

Zizwaf Digitalization: The Empowerment of People Economic's Strategy Amidst Covid-19

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Abstract—This study aims to analyze the ability of Zakat Management Organizations to utilize technology in supporting transaction activities as well as reporting ZISWAF fund management as a strategy in increasing payments and distribution of ZISWAF funds. The object of this study is the National Amil Zakat Agency (BAZNAS) of Makassar, representing an institution established by the government, and Dompot Dhuafa of South Sulawesi, as one of the institutions established by the community. This study is a qualitative study using a case study approach. Data consist of primary data obtained by conducting direct interviews with informants, and secondary data obtained through observation of the website or application of each organization. This study found that in Dompot Dhuafa of South Sulawesi, the use of IT is maximized by trying to reach millennials, considering that they tend to be more receptive to the use of IT as they found it easy to use. Meanwhile, at BAZNAS of Makassar, the use of IT is maximized on their applications that comply with PSAK 109 concerning Zakat and Infaq/Alms Accounting, considering the muzakki in BAZNAS are mostly either elderly or government employees that really concern about the perceived usefulness of the technology. As a case study, this study is expected to be able to contribute to other organization and the government by providing a comprehensive picture of what should be done in maximizing the use of IT as a strategy to increase the number of ZISWAF payments in Indonesia, in order to empower the people's economic, especially in the current era of the Covid-19 pandemic.

I. INTRODUCTION

The Covid-19 pandemic which started to become epidemic in Indonesia since the beginning of 2020 has not only had an impact on the recession in the health sector, but also in the economic, especially for the Micro, Small and Medium Enterprises sector (Izzata Bella, 2020). Among all the forms of efforts that have been carried out by the world, including Indonesia in order to reduce the spread of this epidemic are social or physical distancing. But unfortunately, this movement has an impact on the decline in overall economic activity (Iskandar et al., 2020).

Stock markets fell, central banks cut interest rates, industrial production was almost non-existent, there was massive job loss in society, and a financial crisis seemed imminent (Syed et al., 2020). The Minister of Finance of the Republic of Indonesia said that international trade experienced a decline due to restrictions (lockdowns) in various countries to minus 8.3%. The Indonesian economy itself experienced a slump with the value of GDP became 2,590 trillion rupiah in the second quarter of 2020 (kemenkeu, 2021).

This situation is certainly a threat. According to (Syed et al., 2020), the Islamic finance sector has the ability to fight the threats that arise due to crisis situations such as the current Covid-19. This was previously clearly emphasized by KH. Ma'ruf Amin as Chairman of the Board of Trustees of the Sharia Economic Community (IndoTelko, 2019) that the sharia economics must be a trigger for strengthening the national economy because the sharia economics is the basis of the people's economic empowerment. More specifically, the people's economic empowerment and the sharia economics is supporting each other. As a country with the largest Muslim majority population in the world, Indonesia certainly has a great opportunity in improving the people's economic through the Islamic economic sector, especially with Islamic social finance.

Study conducted by (Iskandar et al., 2020) found that the solution that can be offered within the framework of the concept and system of Islamic economics and social finance is the distribution of direct cash assistance from Zakat, Infaq, and Alms (ZIS) both from Zakat Collection Units as well as from the community. ZIS funds are philanthropic funds that continue to increase despite the economic crisis caused by the Covid-19 pandemic so that they can be used as a source of financing in overcoming poverty problems (Humas BAZNAS, 2020a). The second solution that can be offered (Iskandar et al., 2020) is through strengthening waqf both with cash and productive schemes. So far, waqf is known to have a very large role in the development of infrastructure, public facilities, and people's economic empowerment. According to (Latifah & Lubis, 2020), Zakat, Infaq, Alms and Waqf (ZISWAF) are Islamic social financial instruments that allow the distribution of wealth, flows from the hands of the rich to the poor. Conceptually, zakat can help mustahik to increase consumption and production which then contributes to increasing economic growth, especially in the era of the Covid-19 pandemic (Nurhidayat, 2020).

Despite being a country with the largest Muslim majority population in the world, the problem that arises in Indonesia is that there is a very large gap between the potential and the realization of ZISWAF. Based on a study conducted by the National Amil Zakat Agency (BAZNAS) in collaboration with the Bogor Agricultural Institute (IPB), the National Committee for Sharia Economics and Finance (KNEKS), the Ministry of Religion of the Republic of Indonesia (Kemenag RI), and Bank of Indonesia (BI), it was found that the potential for zakat in Indonesia reaches 233.8 trillion Rupiah, while the receipt of zakat, infaq, and alms nationally in 2019 through the official Zakat Management Organization (ZMO) reaches 10 Trillion Rupiah or still 5.2% of the total zakat potential. In addition, other problems are also found in the distribution process that has not been maximized (Latifah &

Lubis, 2020). (Syed et al., 2020) emphasized that to be able to make ZISWAF as an alternative that can help to improve the community economic during the current Covid-19 pandemic, solutions are needed for the problems both in the collection and distribution process.

The use of digital technology is believed to be maximally utilized to increase Islamic finance while still paying attention to the sharia principles and the benefit for the community (IndoTelko, 2019). According to (Winosa, 2020), with the Covid-19 outbreak that affects the economic sector, Islamic financial institutions are rapidly increasing the use of technology. The majority of Islamic financial Institutions conduct transactions through their digital platform which allows financial transactions to be carried out safely and very efficiently without any physical exchange of documents. The crisis makes a greater demand from the perspective of Islamic finance because of the need of transparency. The use of information technology is then also considered as a solution that can be used to facilitate the collection and distribution of ZISWAF. The finding of study conducted by (Iskandar et al., 2020) recommend that the development of Islamic financial technology can facilitate the liquidity of online market players in a sharia manner, while at the same time some efforts are also needed to increase focus on social finance (zakat, infaq, alms and waqf) in addition to commercial finance.

The use of technology in the ZISWAF collection has been carried out by BAZNAS. Bambang Sudibyo as Chairman of BAZNAS stated that among the strategic things developed to invite, donate and give satisfaction to muzakki, innovation and breakthrough were needed (Humas BAZNAS, 2020b). For this reason, BAZNAS is serious in developing digital fundraising as part of the spirit of digitizing zakat. Besides BAZNAS, several other Zakat Management Organizations (ZMO) have also used technology to collect and distribute ZISWAF, especially during this Covid-19 pandemic. Budi Gandasoebrata, the managing director of GoPay explained that since the Covid-19 pandemic, there has been a change in people's consumption patterns which tend to switch to the digital sector, including paying their ZISWAF (Damayanti, 2020). Vincent Iswara, the CEO and Founder of DANA also emphasized that with the convenience and security offered, digitalization will also encourage more people to pay their ZISWAF (Rini, 2020). In addition, this method is also a solution to avoid crowds in the midst of the Covid-19 pandemic, in accordance with government recommendations.

Despite all the conveniences offered by technology in collecting and distributing ZISWAF, not a few people still choose not to use this alternative. (W. N. A. W. M. Salleh et al., 2019) argues that in contrast to the concept of charity, the use of digital media in collecting and distributing zakat is still

not common in the public, because an in-depth study is still needed on the adoption of this technology by official ZMOs, especially about their compliance with sharia principles. According to (Syed et al., 2020), the distribution of zakat is very important and must be considered because it cannot be given to anyone, but only to those who meet the requirements in accordance with the rules set by sharia. One of the biggest challenges for ZMO in the use of digital media is their ability to prove the transparency, accountability, and reliability that earns the interest and trust of the muzakki (Rejeb, 2020).

Another study conducted by (Suginam, 2020) found that the accountability of information technology-based ZISWAF fund management must still comply with Islamic sharia principles and provisions, produce quality reports, optimize ZMO management in carrying out their activities, provide good services and programs, distribution and useful news, and provide literacy about zakat activities. (Latifah & Lubis, 2020) emphasized that not only in collecting and distributing ZISWAF, the use of technology is also optimized for management and as a tool for zakat education.

As a novelty from previous studies, through a case study approach, this study analyzed the perspective of the Zakat Management Organization (ZMO) in utilizing Information Technology to support transaction activities and the reporting of ZISWAF fund management as their strategy to encourage people to make ZISWAF payments. This study tried to examine the strategy carried out by adopting the Theory of Acceptance Model (TAM), where the acceptance behavior of information technology by muzakki is identified based on perceived usefulness and perceived ease of use. Given the large gap between the potential of ZISWAF payments and the realization, analysis the perspective of ZMO in the use of Information Technology adapted to the Theory of Acceptance Model is important to provide a comprehensive picture of what should be done to increase the number of ZISWAF payments in Indonesia, in order to empower the people's economic, especially in the current era of the Covid-19 pandemic.

II. RESEARCH DESIGN AND METHOD

This study is a qualitative study using a case study approach. The study was conducted at the official Zakat Management Organization (ZMO) in Makassar that utilizes Information Technology such as websites or applications in collecting, managing and distributing ZISWAF funds. The study was conducted on two Zakat Management Organizations, namely the National Amil Zakat Agency (BAZNAS) of Makassar representing institutions established by the Government, and Dompot Dhuafa of South Sulawesi representing institutions established by the community. The

data of this study consisted of primary data and secondary data. Primary data was obtained by conducting direct interviews to find out their strategy in utilizing technology in collecting, managing and distributing ZISWAF funds. Secondary data was obtained through observations of the websites or applications of each of these ZMOs, regulations, articles, and related news.

This study focused on analyzing the use of Information Technology by ZMO in collecting and distributing ZISWAF. It is important considering that ZISWAF funds can be used to improve the people's economic, especially during the pandemic, while there is still a large gap between the potential of ZISWAF payments and its realization. By adopting the Theory of Acceptance Model (TAM), the researcher examines the strategies adopted by the two objects of the study in utilizing IT to increase the ZISWAF payments by muzakki. The Theory of Acceptance model is a theory developed by Davis who found that technology acceptance by a person is influenced by two factors, namely perceived ease of use and perceived usefulness (Afiful Ichwan). Data analysis in this study was carried out in four stages, namely: 1) data collection, where researchers collected data through interviews and observations of websites and applications from the two objects of study, 2) data reduction, researchers selected basic information from all data collected. obtained by focusing on important things according to the study theme, 3) data presentation, researchers organize information systematically and presented in narrative form, and 4) draw conclusions, researchers draw conclusions based on the results of data analysis (Sayidah & Assagaf, 2019).

III. RESULTS AND DISCUSSION

The researcher carried out the data collection stage by conducting observations on the website of both BAZNAS of Makassar and Dompot Dhuafa of South Sulawesi. The data collection process was then continued by conducting direct interviews with employees from each of these ZMOs. In the interview process, the researcher also tried to confirm the information obtained from the website. The data reduction process is then carried out by selecting information that is considered relevant to the purpose of this study, which is then presented in the form of a narrative that provides an overview of the study results as follows:

3.1 Digitalization of Zakat Management Organizations

From the management aspect, Zakat Management Organizations have already been digitized to improve good governance processes and increase accountability and efficiency by using the latest technologies (Ninglasari & Muhammad, 2021). At BAZNAS of Makassar, the use of Information Technology can be seen from the official

website platform that can be freely accessed by public to obtain ZISWAF services and management information. BAZNAS of Makassar is also active in using social media such as Facebook and Instagram, as well as instant messaging applications such as WhatsApp Messenger. This was stated by Mr. Badal Awal, Head of Administration and General Affairs of BAZNAS of Makassar that:

“In BAZNAS of Makassar, we combined a manual system and technology. The technology is mostly used for promotional and educational purposes. We use website, Instagram, and also Facebook. We use it as a media for socialization.”

Based on the interview, BAZNAS of Makassar has realized the importance of using IT to reach the community, although it has not completely cut off the manual system. From the interview, it is known that the use of websites, Facebook and Instagram at BAZNAS of Makassar is indeed more focused on socialization and education efforts regarding zakat, infaq, and alms. The result of the interview is as stated by (Latifah & Lubis, 2020) that the use of Information Technology in Zakat Management Organizations is not only for collecting and distributing funds, but can also be optimized for management and tools to provide zakat education. The same thing was done by Dompot Dhuafa of South Sulawesi, which also uses Facebook, Instagram, the official website as promotional media, ZISWAF fundraising and information, and WhatsApp as a communication tool. Aswar Habir, the digital marketing employee of Dompot Dhuafa of South Sulawesi stated,

“digitalization is a very effective way to attract people’s interest to become muzakki in Dompot Dhuafa of South Sulawesi, especially for millennials. This Information Technology is used optimally by placing advertisements on social media such as on Instagram and Facebook so that the public can find out information on activities and assistance being programmed by Dompot Dhuafa of South Sulawesi. If people are interested in becoming muzakki, then the admin of each platform will direct the prospective muzakki to the official website of Dompot Dhuafa of South Sulawesi.”

From the interview, Dompot Dhuafa of South Sulawesi clearly understands the behavior of millennials who are very active in using information technology, especially social media. This is then used by Dompot Dhuafa of South Sulawesi as an effective way to attract the interest of these millennials to become muzakki through socialization carried out via social media. It helps the millennials to easily get the information and knowledge about ZISWAF. The Director of the National Committee for Islamic Economics and Finance through the zakat and waqf literacy

class of the Ministry of Religion of the Republic of Indonesia revealed that social media has become the main strategy used by the ZISWAF Institution in the midst of the Covid-19 pandemic, and has proven to be very helpful in meeting the needs of ZISWAF transactions along with the development of Information Technology and changes in people's lifestyles (Juwaini, 2020).

Detailed information regarding the management and distribution of ZISWAF funds, both carried out by BAZNAS of Makassar and Dompot Dhuafa of South Sulawesi through their respective websites, is a form of accountability and transparency for these two Zakat Management Organizations to muzakki who have entrusted their ZISWAF funds. The study conducted by (Suginam, 2020) found that accountability for managing information technology-based ZISWAF funds must still adhere to Islamic sharia principles and provisions, produce quality reports, optimize management in carrying out their activities, provide good services and programs, distribution and news that are beneficial, and provide literacy on zakat. In line with the study, Dompot Dhuafa of South Sulawesi also provides access for the public to download their performance reports. It certainly supports the principles of accountability and transparency in the management of ZISWAF funds.

The accountability and transparency in managing ZISWAF funds is also carried out by BAZNAS of Makassar through the use of BAZNAS Management Information System (SIMBA). The BAZNAS Management Information System (SIMBA) is a system built and developed for the purpose of storing data and information owned by BAZNAS (BAZNAS, 2012). SIMBA is a website-based application that is integrated from City/Regency BAZNAS, Provincial BAZNAS, and the central BAZNAS. SIMBA has quite important features, such as recording the collection of ZISWAF funds, distribution and use of ZISWAF funds, asset recording, printing the proof of zakat deposit, issuance of Zakat Payer Identification Number (NPWZ) cards, budget management, and printing of 89 standard types of reports. Through SIMBA, the muzakki’s data is being well managed by BAZNAS of Makassar. Mr. Badal Awal, Head of Administration and General Affairs of BAZNAS of Makassar stated that:

“We have a special reporting system for BAZNAS. The application is called SIMBA. This SIMBA connects the reports made by BAZNAS in all regions in Indonesia to the head office of BAZNAS. So, what we input in SIMBA is immediately read by the head office. Sure, we can say it is transparent. The head office of BAZNAS can directly monitor the reports we made.”

This shows that the use of Information Technology by BAZNAS of Makassar has supported the principles of accountability and transparency which has been a challenge for the digitization of ZISWAF process. In addition, from interviews conducted, it is known that SIMBA helps BAZNAS of Makassar in making more reliable Financial Reports, considering that the Financial Statements made through this application are in accordance with PSAK 109, as also stated by Mr. Badal Awal:

"What's good about SIMBA, what makes our muzakki more confident is that the reports we make through this application are in accordance with PSAK 109. So, it is transparent, and the other hand it also makes it easier for us to make reliable reports, in accordance with the provisions. that's what the muzakki expects."

Based on the interview, we can conclude that the use of technology by BAZNAS of Makassar through the application called SIMBA is able to meet the challenges of ZISWAF digitalization as described in the background of this study. According to (Rahman, 2015), PSAK 109 refers to several MUI fatwas, namely MUI fatwa no. 8 of 2011 concerning Amil Zakat, No. 13 of 2011 concerning the Law of Zakat on Haram Assets, No. 14 of 2011 concerning Distribution of Zakat Assets in the Form of Managed Assets, as well as No. 15 of 2011 concerning Withdrawal, Maintenance, and Distribution of Zakat Assets. In addition, the integrated system allows all records that have been made to be directly reviewed by the central BAZNAS, so that the potential of fraud can be minimized. This proves that the management of ZISWAF funds at the BAZNAS of Makassar has followed Islamic principles and rules, supporting the study conducted by (Rahman, 2015) which reveals that to show that ZISWAF funds have been properly managed, an information system that can provide a transparent overview regarding activities related to the management of these funds is needed. The information system must also be able to provide information that is sufficient, reliable, easy to understand, relevant for users, and remains in the context of Islamic Sharia.

In addition to considering the compliance with Sharia principles, as well as the demands to meet the principles of transparency and accountability, the use of Information Technology as a strategy of each Zakat Management Organization that being the object of this study, needs to also consider what motivates muzakki to be interested in using the adopted technology. In this case, the researcher tries to analyze it based on the Theory of Acceptance Model (TAM). Based on the Theory of Acceptance Model (Davis, 1989), there are two factors that motivate a person to use information technology. The first factor is perceived ease of use, which is a person's level of belief that by using a

particular system/technology, the effort required to do something is reduced. The second factor is perceived usefulness, where a person believes that by using a particular system/technology, performance will increase. In other words, the technology shows tangible benefits for the work to be done. The strategy of the two objects of this study based on Theory of Acceptance Model can be seen in the ZISWAF Fundraising process.

3.2 Utilization of Information Technology in ZISWAF Fundraising

The use of an external platform is one of BAZNAS of Makassar strategies to increase ZISWAF payment from muzakki. From the observation conducted on their website, this study found that BAZNAS of Makassar collaborates with DANA digital wallet service provider to facilitate infaq payments. By using the Quick Response Code Indonesian Standard (QRIS) from Bank Indonesia, the public can easily make infaq payments. Only by scanning the barcode that is available on the BAZNAS of Makassar website, muzakki will be connected to the DANA digital wallet, and make infaq payments using their DANA balance.

The ease of making transactions can be a consideration for prospective muzakki in making ZISWAF payments. Based on the Theory of Acceptance Model (TAM), when someone believes that the use of a particular system can reduce a person's effort in doing something, it will be easier for them to accept the system. The results of the study conducted by (Mohd Yusoff & Hanapi, 2016) found that the availability of online payment facilities was one of the factors that could encourage muzakki to pay zakat. The results of this study are supported by (Bulutoding et al., 2020) which also found that muzakki tend to be influenced to make zakat payments if the online zakat system facilitates them in making zakat payments. However, the BAZNAS of Makassar revealed slightly different view from the results of these studies. Although it provides digital payment facilities for infaq payments, as well as transfer services for zakat payments, BAZNAS of Makassar does not provide online zakat payment features on their website. In the interview conducted, Mr. Badal Awal revealed that:

"the decision was taken after studying the behavior of the majority of muzakki at BAZNAS of Makassar. They tend to prefer to use the zakat pick-up service, by contacting the zakat collection division directly through the whatsapp contact listed on the BAZNAS of Makassar website. This could be influenced by the fact that the average muzakki in BAZNAS of Makassar are not millennials who are more comfortable using the latest technology."

The results of this interview indicate that the age factor of muzakki can cause differences in decision making to use information technology. The average age of muzakki at

BAZNAS of Makassar who are not millennials makes them more careful in accepting the use of information technology as a media for paying ZISWAF. Muzakki need to feel the real benefits of this information technology. In accordance with the Theory of Acceptance Model (TAM), perceived usefulness is a determining factor for someone to accept technology. Therefore, the use of information technology in collecting zakat by BAZNAS of Makassar relies more on their own application which is able to convince muzakki regarding its usefulness. In this case, providing what the average muzakki wants, like how transparent the reporting is.

Study conducted by (Antonio et al., 2020) found that the transparency of zakat management has a significant influence on the interest of muzakki to pay zakat through the Zakat Management Organization. This was confirmed by BAZNAS of Makassar. In the process of collecting ZISWAF, the zakat collection division is able to increase the trust of muzakki through transparent transactions. Mr. Badal Awal from BAZNAS Makassar stated that:

“One of the efforts made by BAZNAS of Makassar is to take advantage of the features of SIMBALite. SIMBALite is a SIMBA application designed to be used on Smartphones which then makes it easier for the zakat collection division of BAZNAS of Makassar to record ZISWAF payment transactions when carrying out zakat pick-up services. Through the SIMBALite application, the zakat collection division of BAZNAS of Makassar inputs data and muzakki payments into an application that is integrated into the head office of BAZNAS, and prints the proof of transactions directly in front of the muzakki. According to the division of zakat collection, muzakki considers the digital transaction evidence to be much better and more reliable than manual evidence.”

Based on the results of the interview, muzakki feel more able to entrust their ZISWAF payments, if the Zakat Management Organization is able to prove the transparency of its management and reporting. This can then be facilitated by BAZNAS of Makassar through their internal application. In addition, one of the advantages for BAZNAS of Makassar which makes their zakat collection quite stable even during the pandemic is the existence of a collaboration program with government institutions by implementing automatic zakat collection from employee salaries. However, the use of social media such as Facebook and Instagram gave quite good results in increasing the acceptance of bound infaq payments at BAZNAS of Makassar. During the Covid-19 Pandemic, BAZNAS of Makassar was active in raising funds/donations through their social media. Fundraising is also usually done to help the community when a disaster occurs. Assistance received in this form is recognized as a bound infaq. For the acceptance of the bound infaq, Mr. Badal Awal explained:

“The increase in infaq payments begin when we started using Facebook to raise donations. So, when there is a disaster, we open the donations via Facebook, we call the donations as bound infaq. We actively started doing it since the beginning of the pandemic and the results were quite significant.”

From this statement, a significant increase was seen in the bound infaq funds carried out by BAZNAS through the use of technology. This increase was more pronounced when at the beginning of the pandemic, BAZNAS was more active in using Facebook to collect donations which were difficult to be done directly.

Slightly different from BAZNAS of Makassar, the collection of ZISWAF funds by Dompot Dhuafa of South Sulawesi can be accessed directly on a special website built for ZISWAF fundraising. This website was built since the Covid-19 Pandemic expanded in 2020, with the aim of making it easier for the public to make online ZISWAF payments. This finding supports the study conducted by (Ninglasari & Muhammad, 2021) which reveals that facing the social distancing policies during the Covid-19 pandemic, potential zakat collection that cannot be done directly can be optimized through the digitization of zakat. Mr. Aswar Habir from the digital fundraising team of Dompot Dhuafa of South Sulawesi stated that:

“we have a donation channel, so our goal is to pay zakat as easy as checking out at shopee. So, we have a website for payments, muzakki just need to click and click, and they are directly connected to Dompot Dhuafa of South Sulawesi, it's almost the same as shopping in a market place. Our principle is we stay updated on the media that mostly used by many people. We are targeting to increase zakat payments from millennials, so we try to be available on all platforms as much as possible, then the information is easier to spread. that is what our marketing done to reach more muzakki.”

From the results of the interview, it is known that Dompot Dhuafa of South Sulawesi maximizes the use of technology for ZISWAF payments by being active on various platforms, including creating their own payment website to facilitate the dissemination of information and payment processes. By targeting millennials to increase ZISWAF payment acceptance, Dompot Dhuafa of South Sulawesi is actively involved in using popular technology, including social media.

Similar to BAZNAS of Makassar, Dompot Dhuafa of South Sulawesi also provides a zakat pick-up service that can be accessed through its website. However, the Dompot Dhuafa of South Sulawesi website has more complete features. During the Covid-19 pandemic, Dompot Dhuafa of South Sulawesi acknowledged that there had been a major

change in the ZISWAF payment model by muzakki. Mr. Aswar Habir stated:

"Before the pandemic, Dompét Dhuafa of South Sulawesi could serve around 100 muzakki who made payments directly at the office, during the pandemic we only served about 10 muzakki. This does not mean that the ZISWAF payments at Dompét Dhuafa of South Sulawesi has decreased, it's just that more muzakki choose to make ZISWAF payments online. In the past, muzakki came directly and paid for themselves at the office, now we can pick them up, via transfer, or through our donation channel"

The results of the interview show that the availability of several alternatives in making ZISWAF payments in Dompét Dhuafa of South Sulawesi has proven to be able to increase the acceptance of ZISWAF payments, especially among millennials. Aswar Habir added:

"Since we have our special website as a donation channel, more and more millennials are interested in making ZISWAF payments. This website was just built after the pandemic, its main feature is making it easy to pay ZISWAF. This year, there was an increase in ZISWAF fundraising by 60%-70%, exceeding the target of 50%."

From the interviews, it is proven that by targeting millennials, Dompét Dhuafa of South Sulawesi is able to increase ZISWAF payments through the use of technology. In accordance with the Theory of Acceptance Model (TAM), where technology acceptance can be driven by perceived ease of use, Dompét Dhuafa of South Sulawesi builds a strategy by trying to reach millennials who find it easier to use technology. The convenience offered through the use of Information Technology has proven to be able to increase ZISWAF fundraising on Dompét Dhuafa of South Sulawesi. These results also support the study conducted by (Hidayat & Mukhlisin, 2020) which found that the online zakat payment system on Dompét Dhuafa is a new breakthrough in terms of zakat payments and has had a good impact in the form of growing zakat collection. The special website that used as a donation channel by Dompét Dhuafa of South Sulawesi is still being developed. The digital fundraising team of Dompét Dhuafa of South Sulawesi, stated:

"We are targeting by 2022 to use a full-digital system in the collection and management of ZISWAF funds. One of the features being prepared is automatic notification for muzakki when a ZISWAF payment has been in the Dompét Dhuafa account. We keep on continue to make a

development in Information Technology by utilizing various existing platforms"

This statement is in line with the results of the study conducted by (Moenir et al., 2021) which revealed that the development of a database server on Dompét Dhuafa has proven to manage ZISWAF muzakki funds by simplifying and accelerating the transaction process and submitting reports to muzakki.

3.3 ZISWAF Distribution to Increase the People's Economic amidst the Covid-19 Pandemic

Based on the Fatwa of the Majelis Ulama Indonesia (MUI) Number 23 year of 2020 concerning the Utilization of Zakat, Infaq, and Shadaqah Assets to overcome the Covid-19 Outbreak and its Impacts, the MUI allows the use of funds collected from muzakki to be used to help communities affected by the pandemic. This then became the basis for the Zakat Management Organization to carry out special programs in order to help the mustahik who were economically affected by the Covid-19 outbreak, including BAZNAS of Makassar and Dompét Dhuafa of South Sulawesi. The zakat distribution by Dompét Dhuafa of South Sulawesi is conducted through a consumptive and productive zakat program. The zakat distribution program carried out by BAZNAS of Makassar and Dompét Dhuafa of South Sulawesi is almost the same, which is focused on five pillars, namely da'wah and advocacy, health, economy, education, and social/humanity. According to the study conducted by (Amanda et al., 2021), during this pandemic, the management of ZISWAF funds is prioritized to be able to deal with the pandemic through economic, health, and social assistance.

In the health sector, based on the observation result on the website of Dompét Dhuafa of South Sulawesi, they built a free clinic for the poor. During the Covid-19 pandemic, Dompét Dhuafa of South Sulawesi tried to improve their services in the health sector through the Free Ambulance Service. This Free Ambulance Service Car is equipped with oxygen cylinders, regulators, infusion devices, first aid kits, and a medical stretcher. This vehicle has helped many people who are sick but underprivileged. In addition, another program carried out by Dompét Dhuafa of South Sulawesi is quarantine nutrition assistance for underprivileged families who are confirmed positive for Covid-19. Through this program, Dompét Dhuafa of South Sulawesi provides assistance in the form of medicines and daily necessities for nutritional intake. BAZNAS of Makassar also has a similar program in the health sector. During the pandemic, the healthy house of BAZNAS of Makassar through the Halo Ambulance program carried out socialization and education about the impact and prevention of Covid-19 to the community. This program is accompanied by the distribution of masks with the

aim of providing awareness to the public to continue to follow government suggestion.

In the social sector, many disasters that have occurred in recent years have prompted Dompot Dhuafa of South Sulawesi to undertake fundraising efforts to help communities affected by the disasters. For example, providing assistance to fire victims in Makassar by establishing a station and providing food and drink needed by the community at the fire site. Since the Covid-19 pandemic broke out, Dompot Dhuafa of South Sulawesi has often provided assistance by spraying disinfectant in several mosques and providing free masks to the poor. At BAZNAS of Makassar, social assistance during the pandemic is provided through the "BAZNAS of Makassar Dhuafa Package Cares for Covid-19" program. Through this program, BAZNAS of Makassar distributes packages contains of basic necessities for small merchants who have to keep selling in the midst of the Covid-19 outbreak. Assistance is also given to the poor who are experiencing the impact of the economic downturn. This assistance is a form of consumptive zakat distribution carried out by BAZNAS of Makassar. This finding supports the results of study conducted by (Harmelia et al., 2020) dan (Anovani, 2021) which found a significant effect of the distribution of consumptive zakat on economic empowerment during the pandemic.

In the economic field, efforts to develop and strengthen the business potential of strategic economic groups should be oriented towards empowerment, so that independent and strong local economic actors are formed, for example by providing capital assistance that is strengthened by mentoring, so that the results can be accounted for (Iskandar et al., 2020). This is what Dompot Dhuafa of South Sulawesi has done. In the interview, Aswar Habir revealed:

"In the distribution of ZISWAF, we provide more productive zakat assistance. We do this in order to maximize the economic improvement of the mustahik. Our principle is, instead of directly giving a fish, it is better to give a hook that can be used to catch that fish."

The results of the interview are in accordance with the results of study conducted by (Anovani, 2021) who found that through productive zakat, the development of zakat funds given to mustahik can be more efficient because it allows the circulation of funds in mustahik's businesses so that they are better able to improve the economy of the mustahik. One of the efforts made by Dompot Dhuafa of South Sulawesi during the pandemic was trying to assist the poor to be able to establish productive businesses, by providing training and business facilities that could lift the economy in the area. The increasingly difficult economy during this pandemic has forced many MSMEs and farmers to go out of business, so Dompot Dhuafa of South Sulawesi is trying to revive its economy. Aswar Habir added:

"For example, during this Covid-19 period, we use productive zakat to provide assistance to Letta coffee farmers in remote area in Pinrang Regency by providing a greenhouse. This greenhouse helps Letta coffee farmers to dry coffee beans more easily. In addition, the Dompot Dhuafa of Sout Sulawesi mentoring team also provided training on how to prevent coffee beans from spoiling quickly and how to choose good coffee beans to sell. This assistance has succeeded in making the economy of letta coffee farmers in Pinrang Regency develop and be able to rise during the pandemic. We then educate and collect zakat from coffee farmers whose incomes have risen so that they can be distributed back to MSMEs or other farmers who also need similar assistance."

BAZNAS of Makassar is also trying to focus on distributing productive zakat during the pandemic. One of the efforts made is to provide fund assistance for 10 SMEs in Makassar. BAZNAS of Makassar explained in the interview:

"This fund assistance is given to retail merchants who have been greatly impacted by the Covid-19 pandemic. Since 2020, we have conducted a survey and direct review of 25 SMEs, and found 10 SMEs that meet the criteria for assistance. The amount of business fund provided is adjusted to the type of business and the needs of each beneficiary. In addition to the fund assistance, we also assist the businesses of these 10 SMEs so they can rise up in the midst of the pandemic."

The results of this interview show the efforts made by BAZNAS of Makassar in providing assistance to small business through productive zakat. what is being done is in accordance with the results of previous studies that examined the effectiveness of the distribution of productive zakat on prosperity of the MSME (Naimah & Soenjoto, 2018) that proved a positive impact on the economy of MSME through the provision of productive zakat assistance in the form of business fund carried out by BAZNAS. Similar study conducted during the pandemic (Usman & Sholikin, 2021) also showed the same results, as seen from the income of mustahik which had increased.

Besides affecting the health, social and economy sector, the Covid-19 pandemic has also had an impact on the mustahik education sector. Therefore, both BAZNAS of Makassar and Dompot Dhuafa of South Sulawesi also have zakat distribution programs for mustahik affected by the pandemic in the education sector. Dompot Dhuafa of South Sulawesi provides two programs that give trainings for teachers in remote schools, namely the School of Master Teacher (SMT) and Empowerer Teachers, as stated in the interview:

"We have a program for the education sector. The School of Master Teacher (SMT) provides training and education for three months for teachers in elementary schools whose students are mostly poor. The aim is to improve the teaching quality of teachers. In this educational program, we are trying to help teachers adjust to the situation during the Covid-19 pandemic by providing training to utilize Information Technology so that the teaching process during this pandemic can run optimally. The assistance is also in the form of providing several smartphones and internet access in several reading parks."

From the results of the interview, it is known that Dompot Dhuafa of South Sulawesi has distributed zakat which focuses on the impact of the pandemic. In addition to SMT, Dompot Dhuafa South Sulawesi also provides scholarships for students or college students affected by Covid-19. The provision of this scholarship is a way to reduce students who drop out of school because they cannot pay their school fees. The scholarship program for the poor affected by the pandemic was also carried out by BAZNAS of Makassar. As stated in the interview:

"This assistance comes from infaq and alms of muzakki who entrust their funds to BAZNAS of Makassar. The provision of this assistance is part of the Smart Makassar of BAZNAS Program which is intended for underprivileged students, especially during the pandemic."

From the interview, it can be seen that through the program carried out by BAZNAS of Makassar and Dompot Dhuafa of South Sulawesi, the ZISWAF funds collected by the two Zakat Management Organizations have been well distributed to help mustahik affected by the Covid-19 pandemic. BAZNAS of Makassar and Dompot Dhuafa of South Sulawesi have made several efforts to help improve the prosperity and economy of the people during the pandemic by utilizing ZISWAF funds. These results also support the results of study conducted by (Iskandar et al., 2020) which reveals the solutions that can be offered within the framework of the concept and the Islamic Financial Economic System are the distribution of direct cash assistance from ZISWAF, as well as through business capital assistance for the MSME sector.

IV. CONCLUSION

Digitalization at BAZNAS of Makassar can be seen from the use of internal platforms such as websites as media for socialization and education, SIMBA and SIMBALite applications to help record ZISWAF fundraising and reporting that is integrated and in accordance with PSAK 109, as well as the use of external platforms such as QRIS in collaboration with DANA and Facebook and Instagram to

facilitate the collection of infaq. In Dompot Dhuafa of South Sulawesi, by targeting millennials to increase ZISWAF collection, the use of the website is maximized by providing complete features, one of which is the creation of a special website, namely the Dompot Dhuafa of South Sulawesi donation channel.

Based on the research results, the digitalization of the two Zakat Management Organizations is in accordance with Islamic principles, also supports the accountability and transparency in the management of ZISWAF funds. The principles of accountability and transparency are very important in building public trust to pay ZISWAF through the Zakat Management Organization (M. C. M. Salleh & Chowdhury, 2020).

In Dompot Dhuafa of South Sulawesi, the use of IT was maximized in the process of collecting and reporting ZISWAF funds by trying to reach millennials, considering that they tend to be more receptive to the use of IT as they found it easy to use. Meanwhile, at BAZNAS of Makassar, the use of IT is maximized on the reporting of ZISWAF fund which carries the principles of accountability and transparency, with the use of their applications that comply with PSAK 109 concerning Zakat and Infaq/Alms Accounting, considering the muzakki in BAZNAS are mostly either elderly or government employees that really concern about the perceived usefulness of the technology. Through the use of IT, the two ZMO were able to increase the number of ZISWAF payments which were then distributed through the similar program to improve the people's economic during the Covid-19 pandemic.

As a case study, this study is expected to be able to contribute to other ZMO and the government by providing a comprehensive picture of what should be done in maximizing the use of IT as a strategy to increase the number of ZISWAF payments in Indonesia, in order to empower the people's economic, especially in the current era of the Covid-19 pandemic.

Due to the limited time, this study was only conducted on two Zakat Management Organizations in Makassar. Considering that the Zakat Management Organizations in Makassar are not only BAZNAS and Dompot Dhuafa, further researchers can conduct the next study in several other Zakat Management Organizations. As we found that the age factor can influence a person's decision to use technology in this study, the next study can consider another research theory or model to provide a better strategy for Zakat Management Organization and the Government to increase ZISWAF payments by muzakki

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