

The Effect of the Use of Digitalization of Zakat on Effectiveness in Collecting Zakat at Baznas Riau Province

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Abstract The purpose of this study was to determine the effect of the use of digitalization on the effectiveness of collecting zakat at BAZNAS Riau Province. Quantitative research design, with a total research sample of 43 respondents of BAZNAS Riau Province institutions. The research findings of the research results concluded that there was a significant influence between the digitalization of zakat and the effectiveness in the collection of zakat at BAZNAS Riau Province. Based on the research conducted in the digitalization of zakat on the level of effectiveness in the collection of zakat BAZNAS has an effect on effectiveness because from the results of the existing statement that the level of achievement or the amount of work achieved has been in accordance with the level of work quality measures in accordance with BAZNAS objectives. Performing zakat digitization transactions using the LinkAja application, can be done without time limits in paying zakat and can also be done quickly without any obstacles effectively in paying zakat.

Keywords: Zakat Digitalization, Effectiveness.

Abstrak : Tujuan penelitian ini untuk mengetahui pengaruh Penggunaan digitalisasi terhadap efektivitas dalam pengumpulan zakat pada BAZNAS Provinsi Riau . Desain penelitian kuantitatif, dengan jumlah sampel penelitian 43 responden lembaga BAZNAS Provinsi Riau . Informasi penelitian ini dikumpulkan melalui kuesioner dan dianalisis menggunakan analisis regresi linear sederhana dengan menggunakan program SPSS Versi 25. Temuan Penelitian hasil penelitian disimpulkan bahwa terdapat pengaruh yang signifikan antara digitalisasi zakat dan efektivitas dalam pengumpulan zakat pada BAZNAS Provinsi Riau .Berdasarkan penelitian yang dilakukan dalam digitalisasi zakat terhadap tingkat efektivitas dalam pengumpulan zakat BAZNAS berpengaruh terhadap efektivitas karena dari hasil pernyataan yang ada bahwa tingkat pencapaian atau banyaknya hasil kerja yang dicapai telah sesuai dengan tingkat ukuran mutu kerja dengan sesuai tujuan BAZNAS. Melakukan transaksi digitalisasi zakat menggunakan aplikasi LinkAja, dapat dilakukan tanpa batas waktu dalam membayar zakat dan juga dapat dilakukan dengan cepat tanpa adanya hambatan dengan efektif dalam membayar zakat.

Kata Kunci : Digitalisasi Zakat, Efektivitas.



INTRODUCTION

In this digitalization era, people tend to change their style and behavior to digital behavior and lifestyle in every activity and transaction carried out. Along with technological advances, the world of zakat has also developed. Digital technology has been used in the process of collecting and distributing zakat, managing zakat, and as a means of zakat education.

The rapid development of information technology requires Zakat Management Organizations (OPZ) to align their recording systems with technology that can facilitate zakat management. BAZNAS as a manager of public funds is very important to do reporting and accountability as an effort to increase the accountability and transparency of the institution. In the field of collection, there are generally three platforms available to collect zakat, infaq and sadaqah funds. First, the internal platform is a platform developed by the Zakat Management Organization (OPZ) itself in the form of a *website* or application. The National Amil Zakat Agency (BAZNAS), for example, provides a zakat payment page on its website as well as the *Muzakki Corner* application. Second, *external platform*, which is a platform provided by OPZ partners to collect ZIS funds. Third, *social media* platform, which is a platform for collecting ZIS through social media (Jamaludin, N., & Aminah, S. 2021).

Ascarya (2018: 1) says the effectiveness of the application of accounting information systems, utilization and task compatibility with information technology has a positive influence if BAZNAS is able to implement accounting information systems by utilizing information technology effectively, it will be able to produce information that can be received in a timely, accurate and reliable manner which in turn can improve performance efficiency. The potential of zakat collection can reach 3.4% of total GDP if zakat is set as a tax deduction (Center for Strategic Studies, 2019: 6-8). The amount of ability in 2017 was 462 trillion rupiah. This capability value is higher than the current zakat capability where the prevailing regulation is zakat as a deduction from taxable income.

The magnitude of this ability in reality cannot be realized optimally. In 2017, the amount of zakat, infaq, and sadaqah (ZIS) collected was 6.2 trillion (Center for Strategic Studies, 2019): Although there was an increase of around 24% over the ZIS collection in 2016 which amounted to 5 trillion (BAZNAS Study Center, 2017), but the collection is still relatively small when compared to the potential of collecting zakat (Center for Strategic Studies, 2019: 2).



Table 1
Recapitulation of Zakat, Infaq / Alms Fund Collection
BAZNAS Riau 2019-2023

No.	Year	Total Zakat Fund Collection, Infaq, and Sadaqah
1	2019	9.1
2	2020	15.7
3	2021	16.3
4	2022	39.3
5	2023	63.6

Source Baznas Prof Riau 2024

From the table above, it can be seen that there is a significant increase in the collection of zakat funds, infaq / alms in Baznas Riau province shows very good development. That way, if this ability can be optimized, it will certainly have a major impact on the achievement of national zakat collection. Digitalization of zakat system can also promote transparency, effectiveness, and efficiency in zakat governance. Through zakat agencies and institutions, technology is considered capable of facilitating the marketing and distribution of zakat fund so that it is more appropriate. The presence of technology will facilitate zakat payments, and allow them to monitor the distribution of distributed zakat funds. In order to maximize the digitalization of the zakat system, (Pusat Kajian Strategi, 2019: 2-3) said, there are at least three areas that need to be addressed, including the first to increase awareness of mandatory zakat, the second to collect zakat, the third to report the distribution of zakat.

Of course, there are several factors that cause the suboptimal or low collection of zakat in Indonesia. According to (Ascarya and Yumanita Diana, 2018: 1-2) there are at least three causes of the low collection of national zakat funds. First, the low awareness of muzakki to pay zakat, the low public trust in zakat management organizations, both public (BAZNAS) and private (LAZ), and the behavior of zakat payers who are still very charitable, namely short-term oriented, decentralized, and interpersonal. Second, the utilized zakat base is still concentrated on certain



types of zakat, such as zakat fitrah and professional zakat. Third, the incentive for zakat payers to pay zakat is still low. However, until now this situation has not changed much.

Baznas as an agency that collects, manages, and distributes public funds is obliged to convey transparency of performance achievements to the public. The essence of zakat management through amil institutions is how to streamline zakat distribution programs that have a positive impact on the welfare of mustahik (zakat recipient groups). A number of studies prove that the distribution of zakat directly from muzakki (zakat obligors) to mustahik has a less significant impact than if the distribution of zakat is carried out by involving the role of amil zakat in intermediating muzakki and mustahik.

Digitalization of zakat will be very beneficial for amil agencies as well as for prospective donors. Because the collection process becomes easier, faster, and more efficient. Zakat management is also more efficient, transparent and massive. Not much is used for administration, consumption, and other marginal costs. With digitalization, zakat collection will be able to reach a very large number of millennials. In addition, the mobilization of zakat payments can also be integrated professionally. The trust and interest of zakat payers (*muzakki*) will also increase. Thus, the large amount of zakat collected through digital applications is expected to improve the welfare of mustahik (Basrowi, 2020).

LITERATURE REVIEW

Digitalization of Zakat

Digital is a complex, flexible method that makes it a staple in human life. While digital theory is a concept of understanding the development of the Age of Technology and Science, from all that is manual to automatic and from all that is complicated to concise. And right now, the era of digital technology is beginning. Everything is technological. The transition from analog to digital systems has changed many things (Rustam Aji, 2016: 44)."

The progress and development of technology in the era of globalization accompanied by the development of technology-based information systems is happening so rapidly. This has had a significant influence on the application of accounting information systems in an organization (Astuti, Marlita, Puja and Dharmadiaksa, Ida, Bagus, 2014: 373).



Harahap, Dwi, Berlian (2017: 41) suggest that there are 2 (two) dimensions of information technology, namely:

1. Convenience is being able to make transactions anywhere and anytime. Financial transactions can be done in just minutes.
2. Risk is not always a bad thing. The fact of risk can contain in it a very large opportunity for those who manage it well. Trust is the trust of information technology users in deciding to accept information technology with a belief that information technology users can make a positive contribution to their users

EFFECTIVENESS

According to Hasibuan (2019: 120) "Effectiveness is the achievement of goals or objectives of an agency that have been previously determined. In effectiveness, it means that it is appropriate or effective to say that something has been carried out perfectly, precisely and the target has been achieved. In addition, in order to show when an action or effort is effective and economical, it is said to be effective.

Measuring effectiveness can be done by looking at the work achieved by an organization. Effectiveness can be measured through the success or failure of an organization to achieve its goals. If an organization succeeds in achieving its goals, then the organization can be said to have run effectively. The most important thing is that effectiveness does not state how much it costs to achieve these goals. Effectiveness only sees whether the program or activity process has achieved the goals that have been set (Shofiana Syam, 2020: 134). For this reason, it is necessary to know the measuring instruments for performance effectiveness, according to H Hermawan (2017: 156) which include:

- 1) Self-Adjustment
- 2) Work Achievement
- 3) Job Satisfaction
- 4) Quality
- 5) External Assessment

METHODOLOGY

In this study, a descriptive quantitative method was used with a population of 43 (forty- three) employees of BAZNAS Riau Province. This research obtained numbers that must be analyzed. This descriptive research based on the characteristics of the research problem is a study of the current problems of a population. The type of information or data used in this research is primary data. Researchers used the questionnaire distribution method in



collecting primary data. Data processed from filling out questionnaires filled out directly by respondents. Respondents of this study were all employees and muzzaki at BAZNAS Riau Province who were concerned with the collection of zakat. samples used non-probability samples using instrument tests, classical assumption tests and hypothesis testing using SPSS Version 25.

RESULT AND DISCUSSION

Validity and Reliability Test

1. Validity

Table 2. Zakat Digitalization Validity Test Results

Item	Coefficient Correlation	Significance	Description
X.1	0,812	0,000	Valid
X.2	0,650	0,000	Valid
X.3	0,800	0,000	Valid
X.4	0,840	0,000	Valid
X.5	0,821	0,000	Valid
X.6	0,795	0,000	Valid
X.7	0,843	0,000	Valid
X.8	0,852	0,000	Valid

Based on Table 2, the results of the validity test of the Zakat Digitalization variable (X) can be seen that all statement items have a significant value <0.05 so that items X.1 - X.8 are declared valid, so that the measuring instrument used can measure what should be studied. Because the variable Digitalization of Zakat (X) is valid, this research can be continued.

Table 3. Effectiveness Validity Test Results

Item	Coefficient	Significance	Description
Y.1	0,789	0,000	Valid
Y.2	0,785	0,000	Valid
Y.3	0,793	0,000	Valid
Y.4	0,844	0,000	Valid
Y.5	0,871	0,000	Valid
Y.6	0,809	0,000	Valid
Y.7	0,714	0,000	Valid



Y.8	0,747	0,000	Valid
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Based on Table 3, the results of the validity test of the Effectiveness variable (Y) can be seen that all statement items have a significant value <0.05 so that items Y.1 - Y.8 are declared valid, so that the measuring instrument used can measure what should be studied. Because the Effectiveness variable (Y) is valid, this research can be continued.

2. Reliability

Table 4. Reliability Test Results (X,Y)

Item	Cronbach's Alpha	N of Items	Description
X	0,921	8	Reliable
Y	0,916	8	Reliable

Based on the results of the instrument reliability test using the IBM SPSS Version 25 statistical application in table 4 above, the *Cronbach's Alpha* value > 0.301 is obtained on all variables, namely X and Y so that the two variables are said to be reliable, meaning that the analysis can be continued

Normality Test

Table 5. Normality Test Results

N	Test Statistic	Asymp. Sig. (2-tailed)
43	.085	.200

The Kolmogorov Smirnov test results above show a value of 0.200 with a significance value of 0.05. This means that it proves that the residual data is normally distributed, because it has met the requirement that the significance value must be more than 0.05. Therefore, the results of this test are consistent with the previous test.

Heteroscedasticity Test

Table 6 Heteroscedasticity Test Results



Model	Unstandardized Coefficients		
	B	T	Sig
(Constant)	2.292	1.1352	.184
Digitization	-.025	-.516	.609

In table 6 of the *Heteroscedasticity* test above, the significant value obtained from the test is 0.609 for the zakat digitalization variable. The value obtained by the variable has met the statistical requirement that the significance value in this test is above 0.05, so it can be concluded that there is no heteroscedasticity.

Simple Linear Regression Test

Table 7 Simple Linear Regression Results

Model	Unstandardized Coefficients		Standardized		
	B	Std. Error	Beta	T	Sig
Constant)	4.048	2.565		1.578	.122
Digitalization of Zakat	.880	.073	.884	12.122	.000

From table 7 of the simple linear regression analysis results above, the effectiveness variable coefficient (Y) is 0.880. Therefore, the regression equation obtained is

$Y = a + bX$

$Y = 4.048 +$

$0.880X$ With

Y Effectiveness $a =$ constant

$b =$ coefficient of zakat digitalization variable



X = Digitalization of Zakat.

So it can be interpreted that the constant of 4.408 means that the consistent value of the participation variable is 4.408. The regression coefficient X of 0.880 states that adding 1% digitalization, the participation value increases by 4.408. The regression coefficient is positive, so it can be said that the direction of the influence of variable X on Y is positive. So it can be concluded that the higher the use of digitalization of zakat, the more effective the collection of zakat at BAZNAS will be.

Hypothesis Test

1. Test Coefficient of Determination (R)²

Table 8 Results of the Coefficient of Determination (R)²

R	R Square	Adjusted R Square	Std. Error of the
.884 ^a	.782	.777	1.94748

Based on Table 8 of SPSS output above, the amount of *Adjusted R Square* is 0.777 or 77.7%. This means that the effectiveness variable can be explained by the zakat digitalization variable, which is 77.7%. While the remaining 22.3% (100% - 77.7% = 22.3%) is explained by other causes outside the model or outside the variables in this study

2. T. Test

Table 10 T-test

Model	B	T	Sig
(Constant)	4.048	1.578	.122
Digitization	.880	12.122	,000

Based on table 10 above, it is obtained that the t-test value for the zakat digitalization variable (X) on the effectiveness variable (Y) that the T value_{hitung} is 12.122 with a significant value of 0.000 < 0.05 while the T_{table} value 1.681 this means that the T_{hitung} > T_{table} thus it can be concluded that H₀ is rejected, meaning that there is an individual



(partial) influence between the digitalization of zakat (X) on effectiveness (Y).

DISCUSSION

The effect of the use of zakat digitization on the effectiveness of zakat collection at BAZNAS Riau

The analysis used to test the hypothesis uses simple linear regression by looking at the value Based on the results of data processing on the effect of digitalization of zakat on effectiveness at BAZNAS, a significant value of $0.000 < 0.05$ is obtained, which means that H1 is accepted, meaning that there is a positive influence individually (partially) between digitalization of zakat on effectiveness and the effect is 0.884 and the t-statistic is positive (12.122).

In this study, the digitalization of zakat using the LinkAja application, zakat transactions using LinkAja can be done at any time without time limits in paying zakat and can also be done quickly. Link aja is a BAZNAS internal system tool that facilitates all BAZNAS activities, one of which is processing, storing and paying zakat. Effective and appropriate distribution of zakat can be said that the ability to work to achieve optimal results at BAZNAS is effective. The more effective the institution in collecting, the better the governance.

This research is in line with research (Siti Nur Azizah, 2018) when we formulate instructional goals, then effectiveness can be seen from how far the goal is achieved. The more goals are achieved, the more effective the performance of the zakat organization. This shows that the digitalization of zakat on effectiveness affects the performance of BAZNAS. Zakat organization can be said to be effective when it meets the criteria, including being able to influence or be able to bring results. Assessment of the effectiveness of zakat distribution aims to determine how the distribution of zakat funds managed by Baznas has met the standard effective criteria in accordance with its reference so that its management can be accounted for (Bahri & Khumaini, (2020: 169).

Community participation is also an important thing to do, considering the purpose of the effective performance of BAZNAS for the welfare of the community, the effectiveness in collecting BAZNAS zakat affects effectiveness because from the results of existing research that the level of achievement or the amount of work achieved has been in accordance with the level of work quality measures in accordance with BAZNAS goals. To make zakat digitization transactions easier for muzakki using the LinkAja application, it can be done without time limits in paying zakat and can also be done quickly without any obstacles effectively in paying zakat. Thus, this



community participation is carried out as an effort to prepare the community to be more independent. The results of this study indicate that information technology digitalization of zakat has a direct effect on the effectiveness of the ability to work to achieve optimal results. This is evidenced by the number of agreed answers in the questionnaire.

CONCLUSIONS

Based on the discussion above, it can be concluded that there is a significant influence between the use of digitalization of zakat on the effectiveness in collecting zakat at BAZNAS as seen by the results of regression testing with a significance value of $0.000 < 0.05$ and a positive t-statistic (12.122). The role in the digitalization of zakat on the level of effectiveness in the collection of BAZNAS zakat has an effect on effectiveness because from the results of the existing statement that the level of achievement or the amount of work achieved is in accordance with the level of work and the objectives of BAZNAS.

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