



Digitizing Zakat Collection through the E-payment System

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Abstract

This country has enormous zakat potential, the figure reaching 330 trillion per year. However, the realization is still far from what is expected and does not even reach 5% of the existing potential. Zakat is a financial instrument in Islam that is able to break the chain of poverty and distribute wealth properly. Zakat is able to provide positive significance in economic growth and elevate human dignity. The large population and wide area of Indonesia, apart from being a potential, also have obstacles in collecting zakat, which has been done using conventional methods. For this reason, researchers conducted research on the extent to which digitization of zakat collection through the e-payment system has played a role so far. The method used in this research is a qualitative research method with the type of library research and secondary data sources obtained from journals, books, previous research and websites that have good credibility. The results of this study describe a significant increase in zakat funds collected through electronic zakat payments. The e-payment system in collecting zakat has been proven to provide comfort, security, flexibility in time and place, efficiency, and is effective for muzakki in distributing zakat payments.

Keywords: *zakat; digitization; e-payment*

Abstrak

Negeri ini memiliki potensi zakat yang luar biasa besar, angkanya mencapai 330 triliun per tahun. Namun, realisasinya masih jauh dari yang diharapkan bahkan tidak mencapai 5% dari potensi yang ada. Zakat merupakan instrumen keuangan dalam Islam yang mampu memutus rantai kemiskinan dan terdistribusinya harta dengan baik. Zakat mampu memberikan signifikansi yang positif dalam pertumbuhan ekonomi dan

mengangkat derajat manusia. Jumlah penduduk yang banyak dan wilayah Indonesia yang luas selain menjadi potensi juga memiliki kendala dalam penghimpunan zakat yang selama ini dilakukan dengan metode konvensional. Untuk itu peneliti melakukan penelitian tentang sejauhmana digitalisasi penghimpunan zakat melalui sistem *payment* berperan sejauh ini. Metode yang digunakan dalam penelitian ini adalah metode penelitian kualitatif dengan jenis penelitian kepustakaan dan sumber data sekunder yang didapatkan dari jurnal, buku, penelitian terdahulu serta website yang memiliki kredibilitas baik. Hasil penelitian ini memaparkan terjadi peningkatan dana zakat yang dihimpun secara signifikan melalui pembayaran zakat secara elektronik. Sistem *payment* dalam penghimpunan zakat terbukti memberikan kenyamanan, keamanan, fleksibilitas waktu dan tempat, efisien, serta efektif bagi *muzakki* dalam menyalurkan pembayaran zakatnya.

Kata kunci: zakat; digitalisasi; e-payment

INTRODUCTION

There are 330 trillion potential zakat that Indonesia has every year, a very large number. However, as of May 2020, the zakat funds collected were still around Rp. 10 trillion (Rahman, 2020), numbers that are far from existing potential. This potential, if optimized, can certainly help the government in overcoming existing poverty and reduce the amount of government debt. The Ministry of Social Affairs itself to deal with social problems in Indonesia in 2020 has a budget ceiling of Rp. 134 trillion (Kementerian Sosial RI, 2020), a figure that is still far from the potential zakat that this country has.

Zakat is a form of worship in Islam which contains two dimensions. The vertical dimension, which is defined as a relationship with Allah in this case carrying out the commands of Allah Swt., as well as the horizontal dimension. The horizontal dimension can be interpreted as a relationship with fellow human beings, where zakat is a medium for distributing wealth and helping fellow humans. If zakat is paid, it will improve the quality of faith, cleanse and purify the soul and give blessings to the assets owned. If managed properly and with trust, zakat will be able to improve the welfare of the community financially and increase the work ethic of the community (Hafidhuddin, 2002).

Since the past 14 centuries zakat has been one of the instruments considered capable of overcoming the economic crisis faced by society, in its implementation zakat is not only limited to the pillars of Islam but has a domino effect in people's lives, especially in lifting the poverty line. Zakat is also believed to increase economic and social growth in society (Qardhawi, 2005).

The other most important thing is that zakat does not eliminate the circulation of wealth and it does not balance the distribution of wealth among human activities (Maududi, 2005). Zakat can also solve various socio-economic problems of the people, so that Islam as *rahmatan lil'alamiin* can truly be felt (Romdhoni, 2017). Zakat is an important element in Islamic law which can be a driving factor for the Indonesian economy. This is reflected in two main concepts, namely equitable economic growth and sharing mechanisms in the economy (Khairina, 2019).

However, it seems that it is difficult to do this considering that the funds raised are still far from the existing zakat potential. Recently, in an effort to optimize zakat

collection, various zakat fund management institutions have innovated by using an e-payment system to facilitate *muzakki* in tithing and maximize zakat acceptance. In today's digital era, people tend to change their style and behavior to digital behavior and lifestyle in every activity and transaction that is carried out. This phenomenon without exception also reaches the community in terms of paying zakat.

E-payment is an electronic payment system that uses the internet network in its work system. In the current digital era 4.0, the role of the internet is very dominant in various people's daily activities. Internet technology also contributes greatly to providing comfort and convenience to the community. The internet currently plays a role both on a small scale such as buying and selling transactions in the community, to large scale at the corporate and industrial levels. The positive impact of the use of internet technology is now getting bigger (Rohim, 2019).

The mechanism and process of collecting zakat are currently also shifting according to the direction of the times, namely through the use of digital technology. This shift has begun to be carried out by several Zakat Management Organizations (OPZ) by cooperating with e-commerce sites in an effort to socialize and collect zakat. (Zaimah, 2017). If technological developments in the current digital era are not followed and utilized by zakat collection institutions, it will be difficult to expect optimal zakat collection. In fact, the collection of zakat will be left far behind. Zakat collection institutions are even required to continue to innovate and make new breakthroughs in terms of campaigning and socializing zakat to the public so that the zakat funds collected can be maximized and zakat acceptance targets can be achieved.

GhofurdanIchwan (2020) previously researching the presence of digital fintech services in the management and payment of zakat funds concluded that digital fintech services in zakat management have many beneficial elements in an effort to improve welfare. In the provisions of Islamic law itself, fintech transactions are allowed under certain conditions. The results of the analysis using the nine principles of Islamic law conclude that fintech transactions are allowed as long as they do not conflict with sharia principles and do not contain elements of danger. This is stated in the fatwa on Islamic Electronic Money No.116/DSN-MUI/ IX/2017 and Fatwa regarding Sharia-based Information Technology Funding Services, Fatwa No.117/DSN-MUI/IX/2018 which supports the development of fintech in collecting zakat funds for the Amil Zakat Institution.

The results of previous research on the collection of alms funds based on the Intention of Gen Y Muslim Behavior in the Use of Digital Payment Technology also concluded that many gen Y Muslims distribute zakat payments using digital payments. The biggest factor influencing the behavior intention of gen Y Muslims towards the use of digital payment technology for ZIS payments is perceived security. The descriptions above make researchers interested in conducting further research on the role of digitizing zakat collection through the e-payment system and the excess of zakat collection through the e-payment system.

LITERATURE REVIEW

The potential for online and manual payments as well as the realization of zakat funds in Indonesia in the 2012-2017 period has consistently increased, this is in line with the increase in the number of people who are obliged to give zakat and per capita income. However, an increase in the collection of zakat funds is not in line with an increase in the potential for zakat. There is a huge gap between the potential and

realization of zakat collection. The average amount of zakat funds received is in the range of 0.2 - 1% of the total potential. It needs special attention and handling from all related parties to optimize zakat collection (Nilawati & Rijal, 2019).

It is felt that the collection and management of zakat in Indonesia must be implemented using a digital platform. The goal is to make zakat even more vigorous, whose potential in Indonesia has not been fully exploited. Digitalization in zakat management will provide great benefits, namely digital finance which makes zakat collection and management more efficient, transparent and massive, reduces costs in transactions, is able to reach people including the millennial generation, and is able to improve the security of collecting and managing zakat nationally (Republika, 2018).

The digitalisation of zakat payments so far at the National Zakat Agency has been carried out with a marketing strategy that is in accordance with the principles of Islamic law. The acceleration of socialization is carried out with the cooperation of various partners who later reflect on digital zakat payment which will be able to increase the potential for receiving zakat and provide welfare to those who have the right to receive it (Utami, Suryanto, Ghofur, & Nasor, 2020).

E-payment is a system that provides a means of payment for services or goods made on the internet. The e-payment system provides convenience in processing transactions in e-commerce between consumers and sellers. Using an electronic payment system has many benefits for payers, payees, e-commerce, banks, organizations and governments. These benefits can lead to the spread of electronic payment systems in the world (Qatawneh, Aldhmour, & Alfugara, 2015). An efficient and reliable electronic payment system enables faster payments, better tracking, transparent transactions, reduces time usage, reduces costs and increases trust between sellers and buyers.

The development and adoption of technology in electronic payment systems involving financial transactions, assimilated users and quality electronic payment technologies are likely to shape their own perceptions and expectations. Electronic payment systems are now commonly used, such as transactions via ATM machines, use of credit or debit cards, through online banking and m-banking. E-payment itself provides significant cost savings on paper-based payments (Premchand & Choudhry, 2015).

Electronic payment is a payment mechanism that uses electronic media and does not involve cash (Yudhistira & Hascaryani, 2013). Electronic payment systems can also be interpreted as an inter-organizational type of information that deals with transaction systems, connecting various associations, and connecting to individual clients. The need for complex interactions requires between partners, technology and the environment. The electronic payment service comes with a web-based user interface that allows customers to access, manage their bank accounts and transactions remotely (Hidayanto, Hidayat, Sandhyaduhita, & Handayani, 2015). In general terms, electronic payments refer to payments made over the Internet. Electronic payment can also be defined as a paperless payment process.

The current era of digitalization also forces zakat managers to continue to improve innovation in terms of service and convenience to prospective *muzakki*. Not to mention the Covid-19 pandemic which is currently endemic, making zakat managers have to find the right solution so that *muzakki* can still pay their zakat, without having to worry about being exposed to the Covid-19 virus, one of which is using a digital system. The chairman of Baznas, Noor Achmad, agrees that digitalization makes it

easier for people to pay zakat without being complicated. Baznas itself currently continues to use digital channels to hook *muzakki*. Thanks to digitalization, in 2020 amid the Covid-19 pandemic, there was an increase in zakat receipts from 2019 as much as Rp. 296 billion to Rp. 385.5 billion (Antara, 2021).

METHOD

This research uses qualitative research methods with the data source used is secondary data. Qualitative research was chosen as a way for researchers to explore and understand data more deeply about digitizing zakat collection through an e-payment system. In addition, this method is expected to be able to describe the reality and social complexities that occur in collecting zakat.

The type of research used in this research is library research, where a series of studies in the study of matters relating to data collection or research objects, researchers get through various types of library information such as journals, books, previous research and the latest information from trusted website.

RESULT AND DISCUSSION

The Problems of Digitizing Zakat Collection

The current zakat managers cannot stand by and wait for *muzakki* to pay zakat conventionally again. Entering the era of digitalization, zakat managers must be able to balance it with technology-based innovations in collecting zakat funds. In the current industrial era 4.0, people tend to change their lifestyle and behavior towards digital actions and lifestyles in every activity that brings them to life. For this reason, shifting *muzakki* behavior changes from physical transactions to digital transactions is a necessity (BAZNAS, 2019). Not to mention that the gap is quite far between the existing zakat potential and the collected zakat, making managers have to find the right solution, so that the zakat funds collected can be maximized, one of which is through collecting innovation through digitization.

There is a gap between the potential and the existing zakat realization due to several things such as zakat management institutions, public awareness, and management systems that are not yet integrated. So far, zakat management institutions are also considered lacking in terms of credibility, accountability and transparency. In addition, Huda, Anggraini and Ali in their research explained that there are three priority types of zakat management problems which are divided based on zakat management stakeholder institutions, one of which is related to the high cost of promotion and the low effectiveness of the work of the amil zakat institution (Huda, Anggraini, Ali, Mardoni, & Rini, 2014).

The digitization of zakat collection does not only have obstacles in terms of institutional zakat management, but from a *muzakki* perspective there are also problems. The results of the research team's analysis of 104 LAZ in the 2016 - 2018 period showed that the acquisition of ZISWAF funds (Zakat, Infaq, Shodaqoh and Waqf) was still dominated by conventional collection. As a comparison, the results raised by ZISWAF conventionally reached IDR 2.15 trillion, while those raised through digital methods were only IDR 155 billion. This means that only 6.74% have been raised through digital platforms. Funds raised through digital platforms are still very small because the community's capacity is still low and they are not used to distributing zakat digitally. However, on the other hand, a research established by the Zakat Forum (FOZ)

shows that the development of information and communication technology (ICT) has a positive impact on LAZ performance and zakat management (Majalah CSR, 2020).

The digital platform for collecting zakat is a very fast progress. However, at this time this has not been accompanied by good regulations, both in terms of fiqh and formal legal. So that digital innovation is needed that can be used directly by zakat in its halal concept, is there no usury there, is there no form of gambling. Furthermore, the challenge faced is the level of public literacy which is not yet in line with the high use of other digital technologies. This is the toughest challenge faced in digitizing zakat (Republika, 2019). The process of digitizing zakat has also been constrained by human resources both in terms of quantity and quality, mastery of technology and costs required (Gusti, 2018).

Some of the obstacles faced by a number of zakat management institutions that have not led to the digitization of zakat or the use of technology to manage zakat are the most important, namely the mindset of each zakat management institution in facing the digitalization era. Zakat management institutions must be able to prepare and strengthen human resources and infrastructure to support innovations related to zakat management. That way it will be easier and easier to attract *muzzaki* (people who distribute zakat) who want to give zakat. The leaders of zakat management institutions need to be responsive and innovate according to digital change. That way the zakat management institution is not stagnant in the collection and distribution of zakat (Efendi N. , 2019).

In addition, based on the facts in zakat institutions, to increase the acquisition of zakat funds in addition to providing fundraising facilities that support various groups with all their conveniences, it is also important to increase its socialization. Various ways can be attempted to attract *muzakki* in tithe, either through conventional means or directly, or through promotional media, either online or not. Using online media here is not taboo, including the socialization of zakat. Communities that have dominated the world of online technology are increasingly guaranteeing the achievement of the target of *da'wah* or socialization of zakat (Maghfirah, 2020).

A study describes that the strategic management process in the socialization of zakat communication can be viewed from three stages, namely formulating strategies, implementing strategies and evaluating strategies. At the formulation stage, where in the face of contemporary developments zakat institutions need to formulate strategies by changing the paradigm mindset from a traditional and conventional institution to a modern one through the use of the basis of Information Technology (IT), because if it does not keep up with the times, zakat institutions will be left behind (Wardani, 2017).

Optimizing the socialization of zakat is expected to have a positive impact, including the transparency of zakat institutions on social media. Transparency of zakat institutions through socialization of zakat can be done by notifying and uploading all activities of zakat institutions. This also certainly can attract the attention of *muzakki* so as to give zakat. In addition, socialization through digitization can be done by means of short video preaching or writing on social media. It is hoped that the problem of limited public awareness in paying zakat can be solved through preaching on social media.

Digitizing Zakat Collection

The rapid development of internet-based technology is now increasingly being felt by the community. This is indeed a necessity, more specifically, internet users are currently functioning their smartphones not only as a medium of communication but also as marketing outreach. In terms of marketing, the internet will make it easy to

interact and communicate directly with potential potential customers. This certainly provides an overview of ideal conditions for developing and building real communication and being able to provide targeted targets in conveying messages to more specific targets (Amarodin, 2020).

The convenience in the digital era certainly has a lot of positive impacts on the development of zakat, both in terms of the ease with which the *muzakki* can use technology in fulfilling their zakat obligations or making it easier for amil zakat institutions to collect zakat funds and transparency in reporting zakat distribution, this also becomes The solution to the problem of zakat is to increase the socialization of zakat to provide awareness to *muzakki* in an easy way through information technology.

Digital technology is currently developing quite rapidly, this is marked by the 4.0 industrial revolution where the industry develops and utilizes technology to help facilitate operations. The growth in public consumption of the internet and smartphones is a good indicator in digitizing zakat collection in Indonesia. Utilization of this technology must be carried out immediately so that the existing zakat potential can be maximally collected. The data shows that there is a significant increase in internet and smartphone use in Indonesia each year for smartphone use in Indonesia from 2011-2017 by 432%. In addition, based on a survey conducted by Sharing Vision in 2015 regarding payment instruments that are often used by the public in online transactions, namely online transfers via ATMs of 42%, internet banking of 28% and direct transfers to accounts of 25%. This survey proves that the potential for people to switch from offline transactions to online transactions is quite large (Nurfalah & Rusydiana, 2019).

Digitalization is an opportunity for companies and organizations to increase their business activities. In this era of digitalization and automation, many office jobs can be produced more efficiently and at lower costs (Schinkel, 2000). Digitalization can be seen as an opportunity to improve customer relationships, business processes, create and adapt new business models (Schumann & Tittmann, 2015). The digitization of zakat is an effort made by the government in the midst of technological developments in the era of the industrial revolution 4.0. Apart from being an anticipatory effort, digital zakat management has benefits and conveniences that are more effective and efficient. The use of technology in zakat is very relevant in increasing the performance achievement of zakat management. Through technology, *muzakki* can easily distribute their zakat and know the distribution process carried out by amil zakat institutions to *mustahik* (zakat recipients) (Maulana, 2019).

The process of digitizing zakat is carried out from the provision of an application system to expand coverage, zakat collection services, to distributing zakat funds to *mustahik*. This digitization process also supports the transparency and accountability process to the public (Gusti, 2018). The digitization of zakat is currently also considered as the best way to attract *muzakki's* interest in zakat, because this method follows the times. Zakat payments through digital channels are also considered faster, easier and more practical (Nugroho, 2019).

The digitization of zakat collection is also considered to be able to overcome the current weak synchronization and coordination of OPZ organizations in Indonesia. Given that currently it is the industrial era 4.0 that utilizes the digital world as a platform or as a substitute for virtual reality space, problems regarding weaknesses, threats, synchronization and coordination can be easily resolved (Efendi & Arifin, 2019). This is because the industrial era 4.0 has been used to win the market share of a company and monitor processes in an industry (Almada-Lobo, 2016), so that it can also

be used to see the potential of anyone who becomes a mustahik and *muzakki* easily.

The digitization of zakat can also grow zakat collection quickly at each zakat management institution. Zakat management institutions must also adjust to grow the collection, accelerate and simplify the process and be more effective and efficient. Then make the distribution of zakat more effective and transparent (Efendi N. , 2019).

The Role of E-payment System in Zakat Collection

The high poverty rate in Indonesia becomes an evaluation material for this nation to find the right instrument to accelerate poverty reduction. Poverty is still a fundamental problem faced by the Indonesian people. The causes of poverty can be seen from several social conditions that include various different aspects of life such as unemployment, poor health, low levels of education, vulnerability, powerlessness or social conditions. Various policies both sectoral, monetary and fiscal as well as other policies have not been effective in reducing the poverty rate which is significant for this nation. The poverty circle that occurs in Indonesia results from a lack of the poor to get capital. The current economic system which does not side with the poor is suspected to be the cause of the difficulty in reducing poverty in Indonesia. Financial institutions as intermediary institutions that channel funds from people with surplus funds to people with deficit funds do not perform their function properly, this can be seen from the large number of people who are unbankable, because they do not have assets for collateral as the basis for credit loans. Not to mention the lack of entrepreneurial skills also has an impact on the difficulty of the poor to escape their poverty. Therefore we need a method and instrument that can empower the poor and make it easier for the poor to get access to capital to do business. One such instrument is zakat (Pratama, 2015)

The Alquran and Hadith dictate that zakat is one of the pillars of Islam and that the object of zakat that has reached its nisab, must be paid zakat. The significance of zakat for national and communal development is undeniable, as it contributes to social security and harmony by helping to close the gap between what is owned and not owned, and strengthens the economic independence of Muslim communities in particular. Zakat funds are also an important source of finance for the state apart from tax funds. In general, the distribution of zakat funds can help generate and direct the country's economic activities through increasing the purchasing power of individuals (Firdaus, Beik, Irawan, & Juanda, 2012).

System development in Islam is based on the principle of prohibition of *alikhthinaz* (hoarding wealth) and the principle of ta'awun (please help). The principle of prohibiting hoarding (hoarding) assets causes these assets to be unproductive. In fact, the economic sector is driven by the circulation of productive assets through the trade sector. So *alikhthinaz* (hoarding wealth) causes the economy to decline and low economic growth. One of the principles of ta'awun (please help) is manifested through the concept of zakat, which is the obligation of Muslims to set aside a portion of their assets for those who are entitled to receive it. The strength of legal legitimacy in written zakat is up to thirty times mentioned in the Alquran and twenty-seven times it is mentioned together with the prayer command, namely "Establish prayer and pay zakat" (Sudarsono, 2002).

Hafidhuddin (2005) explained that the management of zakat in Indonesia has been done since the beginning of Islam and its development, both by individuals and certain groups or institutions. However, the majority of scholars in the world and Indonesia agree that the government should manage zakat. Management by formal

institutions is expected to increase the effectiveness of collecting and allocating zakat funds to achieve the targeted targets. In Indonesia, zakat has become a mandate by law. Zakat management, not only through the Amil Zakat Agency (BAZ) and the Amil Zakat Institution (LAZ) as non-structural institutions in the government, but also provides opportunities for other zakat management organizations (OPZ).

Zakat is a balancing instrument in the economic and financial sector in society or it can be referred to as *al-maliyah al-ijtima'iyah*. Therefore, zakat has a very important and strategic role in terms of *muamalah* or the backbone of the welfare of the people (Bakar & Rahim, 2007). Zakat can also be a special thing because in its arrangement it does not only bind the subject/*muzakki* and object/*mustahik* but is very complete with the institution / amil zakat which focuses its activities on collecting and distributing zakat to those who are entitled.

In economic terms, zakat is an act of transferring property from the rich to the poor (Hafriza, Firdaus, & Chuzairi, 2018). Technically, zakat is an act of *muamalah* worship which is obligatory on every Muslim whose wealth is equal to or exceeds the amount of his *nisab*, who must pay zakat a predetermined amount to the person entitled to receive it (Mahmud & Shah, 2009). The concept of zakat has provided an example that Islam pays great attention to its needy people. In this case zakat functions as a just redistribution of wealth in income, which is enforced through moral obligations and fiscal policies in economic and social conditions (Saidurrahman, 2013).

Zakat in terms of ethnic approaches and economic rational thinking is an economic policy that can raise the status of poor people, so that the expected social impact can be maximally achieved. This can happen if the distribution of wealth is carried out fairly. The distribution of zakat should be given to people who are entitled, either to one or more recipients of zakat or to social organizations that take care of the poor precisely. In fact, Islamic teachings with the concept of zakat have provided a fundamental basis for the growth and development of the socio-economic strength of its people. This teaching has a complex dimension that is not shared by religious teachings or other classical or modern economic schools of thought (Dzikrulloh & Permata, 2019).

Zakat is present to empower the economy of the Ummah, which is an effort to improve the dignity of the layers of Islamic society from underprivileged conditions, and to escape the traps of poverty and economic backwardness (Afrina, 2018). The huge potential for zakat in Indonesia, with the largest number of Muslims in the world and an area of more than 17,000 islands, requires digitalization in collecting zakat, so that the existing potential can be more touched and managed better. The digitization of zakat collection is also expected to bring about good management, because it is a potential source of funds that can be used to advance general welfare for all society (Law of the Republic of Indonesia Number 38 of 1999).

In this industrial era 4.0, people tend to participate in changing their lifestyle and behavior towards digital action and lifestyle in their daily activities (Virdaus & Munif, 2019). This phenomenon is no exception to the community in terms of paying zakat. Therefore, changes in *muzakki* behavior that shift towards digital transactions are a necessity.

In managing the huge potential that exists in this country, a digital collection system is needed that is able to reach all levels of society in all regions. One of the digitization of zakat collection is the presence of an e-payment system in paying zakat. Electronic payment or abbreviated as e-payment is a payment made electronically. In

electronic payments money is stored, processed, and received in the form of digital information and the transfer process is initialized via electronic payment instruments. The main components of electronic payments include: money transfer applications; network infrastructure; the rules and procedures that govern the finances of the system (Trihasta, Deni, & Fajaryanti, 2008). Electronic payments can dramatically increase payment efficiency by reducing transaction costs and allowing trade in goods and services of very low value. Electronic payments aim to make life easier for busy people. E-payment can also increase the convenience of payment by allowing these transactions to be carried out quickly and more efficiently/practically from a variety of devices connected to the global network.

Electronic digital payment is a payment method that uses technological media such as SMS, mobile banking, internet banking, digital wallet, and so on. All of these activities can be done only by using electronic devices such as smartphones or other software connected to the internet network. Currently, people are starting to use digital payment methods because they are considered to be safer, more effective and efficient (Rachmat, Baga, & Purnaningsih, 2020). In addition, digital electronic payment services provide practicality, convenience, speed, and provide convenience in transactions for users anytime and anywhere.

According to Dikdik(2019) Dikdik (2019) there are several benefits that can be obtained from using digital payments, namely:

1. Payment transactions can be made at any time without knowing the place, provided that the user's gadget is connected to the internet network, then digital payments will still be able to run.
2. Transactions are safer than cash transactions, because digital payment service providers try to provide a high level of security so that transactions can run safely and comfortably.
3. Save time and effort, because in a relatively short time, transactions can be completed in real time.
4. Product services offered are various for all types of transactions through digital payments.

Non-cash payment (e-payment) is defined as a payment instrument in electronic form where the value of money is stored in certain electronic media, so this system is also often referred to as electronic money transactions. The user must first deposit the money to the publisher and then store it in electronic media before using it for transactional purposes. When used, the value of electronic money stored in electronic media will decrease by the value of the transaction and after that it can be top-up. Electronic media to store the value of electronic money can be in the form of chips or servers (Reza, 2019).

Types of electronic payment systems are classified into several groups, namely (Slade, Williams, & Dwivdei, 2013):

1. Online credit card payment system

This payment system was used after the discovery of the small plastic card in the system. Mostly used in internet purchases and has limitations. This system uses a postpaid model with the MOTO system, which stands for Mail Order/Telephone Order. Used in shipping addresses and credit card bills;

2. E-Check Payment System.

This E-Check system was deliberately created to support and expand the function of online shopping and it works the same as conventional paper checks;

3. E-Cash Payment System

E-Cash is a form of electronic payment that is currently very widely used. E-Cash is a description of an electronic symbol that has value (bits) and is often used in transactions of goods and services. E-Cash is issued by legal institutions, companies and organizations. E-Cash usually has limited acceptance (depending on how big the publisher market is);

4. Smart-Card Based Electronic Payment System

Smart card is defined as an ATM-like card that is integrated with an integrated circuit (IC) which can process information. Smart cards are also used to store personal data, health, and insurance information. Smart cards generally use a password or PIN combination.

The electronic payment system is a model value system that is stored online, a digital collection balance system, a wireless payment system, and a digital payment system check (Junadi & Sfenrianto, 2015). Meanwhile, the physical electronic payment instruments commonly used today are in the form of credit cards, payment cards, debit cards, and e-money (Hamid & Cheng, 2002).

E-payment is a system that provides a means of payment for services or goods carried out on the internet network (Gandawati, 2007). The e-payment system provides convenience in processing e-commerce transactions between consumers and sellers (Junadi & Sfenrianto, 2015). Electronic payment systems can also be interpreted as an inter-organizational type of information that deals with transaction systems, connecting various associations, and connecting to individual clients. The need for complex interactions requires between partners, technology and the environment (Fatonah, Yulandari, & Wibowo, 2018). The development and adoption of technology in electronic payment systems today involves financial transactions, where assimilated users and quality electronic payment technologies tend to shape their own perceptions and expectations (Hamid & Cheng, 2002). E-payments are proven to save significant costs that occur with paper-based payments (Premchand & Choudhry, 2015).

The January-June 2020 period saw an increase of 46% in the collection of zakat funds by Baznas from the previous year due to the Covid-19 pandemic. The Covid-19 pandemic made *muzakki* change the conventional payment method to digital through the e-payment system in the available zakat application (Antara, 2020). In general, zakat collection at Baznas through digitalization channels reaches 35% of total revenue in 2020. Restrictions on access for each individual to meet and meet face to face to pay zakat conventionally have a positive impact and further prove the role of digitizing zakat through e-payment (Republika, 2021).

So far Baznas has developed five platforms in an effort to develop digital zakat, namely:

1. Baznas platform, where Baznas develops its own website and applications such as Muzaki Corner;
2. Commercial Platform, where Baznas collaborates with existing online stores (e-commerce) to facilitate *muzakki* to give zakat;
3. Social Media Platform, where Baznas uses social media platforms that are widely used by the public to build awareness of zakat;
4. Innovative Platform, which, among others, is carried out through cooperation with digital payment machines and through other innovative channels; and
5. Artificial Intelligence Platform, where Baznas uses big data targeting *muzakki* and potential *muzakki* candidates, with support and collaboration with the Directorate

General of Dukcapil, the Ministry of Social Affairs, and other data providers (Beik, 2019).

The digitization of zakat collection through the e-payment system will have an impact on the greater potential for collected zakat funds. Not to mention that currently zakat managers are increasingly developing e-payment systems to several market places such as Tokopedia and Bukalapak, the Kitabisa and Bawaberkah digital platforms and electronic payment applications through the OVO and Go-Pay applications. DompotDhuafa, as the zakat manager, revealed that e-payment through applications in collaboration with DompotDhuafa increased 200% growth in online donations every month from 2018. In 2019, the total zakat donations received through the digital system were 91.10%, 5.42% via cash and 3% through EDC transactions. This means that 94.10% of the funds raised came from electronic payments (Koran Sindo, 2019).

The Gojek company is also currently collaborating with several zakat management institutions such as: Lazismu, BAZNAS, BaitulMaalHidayatullah, DompotDhuafa, Global Zakat ACT, GriyaYatim and Duafa, LAZISNU, RumahYatim, and Rumah Zakat in distributing zakat paid by application users. GoZakat. The GoZakat application is part of the menu contained in the Gojek application, where this menu provides facilities for facilitating zakat payments electronically (e-payment) via GoPay. So far, the payment of zakat through the e-payment system in this application has doubled since it was founded in 2019 (Evandio, 2020).

Manager of the Baznas Digital Association, Hafiza Elvira Nofitariyani, said the digital service for distributing zakat through electronic payments is aimed at helping people to carry out their prayers. This service makes it easy for those who are busy and do not have free time to pay zakat. Supported digital technology should make zakat distribution more optimal, transparent, and fast. This is because our donations go directly to the accounts of charity fund management institutions without any deduction of a cent fee (Katadata, 2020). Currently, there are various kinds of zakat payment methods that are connected to the e-payment system, such as: bank transfers (either via ATMs, mobile banking, or internet banking), through EDC machines, Go-Pay, Paypal services, various fintech applications, and the latest by scanning the e-money QR code on other digital wallet services.

The merger of Bank MandiriSyariah, BRI Syariah and BNI Syariah in early 2021 is also expected to have a positive impact on zakat collection. With a much more sophisticated technological capacity and large network, of course it is important for zakat collection through an e-payment system. In addition, it is hoped that the merger of Bank Syariah Indonesia will also have a positive impact on zakat management partners in raising zakat funds (Puspaningtyas & Nursalikhah, 2020). Digitalization of zakat collection through e-payments on various digital platforms managed by Baznas, LAZ, and other zakat management organizations will also eliminate the problem of distance and time in paying zakat. For this reason, this system needs to be continuously developed to be better and more comfortable, so that the potential zakat target can continue to increase (Sudibyo, 2019).

CONCLUSION

Digital zakat collection program innovation is very important because it is closely related to increasing effectiveness, efficiency and keeping up with the times in achieving zakat management goals, namely poverty alleviation and improving community welfare. The digitization of zakat collection through electronic payment

systems has proven to have a positive impact on optimizing the potential for collecting zakat funds. However, this effort also needs to be intensified by increasing digital literacy and socialization to the public about zakat and increasing transparency in reporting the distribution of zakat to those entitled to receive it. In terms of transparency in accordance with the main objective of digitizing zakat collection, managers must have a policy to disclose various important information needed by various parties and must be able to provide information in a timely, adequate, clear, accurate and comparable manner and easily accessible to stakeholders according to their rights.

Policy makers are also expected to continue to improve the quality of institutions and human resources as a form of professionalism in collecting zakat. In the digital world and innovation, keeping up with the times and executing ideas out of the box is a necessity, this step needs to be done so that zakat collection can continue to be maximized and the results can be felt by various beneficiaries.

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