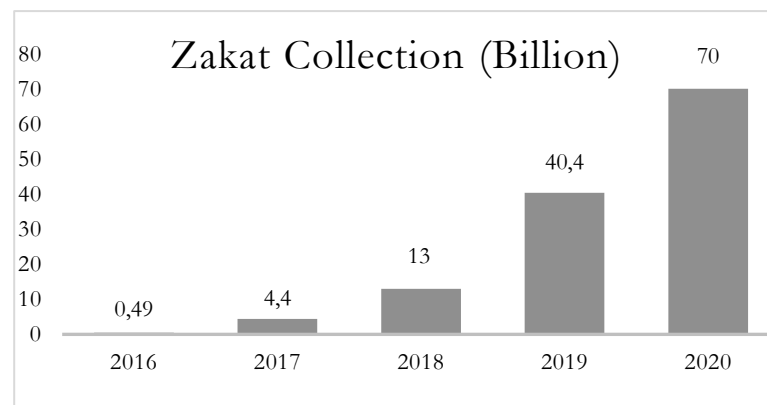
**Table 1.** Growth of Zakat in Indonesia from 2009-2019

Year	ZIS (Billion)	Growth (%)
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)

Table 1 proved that zakat funds collected by BAZNAS continue to increase towards a positive trend. Several factors affected this growth, such as the trust of Muzakki and distributive justice that has been carried out by zakat institutions (Abror & Hidayati, 2020; Aziz & Anim, 2020). However, the growth of zakat fund collection is still far from the existing potential. According to Zakat Mapping Potential Indicators (IPPZ), the potential for zakat in Indonesia in 2019 reaches Rp 233.8 trillion. (Pusat Kajian Strategis BAZNAS, 2020). Thus, there are still many rooms to improve.

In addition to growing in terms of numbers, the zakat collection has also developed using technology or digital platforms. This change is a way for zakat institutions to adapt to the changing times, from digital technology in the era of the industrial revolution 4.0 towards the revolution of society 5.0. Then, the change was also reinforced during the Covid-19 pandemic that began entering 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 was to socialize the shift of zakat payments to provide zakat pick-up services and banking service transfers. Figure 1 below presents the amount 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 figure 1 above shows that zakat collected through digital platforms increases from year to year. Since zakat funds were collected online in 2016, the digital receipts were only 1% of BAZNAS's total revenue target, with the target to IDR 40 billion. In other words, BAZNAS can exceed the digital platform's target number for special collections (Humas Baznas, 2020). This is also supported by scientific research, which explains that the collection of zakat funds increased



significantly after using digital platforms (Herman, 2019; Hiyanti et al., 2020; Maulana & Syam, 2019; Profatilov et al., 2015; Soekapdjo et al., 2019; Swandaru, 2019).

However, despite these conveniences and changes, not all Muslims can pay zakat online because approximately 235 million Muslims in Indonesia live in rural areas and do not have financial access to online banking. This number covered 44 percent of the total population. Hence, they still 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, 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%. These numbers imply that not all people understand zakat. There is a need to review whether zakat management through digital platforms is relevant and compatible with current community conditions.

This change also becomes a concern for some people since it still leaves issues of the formality of religious law. Moreover, zakat through digital platform technology has not yet been well-regulated. In fact, the digital zakat has to meet various sharia provisions and principles. In addition, organizations should protect donors from donation managers. They must be able to carry out financial reporting transparency by providing reports to donors that have donated their money (Budiman & Octora, 2019; Ulya, 2018). Several cases have been reported to harm users who want to pay zakat. The case includes fraud by individuals on behalf of BAZNAS to transfer zakat funds through fraudsters' accounts. Some parties create fake zakat institutions to receive zakat online or create fake zakat applications that are similar to the mobile app of the national zakat institution. In fact, there is no evidence of zakat distribution because zakat is managed online. This issue then causes a gap between the aspired social order and the state of society that exists in reality.

Several problems discussed in the background above indicate a social change in society regarding the digitalization of zakat management. Here, the development of thinking about zakat and financial technology is significant among academics, practitioners, or other stakeholders. The present research examines several studies that explain problems and theories of zakat management through digital platforms from a technical point of view. So far, there has been no discussion to raise the issues and solutions for managing zakat funds through a digital platform. Based on this gap, this study discusses critical problems and key 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 comes from the basic word *zaka*, which means holy, blessing, growing, and commendable. Meanwhile, in the term of 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). In Indonesia, zakat management is regulated by Law no. 23 of 2011.

As argued earlier, zakat in Indonesia has significantly developed. One of the examples is the involvement of digital technology. Nevertheless, it should be borne in mind that the provisions of zakat through digital platforms must be in accordance with the provisions of Zakat in Islam. Its features must follow the basic rules of Zakat and do not leave the terms or conditions in zakat (Cholifah, 2019; Gumilang, 2020). Bariyah (2016) explained that this integration benefits because donors can make online donations without having to come to the foundation's office. The integration of technology also assists admins in managing donor data and online donation transactions so that reports can be done more quickly and efficiently (Ibrahim & Septiani, 2017).

For those reasons, the development of fintech used for zakat payments causes heating pros and cons. On the one hand, the presence of fintech has the potential to increase the collection of zakat funds (Soekapdjo et al., 2019). On the other hand, such technology is prone to digital threats, such as fraud, cybercrime, and many other problems related to information technology (Friantoro & Zaki, 2019). Piliyanti (2019) stated that it is a challenge for platform managers and the Indonesian *Ulama* Council to oversee Sharia finance principles on digital platforms, whether they are obedient and under Sharia and business technology rules in Indonesia. Fahlefi (2018) analyzed that Islamic

philanthropic institutions have an important role in supporting the realization of Islamic financial inclusion. Clear regulations, commitment from the authorities, and supervision by the authorities are three matters that can guarantee the professionalism and accountability of Islamic philanthropic institutions in carrying out innovations in the fintech field. In zakat management, innovation is needed by implementing fintech for zakat information systems. This technology can make zakat management more effective and efficient. with some processes (Rachman & Salam, 2018).

Rahmatika and Hariono (2019) explained that a simple application based on technological sophistication could facilitate muzakki and mustahiq in carrying out the process of distributing and fulfilling zakat obligations. Technological sophistication may lead to better risk management. In this context, handling the risk of muzakki and mustahiq is manifested in the form of an order to apply the right distribution for those who are entitled to receive zakat and the distribution of data that is already available on the website of the zakat institution (Azizah & Choirin, 2019).

Darlin Rizki (2019) explained that peer-to-peer loans are effectively used to manage zakat funds in sustainable investment instruments by collaborating between LAZ and LKS. The strategy to optimize zakat can be achieved by 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). In the system, the impact of SIMBA implementation on zakat collection in Indonesia was positive and significantly affected the national zakat collection as well as the human development index, which was used as a proxy for human resource management (Swandaru, 2019). On the other hand, the use of fintech affects the amount of ZIS revenue. 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 becomes an alternative solution to assist in the management process of distributing zakat, infaq, and alms. The behavior of muzakki in paying zakat using non-cash transactions (e-money) is based on several factors, namely muzakki's beliefs, the environment, conscious interest, spontaneous interest (reflex motion), and external factors (Aini et al., 2018).

In general, the results of research related to zakat, as stated above, explain that zakat can be collected online to increase the collection of zakat funds. However, unlike previous studies, the present study emphasizes 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 can enrich the discussion of this research field.

## Research Methods

This study included several qualitative methods, particularly the Interview, Delphi, and the Analytic Network Process (ANP) methods. The interview session aimed to identify the readiness of the Institution in managing zakat funds digitally. Meanwhile, the Delphi method was performed to identify the problem causing the low digital zakat collection in South Kalimantan and its solution. Finally, the ANP method was used to evaluate the results of the Delphi method and find out the main cause of the low digital zakat collection in South Kalimantan. Additionally, it strives to find the best solution to solve the digitalization problem.

### Data

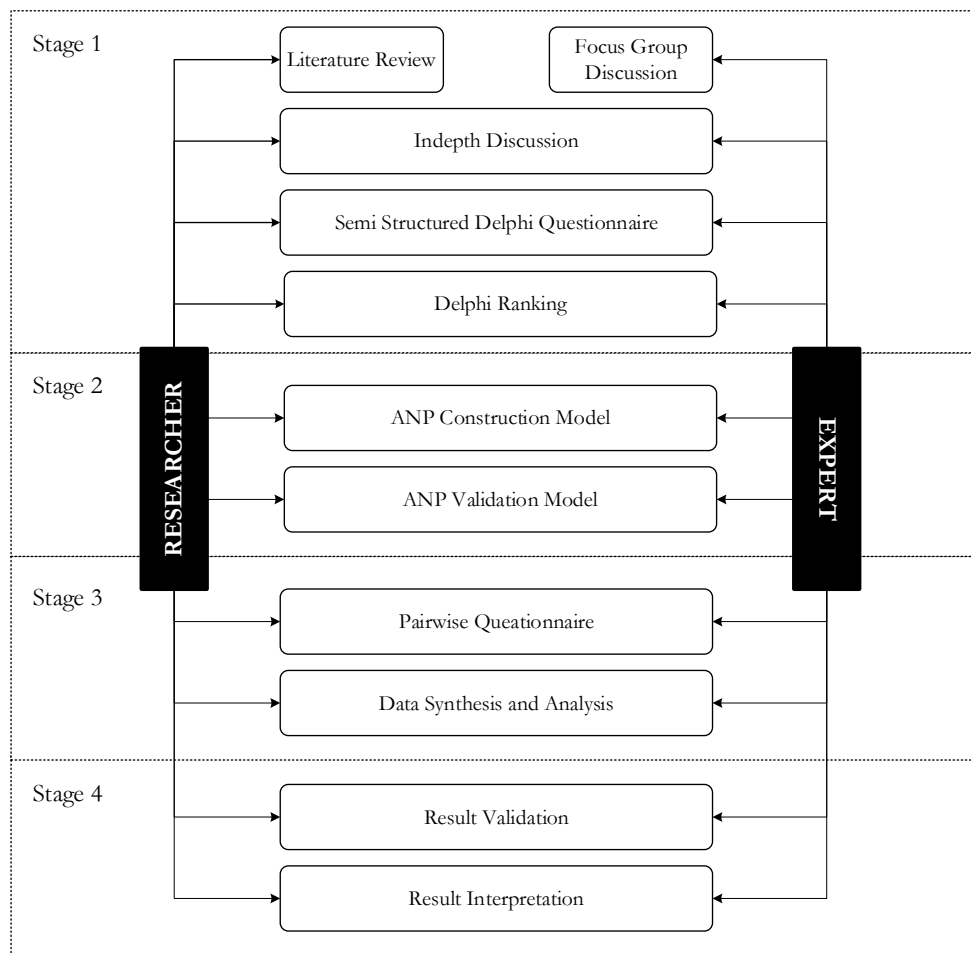
The data used in this study were generated from a series of interviews with zakat managers in South Kalimantan. 14 BAZNAS and 1 (one) LAZNAS involved in the study, consisting of the National Amil Zakat Agency of South Kalimantan province, BAZNAS Banjarmasin City, BAZNAS Banjarbaru City, BAZNAS Batola 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 and LAZ Rumah Zakat. Besides practitioners, the study also invited experts from various universities in South Kalimantan who understood the condition of Zakat in South Kalimantan.

All respondents were subjected to in-depth interviews. Then, after the process, they were asked to fill out a questionnaire for the Delphi method and the ANP method. The selected practitioner respondents were the chairperson or deputy chairperson of each BAZNAS and

LAZNAS. Following that, participants from the expert were represented by regulators (Head of Zakat and Waqf from the Ministry of Religion). There were also several academics from universities that teach and/or have researched on zakats, such as from Universitas Lambung Mangkurat, Universitas Islam Kalimantan, Universitas Islam Negeri Antasari, and Politeknik Negeri Banjarmasin.

## Method

This study conducted a series of analyses that included 3 (three) stages (see figure 2). *First*, interviews or in-depth interviews were conducted with all respondents to obtain data related to data analysis on the readiness of OPZ 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 & Helmer, 1963; Hsu & Sandford, 2007).



Source: (Ascarya & Yumanita, 2009) Modified by Author

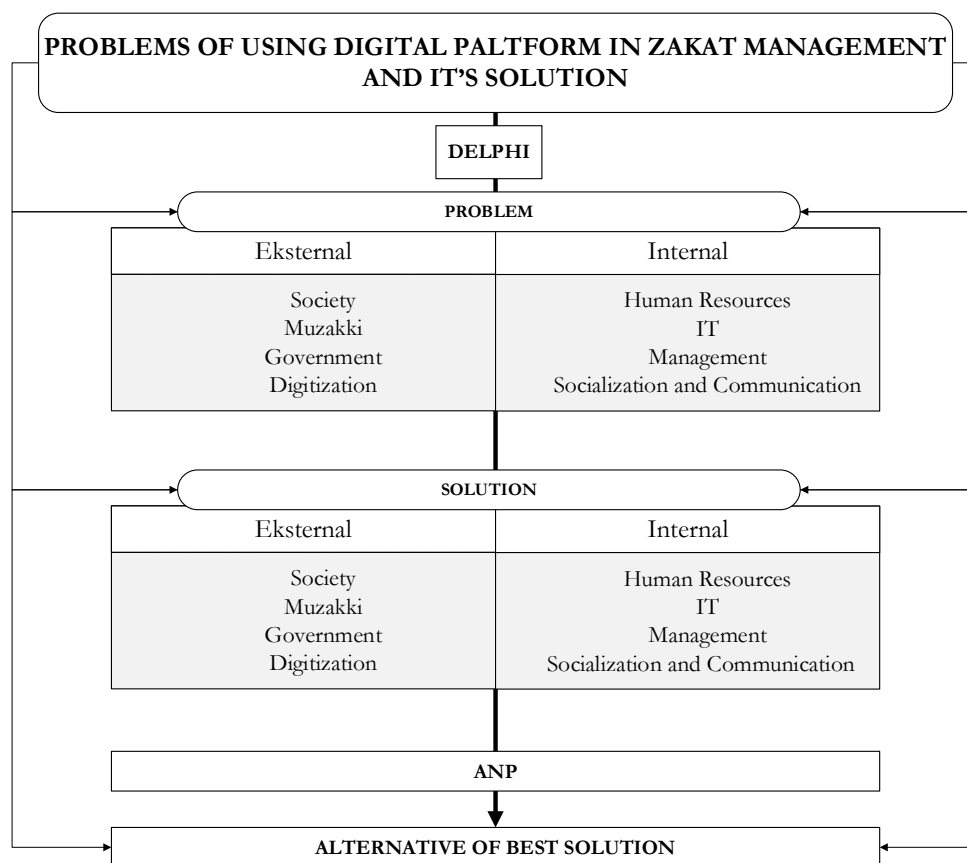
Figure 2. Delphi-ANP Method

At this stage, the researcher carried out several stages, such as (i) in-depth interviews with experts and practitioners to prepare open-ended questionnaire questions. This stage was aimed at collecting specific information about a problem. The next stage was (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. Then, (iii) the process of delivering the previous results, namely the list of elements, is complemented by a priority assessment that the researchers have summarized. Respondents should provide a ranking order to establish the initial priority among the collected elements. Finally, (iv) the result of this stage was that the value of agreement and disagreement could be identified (Ascarya & Yumanita, 2018).

*Third*, Analytic Network Process Method or ANP was developed by Thomas L. Saaty in 1996. It was the extension and generalization of the previously developed Analytic Hierarchy Process or AHP in 1980. The method could be described as a general theory of relative measurement with absolute scale to solve multidimensional problems in multi-criteria decision making (MCDM) setting of tangible and intangible criteria based on the judgements of the experts in the field (Saaty, 2004; Saaty & Vargas, 2006). Typically, the ANP method requires primary data collected from a pair-wise questionnaire distributed to two groups of respondents, including expert and zakat practitioners. In general, there are three phases or stages in conducting analysis using the ANP approach, namely (i) Model Construction; this stage was carried out to identify what variables should be used in the ANP model related to the research objectives; (ii) Quantification of the Model, that begins with the preparation of a questionnaire that refers to the ANP model that has been validated; and (iii) Results of the Analysis (Ascarya & Yumanita, 2018).

### Model Development

Zakat management consists of zakat collection, management, and distribution. Each component has sub-criteria, such as zakat collection consisting of internal and external platforms. Meanwhile, zakat distribution consists of programs in distributing zakat and zakat management consists of applications used in the process of receiving and distributing the zakat. Each of these three criteria contains a problem and its solution, processed using the Delphi and ANP methods. Figure 3 below describes problems when managing zakat and its solution using the model development from Delphi-Result:



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

According to Delphi results, problems and solutions in zakat collection, management, and distribution fell into two categories, namely internal and external. The internal dimension consists of human resources, IT, management, socialization, and communication. Then, the external dimension consists of the community, muzakki, government and digitalization.

### Results and Discussion

### Institutional Readiness in Digitizing Zakat Management

Mutula and van-Brakel (2006) developed a research model to assess the technology readiness in an institution or company. Several readiness segments include information readiness, enterprise readiness, human resources readiness, infrastructure readiness (ict readiness), and external environment readiness. The followings are the results of the development of the model, as presented in table 2:

**Table 2.** Institutional Readiness in Digitizing Zakat Management

Management of Zakat Institutions and Human Resources	Yes (%)	None/No (%)
Official Email	90*	10
Understand Blockchain	80*	20
Have A Database	80*	20
Understand the Importance of Technology	80*	20
Digitization Support	100*	0
Paid Media Channels	70*	30
Human Resources (Amil) Able to use Digital Devices	90*	10
Digital Recruitment	56.7*	43.3
IT Division	40	60*
Digital Marketing Division	40	60*
SOP	80*	20
Internet	93.3*	6.7
Internet Barriers	40	60*
Digital Channel	70*	30
<b>Collection of Zakat</b>		
Cooperation with E-Commerce	23.3	76.7*
Website	46.7	53.3*
Use Crowdfunding	30	70*
Have an E-Wallet	43.3	56.7*
SIMBA	80*	20
<b>Distribution of Zakat</b>		
Rice ATM ( <i>ATM Beras</i> )	0	100*
Unified Data ( <i>Data Terpadu</i> )	50	50

**Source:** Data processing (2021)

The institutional readiness segment in this study uses several indicators, namely: the 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.

In South Kalimantan, Most zakat institutions have a good understanding and readiness to shift to digital platforms. However, this study found out that the majority still did not have sufficient human resources, such as IT and Digital Marketing personnel. Then, the internet was also perceived as the majority problem. Fortunately, this study indicated that 80% of zakat managers viewed the use of technology in BAZNAS positively. In addition, all zakat managers considered digitalization to support the progress of BAZNAS and Laznas in South Kalimantan.

With regard to media channels, 70% of zakat management institutions were reported to use paid media channels, while the rest did not. Further, the average education of *Amil* was undergraduate. In the recruitment process, 56.7% of *Amil* used digital media, and 43.3% did not

use digital media or do it conventionally, such as through a private bidding process. In addition, 90% of *Amil* could use digital channels, while the remaining have not used any digital channels.

This study also investigated if the zakat institutions have a particular division to manage their marketing. The results revealed that most zakat managers did not have IT and digital marketing divisions, by 60%, respectively. Fortunately, most of them (80%) have SOPs; and only 20% of zakat managers did not have SOPs. They reported that the SOPs were only made when needed.

As zakat institutions are encouraged to utilize digital platforms, internet availability at the office is crucial. Luckily, nearly all of the zakat managers (93.3%) mentioned that they had internet access. However, as many as 40% admitted to experiencing obstacles when accessing the internet, especially those who lived in regions far from the provincial capital. In short, of 14 zakat management institutions investigated in this study, 70% were classified as active digital channels, and the other 30% were not.

The second dimension to assess institution readiness is in the zakat collection. It has several indicators, such as cooperation with e-commerce, website availability, the use of crowdfunding, e-wallet, and SIMBA. This study documented that most OPZ in South Kalimantan did not use digitization in collecting zakat so that it failed to reach its full potential. Although nearly half (46.7%) of zakat management institutions had websites, only 23.3% of zakat managers cooperate with e-commerce and 30% use crowdfunding technology to collect zakat. E-wallet for the convenience of paying zakat was used by 43.3% of zakat management institutions. Meanwhile, SIMBA was only used by 80% of zakat institutions.

The final dimension is zakat distribution. The use of digital platforms in this part is limited because it can only be applied to specific programs. The distribution of zakat has not used a Rice ATM yet. Rice ATM is a machine specially designed to take rice automatically. Users who already have an ATM card from Baznas can take rice from this machine with the desired amount according to the specified limit. However, at the moment, Baznas of South Kalimantan Province is in the process of Rice ATM procurement. Finally, 50% of OPZ were reported to have implemented the digitalization data of Mustahik.

### **Delphi Results**

According to Saaty (2004), the geometric mean is the most appropriate calculation for expert opinion consensus. After calculating the g-mean, the experts can measure the level of agreement, called the Kendall coefficient of concordance or Kendall W. The results of the Kendall coefficient index (W) or rater agreement show the level of agreement between respondents on the criteria for the problems and solutions investigated in this study. The results can be seen in Table 3:

**Table 3.** Rater Agreement (W) of Delphi Result

Problem Cluster	Rater Agreement (W) of Delphi Result				Solution Cluster	Rater Agreement (W) of Delphi Result			
	Expert	P-value	Practitioner	P-value		Expert	P-value	Practitioner	P-value
Internal Problem	0.675	0.000*	0.225	0.001*	Internal Solution	0.500	0.000*	0.225	0.001*
HR	0.293	0.000*	0.229	0.004*	HR	0.264	0.001*	0.543	0.000*
IT	0.521	0.000*	0.250	0.002*	IT	0.621	0.000*	0.629	0.000*
Management	0.286	0.001*	0.243	0.002*	Management	0.314	0.000*	0.593	0.000*
Soc-Com	0.229	0.004*	0.164	0.02**	Soc-Com	0.450	0.000*	0.121	0.101
External Problem	0.175	0.004*	0.125	0.02**	External Solution	0.175	0.004*	0.075	0.127
Society	0.379	0.000*	0.314	0.000*	Society	0.714	0.000*	0.507	0.000*
Muzakki	0.436	0.000*	0.307	0.000*	Muzakki	0.543	0.000*	0.221	0.005*
Government	0.129	0.08***	0.300	0.000*	Government	0.650	0.000*	0.671	0.000*
Digitization	0.225	0.004*	0.371	0.000*	Digitization	0.786	0.000*	0.714	0.000*

\*significant at the 0.01 level; \*\*significant at the 0.05 level; \*\*\*significant at the 0.10 level

\*Soc-com (Socialization and Communication)

**Source:** Data processing (2021)

Based on Table 3, it can be seen that the expert respondents and practitioners agreed on all clusters of the ten problem clusters. In addition, out of ten solution clusters, expert respondents agreed on all clusters, while the practitioner respondents agreed on eight clusters. Based on the general criteria of the problem, each expert and practitioner respondent agreed on internal problems and external problems. Then, for the solutions, it is noted that expert respondents agreed on internal and external solutions. Still, practitioner respondents did not agree on general external criteria and socialization and communication criteria. This is indicated by the p-value of both criteria, which were not significant at 1%, 5%, and 10%, rather than general external criteria with a value of 12.7% or p-value 0.127. Further, socialization and communication criteria had a value of 10.1% or a p-value of 0.101. Therefore, it can be concluded that the Delphi results showed 90% convergence for all respondents and only 10% inconvergence, which is acceptable for a qualitative method (Saaty & Vargas, 2006).

### ANP Results

Overall, the ANP results of all respondents (geometric mean of eight respondents) are provided in Table 4:

**Table 4.** ANP-Limiting Result (Internal Problem Cluster)

	<b>Expert</b>	<b>Practitioner</b>	<b>All</b>	<b>R</b>
<b>Internal Problem</b>				
1. Human Resources	0.232	0.268	0.233	2
2. IT	0.232	0.190	0.231	3
3. Management	0.364	0.270	0.357	1
4. Soc-Com	0.173	0.271	0.179	4
<b>Sub-Criteria</b>				
<b>Human Resources</b>				
1. No Training	0.143	0.197	0.177	3
2. Weak Leadership	0.192	0.197	0.184	2
3. Lack of Understanding	0.228	0.116	0.157	4
4. Lack of Training System	0.234	0.193	0.230	1
5. Traditional Mindset	0.103	0.101	0.098	6
6. Lack Innovation	0.099	0.196	0.154	5
<b>IT</b>				
1. No IT System	0.149	0.125	0.147	4
2. Unnamed Muzakki-Transfer	0.067	0.240	0.140	5
3. No Special IT	0.310	0.082	0.132	6
4. No Digitizing Training	0.150	0.168	0.169	2
5. No Digital Database	0.202	0.202	0.253	1
6. Data Manual	0.122	0.183	0.159	3
<b>Management</b>				
1. Limited Funds	0.191	0.166	0.194	3
2. No Digital Planning	0.290	0.326	0.305	1
3. Less Support	0.211	0.185	0.209	2
4. Still Traditional Management	0.181	0.151	0.146	4
5. Hardcopy Report	0.055	0.104	0.078	5
6. No Data Digital Poverty	0.072	0.068	0.067	6
<b>Socialization and Communication</b>				
1. No Effective Soc-com	0.257	0.166	0.222	1
2. No Effective Socmed	0.108	0.166	0.144	4
3. No Connectivity	0.165	0.174	0.193	3
4. Less Coordination	0.114	0.332	0.220	2
5. Less Accurate Data	0.191	0.085	0.126	5
6. No Soc-com to Mustahik	0.166	0.077	0.095	6

**Source:** Data processing (2021)

Table 4 above illustrates the overall ANP results. The results show the agreement of all expert respondents and practitioners in terms of internal problem criteria. As mentioned in the table, management should focus on the issue of using digital platforms on zakat management (35.7%), followed by human resources (23.3%), IT (23.1%) and the utilization of socialization and communication (17.9%). According to practitioners, the main internal problems covered Socialization and Communication, while the experts believed management was the main problem.

If we look closer, the detailed ANP results of internal problems are described as follows. First, human resource issues show an agreement between all practitioners and experts. They agreed that the main issues were the lack of a training system (23.0%). Second, all practitioners and experts agreed that the main focus of its usage issues was no digital database (25.3%). Following that, the ANP result regarding the agreement of all practitioners and experts on management issues was no digital planning (30.5%). Finally, the ANP result on socialization and communication (Soc-Com) issues were no effective soc-com (22.2%).



**Table 5.** ANP-Limiting Result (External Problem Cluster)

	<b>Expert</b>	<b>Practitioner</b>	<b>All</b>	<b>R</b>
<b>External Problem</b>				
1. Community	0.1811	0.180	0.216	4
2. Muzakki	0.2729	0.230	0.260	2
3. Government	0.2726	0.230	0.266	1
4. Digitization	0.2734	0.361	0.257	3
<b>Sub-Criteria</b>				
<b>Community</b>				
1. Habit of Paying Directly to the Beneficiary	0.293	0.311	0.336	1
2. No Knowledge about Digital System	0.106	0.122	0.121	5
3. No Knowledge about System Information	0.097	0.239	0.158	2
4. Lack of Support	0.113	0.162	0.148	3
5. Direct Perception	0.260	0.095	0.147	4
6. No Information	0.130	0.072	0.090	6
<b>Muzakki</b>				
1. No Knowledge Aged 50	0.210	0.295	0.261	1
2. Contract Mindset	0.238	0.133	0.174	3
3. Low Knowledge	0.247	0.176	0.214	2
4. No Publication	0.126	0.128	0.116	5
5. Fast Report	0.092	0.171	0.137	4
6. Trust to IT	0.088	0.097	0.099	6
<b>Government</b>				
1. Lack of integrated	0.086	0.082	0.083	6
2. No Education from Government	0.109	0.303	0.228	2
3. Lack of Support	0.149	0.175	0.158	3
4. Traditional Coordination	0.218	0.219	0.244	1
5. Less Role Promotion	0.210	0.123	0.151	4
6. Lack of Knowledge about Government	0.228	0.099	0.136	5
<b>Digitization</b>				
1. Limited Payments	0.084	0.209	0.138	4
2. Undeveloped IT	0.310	0.247	0.304	1
3. Unintegrated Data	0.094	0.229	0.175	3
4. Error System	0.195	0.079	0.105	5
5. No Digital Tools	0.184	0.157	0.185	2
6. Scam	0.133	0.080	0.092	6

**Source:** Data processing (2021)

Table 5 reveals the agreement of all expert respondents and practitioners in terms of external problem criteria. They agreed that the government support should focus on problems in the use of digital platforms in zakat management (26.6%), followed by problems in Muzakki (26.0%), digitization problems (25.7%) and in the community (21.6%). Meanwhile, according to each practitioner and expert, the main internal problem was digitization.

Furthermore, the detailed ANP of external problems is presented as follows. First, community issues show that the agreement went to the habit of paying Directly to the beneficiary (33.6%). After that, the result of ANP showed that all practitioners and experts agreed that no knowledge of digital-old Muzakki (26.1%) was the main issue of Muzakki. Third, the ANP result regarding the agreement of all practitioners and experts in government-related matters in digital zakat management was still using traditional coordination (24.4%). *Fourth*, all practitioners and experts agreed that the issue of digitization was Undeveloped IT (30.4%).

**Table 6.** ANP-Limiting Result (Internal Solution Cluster)

	Expert	Practitioner	All	R
<b>Internal Solution</b>				
1. Human Resources	0.377	0.377	0.352	1
2. IT	0.227	0.213	0.246	3
3. Management	0.224	0.211	0.246	2
4. Soc-Com	0.172	0.199	0.155	4
<b>Sub-Criteria</b>				
<b>Human Resources</b>				
1. Digital Marketing Recruitment	0.241	0.391	0.343	1
2. Incentive System	0.087	0.058	0.071	6
3. Socialization or Training	0.209	0.071	0.103	5
4. Baznas Training	0.197	0.230	0.227	2
5. Combine it with digital	0.128	0.091	0.103	4
6. Coordination digital teams	0.138	0.159	0.153	3
<b>IT</b>				
1. Create IT System	0.157	0.381	0.273	1
2. Create Bank Account	0.076	0.194	0.123	4
3. IT Recruitment	0.347	0.157	0.264	2
4. Structured Training	0.141	0.100	0.123	5
5. Build Database	0.140	0.124	0.151	3
6. Amil Participation	0.140	0.043	0.065	6
<b>Management</b>				
1. Digital Planning	0.194	0.363	0.322	1
2. Maximize Existing Resources	0.130	0.277	0.223	2
3. Coordination with stakeholders	0.311	0.102	0.161	3
4. Update Management System	0.133	0.101	0.111	5
5. Digitize Report	0.149	0.102	0.115	4
6. Register Digitally	0.083	0.055	0.068	6
<b>Soc-Com</b>				
1. Socialization Planning	0.117	0.082	0.121	5
2. Media Collaboration	0.294	0.174	0.219	2
3. Manage Coordination	0.114	0.123	0.123	4
4. Training Periodically	0.135	0.398	0.257	1
5. Integrated Data	0.249	0.103	0.170	3
6. Routinely Report	0.092	0.119	0.110	6

**Source:** Data Processing (2021)

The overall ANP results in table 6 show the agreement of all expert respondents and practitioners in terms of internal solution criteria, human resources. The solution should focus on solving the problem of using digital platforms in zakat management (35.2%), followed by Management (24.6%), IT utilization (24.6%), and Socialization and Communication (15.5%). Meanwhile, according to the experts and practitioners, the main internal solution was human resources.

Meanwhile, if we look at the ANP results in more detail, the practitioners and experts agreed that the main solution for human resources was digital marketing recruitment (34.3%). Another ANP result of IT utilization solutions was creating IT System (27,3%). Further, the ANP results for management solutions was Digital Planning (32,2%). Finally, the ANP results for Socialization-Communication solutions included Periodically Training (25,7%).

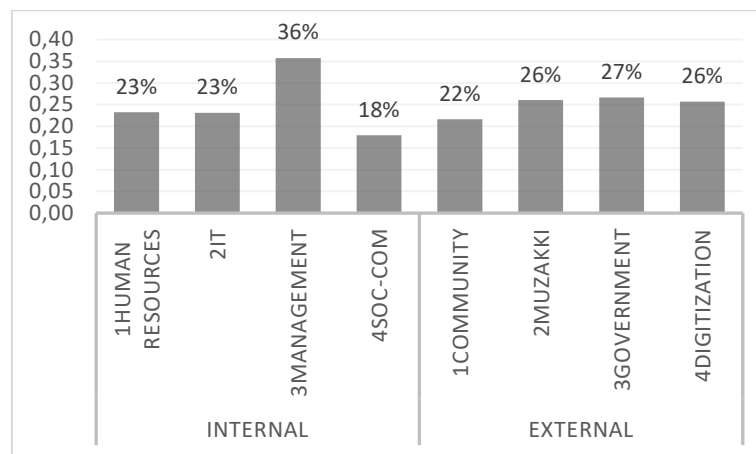
**Table 7.** ANP-Limiting Result (External Solution Cluster)

	<b>Expert</b>	<b>Practitioner</b>	<b>All</b>	<b>R</b>
<b>External Solution</b>				
1. Community	0. 2733	0. 158	0. 209	4
2. Muzakki	0. 2735	0. 231	0. 289	1
3. Government	0. 2729	0. 228	0. 281	2
4. Digitization	0. 1803	0. 383	0. 221	3
<b>Sub-Criteria</b>				
<b>Community</b>				
1. Cooperation with Ulama	0. 338	0. 378	0. 356	1
2. Differentiation of Socialization	0. 124	0. 122	0. 123	4
3. Increasing Knowledge	0. 211	0. 226	0. 220	2
4. Massive Promotion	0. 140	0. 121	0. 137	3
5. Collaboration to Educating	0. 110	0. 076	0. 085	5
6. Digital Documentatiton	0. 077	0. 076	0. 079	6
<b>Muzakki</b>				
1. Direct Promotion	0. 065	0. 259	0. 125	4
2. Akad Socialization	0. 097	0. 100	0. 098	5
3. Various Media	0. 316	0. 209	0. 295	1
4. Maintain Good Relations	0. 235	0. 156	0. 204	2
5. Maximalizing Services	0. 158	0. 209	0. 195	3
6. IT Announcements	0. 129	0. 067	0. 083	6
<b>Government</b>				
1. Coordination	0. 287	0. 293	0. 288	1
2. Massive Support	0. 266	0. 312	0. 288	2
3. Infrastructure Support	0. 162	0. 103	0. 134	4
4. Modern Coordination	0. 136	0. 150	0. 144	3
5. DISKOMINFO Support	0. 080	0. 091	0. 088	5
6. Regular Coordination	0. 070	0. 052	0. 059	6
<b>Digitization</b>				
1. Expand Payment Methods	0. 128	0. 198	0. 169	3
2. Increase Payment Choices	0. 327	0. 387	0. 365	1
3. Automatic System	0. 231	0. 134	0. 185	2
4. Create Policies	0. 105	0. 167	0. 142	4
5. Mustahik Number	0. 120	0. 054	0. 069	6
6. Double Verification	0. 090	0. 061	0. 069	5

**Source:** Data Processing (2021)

Table 7 shows an ANP overall agreement of all expert respondents and practitioners in terms of external solution criteria. First, the data suggested Muzakki focus on solving the problem of using digital platforms in zakat management (28.9%), followed by government (28.1%), digitization (22.1%), and community (20.9%). According to experts in this study, the main external solution was Muzakki, while the practitioners believed that the main external solution was digitization.

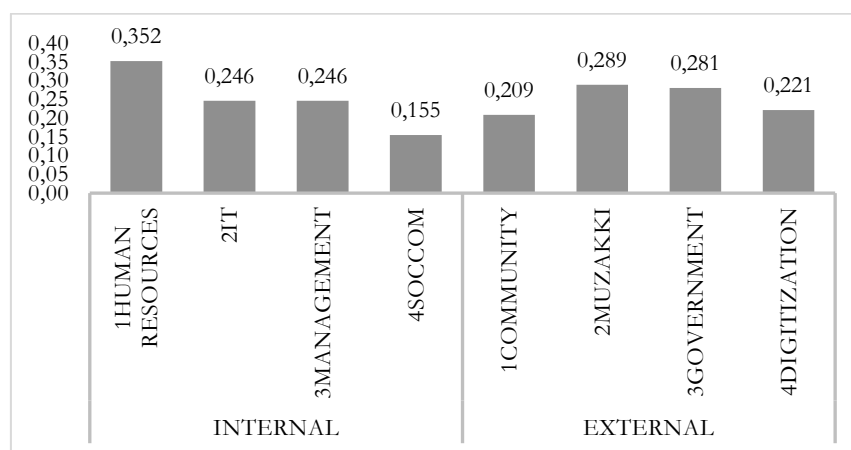
The detailed ANP results from external solutions demonstrated that the practitioners and experts' agreement on solving community problems was to cooperate with Ulama (35.6%). Another ANP results revealed the agreement of the practitioners and experts on solutions to the problem against Muzakki. The main focus was various media (29.5%). Meanwhile, the ANP result regarding the agreement of all practitioners and experts on government solutions was coordination (28.8%). Finally, the ANP result for digitization solutions was to increase the payment choice (16.9%).



Source: Data Processing (2021)

**Figure 4.** ANP Result (Priority Problem)

Figure 4 shows that the main problem of using digital platforms in zakat management consisted of two aspects of the solution (internal and external). The main cluster of problems was 1) management (Internal), particularly because the planning for zakat collection with digital platforms was not adequate. The second cluster of the problem was 2) government (External) because they still used a traditional way of coordination. The next cluster was 3) Muzakki (External), mainly because many Muzakki did not understand how to use digital applications, especially the generation aged 50 and over. The fourth cluster was 4) Digitization (External), particularly due to undeveloped IT. The following clusters involved 5) Human Resources (Internal) due to a lack of training for new operators and 6) IT (Internal) because they had no digital integrated zakat recipient database. Another cluster was 7) Community (External) because people were used to paying zakat directly to the Mustahik they already knew (neighbors, relatives). They felt more comfortable and satisfied because they knew exactly the need and culture of the community. The final cluster was 8) socialization & communication (Internal), mostly because socialization was less effective.



Source: Data Processing (2021)

**Figure 5.** ANP Result (Priority Solution)

Meanwhile, Figure 5 provides some solutions for using digital platforms in the Management of zakat problems. The solutions can be divided into two aspects (internal and external). First, this study found out that the main cluster of solutions was 1) Human resources (Internal), especially related to IT and digital marketing division recruitment. The next cluster referred to 2) Muzakki (External), regarding the socialization to Muzakki about digital platform OPZ through various media. The next clusters involved 3) Government (External) by suggesting to coordinate with the government on a regular basis and 4) Management (Internal) by doing digital planning for zakat collection in a structured manner. Another solution cluster was 5) IT (Internal), by means of

designing and creating crowdfunding, e-wallet, e-commerce, website, and social media. The next clusters involved 6) Digitization (External), which encouraged an increase in the payment choice via digital methods, and 7) Community (External), which promoted partnerships with scholars (Ulama) and government agencies. The final cluster was 8) socialization & communication (Internal), by periodically organizing training conducted by BAZNAS Province and Center to OPZ.

## Conclusion

In conclusion, the present study investigated 15 OPZ in 2021 in South Kalimantan. Most of them understood and were ready to use digital platforms in managing zakat. Particularly, they were ready in the management of zakat institutions and human resources, except for IT and digital marketing division and internet barriers. In the zakat collection, however, the majority were not ready, except for using the SIMBA system from BAZNAS. Further, zakat distribution did not have a Rice ATM. Meanwhile, some OPZ admitted their readiness for digitizing distribution data. The main cluster of priority problems were 1) Management (35.7%), 2) Government (26.6%), 3) Muzakki (26.0%), 4) Digitization (25.7%), 5) Human Resources (23.3)%, 6) IT (23.1%), 7) Community (21.6%), and 8) Socialization & Communication (17.9%) respectively. Meanwhile, the main cluster of priority solutions covered 1) Human Resources (35.2%), 2) Muzakki (28.9%), 3) Government (28.1%), 4) Management (24.64%), 5) IT (24.63%), 6) Digitization (22.1%), 7) Community (20.9%), 8) Socialization & Communication (15.5%) respectively.

## Practical Implications

This study believes that the best alternative solution is to 1) improve IT and Digital Marketing Division Recruitment, 2) design and create crowdfunding, e-wallet, e-commerce, website, and social media, 3) do digital planning for zakat collection in a structured manner, 4) organize training conducted by BAZNAS Province and Center to OPZ periodically, 5) establish cooperation with scholars (*Ulama*) and government agencies, 6) do socialization to Muzakki about digital platform OPZ through various media, 7) coordinate with the government on a regular basis, and 8) increase the choice of zakat payment digitally

## Acknowledgements

We would like to thank the Baznas Scholarship Institute or Lembaga Beasiswa Baznas (LBB) for fully supporting this research.

## References

- Abror, A., & Hidayati, A. (2020). The effect of distributive justice on intention to pay zakat through zakat institutions using affective and cognitive trust as intervening variables. *Jurnal Ekonomi & Keuangan Islam*, 6(1), 24–33. <https://doi.org/10.20885/jeki.vol6.iss1.art3>
- Aini, Z. N., Yuli, S. B. C., & Hakim, R. (2018). Perilaku Muzakki dalam Membayar Zakat Melalui Transaksi Non-Tunai di Lembaga Inisiatif Zakat Indonesia (IZI) Surabaya. *Jurnal Ekonomi Syariah Iqtishodia*, 3(1), 39–57. <https://doi.org/https://doi.org/10.35897/iqtishodia.v3i1.163>
- Ascarya, & Yumanita, D. (2009). *Formulasi Indeks Stabilitas Keuangan dan Peran Perbankan Syari'ah dalam Sistem Keuangan Ganda di Indonesia* (Center for Central Banking Education and Studies, Bank Indonesia.).
- Ascarya, & Yumanita, D. (2018). *Analisis Rendahnya Pengumpulan Zakat Di Indonesia Dan Alternatif Solusinya* (WP/9/2018). Retrived From <http://publication-bi.org/repec/idn/wpaper/WP92018.pdf>

- Aziz, M. R. A., & Anim, N. A. H. M. (2020). Trust towards zakat institutions among muslims business owners. *Jurnal Ekonomi & Keuangan Islam*, 6(1), 1–9. <https://doi.org/10.20885/jeki.vol6.iss1.art1>
- Azizah, U. S. Al, & Choirin, M. (2019). Financial Innovation on Zakat Distribution and Economic Growth. *International Conference of Zakat*. <https://doi.org/10.37706/iconz.2018.115>
- Bariyah, N. O. N. (2016). Dinamika Aspek Hukum Zakat dan Wakaf di Indonesia. *AHKAM: Jurnal Ilmu Syariah*, 16(2), 197–212. <https://doi.org/10.15408/ajis.v16i2.4450>
- Budiman, T., & Octora, R. (2019). Perlindungan Hukum Bagi Donatur dalam Kegiatan Donation Based Crowdfunding Secara Online. *Kertha Patrika; Vol 41 No 3 (2019)*. Retrived From <https://ojs.unud.ac.id/index.php/kerthapatrika/article/view/49699>
- Cholifah, U. (2019). Islam in Digital Age: the Application of Maqāsīd As-Syari'Ah on Digital Zakat. *Fikri: Jurnal Kajian Agama, Sosial Dan Budaya*, 4(1), 101–112. <https://doi.org/10.25217/jf.v4i1.445>
- Dalkey, N., & Helmer, O. (1963). An experimental application of the Delphi method to the use of experts. *Management Science*, 9, 458–467. <https://doi.org/doi:10.1287/mnsc.9.3.458>
- Fahlefi, R. (2018). Inklusi Keuangan Syariah Melalui Inovasi Fintech di Sektor Filantropi. *Batusangkar International Conference III*, 205–212. Retrived From <https://ojs.iainbatusangkar.ac.id/ojs/index.php/proceedings/article/view/1556>
- Fauzia, A. (2020). *Covid-19 dan Berkah Zakat Online di Indonesia*. Retrived From <https://forumzakat.org/covid-19-dan-berkah-zakat-online-di-indonesia/>
- Friantoro, D., & Zaki, K. (2019). Do We Need Financial Technology for Collecting Zakat? *International Conference of Zakat*. <https://doi.org/https://doi.org/10.37706/iconz.2018.133>
- Gumilang, R. C. (2020). Tinjauan Hukum Islam Terhadap Keabsahan Pembayaran Zakat Yang Dilakukan Secara Online Yang Berafiliasi Dengan Baznas Menurut Imam Syafi'i. *Dinamika, Jurnal Ilmiah Ilmu Hukum*, 53(7), 929–939. <https://doi.org/https://10.24843/KP.2019.v41.i03.p04>
- Herman, H. (2019). Strategi Komunikasi Pengelolaan Zakat, Infak, dan Sedekah (ZIS) Melalui Media Sosial. *Communicatus: Jurnal Ilmu Komunikasi*, 1(2), 53–70. <https://doi.org/10.15575/cjik.v1i2.4833>
- Hiyanti, H., Nugroho, L., Sukmadilaga, C., & Fitrijanti, T. (2020). Peluang dan Tantangan Fintech (Financial Technology) Syariah di Indonesia. *Jurnal Ilmiah Ekonomi Islam*, 5(3), 326–333. <https://doi.org/10.29040/jiei.v5i3.578>
- Hsu, C.-C., & Sandford, B. A. (2007). The Delphi Technique: Making Sense of Consensus. *Practical Assessment, Research, and Evaluation*, 12(10). <https://doi.org/https://doi.org/10.7275/pdz9-th90>
- Humas Baznas. (2020). *BAZNAS Ajak Masyarakat Zakat Digital*. Retrived From [https://baznas.go.id/Press\\_Release/baca/BAZNAS\\_Ajak\\_Masyarakat\\_Zakat\\_Digital/531](https://baznas.go.id/Press_Release/baca/BAZNAS_Ajak_Masyarakat_Zakat_Digital/531)
- Ibrahim, M. I., & Septiani, W. D. (2017). Sistem Informasi Penerimaan Donasi ( Studi Kasus : Yayasan Sahabat Yatim Indonesia ). *Sistem Informasi Penerimaan Donasi (Studi Kasus : Yayasan Sahabat Yatim Indonesia)*, 3(1), 87–94. Retrived From <https://ejournal.nusamandiri.ac.id/index.php/jitk/article/view/365>
- Maulana, G., & Syam, H. M. (2019). Pemanfaatan Media Sosial Instagram Sebagai Sarana Penggalangan Dana (Fundraising) Oleh Lembaga Aksi Cepat Tanggap Aceh. *Jurnal Komunikasi*, 4, 16. Retrived From <http://jim.unsyiah.ac.id/FISIP/article/view/11491>

- Mutula, S. M., & van Brakel, P. (2006). An evaluation of e-readiness assessment tools with respect to information access: Towards an integrated information rich tool. *International Journal of Information Management*, 26(3), 212–223. <https://doi.org/10.1016/J.IJINFOMGT.2006.02.004>
- Piliyanti, I. (2019). Fintech Achieving Sustainable Development: The Side Perspective of Crowdfunding Platform. *Shirkah: Journal of Economics and Business*, 3(2). <https://doi.org/10.22515/shirkah.v3i2.207>
- Profatilov, D. A., Bykova, O. N., & Olkhovskaya, M. O. (2015). Crowdfunding: Online charity or a modern tool for innovative projects implementation? *Asian Social Science*, 11(3), 146–151. <https://doi.org/10.5539/ass.v11n3p146>
- Pusat Kajian Strategis BAZNAS. (2020). *Outlook Zakat Nasional 2020*. Pusat Kajian Strategis BAZNAS. Retrived From <https://www.puskasbaznas.com/publications/books/1113-outlook-zakat-indonesia-2020>
- Qardhawi, Y. (1997). *Fikih Al Zakah*. Libanon: Muassasah Al Risalah.
- Rachman, M. A., & Salam, A. N. (2018). The Reinforcement of Zakat Management through Financial Technology Systems. *International Journal of Zakat*, 3(1), 57–69. <https://doi.org/https://doi.org/10.37706/ijaz.v3i1.68>
- Rahmatika, A. N., & Hariono, T. (2019). Risk Management of Zakat Maal Supervision in the Fintech Era based on Literature Review. *International Conference of Zakat*. <https://doi.org/10.37706/iconz.2018.130>
- Rizki, D. (2019). A Peer-to-Peer Lending Methods in Management of Zakat Funds through Sharia Financial Institutions. *International Conference of Zakat*, 25–40. <https://doi.org/10.37706/iconz.2019.146>
- Saaty, T. L. (2004). Decision making — the Analytic Hierarchy and Network Processes (AHP/ANP). *Journal of Systems Science and Systems Engineering*, 13, 1–35. <https://doi.org/https://doi.org/10.1007/s11518-006-0151-5>
- Saaty, T. L., & Vargas, L. G. (2006). Decision Making with the Analytic Network Process: Economic, Political, Social and Technological Applications with Benefits, Opportunities, Costs and Risks. In *Springer*.
- Santoso, I. R. (2019). Strategy for Optimizing Zakat Digitalization in Alleviation Poverty in the Era of Industrial Revolution 4.0. *Ikonomika*, 4(1), 35–52. <https://doi.org/10.24042/febi.v4i1.3942>
- Soekapdjo, S., Tribudhi, D. A., & Nugroho, L. (2019). Fintech Di Era Digital Untuk Meningkatkan Kinerja ZIS di Indonesia. *Jurnal Ilmiah Ekonomi Islam*, 5(3), 137. <https://doi.org/10.29040/jiei.v5i3.529>
- Swandaru, R. (2019). Zakat Management Information System: E-Service Quality and Its Impact on Zakat Collection in Indonesia. *International Journal of Zakat*, 4(2), 41–72. <https://doi.org/10.37706/ijaz.v4i2.190>
- Ulya, N. U. (2018). *Legal Protection of Donation-based Crowdfunding Zakat on Financial Technology (Digitalization of Zakat under Perspective of Positive Law and Islamic Law)*. <https://doi.org/https://doi.org/10.37706/iconz.2018.132>

---

## [JEKI] Editor Decision - Accept Submission

1 message

---

**Muamar Nur Kholid** <[journal@uii.ac.id](mailto:journal@uii.ac.id)>

Mon, Jan 31, 2022 at 12:38 PM

To: Sri Maulida <[srimaulida@ulm.ac.id](mailto:srimaulida@ulm.ac.id)>

Cc: Fahmi Al Amruzi <[fahmialamruzi@gmail.com](mailto:fahmialamruzi@gmail.com)>, Budi Rahmat Hakim <[budi\\_rh@uin-antasari.ac.id](mailto:budi_rh@uin-antasari.ac.id)>, Irfan Syauqi Beik <[irfan\\_beik@apps.ipb.ac.id](mailto:irfan_beik@apps.ipb.ac.id)>

Sri Maulida:

We have reached a decision regarding your submission to Jurnal Ekonomi dan Keuangan Islam, "Problems and Solutions in Zakat Digitalization".

Our decision is to: Accept Submission

Muamar Nur Kholid  
(Scopus ID : 57205612142), Department of Accounting, Faculty of Economics,  
Universitas Islam Indonesia, Yogyakarta  
[muamar.nk@uii.ac.id](mailto:muamar.nk@uii.ac.id)

---

Jurnal Ekonomi dan Keuangan Islam | Journal of Islamic Economics and Finance  
<http://journal.uii.ac.id/index.php/JEKI>



Participants [Edit](#)

Muamar Nur Kholid (muamar)

Sri Maulida (srimaulida\_yansyah)

## Messages

Note

From

Sri Maulida:

srimaulida\_yansyah

Assalamu'alaikumwarohmatullahiwabarokatuh.

2021-12-12 08:33

PM

May this letter find you in the best of Iman and Health,

All praise be to Allah SWT who has been bestowing us with His mercy and blessings. May salawat and salam always be delivered upon our prophet Muhammad SAW, with his companions and ummah.

Thank you for submitting your manuscript entitled "Problems and Solutions in Zakat Digitalization" to Jurnal Ekonomi dan Keuangan Islam (JEKI). The Board of Editors and Reviewers have assessed your submission and feel that it has potential for publication, and so we would like to invite you to revise the paper and resubmit for further review.

Please see the attached reviewer comments for further details about necessary revisions.

We ask that you submit the revised version of your manuscript by our Online Journal System (OJS). Please note, your revised manuscript should be accompanied by a summary of your responses to the reviewers' comments.

You have 2 (two) weeks to respond and resubmit the revised manuscript no later than 25 December 2021, after which point, we will presume that you have withdrawn your submission from Jurnal Ekonomi dan Keuangan Islam (JEKI).

Please feel free to contact me with any questions.

Thank you.

Wassalamu'alaikumwarohmatullahiwabarokatuh.

**4. Bukti konfirmasi review dan hasil  
review kedua**

← Back to Submissions

21987 / **Maulida et al.** / Problems and solutions in zakat digitalization: Evidence from South Kalimantan

[Library](#)

**Workflow**

**Publication**

**Submission**

**Review**

**Copyediting**

**Production**

**Copyediting Discussions**

[Add discussion](#)

Name	From	Last Reply	Replies	Closed
<a href="#">Copyediting</a>	admin_ori 2022-03-18 09:09 PM	-	0	<input type="checkbox"/>

**Copyedited**

[Q Search](#)

*No Files*

---

## Reward author Jurnal Ekonomi dan Keuangan Islam (JEKI)

1 message

---

**Editor JEKI** <editor.jeki@uii.ac.id>  
To: Sri Maulida <srimalida@ulm.ac.id>

Thu, Feb 3, 2022 at 5:50 PM

Kepada Yth Ibu Dr Sri Maulida

Assalamu alaikum wr wb

Telah kami kirimkan reward author sebesar Rp 1.000.070 untuk penerbitan JEKI Vol 8, No 1 (Januari 2022).

Besar harapan kami, apabila Ibu dan kolega dapat mengirimkan hasil penelitian pada penerbitan JEKI berikutnya.

Demikian informasi transfer reward ini kami sampaikan, atas perhatiannya kami ucapkan terima kasih.

Wassalamu alaikum wr wb

Hormat Kami

Rindang Nuri Isnaini N  
Ass Managing Editor



**BUKTI TF SRI MAULIDA .pdf**  
258K

**5. Bukti konfirmasi submit revisi  
kedua, respon kepada reviewer, dan  
artikel yang diresubmit**

## Section Articles



# Problems and solutions in zakat digitalization: Evidence from South Kalimantan, Indonesia

<https://doi.org/10.20885/jeki.vol8.iss1.art7> (<https://doi.org/10.20885/jeki.vol8.iss1.art7>)

### Sri Maulida

[srimaulida@ulm.ac.id](mailto:srimaulida@ulm.ac.id) (Primary Contact)  
Universitas Lambung Mangkurat, Banjarmasin,  
Indonesia; Universitas Islam Negeri Antasari,  
Banjarmasin, Indonesia

<https://orcid.org/0000-0001-7822-1696>  
(<https://orcid.org/0000-0001-7822-1696>)

### Fahmi Al Amruzi

Universitas Islam Negeri Antasari, Banjarmasin,  
Indonesia

### Budi Rahmat Hakim

Universitas Islam Negeri Antasari, Banjarmasin,  
Indonesia

### Irfan Syauqi Beik

Institut Pertanian Bogor University, Bogor,  
Indonesia

## Download

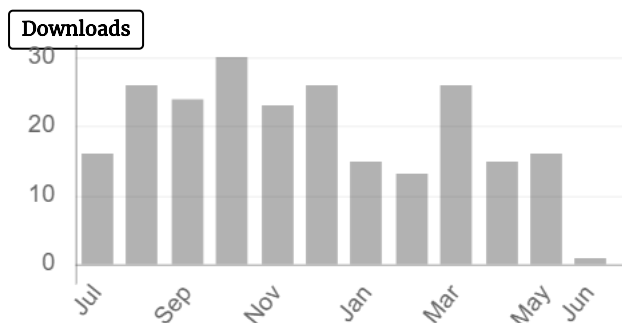
PDF (<https://journal.uii.ac.id/JEKI/article/view/21987/12199>)

Variable Construction (<https://journal.uii.ac.id/JEKI/article/view/21987/13483>)

## Statistic

Read Counter : **762**

Download : **686**





([https://plu.mx/plum/a/?](https://plu.mx/plum/a/?doi=10.20885/jeki.vol8.iss1.art7)

**Captures**

Readers: **45**

doi=10.20885/jeki.vol8.iss1.art7)

- [see details](https://plu.mx/plum/a/?doi=10.20885/jeki.vol8.iss1.art7) (<https://plu.mx/plum/a/?doi=10.20885/jeki.vol8.iss1.art7>)



**1** Total citation

**1** Recent citation

**1.6** Field Citation Ratio

**n/a** Relative Citation Ratio

(<https://badge.dimensions.ai/details/doi/10.20885/jeki.vol8.iss1.art7?domain=https://journal.uui.ac.id>)

## Abstract

**Purpose** – This study aims (i) to analyze the readiness of zakat management institutions in zakat digitalization and (ii) to analyze the problems and solutions in managing zakat funds through digital platforms.

**Methodology** – The study used two methods, called the interview and the Delphi-ANP methods. The data used in this study were the results of interviews with zakat managers (OPZ) in South Kalimantan (BAZNAS and LAZNAS). Besides practitioners, it also involved experts from various universities in South Kalimantan.

**Findings** – The results showed that most zakat institutions in South Kalimantan, Most zakat institutions have a good understanding and readiness to shift to digital platforms. Based on the analysis of problems and solutions in using digital platforms in zakat management, the study found alternative priority problems and solutions for zakat institutions. The problems and solutions covered human resources, IT, institution management and socialization and communication, muzakki, society, government and digitization. In particular, the main cluster of priority problems was management, and the main cluster of priority solutions included human resources.

**Originality** – The researchers reviewed several studies that explained problems and theories of zakat management through digital platforms. However, there is still seemingly no study reviewing problems to manage zakat funds through digital platforms provided by zakat institutions.

**Practical implications** – This research shows that OPZ needs to recruit IT and Digital Marketing people. In addition, it suggests OPZ designs and creates crowdfunding, e-wallet, e-commerce, website, and social media. Following that, OPZ should do digital planning for zakat collection and training conducted by BAZNAS Province and Center to OPZ periodically. They also need to establish a partnership with scholars (*Ulama*) and the government agencies to increase the payment zakat digitally.

## Keywords

Zakat

Digitalization

Islamic Social Finance

Delphi



(<https://creativecommons.org/licenses/by-sa/4.0/>)

This work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License (<https://creativecommons.org/licenses/by-sa/4.0/>).

## How to Cite

Maulida, S., Amruzi, F. A., Hakim, B. R., & Beik, I. S. (2022). Problems and solutions in zakat digitalization: Evidence from South Kalimantan, Indonesia. *Jurnal Ekonomi & Keuangan Islam*, 8(1), 94–109. <https://doi.org/10.20885/jeki.vol8.iss1.art7>

MORE CITATION FORMATS ▼

### Download Citation

Endnote/Zotero/Mendeley (RIS) (<https://journal.uui.ac.id/JEKI/citationstylelanguage/download/ris?submissionId=21987&publicationId=17301>)

BibTeX (<https://journal.uui.ac.id/JEKI/citationstylelanguage/download/bibtex?submissionId=21987&publicationId=17301>)



**Crossref**  
Cited-by



## References

(<https://scholar.google.com/scholar?q=10.20885/jeki.vol8.iss1.art7>)

1. Abror, A., & Hidayati, A. (2020). The effect of distributive justice on intention to pay zakat through zakat institutions using affective and cognitive trust as intervening variables. *Jurnal Ekonomi & Keuangan Islam*, 6(1), 24–33. <https://doi.org/10.20885/jeki.vol6.iss1.art3> (<https://doi.org/10.20885/jeki.vol6.iss1.art3>)
2. Aini, Z. N., Yuli, S. B. C., & Hakim, R. (2018). Perilaku muzakki dalam membayar zakat melalui transaksi non-tunai di lembaga inisiatif zakat Indonesia ( IZI ) Surabaya. *Jurnal Ekonomi Syariah Iqtishodia*, 3(1), 39–57. <https://doi.org/https://doi.org/10.35897/iqtishodia.v3i1.163> (<https://doi.org/https://doi.org/10.35897/iqtishodia.v3i1.163>)
3. Ascarya dan Yumanita, D. (2009). Formulasi indeks stabilitas keuangan dan peran perbankan syariah dalam sistem keuangan ganda di Indonesia (Working Paper). Center for Central Banking Education and Studies Bank Indonesia.
4. Ascarya, & Yumanita, D. (2018). Analisis rendahnya pengumpulan zakat di Indonesia dan alternatif solusinya (Working Paper No 9). Bank Indonesia. <http://publication-bi.org/repec/idn/wpaper/WP92018.pdf> (<http://publication-bi.org/repec/idn/wpaper/WP92018.pdf>)

 READ MORE

## Most read articles by the same author(s)

- Irfan Syauqi Beik, Izzatul Mabniyyah Alhasanah, ANALISIS FAKTOR-FAKTOR YANG MEMPENGARUHI TINGKAT PARTISIPASI DAN PEMILIHAN TEMPAT BERZAKAT DAN BERINFRAK (<https://journal.uui.ac.id/JEKI/article/view/8769>), *Jurnal Ekonomi & Keuangan Islam: Volume 2 No. 1*, Januari 2012 (<https://journal.uui.ac.id/JEKI/issue/view/939>)



- Fuad Hawari Winarto, Irfan Syauqi Beik, The effect of Sharia monetary policy instruments and Islamic bank financing on economic growth and inflation (<https://journal.uii.ac.id/JEKI/article/view/30865>), Jurnal Ekonomi & Keuangan Islam: Volume 10 No. 1, January 2024 (<https://journal.uii.ac.id/JEKI/issue/view/1834>)

## ✉ Address

**Jurnal Ekonomi dan Keuangan Islam | Journal of Islamic Economics and Finance (JEKI)** Center for Islamic Economics and Development Studies (CIEDS)-P3EI, Faculty of Business and Economics, Universitas Islam Indonesia, Gedung Ace Partadiredja, Ring Road Utara, Condongcatur, Sleman, Yogyakarta 55283 INDONESIA

## 👤 Contact Info

Telephone: +62 274 881546 ext: 1203

email: [editor.jeki@uui.ac.id](mailto:editor.jeki@uui.ac.id)

## **6. Bukti konfirmasi artikel accepted**

← Back to Submissions

21987 / **Maulida et al.** / Problems and solutions in zakat digitalization: Evidence from South Kalimantan

**Library**

**Workflow**

**Publication**

Status: **Published**

This version has been published and can not be edited.

**Title & Abstract**

**Contributors**

**Metadata**

**References**

**Galleys**

**Galleys**

[PDF](#)

[Variable Construction](#)

**7. Bukti konfirmasi artikel  
published online**

## Problems and solutions in zakat digitalization: Evidence from South Kalimantan, Indonesia

Sri Maulida<sup>1</sup>; Fahmi Al Amruzi<sup>2</sup>; Budi Rahmat Hakim<sup>3</sup>; Irfan Syauqi Beik<sup>4</sup>

<sup>1</sup>Universitas Lambung Mangkurat, Banjarmasin, Indonesia

<sup>1,2,3</sup>Universitas Islam Negeri Antasari, Banjarmasin, Indonesia

<sup>4</sup>Institut Pertanian Bogor University, Bogor, Indonesia

### Article History

Received : 30 November 2021

Revised : 26 December 2021

Accepted : 1 January 2022

Published : 15 January 2022

### Keywords:

Zakat, digitalization, Islamic social finance, Delphi-ANP.

### DOI:

10.20885/JEKI.vol8.iss1.art7

### JEL Classification:

Z13; A13; F61

### Corresponding author:

srimaulida@ulm.ac.id

### Author's email:

budi\_rh@uin-antasari.ac.id

fahmialamruzi@gmail.com

irfan\_beik@apps.ipb.ac.id

### Paper type:

Research paper

### Cite this article:

Maulida, S., Amruzi, F.A., Hakim, B.R., & Beik, I. S. (2022). Problems and solutions in zakat digitalization: Evidence from South Kalimantan, Indonesia.

*Jurnal Ekonomi dan Keuangan Islam*, 8(1), 94-109.

<https://doi.org/10.20885/JEKI.vol8.iss1.art7>

### Abstract

**Purpose** – This study aims (i) to analyze the readiness of zakat management institutions in zakat digitalization and (ii) to analyze the problems and solutions in managing zakat funds through digital platforms.

**Methodology** – The study used two methods, called the interview and the Delphi-ANP methods. The data used in this study were the results of interviews with zakat managers (OPZ) in South Kalimantan (BAZNAS and LAZNAS). Besides practitioners, it also involved experts from various universities in South Kalimantan.

**Findings** – The results showed that most zakat institutions in South Kalimantan, Most zakat institutions have a good understanding and readiness to shift to digital platforms. Based on the analysis of problems and solutions in using digital platforms in zakat management, the study found alternative priority problems and solutions for zakat institutions. The problems and solutions covered human resources, IT, institution management and socialization and communication, muzakki, society, government and digitization. In particular, the main cluster of priority problems was management, and the main cluster of priority solutions included human resources.

**Originality** – The researchers reviewed several studies that explained problems and theories of zakat management through digital platforms. However, there is still seemingly no study reviewing problems to manage zakat funds through digital platforms provided by zakat institutions.

**Practical implications** – This research shows that OPZ needs to recruit IT and Digital Marketing people. In addition, it suggests OPZ designs and creates crowdfunding, e-wallet, e-commerce, website, and social media. Following that, OPZ should do digital planning for zakat collection and training conducted by BAZNAS Province and Center to OPZ periodically. They also need to establish a partnership with scholars (*Ulama*) and the government agencies to increase the payment zakat digitally.

## Introduction

Zakat continues to develop from time to time, especially regarding the types and the payment method. Currently, the amount of Zakat collected by BAZNAS continues to grow from year to year, as illustrated by Table 1.

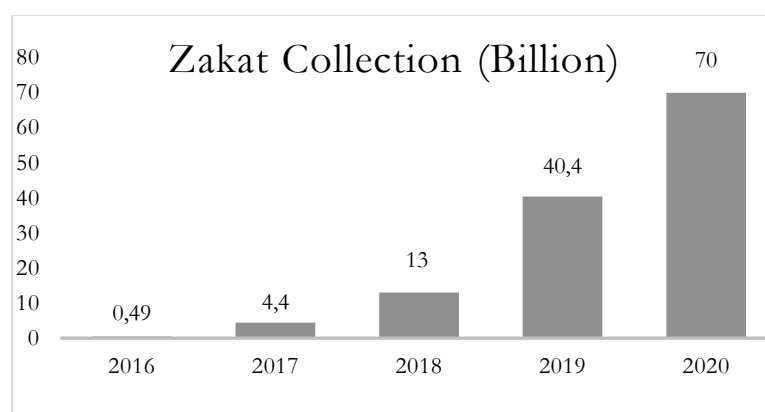
**Table 1.** Growth of Zakat in Indonesia from 2009-2019

Year	ZIS (Billion)	Growth (%)
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)

Table 1 proved that zakat funds collected by BAZNAS continue to increase towards a positive trend. Several factors affected this growth, such as the trust of Muzakki and distributive justice that has been carried out by zakat institutions (Abror & Hidayati, 2020; Aziz & Anim, 2020). However, the growth of zakat fund collection is still far from the existing potential. According to Zakat Mapping Potential Indicators (IPPZ), the potential for zakat in Indonesia in 2019 reaches IDR 233.8 trillion (Pusat Kajian Strategis BAZNAS, 2020). Thus, there are still many rooms to improve.

In addition to growing in terms of numbers, the zakat collection has also developed using technology or digital platforms. This change is a way for zakat institutions to adapt to the changing times, from digital technology in the era of the industrial revolution 4.0 towards the revolution of society 5.0. Then, the change was also reinforced during the Covid-19 pandemic that began entering 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 was to socialize the shift of zakat payments to provide zakat pick-up services and banking service transfers. Figure 1 presents the amount 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 figure 1 shows that zakat collected through digital platforms increases from year to year. Since zakat funds were collected online in 2016, the digital receipts were only 1% of BAZNAS's total revenue target, with the target to IDR 40 billion. In other words, BAZNAS can exceed the digital platform's target number for special collections (Humas Baznas, 2020). This is also supported by scientific research, which explains that the collection of zakat funds increased significantly after using digital platforms (Herman, 2019; Hiyanti et al., 2020; Maulana & Syam, 2019; Profatilov et al., 2015; Soekapdjo et al., 2019; Swandaru, 2019).

However, despite these conveniences and changes, not all Muslims can pay zakat online because approximately 235 million Muslims in Indonesia live in rural areas and do not have financial access to online banking. This number covered 44 percent of the total population. Hence, they still 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, 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%. These numbers imply that not all people understand zakat. There is a need to review whether zakat management through digital platforms is relevant and compatible with current community conditions.

This change also becomes a concern for some people since it still leaves issues of the formality of religious law. Moreover, zakat through digital platform technology has not yet been well-regulated. In fact, the digital zakat has to meet various sharia provisions and principles. In addition, organizations should protect donors from donation managers. They must be able to carry out financial reporting transparency by providing reports to donors that have donated their money (Budiman & Octora, 2019; Ulya, 2018). Several cases have been reported to harm users who want to pay zakat. The case includes fraud by individuals on behalf of BAZNAS to transfer zakat funds through fraudsters' accounts. Some parties create fake zakat institutions to receive zakat online or create fake zakat applications that are similar to the mobile app of the national zakat institution. In fact, there is no evidence of zakat distribution because zakat is managed online. This issue then causes a gap between the aspired social order and the state of society that exists in reality.

Several problems discussed in the background above indicate a social change in society regarding the digitalization of zakat management. Here, the development of thinking about zakat and financial technology is significant among academics, practitioners, or other stakeholders. The present research examines several studies that explain problems and theories of zakat management through digital platforms from a technical point of view. So far, there has been no discussion to raise the issues and solutions for managing zakat funds through a digital platform. Based on this gap, this study discusses critical problems and key 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 comes from the basic word *zaka*, which means holy, blessing, growing, and commendable. Meanwhile, in the term of 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). In Indonesia, zakat management is regulated by Law no. 23 of 2011.

As argued earlier, zakat in Indonesia has significantly developed. One of the examples is the involvement of digital technology. Nevertheless, it should be borne in mind that the provisions of zakat through digital platforms must be in accordance with the provisions of Zakat in Islam. Its features must follow the basic rules of Zakat and do not leave the terms or conditions in zakat (Cholifah, 2019; Gumilang, 2020). Bariyah (2016) explained that this integration benefits because donors can make online donations without having to come to the foundation's office. The integration of technology also assists admins in managing donor data and online donation transactions so that reports can be done more quickly and efficiently (Ibrahim & Septiani, 2017).

For those reasons, the development of fintech used for zakat payments causes heating pros and cons. On the one hand, the presence of fintech has the potential to increase the collection of zakat funds (Soekapdjo et al., 2019). On the other hand, such technology is prone to digital threats, such as fraud, cybercrime, and many other problems related to information technology (Friantoro & Zaki, 2019). Piliyanti (2019) stated that it is a challenge for platform managers and the Indonesian *Ulama* Council to oversee Sharia finance principles on digital

platforms, whether they are obedient and under Sharia and business technology rules in Indonesia. Fahlefi (2018) analyzed that Islamic philanthropic institutions have an important role in supporting the realization of Islamic financial inclusion. Clear regulations, commitment from the authorities, and supervision by the authorities are three matters that can guarantee the professionalism and accountability of Islamic philanthropic institutions in carrying out innovations in the fintech field. In zakat management, innovation is needed by implementing fintech for zakat information systems. This technology can make zakat management more effective and efficient. with some processes (Rachman & Salam, 2018).

Rahmatika and Hariono (2019) explained that a simple application based on technological sophistication could facilitate muzakki and mustahiq in carrying out the process of distributing and fulfilling zakat obligations. Technological sophistication may lead to better risk management. In this context, handling the risk of muzakki and mustahiq is manifested in the form of an order to apply the right distribution for those who are entitled to receive zakat and the distribution of data that is already available on the website of the zakat institution (Azizah & Choirin, 2019).

Rizki (2019) explained that peer-to-peer loans are effectively used to manage zakat funds in sustainable investment instruments by collaborating between LAZ and LKS. The strategy to optimize zakat can be achieved by 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). In the system, the impact of SIMBA implementation on zakat collection in Indonesia was positive and significantly affected the national zakat collection as well as the human development index, which was used as a proxy for human resource management (Swandaru, 2019). On the other hand, the use of fintech affects the amount of ZIS revenue. 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 becomes an alternative solution to assist in the management process of distributing zakat, infaq, and alms. The behavior of muzakki in paying zakat using non-cash transactions (e-money) is based on several factors, namely muzakki's beliefs, the environment, conscious interest, spontaneous interest (reflex motion), and external factors (Aini et al., 2018).

In general, the results of research related to zakat, as stated above, explain that zakat can be collected online to increase the collection of zakat funds. However, unlike previous studies, the present study emphasizes 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 can enrich the discussion of this research field.

## **Research Methods**

This study included several qualitative methods, particularly the Interview, Delphi, and the Analytic Network Process (ANP) methods. The interview session aimed to identify the readiness of the Institution in managing zakat funds digitally. Meanwhile, the Delphi method was performed to identify the problem causing the low digital zakat collection in South Kalimantan and its solution. Finally, the ANP method was used to evaluate the results of the Delphi method and find out the main cause of the low digital zakat collection in South Kalimantan. Additionally, it strives to find the best solution to solve the digitalization problem.

## **Data**

The data used in this study were generated from a series of interviews with zakat managers in South Kalimantan. 14 BAZNAS and 1 (one) LAZNAS involved in the study, 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

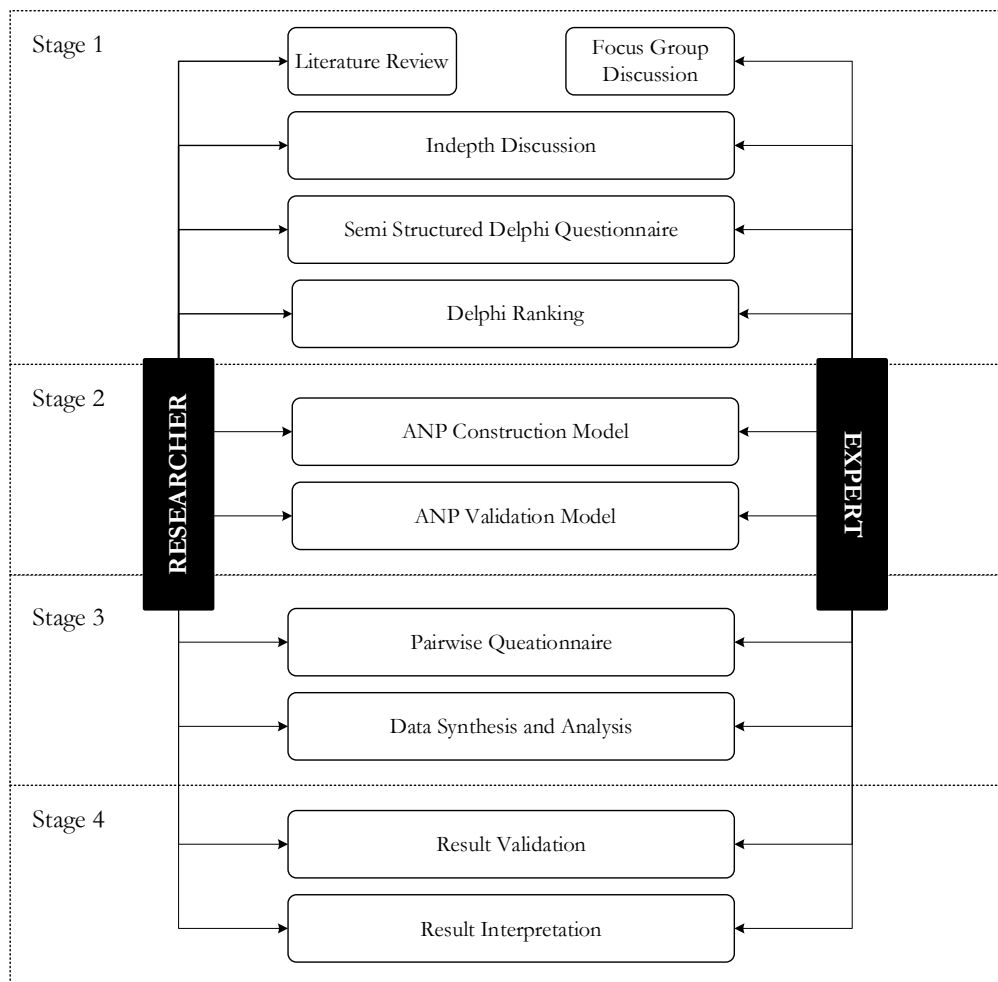


Tanah Laut Regency, BAZNAS Tanah Bumbu Regency, BAZNAS Kotabaru Regency and LAZ Rumah Zakat. Besides practitioners, the study also invited experts from various universities in South Kalimantan who understood the condition of Zakat in South Kalimantan.

All respondents were subjected to in-depth interviews. Then, after the process, they were asked to fill out a questionnaire for the Delphi method and the ANP method. The selected practitioner respondents were the chairperson or deputy chairperson of each BAZNAS and LAZNAS. Following that, participants from the expert were represented by regulators (Head of Zakat and Waqf from the Ministry of Religion). There were also several academics from universities that teach and/or have researched on zakats, such as from Universitas Lambung Mangkurat, Universitas Islam Kalimantan, Universitas Islam Negeri Antasari, and Politeknik Negeri Banjarmasin.

## Method

This study conducted a series of analyses that included 3 (three) stages (see figure 2). *First*, interviews or in-depth interviews were conducted with all respondents to obtain data related to data analysis on the readiness of OPZ 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 & Helmer, 1963; Hsu & Sandford, 2007).



Source: Ascarya & Yumanita (2009)

**Figure 2.** Delphi-ANP Method

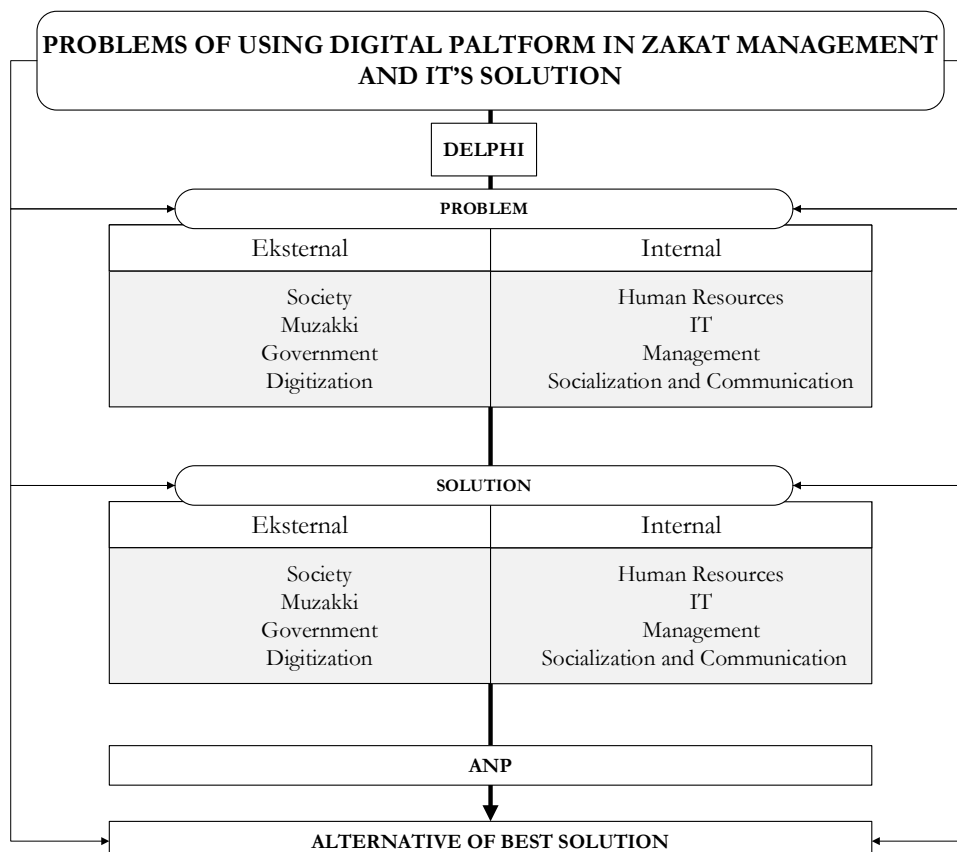
At this stage, the researcher carried out several stages, such as (i) in-depth interviews with experts and practitioners to prepare open-ended questionnaire questions. This stage was aimed at collecting specific information about a problem. The next stage was (ii) the process of submitting

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. Then, (iii) the process of delivering the previous results, namely the list of elements, is complemented by a priority assessment that the researchers have summarized. Respondents should provide a ranking order to establish the initial priority among the collected elements. Finally, (iv) the result of this stage was that the value of agreement and disagreement could be identified (Ascarya & Yumanita, 2018).

*Third*, Analytic Network Process Method or ANP was developed by Thomas L. Saaty in 1996. It was the extension and generalization of the previously developed Analytic Hierarchy Process or AHP in 1980. The method could be described as a general theory of relative measurement with absolute scale to solve multidimensional problems in multi-criteria decision making (MCDM) setting of tangible and intangible criteria based on the judgements of the experts in the field (Saaty, 2004; Saaty & Vargas, 2006). Typically, the ANP method requires primary data collected from a pair-wise questionnaire distributed to two groups of respondents, including expert and zakat practitioners. In general, there are three phases or stages in conducting analysis using the ANP approach, namely (i) Model Construction; this stage was carried out to identify what variables should be used in the ANP model related to the research objectives; (ii) Quantification of the Model, that begins with the preparation of a questionnaire that refers to the ANP model that has been validated; and (iii) Results of the Analysis (Ascarya & Yumanita, 2018).

### Model Development

Zakat management consists of zakat collection, management, and distribution. Each component has sub-criteria, such as zakat collection consisting of internal and external platforms. Meanwhile, zakat distribution consists of programs in distributing zakat and zakat management consists of applications used in the process of receiving and distributing the zakat. Each of these three criteria contains a problem and its solution, processed using the Delphi and ANP methods. Figure 3 describes problems when managing zakat and its solution using the model development from Delphi-Result:



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

According to Delphi results, problems and solutions in zakat collection, management, and distribution fell into two categories, namely internal and external. The internal dimension consists of human resources, IT, management, socialization, and communication. Then, the external dimension consists of the community, muzakki, government and digitalization.

## Results and Discussion

### Institutional Readiness in Digitizing Zakat Management

Mutula and van-Brakel (2006) developed a research model to assess the technology readiness in an institution or company. Several readiness segments include information readiness, enterprise readiness, human resources readiness, infrastructure readiness (ict readiness), and external environment readiness. The followings are the results of the development of the model, as presented in table 2.

**Table 2.** Institutional Readiness in Digitizing Zakat Management

Management of Zakat Institutions and Human Resources	Yes (%)	None/No (%)
Official Email	90*	10
Understand Blockchain	80*	20
Have A Database	80*	20
Understand the Importance of Technology	80*	20
Digitization Support	100*	0
Paid Media Channels	70*	30
Human Resources (Amil) Able to use Digital Devices	90*	10
Digital Recruitment	56.7*	43.3
IT Division	40	60*
Digital Marketing Division	40	60*
SOP	80*	20
Internet	93.3*	6.7
Internet Barriers	40	60*
Digital Channel	70*	30
Collection of Zakat		
Cooperation with E-Commerce	23.3	76.7*
Website	46.7	53.3*
Use Crowdfunding	30	70*
Have an E-Wallet	43.3	56.7*
SIMBA	80*	20
Distribution of Zakat		
Rice ATM ( <i>ATM Beras</i> )	0	100*
Unified Data ( <i>Data Terpadu</i> )	50	50

The institutional readiness segment in this study uses several indicators, namely: the 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.

In South Kalimantan, Most zakat institutions have a good understanding and readiness to shift to digital platforms. However, this study found out that the majority still did not have sufficient human resources, such as IT and Digital Marketing personnel. Then, the internet was also perceived as the majority problem. Fortunately, this study indicated that 80% of zakat managers viewed the use of technology in BAZNAS positively. In addition, all zakat managers considered digitalization to support the progress of BAZNAS and Laznas in South Kalimantan.

With regard to media channels, 70% of zakat management institutions were reported to use paid media channels, while the rest did not. Further, the average education of *Amil* was undergraduate. In the recruitment process, 56.7% of *Amil* used digital media, and 43.3% did not

use digital media or do it conventionally, such as through a private bidding process. In addition, 90% of *Amil* could use digital channels, while the remaining have not used any digital channels.

This study also investigated if the zakat institutions have a particular division to manage their marketing. The results revealed that most zakat managers did not have IT and digital marketing divisions, by 60%, respectively. Fortunately, most of them (80%) have SOPs; and only 20% of zakat managers did not have SOPs. They reported that the SOPs were only made when needed.

As zakat institutions are encouraged to utilize digital platforms, internet availability at the office is crucial. Luckily, nearly all of the zakat managers (93.3%) mentioned that they had internet access. However, as many as 40% admitted to experiencing obstacles when accessing the internet, especially those who lived in regions far from the provincial capital. In short, of 14 zakat management institutions investigated in this study, 70% were classified as active digital channels, and the other 30% were not.

The second dimension to assess institution readiness is in the zakat collection. It has several indicators, such as cooperation with e-commerce, website availability, the use of crowdfunding, e-wallet, and SIMBA. This study documented that most OPZ in South Kalimantan did not use digitization in collecting zakat so that it failed to reach its full potential. Although nearly half (46.7%) of zakat management institutions had websites, only 23.3% of zakat managers cooperate with e-commerce and 30% use crowdfunding technology to collect zakat. E-wallet for the convenience of paying zakat was used by 43.3% of zakat management institutions. Meanwhile, SIMBA was only used by 80% of zakat institutions.

The final dimension is zakat distribution. The use of digital platforms in this part is limited because it can only be applied to specific programs. The distribution of zakat has not used a Rice ATM yet. Rice ATM is a machine specially designed to take rice automatically. Users who already have an ATM card from Baznas can take rice from this machine with the desired amount according to the specified limit. However, at the moment, Baznas of South Kalimantan Province is in the process of Rice ATM procurement. Finally, 50% of OPZ were reported to have implemented the digitalization data of Mustahik.

## Delphi Results

According to Saaty (2004), the geometric mean is the most appropriate calculation for expert opinion consensus. After calculating the g-mean, the experts can measure the level of agreement, called the Kendall coefficient of concordance or Kendall W. The results of the Kendall coefficient index (W) or rater agreement show the level of agreement between respondents on the criteria for the problems and solutions investigated in this study. The results can be seen in Table 3.

**Table 3.** Rater Agreement (W) of Delphi Result

Problem Cluster	Rater Agreement (W) of Delphi Result				Solution Cluster	Rater Agreement (W) of Delphi Result			
	Expert	P-value	Practitioner	P-value		Expert	P-value	Practitioner	P-value
Internal Problem	0.675	0.000*	0.225	0.001*	Internal Solution	0.500	0.000*	0.225	0.001*
HR	0.293	0.000*	0.229	0.004*	HR	0.264	0.001*	0.543	0.000*
IT	0.521	0.000*	0.250	0.002*	IT	0.621	0.000*	0.629	0.000*
Management	0.286	0.001*	0.243	0.002*	Management	0.314	0.000*	0.593	0.000*
Soc-Com	0.229	0.004*	0.164	0.02**	Soc-Com	0.450	0.000*	0.121	0.101
External Problem	0.175	0.004*	0.125	0.02**	External Solution	0.175	0.004*	0.075	0.127
Society	0.379	0.000*	0.314	0.000*	Society	0.714	0.000*	0.507	0.000*
Muzakki	0.436	0.000*	0.307	0.000*	Muzakki	0.543	0.000*	0.221	0.005*
Government	0.129	0.08***	0.300	0.000*	Government	0.650	0.000*	0.671	0.000*
Digitization	0.225	0.004*	0.371	0.000*	Digitization	0.786	0.000*	0.714	0.000*

\*significant at the 0.01 level; \*\*significant at the 0.05 level; \*\*\*significant at the 0.10 level

\*Soc-com (Socialization and Communication)

Based on Table 3, it can be seen that the expert respondents and practitioners agreed on all clusters of the ten problem clusters. In addition, out of ten solution clusters, expert respondents agreed on all clusters, while the practitioner respondents agreed on eight clusters. Based on the general criteria of the problem, each expert and practitioner respondent agreed on internal problems and external problems. Then, for the solutions, it is noted that expert respondents agreed on internal and external solutions. Still, practitioner respondents did not agree on general external criteria and socialization and communication criteria. This is indicated by the p-value of both criteria, which were not significant at 1%, 5%, and 10%, rather than general external criteria with a value of 12.7% or p-value 0.127. Further, socialization and communication criteria had a value of 10.1% or a p-value of 0.101. Therefore, it can be concluded that the Delphi results showed 90% convergence for all respondents and only 10% inconvergence, which is acceptable for a qualitative method (Saaty & Vargas, 2006).

### ANP Results

Overall, the ANP results of all respondents (geometric mean of eight respondents) are provided in Table 4.

**Table 4.** ANP-Limiting Result (Internal Problem Cluster)

	Expert	Practitioner	All	R
<b>Internal Problem</b>				
1. Human Resources	0.232	0.268	0.233	2
2. IT	0.232	0.190	0.231	3
3. Management	0.364	0.270	0.357	1
4. Soc-Com	0.173	0.271	0.179	4
<b>Sub-Criteria</b>				
<b>Human Resources</b>				
1. No Training	0.143	0.197	0.177	3
2. Weak Leadership	0.192	0.197	0.184	2
3. Lack of Understanding	0.228	0.116	0.157	4
4. Lack of Training System	0.234	0.193	0.230	1
5. Traditional Mindset	0.103	0.101	0.098	6
6. Lack Innovation	0.099	0.196	0.154	5
<b>IT</b>				
1. No IT System	0.149	0.125	0.147	4
2. Unnamed Muzakki-Transfer	0.067	0.240	0.140	5
3. No Special IT	0.310	0.082	0.132	6
4. No Digitizing Training	0.150	0.168	0.169	2
5. No Digital Database	0.202	0.202	0.253	1
6. Data Manual	0.122	0.183	0.159	3
<b>Management</b>				
1. Limited Funds	0.191	0.166	0.194	3
2. No Digital Planning	0.290	0.326	0.305	1
3. Less Support	0.211	0.185	0.209	2
4. Still Traditional Management	0.181	0.151	0.146	4
5. Hardcopy Report	0.055	0.104	0.078	5
6. No Data Digital Poverty	0.072	0.068	0.067	6
<b>Socialization and Communication</b>				
1. No Effective Soc-com	0.257	0.166	0.222	1
2. No Effective Socmed	0.108	0.166	0.144	4
3. No Connectivity	0.165	0.174	0.193	3
4. Less Coordination	0.114	0.332	0.220	2
5. Less Accurate Data	0.191	0.085	0.126	5
6. No Soc-com to Mustahik	0.166	0.077	0.095	6

Table 4 illustrates the overall ANP results. The results show the agreement of all expert respondents and practitioners in terms of internal problem criteria. As mentioned in the table, management should focus on the issue of using digital platforms on zakat management (35.7%), followed by human resources (23.3%), IT (23.1%). %) and the utilization of socialization and communication (17.9%). According to practitioners, the main internal problems covered Socialization and Communication, while the experts believed management was the main problem.

If we look closer, the detailed ANP results of internal problems are described as follows. First, human resource issues show an agreement between all practitioners and experts. They agreed that the main issues were the lack of a training system (23.0%). Second, all practitioners and experts agreed that the main focus of its usage issues was no digital database (25.3%). Following that, the ANP result regarding the agreement of all practitioners and experts on management issues was no digital planning (30.5%). Finally, the ANP result on socialization and communication (Soc-Com) issues were no effective soc-com (22.2%).

**Table 5.** ANP-Limiting Result (External Problem Cluster)

External Problem	Expert	Practitioner	All	R
1. Community	0.1811	0.180	0.216	4
2. Muzakki	0.2729	0.230	0.260	2
3. Government	0.2726	0.230	0.266	1
4. Digitization	0.2734	0.361	0.257	3
Sub-Criteria				
Community				
1. Habit of Paying Directly to the Beneficiary	0.293	0.311	0.336	1
2. No Knowledge about Digital System	0.106	0.122	0.121	5
3. No Knowledge about System Information	0.097	0.239	0.158	2
4. Lack of Support	0.113	0.162	0.148	3
5. Direct Perception	0.260	0.095	0.147	4
6. No Information	0.130	0.072	0.090	6
Muzakki				
1. No Knowledge Aged 50	0.210	0.295	0.261	1
2. Contract Mindset	0.238	0.133	0.174	3
3. Low Knowledge	0.247	0.176	0.214	2
4. No Publication	0.126	0.128	0.116	5
5. Fast Report	0.092	0.171	0.137	4
6. Trust to IT	0.088	0.097	0.099	6
Government				
1. Lack of integrated	0.086	0.082	0.083	6
2. No Education from Government	0.109	0.303	0.228	2
3. Lack of Support	0.149	0.175	0.158	3
4. Traditional Coordination	0.218	0.219	0.244	1
5. Less Role Promotion	0.210	0.123	0.151	4
6. Lack of Knowledge about Government	0.228	0.099	0.136	5
Digitization				
1. Limited Payments	0.084	0.209	0.138	4
2. Undeveloped IT	0.310	0.247	0.304	1
3. Unintegrated Data	0.094	0.229	0.175	3
4. Error System	0.195	0.079	0.105	5
5. No Digital Tools	0.184	0.157	0.185	2
6. Scam	0.133	0.080	0.092	6

Table 5 reveals the agreement of all expert respondents and practitioners in terms of external problem criteria. They agreed that the government support should focus on problems in the use of digital platforms in zakat management (26.6%), followed by problems in Muzakki

(26.0%), digitization problems (25.7%) and in the community (21.6%). Meanwhile, according to each practitioner and expert, the main internal problem was digitization.

Furthermore, the detailed ANP of external problems is presented as follows. First, community issues show that the agreement went to the habit of paying Directly to the beneficiary (33.6%). After that, the result of ANP showed that all practitioners and experts agreed that no knowledge of digital-old Muzakki (26.1%) was the main issue of Muzakki. Third, the ANP result regarding the agreement of all practitioners and experts in government-related matters in digital zakat management was still using traditional coordination (24.4%). *Fourth*, all practitioners and experts agreed that the issue of digitization was Undeveloped IT (30.4%).

**Table 6.** ANP-Limiting Result (Internal Solution Cluster)

	Expert	Practitioner	All	R
<b>Internal Solution</b>				
1. Human Resources	0.377	0.377	0.352	1
2. IT	0.227	0.213	0.246	3
3. Management	0.224	0.211	0.246	2
4. Soc-Com	0.172	0.199	0.155	4
<b>Sub-Criteria</b>				
<b>Human Resources</b>				
1. Digital Marketing Recruitment	0.241	0.391	0.343	1
2. Incentive System	0.087	0.058	0.071	6
3. Socialization or Training	0.209	0.071	0.103	5
4. Baznas Training	0.197	0.230	0.227	2
5. Combine it with digital	0.128	0.091	0.103	4
6. Coordination digital teams	0.138	0.159	0.153	3
<b>IT</b>				
1. Create IT System	0.157	0.381	0.273	1
2. Create Bank Account	0.076	0.194	0.123	4
3. IT Recruitment	0.347	0.157	0.264	2
4. Structured Training	0.141	0.100	0.123	5
5. Build Database	0.140	0.124	0.151	3
6. Amil Participation	0.140	0.043	0.065	6
<b>Management</b>				
1. Digital Planning	0.194	0.363	0.322	1
2. Maximize Existing Resources	0.130	0.277	0.223	2
3. Coordination with stakeholders	0.311	0.102	0.161	3
4. Update Management System	0.133	0.101	0.111	5
5. Digitize Report	0.149	0.102	0.115	4
6. Register Digitally	0.083	0.055	0.068	6
<b>Soc-Com</b>				
1. Socialization Planning	0.117	0.082	0.121	5
2. Media Collaboration	0.294	0.174	0.219	2
3. Manage Coordination	0.114	0.123	0.123	4
4. Training Periodically	0.135	0.398	0.257	1
5. Integrated Data	0.249	0.103	0.170	3
6. Routinely Report	0.092	0.119	0.110	6

The overall ANP results in table 6 show the agreement of all expert respondents and practitioners in terms of internal solution criteria, human resources. The solution should focus on solving the problem of using digital platforms in zakat management (35.2%), followed by Management (24.6%), IT utilization (24.6%), and Socialization and Communication (15.5%). Meanwhile, according to the experts and practitioners, the main internal solution was human resources.

Meanwhile, if we look at the ANP results in more detail, the practitioners and experts agreed that the main solution for human resources was digital marketing recruitment (34.3%).

Another ANP result of IT utilization solutions was creating IT System (27,3%). Further, the ANP results for management solutions was Digital Planning (32,2%). Finally, the ANP results for Socialization-Communication solutions included Periodically Training (25,7%).

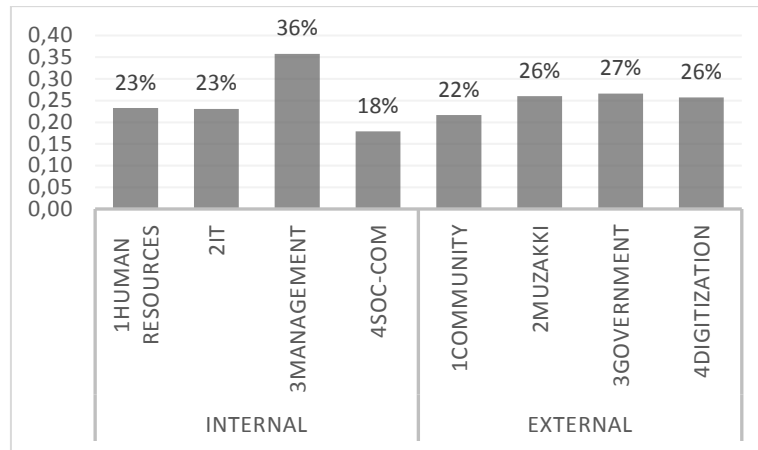
**Table 7.** ANP-Limiting Result (External Solution Cluster)

	Expert	Practitioner	All	R
<b>External Solution</b>				
1. Community	0. 2733	0. 158	0. 209	4
2. Muzakki	0. 2735	0. 231	0. 289	1
3. Government	0. 2729	0. 228	0. 281	2
4. Digitization	0. 1803	0. 383	0. 221	3
<b>Sub-Criteria</b>				
<b>Community</b>				
1. Cooperation with Ulama	0. 338	0. 378	0. 356	1
2. Differentiation of Socialization	0. 124	0. 122	0. 123	4
3. Increasing Knowledge	0. 211	0. 226	0. 220	2
4. Massive Promotion	0. 140	0. 121	0. 137	3
5. Collaboration to Educating	0. 110	0. 076	0. 085	5
6. Digital Documentatiton	0. 077	0. 076	0. 079	6
<b>Muzakki</b>				
1. Direct Promotion	0. 065	0. 259	0. 125	4
2. Akad Socialization	0. 097	0. 100	0. 098	5
3. Various Media	0. 316	0. 209	0. 295	1
4. Maintain Good Relations	0. 235	0. 156	0. 204	2
5. Maximalizing Services	0. 158	0. 209	0. 195	3
6. IT Announcements	0. 129	0. 067	0. 083	6
<b>Government</b>				
1. Coordination	0. 287	0. 293	0. 288	1
2. Massive Support	0. 266	0. 312	0. 288	2
3. Infrastructure Support	0. 162	0. 103	0. 134	4
4. Modern Coordination	0. 136	0. 150	0. 144	3
5. DISKOMINFO Support	0. 080	0. 091	0. 088	5
6. Regular Coordination	0. 070	0. 052	0. 059	6
<b>Digitization</b>				
1. Expand Payment Methods	0. 128	0. 198	0. 169	3
2. Increase Payment Choices	0. 327	0. 387	0. 365	1
3. Automatic System	0. 231	0. 134	0. 185	2
4. Create Policies	0. 105	0. 167	0. 142	4
5. Mustahik Number	0. 120	0. 054	0. 069	6
6. Double Verification	0. 090	0. 061	0. 069	5

Table 7 shows an ANP overall agreement of all expert respondents and practitioners in terms of external solution criteria. First, the data suggested Muzakki focus on solving the problem of using digital platforms in zakat management (28.9%), followed by government (28.1%), digitization (22.1%), and community (20.9%). According to experts in this study, the main external solution was Muzakki, while the practitioners believed that the main external solution was digitization.

The detailed ANP results from external solutions demonstrated that the practitioners and experts' agreement on solving community problems was to cooperate with Ulama (35.6%). Another ANP results revealed the agreement of the practitioners and experts on solutions to the problem against Muzakki. The main focus was various media (29.5%). Meanwhile, the ANP result regarding the agreement of all practitioners and experts on government solutions was coordination (28.8%). Finally, the ANP result for digitization solutions was to increase the payment choice (16.9%).

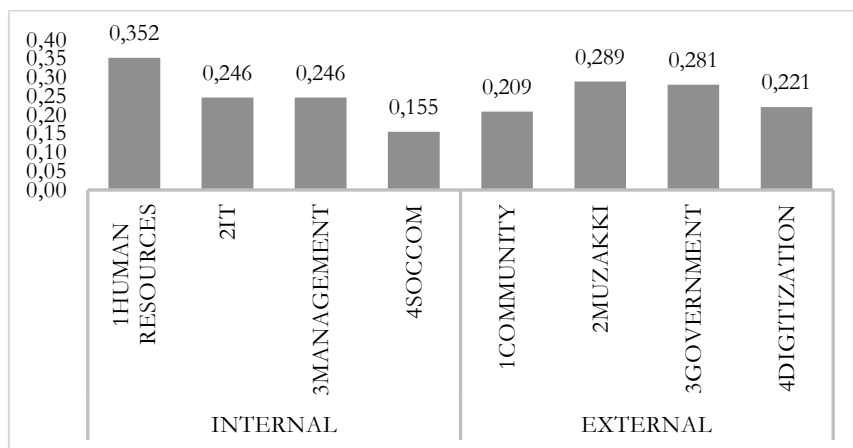




Source: Data Processing (2021)

**Figure 4.** ANP Result (Priority Problem)

Figure 4 shows that the main problem of using digital platforms in zakat management consisted of two aspects of the solution (internal and external). The main cluster of problems was 1) management (Internal), particularly because the planning for zakat collection with digital platforms was not adequate. The second cluster of the problem was 2) government (External) because they still used a traditional way of coordination. The next cluster was 3) Muzakki (External), mainly because many Muzakki did not understand how to use digital applications, especially the generation aged 50 and over. The fourth cluster was 4) Digitization (External), particularly due to undeveloped IT. The following clusters involved 5) Human Resources (Internal) due to a lack of training for new operators and 6) IT (Internal) because they had no digital integrated zakat recipient database. Another cluster was 7) Community (External) because people were used to paying zakat directly to the Mustahik they already knew (neighbors, relatives). They felt more comfortable and satisfied because they knew exactly the need and culture of the community. The final cluster was 8) socialization & communication (Internal), mostly because socialization was less effective.



Source: Data Processing (2021)

**Figure 5.** ANP Result (Priority Solution)

Meanwhile, Figure 5 provides some solutions for using digital platforms in the Management of zakat problems. The solutions can be divided into two aspects (internal and external). First, this study found out that the main cluster of solutions was 1) Human resources (Internal), especially related to IT and digital marketing division recruitment. The next cluster referred to 2) Muzakki (External), regarding the socialization to Muzakki about digital platform OPZ through various media. The next clusters involved 3) Government (External) by suggesting to coordinate with the government on a regular basis and 4) Management (Internal) by doing digital planning for zakat

collection in a structured manner. Another solution cluster was 5) IT (Internal), by means of designing and creating crowdfunding, e-wallet, e-commerce, website, and social media. The next clusters involved 6) Digitization (External), which encouraged an increase in the payment choice via digital methods, and 7) Community (External), which promoted partnerships with scholars (*Ulama*) and government agencies. The final cluster was 8) socialization & communication (Internal), by periodically organizing training conducted by BAZNAS Province and Center to OPZ.

### Practical Implications

This study believes that the best alternative solution is to 1) improve IT and Digital Marketing Division Recruitment, 2) design and create crowdfunding, e-wallet, e-commerce, website, and social media, 3) do digital planning for zakat collection in a structured manner, 4) organize training conducted by BAZNAS Province and Center to OPZ periodically, 5) establish cooperation with scholars (*Ulama*) and government agencies, 6) do socialization to Muzakki about digital platform OPZ through various media, 7) coordinate with the government on a regular basis, and 8) increase the choice of zakat payment digitally

### Conclusion

In conclusion, the present study investigated 15 OPZ in 2021 in South Kalimantan. Most of them understood and were ready to use digital platforms in managing zakat. Particularly, they were ready in the management of zakat institutions and human resources, except for IT and digital marketing division and internet barriers. In the zakat collection, however, the majority were not ready, except for using the SIMBA system from BAZNAS. Further, zakat distribution did not have a Rice ATM. Meanwhile, some OPZ admitted their readiness for digitizing distribution data, The main cluster of priority problems were 1) Management (35.7%), 2) Government (26.6%), 3) Muzakki (26.0%), 4) Digitization (25.7%), 5) Human Resources (23.3%), 6) IT (23.1%), 7) Community (21.6%), and 8) Socialization & Communication (17.9%) respectively. Meanwhile, the main cluster of priority solutions covered 1) Human Resources (35.2%), 2) Muzakki (28.9%), 3) Government (28.1%), 4) Management (24.64%), 5) IT (24.63%), 6) Digitization (22.1%), 7) Community (20.9%), 8) Socialization & Communication (15.5%) respectively.

### Acknowledgements

We would like to thank the Baznas Scholarship Institute or Lembaga Beasiswa Baznas (LBB) for fully supporting this research.

### Author Contributions

Conceptualization: Sri Maulida

Data curation: Sri Maulida

Formal analysis: Sri Maulida, Fahmi Al Amruzi, Budi Rahmat Hakim, Irfan Syauqi Beik

Investigation: Sri Maulida

Methodology: Sri Maulida

Project administration: Sri Maulida

Supervision: Fahmi Al Amruzi, Budi Rahmat Hakim, Irfan Syauqi Beik

Validation: Sri Maulida, Fahmi Al Amruzi, Budi Rahmat Hakim, Irfan Syauqi Beik

Visualization: Sri Maulida

Writing – original draft: Sri Maulida

Writing – review & editing: Sri Maulida

### References

- Abror, A., & Hidayati, A. (2020). The effect of distributive justice on intention to pay zakat through zakat institutions using affective and cognitive trust as intervening variables. *Jurnal Ekonomi & Keuangan Islam*, 6(1), 24–33. <https://doi.org/10.20885/jeki.vol6.iss1.art3>

- Aini, Z. N., Yuli, S. B. C., & Hakim, R. (2018). Perilaku muzakki dalam membayar zakat melalui transaksi non-tunai di lembaga inisiatif zakat Indonesia ( IZI ) Surabaya. *Jurnal Ekonomi Syariah Iqtishodia*, 3(1), 39–57. <https://doi.org/https://doi.org/10.35897/iqtishodia.v3i1.163>
- Ascarya dan Yumanita, D. (2009). *Formulasi indeks stabilitas keuangan dan peran perbankan syariah dalam sistem keuangan ganda di Indonesia* (Working Paper). Center for Central Banking Education and Studies Bank Indonesia.
- Ascarya, & Yumanita, D. (2018). *Analisis rendahnya pengumpulan zakat di Indonesia dan alternatif solusinya* (Working Paper No 9). Bank Indonesia. <http://publication-bi.org/repec/idn/wpaper/WP92018.pdf>
- Aziz, M. R. A., & Anim, N. A. H. M. (2020). Trust towards zakat institutions among muslims business owners. *Jurnal Ekonomi & Keuangan Islam*, 6(1), 1–9. <https://doi.org/10.20885/jeki.vol6.iss1.art1>
- Azizah, U. S. Al, & Choirin, M. (2019). Financial innovation on zakat distribution and economic growth. *International Conference of Zakat*. <https://doi.org/10.37706/iconz.2018.115>
- Bariyah, N. O. N. (2016). Dinamika aspek hukum zakat dan wakaf di Indonesia. *AHKAM*: *Jurnal Ilmu Syariah*, 16(2), 197–212. <https://doi.org/10.15408/ajis.v16i2.4450>
- Budiman, T., & Octora, R. (2019). Perlindungan hukum bagi donatur dalam kegiatan donation based crowdfunding secara online. *Kertha Patrika; Vol 41 No 3 (2019)*. <https://ojs.unud.ac.id/index.php/kerthapatrika/article/view/49699>
- Cholifah, U. (2019). Islam in digital age: The application of maqāsid as-syari'ah on digital zakat. *Fikri*: *Jurnal Kajian Agama, Sosial dan Budaya*, 4(1), 101–112. <https://doi.org/10.25217/jf.v4i1.445>
- Dalkey, N., & Helmer, O. (1963). An experimental application of the Delphi method to the use of experts. *Management Science*, 9, 458–467. <https://doi.org/doi:10.1287/mnsc.9.3.458>
- Fahlefi, R. (2018). Inklusi keuangan syariah melalui inovasi fintech di sektor filantropi. *Batusangkar International Conference III*, 205–212. <https://ojs.iainbatusangkar.ac.id/ojs/index.php/proceedings/article/view/1556>
- Fauzia, A. (2020). *Covid-19 dan berkah zakat online di Indonesia*. Forum Zakat. <https://forumzakat.org/covid-19-dan-berkah-zakat-online-di-indonesia/>
- Friantoro, D., & Zaki, K. (2019). Do we need financial technology for collecting zakat? *International Conference of Zakat*. <https://doi.org/https://doi.org/10.37706/iconz.2018.133>
- Gumilang, R. C. (2020). Tinjauan hukum islam terhadap keabsahan pembayaran zakat yang dilakukan secara online yang berafiliasi dengan baznas menurut Imam Syafi'i. *Dinamika, Jurnal Ilmiah Ilmu Hukum*, 53(7), 929–939. <https://doi.org/https://10.24843/KP.2019.v41.i03.p04>
- Herman, H. (2019). Strategi komunikasi pengelolaan zakat, infak, dan sedekah (zis) melalui media sosial. *Communicatus: Jurnal Ilmu Komunikasi*, 1(2), 53–70. <https://doi.org/10.15575/cjik.v1i2.4833>
- Hiyanti, H., Nugroho, L., Sukmadilaga, C., & Fitrijanti, T. (2020). Peluang dan tantangan fintech (financial technology) syariah di Indonesia. *Jurnal Ilmiah Ekonomi Islam*, 5(3), 326–333. <https://doi.org/10.29040/jiei.v5i3.578>
- Hsu, C.-C., & Sandford, B. A. (2007). The Delphi technique: Making sense of consensus. *Practical Assessment, Research, and Evaluation*, 12(10). <https://doi.org/https://doi.org/10.7275/pdz9-th90>
- Humas Baznas. (2020). *BAZNAS ajak masyarakat zakat digital*. Badan Amil Zakat Nasional [https://baznas.go.id/Press\\_Release/baca/BAZNAS\\_Ajak\\_Masyarakat\\_Zakat\\_Digital/531](https://baznas.go.id/Press_Release/baca/BAZNAS_Ajak_Masyarakat_Zakat_Digital/531)

- Ibrahim, M. I., & Septiani, W. D. (2017). Sistem informasi penerimaan donasi (Studi kasus: Yayasan Sahabat Yatim Indonesia). *Jurnal Ilmu Pengetahuan dan Teknologi Komputer*, 3(1), 87–94. <https://ejournal.nusamandiri.ac.id/index.php/jitk/article/view/365>
- Maulana, G., & Syam, H. M. (2019). Pemanfaatan media sosial instagram sebagai sarana penggalangan dana (fundraising) oleh lembaga aksi cepat tanggap Aceh. *Jurnal Komunikasi*, 4, 16. <http://jim.unsyiah.ac.id/FISIP/article/view/11491>
- Mutula, S. M., & van Brakel, P. (2006). An evaluation of e-readiness assessment tools with respect to information access: Towards an integrated information rich tool. *International Journal of Information Management*, 26(3), 212–223. <https://doi.org/10.1016/J.IJINFOMGT.2006.02.004>
- Piliyanti, I. (2019). Fintech achieving sustainable development: The side perspective of crowdfunding platform. *Shirkah: Journal of Economics and Business*, 3(2). <https://doi.org/10.22515/shirkah.v3i2.207>
- Profatilov, D. A., Bykova, O. N., & Olkhovskaya, M. O. (2015). Crowdfunding: Online charity or a modern tool for innovative projects implementation? *Asian Social Science*, 11(3), 146–151. <https://doi.org/10.5539/ass.v11n3p146>
- Pusat Kajian Strategis BAZNAS. (2020). *Outlook zakat nasional 2020*. Pusat Kajian Strategis BAZNAS. <https://www.puskasbaznas.com/publications/books/1113-outlook-zakat-indonesia-2020>
- Qardhawi, Y. (1997). *Fikh Al Zakah*. Libanon: Muassasah Al Risalah.
- Rachman, M. A., & Salam, A. N. (2018). The reinforcement of zakat management through financial technology systems. *International Journal of Zakat*, 3(1), 57–69. <https://doi.org/https://doi.org/10.37706/ijaz.v3i1.68>
- Rahmatika, A. N., & Hariono, T. (2019). Risk management of zakat maal supervision in the fintech era based on literature review. *International Conference of Zakat*. <https://doi.org/10.37706/iconz.2018.130>
- Rizki, D. (2019). A Peer-to-peer lending methods in management of zakat funds through sharia financial institutions. *International Conference of Zakat*, 25–40. <https://doi.org/10.37706/iconz.2019.146>
- Saaty, T. L. (2004). Decision making — The analytic hierarchy and network processes (AHP/ANP). *Journal of Systems Science and Systems Engineering*, 13, 1–35. <https://doi.org/10.1007/s11518-006-0151-5>
- Saaty, T. L., & Vargas, L. G. (2006). *Decision making with the analytic network process: Economic, political, social and technological applications with benefits, opportunities, costs and risks*. Springer Science Business Media. <https://doi.org/10.1007/0-387-33987-6>
- Santoso, I. R. (2019). Strategy for optimizing zakat digitalization in alleviation poverty in the era of industrial revolution 4.0. *Ikonomika*, 4(1), 35–52. <https://doi.org/10.24042/febi.v4i1.3942>
- Soekapdjo, S., Tribudhi, D. A., & Nugroho, L. (2019). Fintech di era digital untuk meningkatkan kinerja ZIS di Indonesia. *Jurnal Ilmiah Ekonomi Islam*, 5(3), 137–144. <https://doi.org/10.29040/jiei.v5i3.529>
- Swandaru, R. (2019). Zakat management information system: E-service quality and its impact on zakat collection in Indonesia. *International Journal of Zakat*, 4(2), 41–72. <https://doi.org/10.37706/ijaz.v4i2.190>
- Ulya, N. U. (2019, February 19). *Legal protection of donation-based crowdfunding zakat on financial technology: Digitalization of zakat under perspective of positive law and Islamic law* (Conference session). International Conference of Zakat. Center of Strategic Studies BAZNAS Indonesia. <https://doi.org/https://doi.org/10.37706/iconz.2018.132>