

The Effect Digitalization Zakat Payment Against Potential of Zakat Acceptance in National Amil Zakat Agency

Pertiwi Utami

*Sekolah Tinggi Ekonomi dan Bisnis Islam Lampung
utamipertiwi89@gmail.com*

Tulus Suryanto

*Universitas Islam Negeri (UIN) Raden Intan Lampung
tulussuryanto@radenintan.ac.id*

M. Nasor

*Universitas Islam Negeri (UIN) Raden Intan Lampung
nasor@radenintan.ac.id*

Ruslan Abdul Ghofur

*Universitas Islam Negeri (UIN) Raden Intan Lampung
ruslanabdulghofur@radenintan.ac.id*

Abstract

The purpose of this study was to determine the effect of digitalization zakat payments on the potential for zakat acceptance at the BAZNAS Jakarta center. The originality of this research lies in the digitalization analysis of zakat payments to increase the potential for receiving BAZNAS center based on sharia economic approaches, and digital technology theory. The research method used is associative quantitative using a simple linear regression analysis technique with a sample size of 170 respondents selected based on purposive sampling technique. From the results of data analysis using SPSS 19.0, an R-value of 74.8% was obtained, which means that the relationship between the digitalization of zakat payments and the potential for receiving zakat at the BAZNAS is strong. The findings show that the digitalization variable of zakat payment or zakat payment (X) influences the potential for zakat receipt (Y) of 55.9%, and the remaining 40.1% is influenced by other factors not considered. Based on the results of deepening between the theory and practice of digital zakat revealed that the challenges in efforts to increase the potential for digital zakat acceptance in Indonesia are internet access which is still weak and uneven in Indonesian territory, building an 'attachment' relationship between *mustahiq*, *muzzaki* and BAZNAS, and the application of principles of sharia in the management of zakat. Therefore, the research explains the strategies that can be done to answer the challenges of digital zakat.

Keywords: Digital technology, Zakat, Potential, BAZNAS.



INTRODUCTION

Technological advancements in the digitalization era are changing people's economic behavior to be active in cyberspace activities. Not always negative, the fact is that technology is able to contribute significantly to the economy of the community (Lammi and Pantzar, 2019). Sharia economic strategic steps are needed to provide clear alternative rules and good corporate governance within the sharia corridor and are expected to have an 'sustainability' impact on economic activity. There is no denying that the implementation of Sharia economics and technology is like a bow and arrow that is ready to fly to achieve the right target. Sharia economics is able to drive an economic system through zakat that is distributed to the community and ultimately creates a fair distribution of wealth and avoids the negative effects of wealth accumulation (Wahab & Rahman, 2011; Asad, Elatrash, & Farooq, 2014). Whereas technology becomes a strategic tool that is able to increase financial goals, provide humanitarian benefits, and efficiency (Corsini, Aranda-Jan, & Moultrie, 2019). A deep understanding of an integrated, modern, and responsible system as the practice of zakat management in the sharia economic order can help identify fundamental factors in assessing financial practices and the nature of the distribution of wealth in Islam (Saad, Aziz, & Sawandi, 2015).

Zakat is a combination of vital instruments that promise success in creating public welfare by increasing the potential of national zakat. Surely this must be supported by a positive attitude and moral reasoning (Muhammad & Saad, 2016). The application of digital technology and the distribution of wealth through zakat is an effective and efficient mix. However in, certain areas zakat information is still through individuals or community groups (Ahmad, Othman, & Salleh, 2015). Internet network connections that are not strong enough like in developed countries are a real obstacle in the development of digital zakat.

On the one hand, the public feels the benefits and on the other hand the zakat institution can maximally play its role as a professional zakat manager especially in providing social security through empowering productive communities (Mikail, Ahmad, & Adekunle 2017; Wulandari & Kassim, 2016), as government regulations in order to improve the quality of the poor as considerations of contemporary fiqh. (Alim, 2015).

As one of the institutions managing zakat in Indonesia, the National Amil Zakat Agency (BAZNAS) is increasingly aggressively strengthening its digital zakat marketing strategy to increase muzzaki interest. Even at

the end of 2019, BAZNAS increasingly solidified its steps by holding the 2019 International Zakat Forum (WFZ) International Conference with the theme “Optimizing Global Zakat Role through Digital Technology” which was recognized by more than 33 zakat institutions throughout the world to improve the role of digital era technology as an effort to prosper the community through technological innovation (Budianto, 2019).

It can be seen in the following tables 1 and 2 that after the digital zakat, the number of muzzaki from 2017-2018 *) grew an average of around 0.29%. While the distribution of zakat is 0.30% from the previous year.

Table 1. The Total of Muzzaki BAZNAS in 2017-2018

Information	2017	2018*)	Percentage
Muzzaki Individual	10.876.187	14.139.043	
Muzzaki Agency	103.344	134.347	
Munfik	1.160.196	1.508.255	
CSR Donors	1.731	2.250	
DSKL Donors	49.176	63.929	
Total	12.190.634	15.847.824	0,29%

Source: (PPID BAZNAS, 2019)

Table 2. The total of Mustahik BAZNAS in 2017-2018

Information	2017	2018*)	Percentage
Education	1.088.758	1.415.385	
Health	1.544.611	2.007.994	
Humanity	3.980.188	5.172.244	
The economy	365.829	475.578	
Da’wah-Advocacy	1.753.646	2.279.740	
Total	8.733.032	11.352.942	0,30%

Source: (PPID BAZNAS, 2019)

Nowadays, digital technology continues to develop and innovate accelerative. BAZNAS requires the right strategic steps to be more efficient. The purpose of BAZNAS to increase the potential for receiving zakat through digital zakat is still not optimal. This can be seen from the percentage of zakat collection growth in 2016 which amounted to 37.34%; it decreased in 2017 in the range of 24.06% (Outlook BAZNAS, 2018). This indicates that the collection of zakat must still be increased again.

Based on documentation data obtained from BAZNAS Jakarta Center, a digital comparison of the total collection of BAZNAS zakat moves from 1%, 3%, 6%, and in 2019 it reached 15%. And it is projected that in 2020 it will reach 18% or around 70 billion rupiahs. However, the total income of digital zakat is still quite low when compared to the total potential of national

zakat receipts. Statistically, this proves that the performance of BAZNAS in the application of digitizing zakat payments must be increased again. It did not rule out the emergence of new innovations will enhance the digital potential of zakat in the future. Of course this will relate to how BAZNAS efforts in overcoming various obstacles and challenges that hamper BAZNAS performance so far.

Technological progress is inevitable. The use of technology can be used as a tool in zakat payment transactions. During this time, zakat institutions are more centered on Zakat via the Payroll System (ZPS), namely the payment of zakat through direct deductions from employee salaries by filling in the standing instructions of zakat, whereas besides the role of Customer Relationship Management (CRM) is also needed in zakat institutions (Monjelat & Jamila, 2018). Whereas digital zakat is limited to financial technology (Financial technology in zakat payment), which is collaborating with zakat distributors, crowd funding platforms that are used to facilitate donation to zakat institutions and this application can provide information more efficiently and transparently (Saifullah, 2017), and artificial intelligence (artificial intelligence) allows a computer system to do something that can be done by humans such as computer visualization, expert systems and speech recognition. (Outlook BAZNAS, 2019).

By developing potential resources (Spina, Ventura, & Viglianisi, 2016), and using Customer Relationship Management (CRM) (Widarwati, Afif, & Zazim, 2016), as well as management strategies to change mustahiq to *muzzaki* (Zumrotun, 2016), will support vision and mission, the goals of zakat institutions and policy support from the government regarding zakat as an answer to the challenges of zakat institutions to the Era of Technology (Asminar, 2017).

The phenomenon and possible impacts that occur and have a relationship with technological developments on the receipt of zakat become interesting research and need to be studied more deeply. The main contribution of this research is to contribute knowledge about the positive influence of the application of technology and digital transformation which is an alternative in resolving the phenomenon of the negative implications of the use of digital technology and because most people still pay zakat traditionally. The positive influence of the digital receipt of zakat will increase the potential for the receipt of zakat on BAZNAS which can create a fair distribution of wealth and community welfare proportionally.

The findings that are new and distinguishing from previous research that raise the same topic is that this study not only tests the hypothesis about the positive influence of the use of digital zakat technology on the potential for receiving zakat for benefit but also between theory and practice. Previous researchers have focused on zakat utilization programs and zakat management (Ahmad, 2018; Saad, Wahab, & Abdul, 2016; Friantoro & Zaki, 2018; Widarti, Afif, & Zazim, 2016; Rachman & Salam, 2018; Utami, 2019), where the majority of research uses literature studies with religious, sharia, sharia accounting approaches (Muhammad & Saad, 2016; Alim, 2015), and fiqh studies, (Hayeharasah, *et al.*, 2013; Nurhidayatie, *et al.*, 2015; Utami, Suryanto, Ghofur, & Nasor, 2020) and others use quantitative methods but do not specifically discuss the potential for digitizing zakat receipts based on a review of digital technology theory, Sharia economics, and nonprofit organizations. (Djaghballou, *et al.*, 2018; Prahesti & Priyanka, 2018; Beik & Arsyianti, 2018; Javaid & Al-Malkawi, 2018).

Based on the study of the literature it was found that the use of digital zakat technology was able to contribute to the increase in the receipt of zakat at the National BAZNAS. But in this case, empirical studies show different patterns of relationships. This study seeks to analyze the effect of digitizing the receipt of zakat on the potential for receiving zakat at the National BAZNAS in Indonesia using simple regression analysis with the help of SPSS 19.0. The next section will discuss a review of the research literature.

LITERATURE REVIEW

Amil Zakat Institution

Based on Law No. 23 of 2011 concerning the Management of Zakat it is stated that the Amil Zakat Institution was established to collect, recording, and distributing zakat to *mustahiq*. The legal basis for the management of zakat and digitalization in zakat institutions in Indonesia is as follows: 1) The provisions of the Amil Zakat Institution in Law No.23 of 2011 concerning Management of Zakat; 2) MUI Fatwa (Indonesian Ulema Council) including MUI Fatwa No. 14 of 2011 Concerning Withdrawal, Maintenance, and Distribution of Zakat Assets, MUI Fatwa No. 15 of 2011 concerning Distribution of Zakat Assets in the Form of Managed Assets, MUI Fatwa No. 13 of 2011 Concerning Zakat Law on Haram, MUI Fatwa No.4 of 2003 Regarding the Use of Zakat Funds for Investment; 3) Provisions on the Use of Information and Electronic Transactions Based on the Law of the Republic of Indonesia No.11 of 2008;

and 4) Provisions on the Use of Information and Electronic Transactions Based on the Law of the Republic of Indonesia No.19 of 2016.

Zakat institutions accept the types of zakat maal assets which consist of two kinds, namely assets in the traditional context (agricultural products, mineral resources, gold, jewelry, cash, business results, and livestock) and wealth in the modern context (asset income, salary, and securities) (Abdullahi, 2019). The receipt of zakat is sourced from assets and income owned in the form of assets that must be issued with the aim of zakat as the benefits of zakat which have been explained by the four schools. But not all assets can be tithed. Some conditions that must be owned so that assets can be the object of zakat a) assets must be obtained in a halal manner; b) fully owned (not concerned in the rights of others), c) assets free from debt, d) valid for one year/*Haul*, and e) assets must exceed the basic needs (As Shidiqie, 2012).

According to Al Qardawi (1999), "Zakat fitrah can be in the form of money or basic needs provided according to Nisab standard." While zakat property has various types and levels of zakat in each period of Islamic development. This is due to the increasingly varied potential of receiving zakat assets in the world that can produce social benefits and play an important role in poverty alleviation and sustainable development.

Widarwati, Afif, and Zazim (2016) revealed that maintaining good relations with *muzzaki* is very important. A good relationship by continuing hospitality will create a sense of *muzzaki* trust in Amil zakat institutions. It is hoped that the potential for receiving zakat will increase. Also, the implementation of technology and improvement in capital equipment will affect the efficiency and effectiveness of the Amil zakat institution (Djagballou & Others, 2018). Furthermore, according to Muneeza and Hassan (2014) explained that Amil zakat institutions need a good sharia governance code and apply Islamic legal principles to optimize the potential and management of zakat. This is done as the goal of *maqasid ash sharia*.

The results of Mubarok and Fanani's (2014) research found that the performance of zakat collection by amil zakat institutions can affect the potential for zakat revenue. This is because, the increased acceptance of zakat cannot be separated from the role of zakat management organizations (OPZ). The realization of the potential for receiving zakat is not optimal due to the low efficiency and effectiveness of zakat management in Indonesia.

The Digital Technology Theory

Technology theory is always related to the media. It is a theory that emphasizes the changes that occur in the development of technology that continues to develop a significant influence on society. "Technology forms a media that can influence the way of thinking, how to communicate, feel, and behave. There are five digital characteristics, namely; numerical representation, modularity (the principle of assembling units larger than smaller), automation, variability, and transcoding (the relationship between computing and everyday culture). (Manivich, 2002).

One of the new media innovations from digital technology is the Digitalization of Information and Communication, the goal of digitalization to get efficiency and optimization in many ways including optimization of security and storage (Flew, 2008). "Information digitalization is a process to change various sources of information, news, or news from an analog format to digital format so that it is easier to produce, store, manage and distribute. Digitalization information can be presented in the form of text, numbers, audio, visualization, which contains ideological, social, economic and business information sources" (Flew, 2008).

"There are several new media theories related to the development of information and communication technology, as follows;

1. Media Theory (Medium Theory) that is, "This theory explains how media influences physical and psychological information dissemination. This theory is helpful in understanding various media and how each media can be useful in distributing information. (Lister, 2009).
2. Uses and Gratifications Model namely, "This theory studies the origin of psychological and social needs, which can lead to certain expectations of the media or other sources that lead to different media exposure, and lead to the fulfillment of needs and other consequences including those that are not desired by individuals (Katz, Blumer, & Gurevith, 1974). "This theory assumes that individuals or communities are considered active in the sense that a significant portion of the use of media has a specific purpose.
3. Theory of Diffusion of Innovations. This theory illustrates how, why, and to what extent new technologies can be developed and adopted in various contexts. According to Rogers, "The characteristics of innovation can influence an individual's decision to adopt or reject an innovation. There are four main elements that can influence the development of

new media, namely innovation, communication channels, time and social systems (Rogers, 2003). “ This approach is used to consider how information can flow through the network and the factors that shape opinion through technology user decision making.

4. Participatory Media Culture. According to Jenkins (2006), “The ways in which a new media culture offers the public to jointly take on the role of consumers and producers of the media as well. In Participatory Media Culture, the public or individuals can easily respond and contribute to the media. That way people can create their own commodity to decipher and find meaning in existing media products or messages.”
5. Technology Determinism (Social Construction of Technology) is a theory in the field of Science and Technology. Technology does not determine human action, but human beings who shape the technology. “The way technology cannot be understood without understanding technology embedded in its social context.” (Smith & Marx, 2006).

In practice in society, the individual’s intention to use digital technology is influenced by three constructs as indicators, as in the following figure;

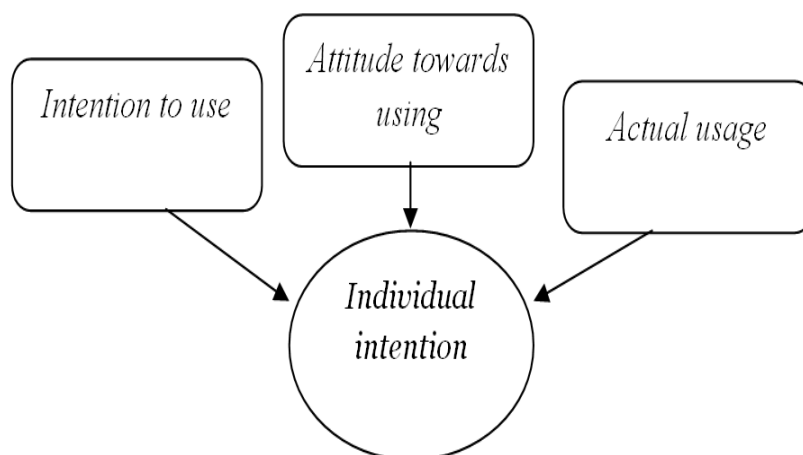


Figure 1. *Technology Acceptance Model (TAM)*

Source: Davis, 1989

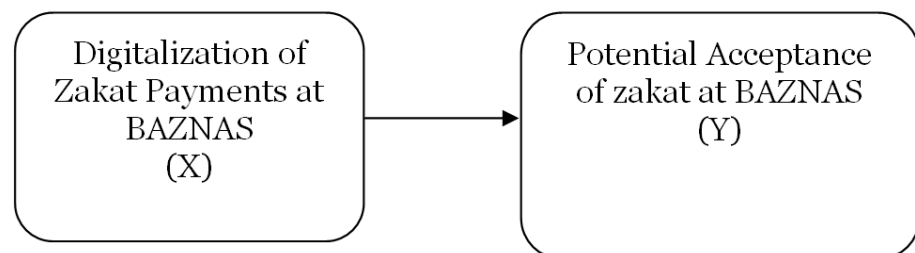
“Individual attitudes towards the use of an object (attitude toward use) are positive or negative feelings of individuals in carrying out certain behaviors. Interest (intention to use) is a measure of motivation-for conduct action. While actual use (actual use) is offered on direct application of a given system. (Davis, 1989).

The application of digital technology owned by Traver and Laudon, namely, “1) *Ubiquity*, using digital technology is available all the time and does not depend on the physical form to be enjoyed; 2) *Global Reach*, business transactions using digital technology enable the establishment of trade relations of culture, border and national areas but at a cheaper, more comfortable effective and efficient cost; 3) universal standard digital technology; 4) *Wealth*, by using digital technology, the financial activities undertaken will be more complex and diverse in content; 5) *Interactivity*, digital technology, allows stakeholders to conduct long-distance economic transaction interactions; 6) *Information Density*, using digital technology will require the required operational costs, as well as improving the quality of available information in terms of sufficient time, the right amount and accuracy; 7) *Personalization and customization*, digital technology that can send messages that are explicitly delivered can be adjusted to the delivery of consumers; 8) *Social Technology*, digital technology helps stakeholders to foster social interaction between cyberspace communities (Traver & Laudon, 2014).

RESEARCH METHOD

Based on the level of exploitation (the level of clarity of research) is a causal associative research that aims to determine the effect of cause-effect or also the relationship between independent variables with dependent variables.

The independent variable is the digitalization of zakat payment (X) and the dependent variable is the potential for zakat receipt (Y), the following conceptual research framework:



Caption:

→ : Impact

Figure 1. Conceptual framework and relationships between variables

The following hypothesis in research:

H₁: There is an effect of digitizing zakat payments on the potential for receiving zakat at the National BAZNAS.

To reveal the answers to the research hypotheses carried out through three stages that will be carried out in research activities. First, collecting data based on the BAZNAS center documentation, Jakarta.

The second stage, tests the statistical research hypothesis which aims to find out whether there is a positive influence from the digitalization of zakat payments to the potential for zakat receipts at the BAZNAS. The quantitative method of simple linear regression analysis uses SPSS 19.0. Data analysis was obtained by distributing questionnaires via Google Form. And the last is a discussion using a theoretical approach to digital technology and Sharia economics.

In this study, the generalization or population area of the questionnaire to determine the effect of people's perceptions using digital technology on the potential for receiving zakat is in the JABODETABEK area (Jakarta, Bogor, Depok, Tangerang, and Bekasi) and several regions that have the possibility of an internet network that adequate. Criteria for the respondent's requirements as a sample of the research questionnaire used a Likert scale and based on purposive sampling technique, namely the community with a note that the respondent was of age, Muslim, and had conducted electronic transactions through ibanking and e-commerce transactions, for example through shopee, go-pay, open stall or media shop. The aim is to obtain the required information and sample respondents to be accurate and generalizable to the population. About 30% are recipients of the 2019 zakat research assistance program from BAZNAS and the remainder is banking and e-commerce users. The determination of representative samples according to Hair et al (2010) is dependent on the number of indicators multiplied by 5 to 10. The number of samples in this study is $34 \times 5 = 170$ sample respondents. Based on the above calculation the minimum sample of research is 170 respondents.

Dependent variable in this study is the potential for receiving zakat at BAZNAS Jakarta Center with eleven indicators namely motives, choice criteria, brand comprehension, attitude, intention, confidence, satisfaction, attention, stimulus, perceptual bias, overt search (real tracking). Whereas the independent variable, which is the predictor variable in this study is the Digitalization of Zakat Payments (X) which consists of scores obtained from potential digital zakat receipt instruments with indicators, 1) the

RESULTS

This research has fulfilled the classic assumption test criteria. The following is a summary of the Output Model Summary and Coefficient tables for the research hypothesis test:

Table 4. Summary of Model Summary and Coefficient Output

Variable	regression coefficient	T _{count}	Sig.
A constant	-1,630		
Digitalization_ Zakat Payment	0,469	6,463	,000
R	0,748		
R Square	,559		
Asymp. Sig. (2-tailed)	0,479		
Deviation from Linierty Sig.	0,517		
Sig. output coeficient	0,806		

Source: Data Processed, SPSS 19.0, 2020

The table above answers the research hypothesis with several important points namely;

1. Significance value (Sig.) for the variable Digital Zakat Payment (X) of $0.806 > 0.05$, it can be concluded that the regression model does not occur heteroscedasticity symptoms.
2. From the results of the linearity test of the regression line with SPSS, it is obtained the output value of Deviation from Linearity Sig. of $0.517 > 0.05$. Then it was concluded that there was a significant linear relationship between the variable Digital Zakat Acceptance (X) with the Zakat Acceptance Potential variable (Y). Thus it can be concluded that the analysis obtained can be accounted for in making several conclusions and the regression model that has been determined is really in accordance with the situation.
3. Significance value (Sig.) for the variable Digital Zakat Payment (X) of $0.806 > 0.05$, it can be concluded that the regression model does not occur heteroscedasticity symptoms.
4. Make a simple linear regression equation formula;
 $Y = a + bX$

$a = -1,630$ which means that if there is no Digital Zakat Payment (X) then the value of the consistency of the Zakat Receipts Potential (Y) is $-1,630$.

$b = 0.469$ which means that for every 1% increase in the rate of Zakat Payment, the Potential for Zakat Receipts will increase by -0.05 . Because the value of the positive coefficient, it can be said that Digital Zakat Payment (X) has a positive effect on the Potential Acceptance of Zakat (Y).

5. Significance value (Sig.) Of $0,000 < 0.05$ which implies that there is the influence of Digital Zakat Payment (X) on the Potential for Zakat Receipts (Y) and means H_0 hypothesis which states there is no positive effect of digitizing zakat payments on the potential for zakat receipts the Central BAZNAS was rejected and H_a was accepted stating that there was a positive influence on the digitalization of zakat payments on the potential for receiving zakat on the BAZNAS Center was accepted.
6. From the output summary results it is known the R Square value of 0.559 which implies that the Effect of Digital Zakat Payment (X) on the Potential for Zakat Receipts is 55.9% while 44.1% Potential Zakat Receipts (Y) is influenced by other variables not researched.
7. Overall the results of a simple linear regression test revealed that the Digital Zakat Payment (X) has a positive effect on the Potential Acceptance of Zakat (Y) with a total effect of 55.9% . This positive influence implies that the increasing payment of digital zakat will affect the potential for receiving zakat.

DISCUSSION

Based on the results of the data analysis test it can be seen that the digitalization of zakat payments has a positive effect of 55.9% on the potential for receiving the BAZNAS Jakarta Center. In other words, the possibility of receiving zakat using digital alms can still be increased. A positive influence means that the increasing payment of digital zakat will have a positive effect on the potential for receiving zakat.

Although based on descriptive statistics that have been done, there are some *muzzaki* who prefer to pay zakat traditionally or directly, through the Amil mosque, and even the Amil Zakat Institute through BAZNAS. Besides, people still tend to use conventional methods, namely using the mobile banking method or through digital banking applications. Not that the use of digital

zakat to increase the potential for receiving zakat is not effective. Digitalization of zakat can be more effective with marketing strategy management to attract *muzzaki* to pay zakat at BAZNAS through digital zakat.

Researchers examine more deeply why *muzzaki* are more interested in paying zakat directly than using digital zakat, which incidentally is a tool that provides convenience and supports the need for efficient technology in conducting financial transactions as in the theory of the Uses and Gratification Model. Researchers find that this is related to human relations with other humans. They prefer to conduct social interaction with the surrounding environment as contained in the Philosophical and Ethical Axioms of human relations and the environment in Sharia Economics.

First is *Tauhid* who gave birth to an awareness of overall responsibility to Allah SWT in carrying out economic activities both in doing business, behaving, carrying out social interactions with the community and carrying out God's commands such as the obligation to pay zakat and be able to understand the economy as an order of worship. Second is the *Khalifah* as a form of awareness as a representative of Allah on earth who gave birth to an attitude in the fulfillment of the true needs and in accordance with the guidance of the *syar'i* that prioritizes the benefit of the people. Third, free will (free will) as a form of the ability to make the best choice, namely the granting of freedom to choose but still within the limits in value and principles as a caliph of Allah. And the last is a sense of responsibility (responsibility) that is able to give birth to the concept of good deeds (*maslahah*) for the community which in turn gave birth to a caring attitude towards the social environment and fostering a sense of voluntary and self-awareness to become a better person.

These Sharia Economic Principles grow human relations and strengthen the findings of research that some *muzzaki* choose to pay zakat directly without using digital technology and obtain key information not through digital technology but through word of mouth. Humans were created by God to get to know each other, and instinctively would prefer to interact with other humans both in exchanging information and something else. The conclusion is that the ease provided by digital technology will not completely dominate all forms of human activity, especially those related to the sense of 'attachment' that is born from the faith and sense of responsibility among human beings as servants of Allah SWT. The basic values of sharia economics related to creed, sharia and morals are able to give birth to solidarity (*ukhuwah*) where there is a close bonding relationship with the surrounding environment.

BAZNAS as an Amil zakat institution needs a strategy to increase the potential for receiving zakat through digital technology. Digital zakat is an alternative solution provided by BAZNAS so that *muzzaki* can pay zakat more efficiently, quickly, and easily. The potential for digital alms receipts is quite large, this means that increasing the likelihood of successful zakat receipts then the digital zakat ability must be intelligently enhanced as the theory put forward by Gardner (2013) and Beik (2013). That the potential consists of eight intelligences namely linguistics, mathematical-logical, room, kinesthetic-physical, musical, interpersonal, and naturalistic. And aspects that affect the potential for receiving zakat are religious, social responsibility, self-satisfaction, and organization. The potential for digital alms revenue can be sourced from industrial sector and state-owned zakat, zakat from households, and zakat from savings. To increase the potential for receiving zakat through digital zakat, the inhibiting factor must be resolved immediately.

BAZNAS takes great responsibility in creating social change in a local community which is operationalized through the concept of social innovation. Likewise BAZNAS organizational culture is influenced by the context in which they are embedded. The social situation and social conditions both historically and contemporary can produce a variety of organizational culture. It is this security that will have implications for the potential of platform partnerships between BAZNAS, between BAZNAS and the government. A study of nonprofit organizations revealed that technological innovation is not a significant predictor affecting financial performance (Jaskye, 2020). In other words, it is true that in BAZNAS the application of technology is not the only indicator to improve organizational performance. In the perspective of Sharia economics, maintaining an engagement is also very important. BAZNAS transformation can be done by changing the zakat digital innovation using organizational culture. Because this is like the development of previous research on nonprofit organizations conducted by Bendak, Shkili, and Abdel-Razek (2020) and Rogers (2003) about the diffusion theory of digital innovation that good digital innovation will influence long-term success and influence individual decisions to reject or accept an innovation.

This is done through several stages namely; Use of Organizational Culture Assessment Instrument (OCAI) which aims to determine the level of type of each culture in the organization; Conduct a Community Innovation Survey (CIS) to determine the level of each type of zakat digital innovation; Innovative Cultural Frameworks (ICEF) involve in-depth analysis of OCAI results on CIS results to determine how each type of culture contributes to

each type of zakat digital innovation; It involves comparing the existing levels of each type of zakat digital innovation with the desired level as directed by management; Involves adjustments to the level of existing cultural types by increasing the type of zakat digital innovation desired.

Then relating to the digitalization of zakat payments, digital theory put forward by Katz, Blumer, and Gurevith (1974) Uses and Gratifications Model states that psychologically and socially, people are considered actively using technology for specific purposes. In other words, the zakat digital platform must be in a position where people tend to actively use digital transactions. And now, the public is actively using e-commerce and financial technology, so it is very appropriate if digital zakat can be accessed through the platform.

Technology has very obvious shortcomings because technology is designed by exploiting human weaknesses. Therefore an alternative that can be done in building a strategy to increase *muzzaki* interest using digital zakat is to first use the 'entanglement' relationship. By building a relationship that makes *muzzaki* feel 'bound' so as to foster a sense of responsibility, education, and solidarity among humans so that they will spontaneously use digital media as an alternative to paying zakat. Besides that, as in Medium Theory and Diffusion of innovation, where innovation in the use of technology cannot be released just like that, but continues to increase because of its influence on the dissemination of information in terms of digital marketing strategies is very efficient.

The application of digital technology in the payment of zakat can be done using the advantages of digital technology as suggested by Traver and Laudon (2014), namely, 1) *Ubiquity*, using digital zakat technology that can be accessed and available all the time and does not depend on the place physical form to be visited; 2) *Global Reach*, zakat payment transactions using digital technology must be able to conduct cross-cultural trade relations, regional and national boundaries at a cheaper, easier, effective and efficient cost; 3) zakat digital technology must be Universal standards; 4) *Richness*, by using digital zakat technology, the financial activities undertaken must be more complex and varied in content. Furthermore, 5) *Interactivity*, zakat digital technology must allow *muzzaki* to conduct barrier-free long-distance economic transaction interactions; 6) *Information Density*, with a more affordable operational cost must improve the quality of information available in terms of effective time, the right amount and accurate; 7) *Personalization and customization*, digital zakat technology must be specific messages, according to the law and can be adjusted to the needs of *muzzaki*; 8) *Social*

Technology, zakat digital technology must make it easier for muzakki to foster social interaction among fellow cyberspace communities.

Economic and social needs that are based on the main objectives of the Islamic economy give birth to a multidimensional relationship of social inclination that is able to realize the benefit of the people. Human essence and nature, well-being by protecting the faith (*ad-din*), soul (*an-nafs*), reason (*al'aql*), descendants (*an-nasl*), and wealth (*al-maal*), Animating people to take action good attitude and give birth to mental attitude as well as the quality and quantity of material needs, utilize resources for the public interest, and create human resources that have resilient souls, able to have positive implications for the environment and vision of the mission far ahead.

Based on the results of research that increase the potential for acceptance, the dimensions of the principle of electronic transactions based on sharia principles on the digitalization of zakat receipts must be increased. In addition, intelligence processes consisting of linguistics (using words effectively), interpersonal (able to recognize oneself, understand and be sensitive to the social environment) and naturalists based on sharia principles used in digital zakat including zakat education must be adapted to local culture and to strengthen it requires good cooperation with financial technology and Islamic banking. The attitude and moral reasoning in the intelligence process positively influences the intention to pay zakat, especially among Muslim entrepreneurs.

Next is to apply the principles in the management of Sharia Economics is accountability and transparency using technology. This operational management has been carried out by the BAZNAS Jakarta Center. But it is not maximal, because from the results of the BAZNAS documentation study, researchers still see that there are financial file formats that are in the wrong format so applications are needed for better financial statement submission. Even in sharia accounting standards, non-profit companies certainly have operational expenses and expenses, therefore Sharia Accounting Standards and standardization regulations in an effort to guarantee zakat management must be used. But again, technology or IT innovation is still lacking. Even the use of block chain, internet-based media in program socialization and accountability in a number of BAZNAS regions is still low. This is related to the operational burden that must be spent by BAZNAS and internet networks in Indonesia which are still very low compared to other countries.

Weak internet networks can interfere with the implementation of digital zakat especially entering the month of Ramadan where the number of *muzzaki* will increase by more than 100%. An error will occur, because the network and server do not support. Technology can be used to manage BAZNAS revenue and expenditure data more professionally, minimize the 'expectation gap', minimize fraud auditing and can be used as an internal digital audit of BAZNAS and the public can also access easily and more. To reduce the huge costs of the use of increasingly sophisticated technology, the idea of building good Amil Zakat governance with transparency and institutional participation can be carried out. The potential for receiving zakat through a process of strengthening and supervision using a structured strategic step can realize the acceleration of the development of zakat management and the fulfillment of aspects of sharia compliance, accountability and security. In addition, the public must be given information about the purpose of excellence offered if the *muzzaki* pay zakat at BAZNAS. BAZNAS distributes zakat not only in short-term programs but also long-term which cannot be done as traditionally done, namely directly. Zakat which is distributed directly will only be beneficial in a relatively short period of time, especially for the poor. But with the scheme created by BAZNAS, zakat can be used to help *mustahiq* through scholarship programs and business capital assistance programs so that they can survive economically and are expected to become *muzzaki* candidates in the future. In addition, a broad reach allows for better distribution of zakat distribution because it can reach the entire country and the borders of the country.

CONCLUSION

Based on the results of data analysis using SPSS, simple regression analysis obtained an R-value of 74.8%, which means that the relationship between the digitalization of zakat payments and the potential for receiving zakat at the National BAZNAS is strong. The contribution of influence given from digitizing zakat payment is 55.9%, and the remaining 44.1% is influenced by other factors not examined. The findings also revealed that the digitalization of zakat payments at the National Amil Zakat Agency was carried out with a marketing strategy. Among them is collaborating with digital partners such as virtual shops and companies that use other online features such as Muslim Tourism, Gopay, and Cimb Niaga Syariah. This collaboration is expected by BAZNAS to make it easier for *muzzaki* to pay zakat anytime and anywhere. So

it is more time and cost-efficient. BAZNAS also provides access for muzzaki abroad to be able to pay zakat through the digital payment of zakat using the PayPal Inc. application.

The government needs to support efforts to strengthen internet network access to all corners of the country so that the digital payment system can be felt by all levels of society not only in urban areas. That way digital zakat payments can be made by muzzaki from various regions so that the potential for zakat receipts can increase. So that technology is also used to improve the professionalism of BAZNAS, especially transparency and application of BAZNAS financial statements by sharia accounting standards. The government also needs to provide support in the form of legal protection and strict sanctions for indications of fraud auditing and minimizing 'gap expectations', one of which is by making regulations related to public financial reporting standards based on sharia accounting standards. With the increase in transparency, muzzaki's confidence in Baznas will also increase. It is hoped that muzzaki will want to utilize the digitization of zakat payments to distribute zakat.

The Government of Indonesia can help reduce the operational burden borne by BAZNAS, for example, by providing grant assistance in the form of functional feasible buildings for BAZNAS due to the high functional load allocation for building leasing, especially in downtown areas and reducing taxes. It is hoped that BAZNAS is expected to be able to add and provide professional training to human resources to be more competent and have sufficient funds to support innovations in technology utilization so that the potential for receiving zakat will increase.

BAZNAS can conduct a digital marketing strategic study using the principles of electronic transaction principles based on sharia principles, intelligence, and socioeconomic linkages to increase the potential for receiving zakat. The policy of electronic transactions, as stipulated in the laws in Indonesia, can collaborate with digital sharia payments that are currently developing in the community. Also, there must be a collaboration between stakeholders, especially universities, non-profit organizations, Muslim entrepreneurs, financial institutions, and MSMEs to support digital zakat. In this case, BAZNAS must pay special attention not only to e-commerce companies but also universities, Muslim entrepreneurs, and MSMEs. By way of conducting direct socialization. By establishing direct attachment, the public can better understand and be motivated to use zakat digital payments.

Sharia economic approach contained in zakat digitization indicators can be an alternative in developing the potential for zakat acceptance in Indonesia. This can also contribute to future research on digitizing zakat and realizing the goal of the sharia maqasid which is to overcome poverty and create prosperity for all humanity. It is hoped that by utilizing the digital payment system, the potential for receiving zakat can increase significantly.

To the Raden Intan Lampung State Islamic University Postgraduate Institution especially for Masters in Sharia Economics, this research is expected to be developed into a broader study with empirical evidence that is continuously updated. So that later new factors will emerge that have the potential to become scientific research that is beneficial for the development of science

ACKNOWLEDGEMENTS

This work was supported by the National Amil Zakat Agency (BAZNAS) Scholarship Agency No. 216/Eks/LBB/10/2019.

The author thanks the National Amil Zakat Agency (BAZNAS) of Indonesia, which has made a significant contribution in obtaining research data sources. The author thanks Prof. Dr. Idham Kholid, M.Ag as the managing director of the Postgraduate Program of UIN Raden Intan Lampung. The Head of the Sharia Economics Master's Study Program, Prof. Dr. Tulus Suryanto, S.E., M.M., Akt., CA, who assisted with research ideas and comments. To Prof. Dr. H. M. Nasor, M.Si and Dr. Ruslan Abd. Ghofur, M.S.I, who provided manuscript guidance to the author. As well as Dr. (Eco) Dr. (Sos) Basrowi, who has provided a lot of assistance in grammar. Finally, we would like to thank the Master of Sharia Economics Study Program, and the Postgraduate College of The State Islamic University (UIN) Raden Intan Lampung Indonesia and all our colleagues they contributed so that this research can be completed well.

References

- Achyanadia, Septy. (2016). "Peran Teknologi Pendidikan Dalam Meningkatkan Kualitas SDM." *Jurnal Teknologi Pendidikan. Program Studi Teknologi Pendidikan. Fakultas Pascasarjana. UIKA. Bogor*. 5 (1): 15–22.
- Ahmad, Raja Adzrin Raja, Ahmad Marzuki Amiruddin Othman, & Muhammad Sufiyudin Salleh. (2015). "Assessing the Satisfaction Level of Zakat Recipients Towards Zakat Management." *Procedia Economics and Finance* 31 (15): 140–51. [https://doi.org/10.1016/S2212-5671\(15\)01141-7](https://doi.org/10.1016/S2212-5671(15)01141-7).
- Ahmad, Khaliq. (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 (ICoMM 2018)*, 2018.September 2000 (2018), 15–31.
- Al Qardawi, Yusuf. (1999). *A Comparative Study of Zakah, Regulation and Philosophy in the Light of Al Qur'an and Sunnah*. Translated by Monzer Kahf, 1. Jeddah, Scientific Publishing Centre King Abdulaziz University.
- Alim, Mohammad Nizarul. (2015). "Utilization and Accounting of Zakat for Productive Purposes in Indonesia: A Review." *Procedia - Social and Behavioral Sciences* 211 (September): 232–36. <https://doi.org/10.1016/j.sbspro.2015.11.028>.
- Asad Ibrahim, Ahmad, Radwan Jamal Elatrash, and Mohammad Omar Farooq. (2014). "Hoarding versus Circulation of Wealth from the Perspective of Maqasid Al-Shari'ah." *International Journal of Islamic and Middle Eastern Finance and Management* 7 (1): 6–21. <https://doi.org/10.1108/IMEFM-06-2012-0053>.
- As Shadiqie, T.M. Hasby. 2012. *Pedoman Zakat*. Jakarta: P.T Pustaka Rizki Putra.
- Asminar. (2017). "Pengaruh Pemahaman, Transparansi Dan Peran Pemerintah Terhadap Motivasi Dan Keputusan Membayar Zakat Pada BAZNAS Kota Binjai." *At-Tawassuth* 3 (3): 260–81.
- BAZNAS, Divisi Riset dan Kajian Pusat Kajian Strategis. (2019). *Outlook Zakat Indonesia 2019*.

- BAZNAS, Divisi Riset dan Kajian Pusat Kajian Strategis. (2018). *Outlook Zakat Indonesia 2018*.
- BAZNAS, Divisi Riset dan Kajian Pusat Kajian Strategis. (2017). *Outlook Zakat Indonesia 2017*.
- BAZNAS, PPID (Pengelola Informasi dan Dokumentasi). (2019). "Laporan Perkembangan Zakat." 2019. <https://pid.baznas.go.id/>.
- Beik, Irfan Syauqi, & Laily Dwi Arsyianti. (2018). "Measuring Zakat Impact on Poverty and Welfare Using Cibest Model." *Journal of Islamic Monetary Economics and Finance* 1 (2): 141–60. <https://doi.org/10.21098/jimf.v1i2.524>.
- Bendak, S., Shikhli, A. M., & Abdel-Razek, R. H. (2020). How changing organizational culture can enhance innovation? development of the innovative culture enhancement framework. *Cogent Business & Management*, (just-accepted), 1712125.
- Budianto, Arif. (2019). "World Zakat Forum 2019 Di Bandung." [Media Online: *Sindoneews.Com*], <https://ekbis.sindoneews.com/read/1456734/178/tujuh-resolusi-zakat-dari-world-zakat-forum-2019-di-bandung-1573150594>.
- Corsini, Lucia, Clara B. Aranda-Jan, & James Moultrie. (2019). "Using Digital Fabrication Tools to Provide Humanitarian and Development Aid in Low-Resource Settings." *Technology in Society* 58 (February): 101117. <https://doi.org/10.1016/j.techsoc.2019.02.003>.
- Davis, Josh Bendickson Jeff Muldoon Eric W Liguori Phillip E, 'Agency Theory: Background and Epistemology', *Journal of Management History*, 12 (2014). <https://doi.org/10.1108/jmh.2006.15812aaa.001>.
- Djaghballou, Chams Eddine, Mohamed Djaghballou, Mousa Larbani, and Azhar Mohamad. (2018). 'Efficiency and Productivity Performance of Zakat Funds in Algeria', *International Journal of Islamic and Middle Eastern Finance and Management*, 11, 474–94. <https://doi.org/10.1108/IMEFM-07-2017-0185>.
- Doktoralina, Caturida Meiwanto, Zakaria Bahari, and Sakinatul Raadiyah Abdullah, 'Mobilisation of Income Zakat Payment In Indonesia', *IKONOMIKA: Jurnal Ekonomi Dan Bisnis Islam*, 3 (2018), 189–204.
- Friantoro, Dian & Khozin Zaki. (2018). 'Do We Need Financial Technology for Collecting Zakat?', *International Conference of Zakat 2018 Proceedings*, 2018, pp: 227–38.

- Flew, Terry. (2008). *New Media An Intruduction*. South Melbourne.3rd Edition.South Melbourne:Oxford University Press.
- Hair, *et. al.* (2010). *Multivariate Data Analysis*, 7th. Ed. Pearson. Ney Jersey: Prentice Hall.
- Hayeeharasah, Fadell, Sakda Sehvises, and Hasem Ropha, 'The Timeline of Zakah', *Procedia - Social and Behavioral Sciences*, 88 (2013), 2–7. <https://doi.org/10.1016/j.sbspro.2013.08.474>.
- Javaid, Saima And Husam Aldin Nizar Al Malkawi. (2017). *Corporate social responcibilitiy and financial performance in Saudi Arabia (Evidence from Zakat contribution)*, Artikel Diakses dari www.emeraldinsight.com/0307-4358.html pada tanggal 30 januari 2019.
- Jenkis, Khenry. (2006). *Convergence Culture:Where Old and New Media Collide*.New York:New York University Press.
- Katz, Elihu.,Blumer J.G & Gurevith,M.1974.'Utilization of Mass Communication by the Individual,'dalam J.G Blumer dan E. Katz (eds), *The Uses of Mass Communication*.Baverly Hills:Sage.
- Lammi, Minna, & Mika Pantzar. 2019. "The Data Economy: How Technological Change Has Altered the Role of the Citizen-Consumer." *Technology in Society* 59 (March): 101157. <https://doi.org/10.1016/j.techsoc.2019.101157>.
- Lister, Martin. (2009). *New Media: A Critical Introduction*. London & New York:Routledge.
- Manivich, Lev. (2002).*The Language of New Media*.San Diego: University of California.
- Mikail, Said Adekunle, Muhammad Ali Jinnah Ahmad, & Salami Saheed Adekunle. (2017). "Utilisation of Zakāh and Waqf Fund in Micro-Takāful Models in Malaysia: An Exploratory Study." *ISRA International Journal of Islamic Finance* 9 (1): 100–105. <https://doi.org/10.1108/IJIF-07-2017-010>.
- Mubarok, A., & B. Fanani, B. (2014). Penghimpunan dana zakat nasional (Potensi, realisasi dan peran penting organisasi pengelola zakat). *Permana*, 5 (2).
- Muhammad, Sani Adamu, & Ram Al-Jaffri Saad. (2016). "Moderating Effect of Attitude toward Zakat Payment on the Relationship between

- Moral Reasoning and Intention to Pay Zakat.” *Procedia - Social and Behavioral Sciences* 219: 520–27. <https://doi.org/10.1016/j.sbspro.2016.05.029>.
- Muneeza, Aishath, and Rusni Hassan, ‘Shari’ah Corporate Governance: The Need for a Special Governance Code’, *Corporate Governance (Bingley)*, 14 (2014), 120–29. <https://doi.org/10.1108/CG-02-2011-0015>.
- Mutakin, Ali. (2017). “Teori Maqasid Al Syariah dan Hubungannya dengan Metode Istibath Hukum.” *Kanun Jurnal Ilmu Hukum* 19 (3): 547–70.
- Monjelat, Natalia, and Siti Jamila. (2018). “Analisis Efisiensi & Efektivitas Zakat Payroll System Dan Zakat Digital Terhadap Penerimaan Zakat Pada BAZNAS Periode 2016-2017.” *Director*, 1–104. <https://doi.org/10.22201/fq.18708404e.2004.3.66178>.
- Prahesti, Danica Dwi. (2018). ‘Pemberdayaan Usaha Kecil Dan Mikro Melalui Dana Zakat Produktif’, *Academic Journal of Homiletic Studies*, 12, 141–60. <https://doi.org/10.15575/idajhs.v12i.190>.
- Utami, P. (2019). Management of Zakat Payment Based on Fintech for the Good Corporate Governance Improvement. *Eastern Journal of Economics and Finance*, 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), 53-70.
- Saad, Ram Al Jaffri, Norazita Marina Abdul Aziz, & Norfaiezah Sawandi. (2015). “Islamic Accountability Framework in the Zakat Funds Management.” *Procedia - Social and Behavioral Sciences* 164 (August): 508–15. <https://doi.org/10.1016/j.sbspro.2014.11.139>.
- Saad, Ram Al Jaffri, Wahab, Muhammad Syahir Abdul, & Mohd. Amir Mat Samsudin. (2016). ‘Factors Influencing Business Zakah Compliance Behavior among Moslem Businessmen in Malaysia: A Research Model’, *Procedia - Social and Behavioral Sciences*, 219, 654–59, <https://doi.org/10.1016/j.sbspro.2016.05.047>.
- Saifullah. (2017). “Sistem Penggalangan Dana Menggunakan Metode Crowdfunding Pada Lembaga Amil Zakat Infak Dan Sedekah

-
- (Lazis)Wahdah Berbasis Website.” UIN Alauddin Makassar. <http://repositori.uin-alauddin.ac.id/12582/1/Saifullah.pdf>.
- Smith, Merrit Roe & Marx, Leo. (1994). *Does Tecnology Drive History? The Dilemma of Technological Determinism*. Massachussets Institute of Tecnology.
- Spina, Lucia Della, Claudia Ventura, & Angela Viglianisi. (2016). “Enhancement and Governance of the Local Tourist Destinations in Integrated Perspective.” *Procedia - Social and Behavioral Sciences* 223: 327–34. <https://doi.org/10.1016/j.sbspro.2016.05.379>.
- Traver & Laudon. (2014). *E-commerce: Business, Tecnology, Society*. Global Editon, Tenth Edition. Edinburgh Gate: Pearson Education.
- Rogers, M. Everett. (2003). *Diffusion of Innovation 5th Edition*. New york: Free Press.
- Wahab, Norazlina Abd, & Abdul Rahim Abdul Rahman. (2011). “A Framework to Analyse the Efficiency and Governance of Zakat Institutions.” *Journal of Islamic Accounting and Business Research* 2 (1): 43–62. <https://doi.org/10.1108/17590811111129508>.
- Widarwati, Estu, Nur Choirul Afif, & Muhamad Zazim. (2016). “Strategic Approcah for Optimizing of Zakah Institution Performance: Customer Relationship Management.” *Al-Iqtishad: Journal of Islamic Economics* 9 (1): 81–94. <https://doi.org/10.15408/aiq.v9i1.4010>.
- Wulandari, Permata, and Salina Kassim. (2016). “Issues and Challenges in Financing the Poor: Case of Baitul Maal Wa Tamwil in Indonesia.” *International Journal of Bank Marketing* 34 (2): 216–34. <https://doi.org/10.1108/IJBM-01-2015-0007>.
- Zumrotun, Siti. (2016). “Peluang, Tantangan Dan Strategi Zakat Dalam Pemberdayaan Ekonomi Umat.” *Jurnal Hukum Islam, Vol. 14, No. 1, Juni 2016* 49-63 14: 46–63.