

Zakatech: Readiness and Development of Zakat Fundraising in Indonesia

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ABSTRACT

Badan Amil Zakat Nasional (BAZNAS) as a sharia social financial institution offers the latest technology in the process of socialization, service and zakat fundraising. The new model offered is ZakaTech, an online payment model that makes it easier for a muzaki (zakat payer) to fulfill his or her responsibility to pay zakat in the midst of the covid-19 pandemic. In addition, the distribution of zakat funds using ZakaTech method is considered very effective in helping mustahik, especially helping the poor who are economically affected by the covid-19 pandemic. This paper aims to analyze the strategy of developing zakat model with Interpretative Structural Modeling (ISM) approach and zakatech Readiness Index. The results show that the main strategy needed in terms of developing ZakaTech is the ability of human resources (amil zakat) in managing and analyzing data in the era of big data using digital services. The main elements involved in ZakaTech development in Indonesia include the government as a regulator, educational institutions, media digital, *amil* and *muzaki* (pentahelix).

Abstrak: Badan Amil Zakat Nasional (BAZNAS) sebagai lembaga keuangan sosial syariah menawarkan teknologi terkini dalam proses sosialisasi, pelayanan dan penggalangan dana zakat. Model baru yang ditawarkan adalah ZakaTech, model pembayaran online yang memudahkan seorang muzaki (pembayar zakat) untuk memenuhi tanggung jawabnya membayar zakat di tengah pandemi covid-19. Selain itu, penyaluran dana zakat menggunakan metode ZakaTech dinilai sangat efektif dalam membantu mustahik, terutama membantu masyarakat miskin yang terdampak secara ekonomi akibat pandemi covid-19. Tulisan ini bertujuan untuk menganalisis strategi pengembangan model zakat dengan pendekatan Interpretative Structural Modeling (ISM) dan Zakatech Readiness Index. Hasil penelitian menunjukkan bahwa strategi utama yang dibutuhkan dalam hal pengembangan ZakaTech adalah kemampuan sumber daya manusia (amil zakat) dalam mengelola dan menganalisis data di era big data menggunakan layanan digital. Elemen

utama yang terlibat dalam pengembangan ZakaTech di Indonesia termasuk pemerintah sebagai regulator, lembaga pendidikan, media digital, amil dan muzaki (pentahelix).

Kata kunci: zakatech, penggalangan dana, ISM, indeks kesiapan zakatech

INTRODUCTION

The world's entry in the Industrial revolution 4.0 has significantly changed the behavior of the industry and also related stakeholders and has a systemic impact on interactions between industries and their stakeholders. The results of the East Ventures Digital Competitiveness Index (EV-DCI) 2021 study show that digital competitiveness between provinces in Indonesia is increasingly evenly distributed. The equity can be seen from the increase in the median score of the digital competitiveness index (EV-DCI) from 27.9 in 2020 to 32.1 in 2021. Based on these findings, zakah institutions in Indonesia must be more prepared by providing adequate human resources and infrastructure in order to capture opportunities for equitable distribution of digitalization in Indonesia which is increasingly showing good performance.

In addition, the Covid-19 pandemic that occurred in early 2020 also forced all industrial sectors to reduce mobility and face-to-face activities, forcing most industrial sectors to adopt various digital platforms and carry out massive digital transformation in carrying out their business processes.¹ including the Islamic social finance sector, in this case zakah and *waqf* institutions.

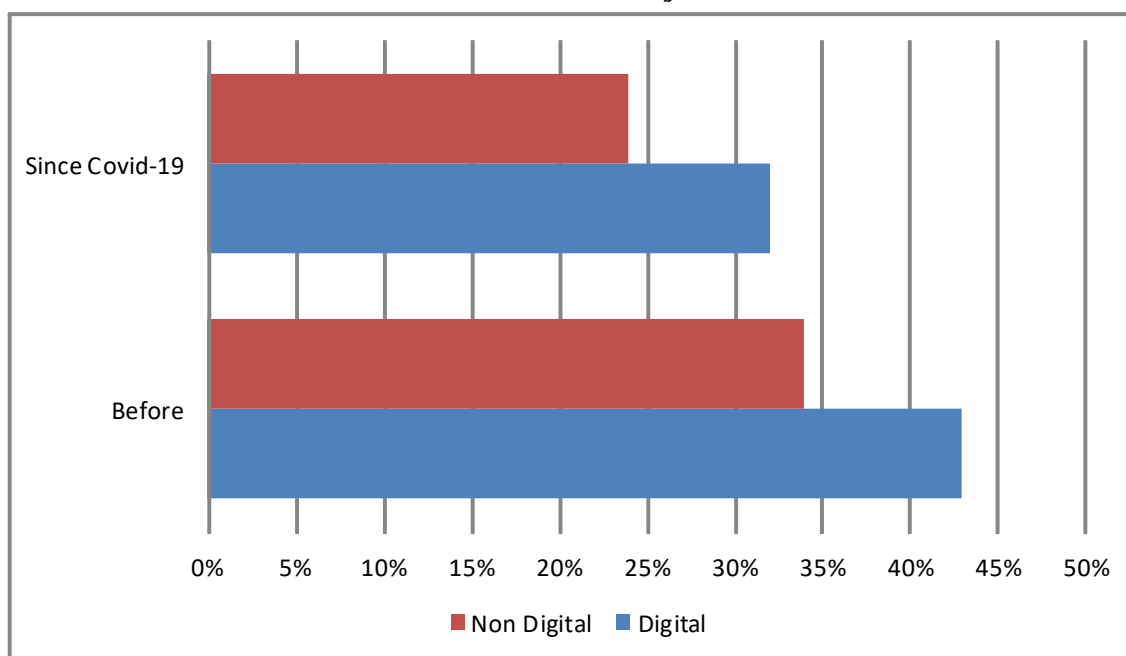
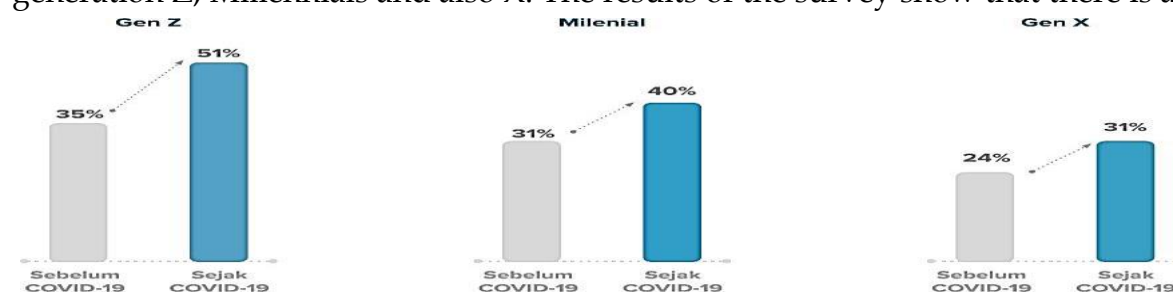


Figure 1.1 Trends in How to Donate Before and Since the Covid-19 Pandemic
Source by: Gopay Digital Outlook 2020

¹ Acosta, P. S, *Covid-19 Pandemic: Shifting Digital Transformation to High Speed Gear*. *Information Systems Management*, (2020). h.260-266

Furthermore, the Covid-19 pandemic has also succeeded in changing the way people donate simultaneously, be it the payment of zakah infak and alms as well as other general donations. The results of a survey conducted by one of the largest e-wallets in Indonesia found that the way of donating before and since the Covid-19 pandemic has changed significantly. The survey results show that how to donate through digital channels has increased by 9% and non-digital ways of donating have decreased by 10%. The average increase in digital donations increased by 72%. Furthermore, the Covid-19 pandemic has also succeeded in changing the way people donate simultaneously, be it the payment of zakah infak and alms as well as other general donations. The results of a survey conducted by one of the largest e-wallets in Indonesia found that the way of donating before and since the Covid-19 pandemic has changed significantly. The survey results show that how to donate through digital channels has increased by 9% and non-digital ways of donating have decreased by 10%. The average increase in digital donations increased by 72%.

Then, the community's tendency to make digital donations since the Covid-19 pandemic has increased quite significantly in all groups of society, be it generation Z, Millennials and also X. The results of the survey show that there is an



increase in donations through digital channels by 16% for generation Z, an increase of 9% for the millennial generation, and an increase of 7% among generation X. Therefore, these data indicate that during the Covid-19 pandemic, the trend of donations through digital channels has increased in all groups of people.

Figure 1.2

*The Trend of Donations in Generation Z, Millennials, and X
Before and Since the Covid-19 Pandemic*

Source by Gopay Digital Outlook 2020

Therefore, as an institution that manages public donations, zakah institutions must immediately respond quickly to the current trend, namely the trend of donations through digital channels which has increased significantly since the Covid-19 pandemic by carrying out various digitalization transformations in zakah management. However, one of the obstacles faced today is that there are still many zakah institutions that do not know the steps that must be taken to carry out the digitalization process in zakah management.

Thus, BAZNAS as a non-structural government institution responsible for coordinating, controlling and planning in zakah

management nationally needs to know more about the conditions or level of readiness of zakah institutions in Indonesia before carrying out digital transformation so that BAZNAS can formulate policies that can support zakah institutions in Indonesia in carrying out digital transformation.

One of the efforts being made by BAZNAS is to compile parameters zakah indicators that become a framework or basis in measuring the digital readiness of zakah institutions called the OPZ Digital Readiness Index. So this study aims to provide indicators for zakah stakeholders to be able to measure and also evaluate the digitization process in zakah management so that they can determine data-driven policies to be able to accelerate digital transformation in zakah management in Indonesia effectively and efficiently.

Of course, the right strategy is needed for zakah governance (regulator-operator-coordinator-supervisor-conceptor the author calls pentahelix, to get this. Some of the approaches taken to produce the right development strategy are through the ISM (Interpretative Structural Modeling) and Zakahech Readiness Index approach.

Research on zakah strategy has been carried out, such as research by², research by Lutfiyanto (2020), Hasanah (2019), Santoso (2019) and Tantriana and Rahmawati (2018). This shows that the importance of technology based zakah development must be applied especially now when the Covid epidemic disaster 19. Therefore, the author will write the development seen from the views of the figures and zakah / pentahelix governance so that later it will provide an overview of the hierarchical policies that will be taken in focus on solving the problem so that the development of this Zakahech in the future.

METHODS

The examination was directed at the BAZNAS of North Sumatera, LAZ Nurul Hayat of North Sumatera, UPZ UIN of North Sumatra, Scholastic UIN of North Sumatra and the North Sumatra Zakah People Community (FOZ). The examination was led from August 2021 to the end. This examination is graphic. Analysts portray the exploration genuinely and precisely connected with ISM. Alluding to Sugiyono (2009), research is remembered for the interpretive gathering. The examination information is deciphered by the scientist. Witnesses are chosen to be information sources, as per the issues being investigated. To get clear, complete, and distinct information, as well as interview members, information were likewise acquired through polls by members from the accompanying organizations are :

Tabel 1
Research Participants

1. DPS-MUI of North Sumatera
2. Zakah North Sumatera Community (FOZ)
3. LAZ Nurul Hayat
4. BAZNAS of North Sumatera

² Mohammad Soleh, *Zakah Fundraising Strategy: Opportunities and Challenges in Digital Era*, 2020, dalam *Journal of Nahdlatul Ulama Studies* 1.1.

5. UPZ UIN of North Sumatera

6. Akademik UIN of North Sumatera

Source: Questionnaire Participants, 2022

1. Interpretive Structural Modeling (ISM)

ISM is a forward plan strategy used to perceive, inspect and sum up a few relationships among factors which make sense of an issue, issue, or model (Wise, 1977). ISM gives a method where the two academicians and specialists can uphold orders and create models about the elements of a framework by extending the multifaceted design of the relationship among them (Warfield, 1974). Interpretative Underlying Demonstrating is a dynamic technique that stores from the intricacy of the circumstance by corresponding and sorting out the thoughts into the visual guide. ISM essential idea is utilizing specialists and experts to produce intricacy of the framework into certain subsystems (components) and fabricate a primary order demonstrating. ISM is likewise used to give the fundamental comprehension from the muddled circumstance and organize the methodology to tackle the issue. There is a stage to break down the ISM technique; the primary stage is issue deterioration to the master or professionals (who has better comprehension connected with the issue examined/conceptualizing) to recognize the thoughts of the improvement association, has a superior comprehension of monetary innovation improvement issues. From this conversation, will be investigated the improvement procedures, and the factors utilized in the ISM model.

The subsequent stage is the developing Structural Self Interaction Matrix (SSIM) model. SSIM is built from the factors established from the disintegration step, then, at that point, fosters the context oriented connection among factors and assembling into one variable "i" and variable "j". The third stage is making a reachability lattice (RM) by talking the V, A, X, and O utilized into the numbers 1 and 0.

As indicated by Marimin (2004), the course of ISM strategy is determined by the Transitivity Rule where the revision of SSIM is finished until a shut lattice happens. SSIM changes require input from specialists/specialists, with extraordinary notes for consideration shown exclusively on unambiguous sub-components. The updated aftereffects of the SSIM and the network are qualified for the transitivity rules are additionally handled. The last stage is to bunch sub components into four areas (Saxena, 1994):

- a. Weak driver _ feeble Ward factors (AUTONOMOUS), factors in this area are by and large not framework related, the relationship is little.
- b. Weak driver strongly- subordinate factors (DEPENDENT), factors remembered for this gathering are free factors,
- c. Strong driver strongly- subordinate factors (LINKAGE), factors in this area should be concentrated cautiously on the grounds that their collaborations can have an effect and criticism on the framework
- d. Strong driver weak - Subordinate factors (INDEPENDENT) factors in this area impact the framework and generally decide the progress of the program

2. Readiness Index Digital

By using the Multi Stage Weighted Index method as in the Zakahech Readiness Index study, the weighting system and results become very crucial. Weighting on each dimension and variable is carried out gradually and measurably by experts, practitioners and academics who have expertise in the field of zakah. In more detail, each variable is described into technical indicators as follows:

Tabel 4

Technical Indicators and Weights on ZIS collection activity dimansion

Dimension	Variabel	Indicator	Information
ZIS collection activity Bobot 35	Infrastruktur Digital (Bobot 27)	Internet Network	Internet networks that support collection activities
		Hardware device ratio	The ratio of OPZ hardware devices to the amyl of the collection field
	Use of Digital Tools or Applications (Bobot 24)	Internal Platform	Ownership of internal digital platforms by OPZ that support ZIS and DSKL campaign activities and payments digitally
		Eksternal Platform	Use of external platforms in support of ZIS payment activities
		Database Storage Facility	Database storage facilities that are manually, offline or online cloud-based
		Zakah Payment System	OPZ zakah payment system that supports cash and non-cash payments
	Digital Zakah Collection Division or Unit (Bobot 23)	Internal Regulation	OPZ's ownership of internal regulations that support digital zakah collection activities
		The system works remotely	OPZ working system that can support zakah collection activities remotely
	Human Resources Digital Capabilities (Bobot 26)	Digital Zakah Collection Division or Unit	Ownership or availability of special divisions or units that handle digital zakah collection in OPZ
		Mastery of Technology	Amyl ratio that masters a computer or laptop device in supporting zakah collection activities
		Human Resources Capabilities	Availability of Amil OPZ human resources who have been certified or have attended digital zakah collection training

Source: Puskas BAZNAS, 2021

In summary, in the dimensions of ZIS collection activities above, the OPZ Digital Readiness Index study provides 11 technical indicators used to accurately and reliably measure the level of OPZ digital readiness, especially in ZIS collection activities accurately and reliably.

In the process of calculating the OPZ Digital Readiness Index using the Multi-Stage Weighted Index method, there are several stages of calculation that begin with the calculation of each variable and dimension and end in calculating the value of the Index as a whole. The mathematical stages of calculating the Digital Readiness Index can be seen as follows:

Calculation of the results of the likert scale value on each variable as well as the dimensions of the Zakahech Readiness Index(DRI) as:

$$DRI_{D1} = ((S_1^1 \times WV_1^1 \times WD_1) + (S_1^2 \times WV_1^2 \times WD_1) + \dots + (S_1^i \times WS_1^i \times WD_1)) \div 5$$

Where :

$DRID_1$: Zakahech Readiness Index value in the first dimension

S_1^1 : Average value of the likert scale of the OPZ Digital Readiness Index on the first variable in the first dimension

WV_1^1 : Weighting value affixed to the first variable in the first dimension

S_1^2 : Average value of the likert scale of the OPZ Digital Readiness Index on the second variable in the first dimension

WV_1^2 : Weighting value affixed to the second variable in the first dimension

S_1^i : The average value of the likert scale of the OPZ Digital Readiness Index on variable i in the first dimension

WS_1^i :Weighting value affixed to the variable i in the first dimension

WD_1 : Weighting values affixed to first dimensions

In assessing the measurement results in an index, determining the range of values and assessment categories of an index is very necessary to identify the index value obtained from the calculation results. This section discusses the index assessment criteria on the Digital Readiness Index of Zakah Management Organizations in the form of value ranges, assessment categories, digital readiness levels and policy implementation recommendations on each value obtained from the measurement results as follows:

Tabel 3.1
Categories of OPZ Digital Readiness Index Assessment and Policy Recommendations

Range Value	Category	Readiness Level	Information	Policy Recommendations
0 - 0,20	Bad	Traditional	At this stage or level of readiness, all or most of the main activities in zakah management still have not implemented the digitization process	Relevant authorities or stakeholders are recommended to provide intensive assistance to OPZs entering this level of readiness by providing fundamental training related to the implementation of the digitization process in the main activities of zakah management to encourage OPZ to transform to the
0,21 - 0,40	Not Good Enough			

				next level
0.41 – 0.60	Good Enough	IT Developing	At this stage or level of readiness, the digitization process has been applied to some or most of the main activities in zakah management	Relevant authorities or stakeholders are recommended to continue advocating to the relevant OPZ to improve minor aspects and strengthen the implementation of the digitization process in the main activities of zakah management so that OPZ's digital readiness is at the best level
0.61 – 0.80	Good			
0.80-1.00	Excellent	Digital Native	At this stage or level of readiness, the digitization process has been applied to most or all of the main activities in zakah management so that OPZ is considered to have sufficient readiness	Relevant authorities or stakeholders are recommended to continue advocating to the relevant OPZ to improve minor aspects and strengthen the implementation of the digitization process in the main activities of zakah management so that OPZ's digital readiness is at the best level

RESULT AND DISCUSSION

Islam as a widespread religion, is extremely open to the elements of the improvement of human civilization. No exemption, concerning mechanical advancements in the monetary and monetary fields. So zakah, as an *maaliyah* sector, should in any case be in the passageway of sharia consistence despite the fact that applying innovation in its application. Connected with this,³ prescribes that to apply an administration that is as per sharia standards, an OPZ should meet the arrangements and normalization on two viewpoints: first, the specialized design which incorporates the assurance of the agreement, managerial expenses, and the estimation of zakah. Second, on budget summaries that should be as per the principles and guidelines of sharia monetary revealing norms. Moreover, to fortify the organization, it should be done constant oversight of sharia, to the advancement of the framework and the executives of zakah that follows the improvement of fintech. Every component and organization connected with the turn of events and the board of zakah in Indonesia should cooperate with the public authority to form present moment, medium-term and long haul orders and focuses in the administration of zakah. On the off chance that different organizations have a plan for zakah improvement, OPZ should likewise have an outline for zakah advancement. To

³ Rachman, M. Aulia, and Annisa Nur Salam, *The Reinforcement of Zakah Management through Financial Technology Systems*, 2018, dalam *International Journal of Zakah*

understand this, preferably the public authority frames an exceptional establishment or service that handles the administration of zakah funds.

Entering the digitalisation as it is today, innovation is progressively creating. This fast turn of events, brought about tremendous changes in all lines and angles. One might say, in the event that BAZNAS gets by with customary raising support components in this computerized period, all things considered, this won't make a superior commitment, and even will in general be less powerful. On the other hand, when BAZNAS changes, particularly on the gathering pledges side, to be specific by using innovation and computerized media, this will emphatically affect the socialization program attempted⁴

By expanding innovation and computerized media, the socialization program did by BAZNAS will actually want to cover numerous things. Like that, community to get data connected with zakah in BAZNAS will be more extensive. Indeed, even the public will gain admittance to data without any problem. Mechanical Zakah Raising money Methodology: Open doors and Difficulties in Advanced Time⁵ improvements that happen later, are the impacts of troublesome development.⁶ characterizes troublesome development as an advancement that has prevailed with regards to changing and changing a current framework or a laid out market, with a framework structure that underlines parts of simple entry, comfort, and obviously lower costs. For muzakki, they will feel this straightforwardness regarding paying their zakah through BAZNAS.

Should be seen together, that the quick improvement of media as it is today, generally shows the advancement of an undeniably progressed and creating time. On display, such improvements are just felt on the innovation side. Yet, more than that, the improvement that is shown by innovative advances, is an impression of the advancement of local area culture. Leaving from this peculiarity, the BAZNAS in leading zakah gathering pledges should have the option to change from ordinary systems and techniques, into advanced raising money. In addition, this peculiarity doesn't just enter the universe of infidelity explicitly, yet additionally covers all parts of money that acquaint individuals with the peculiarity of fintech or Zakahech.

1. Result by Intepretattif Structural Modelling

The results of ISM processing for the elements of need can be seen below, with the following details:

a. Element identification.

⁴ Rohim, Nur Ade, "Optimizing Zakah Collection through Digital Fundraising." *al-Balagh: Journal of Da'wah and Communication* 4.1., 2019, DOI: 10.22515 / balagh.v4i1.1556, <http://ejournal.iainsurakarta.ac.id/index.php/al-balagh/article/view/1556/563>

⁵ Mohammad Soleh, *Zakah Fundraising Strategy: Opportunities and Challenges in Digital Era*, 2020, dalam *Journal of Nahdlatul Ulama Studies* 1.1.

⁶ Rachman, M. Aulia, and Annisa Nur Salam, *The Reinforcement of Zakah Management through Financial Technology Systems*, 2018, dalam *International Journal of Zakah*

The elements to be used in the system are identified and listed. The elements are obtained based on the results of research and brainstorming with experts in their fields. The elements of the development of technology based zakah fundarizing collaboration or zakatech are described in 6 (six) sub elements as follows:

Tabel 2
Sub Elements

1. DPS-MUI of North Sumatera
2. Zakah North Sumatera Community (FOZ)
3. LAZ Nurul Hayat
4. BAZNAS of North Sumatera
5. UPZ UIN of North Sumatera
6. Akademik UIN of North Sumatera

Source: Questionnaire, 2022

- b. Build contextual relationships with the Structural Self Interaction Matrix (SSIM).

SSIM is a network that contains connections between components that address components of respondents' impression of genuine components. Connections are communicated in the four codes V, A, X, O. The aftereffects of the VAXO logical relationship are outlined in the table underneath as follows:

Table 3
VAXO Pentahelix Element

No.	E1	E2	E3	E4	E5	E6
E1		X	V	V	V	V
E2			V	V	V	V
E3				V	V	O
E4					X	A
E5						A
E6						

Source: Data processed, 2022

- c. Building a Reachability Matrix (RM)

Reachability Matrix (RM) is used to change over codes in SSIM into double numbers. The RM is utilized to acquire the driving power and the reliant power. Then, at that point, do a transitive examination. Transitive investigation is performed to make amendments to SSIM with computations as indicated by the Transivity Rule. Transivity Rule, that is to say, on the off chance that component 1 influences component 2, component 2 influences component 3 component 1 must likewise influence component 3. RM that has satisfied the Transivity Rule can be gone on by setting a level decision (level parcel). The aftereffects of driving power and ward power with the Reachability Framework (RM) are utilized to change over the codes in the SSIM into paired numbers and are shown straightforwardly from the transitive outcomes as follows:

Table 4
Pentahelix RM and Transitive Element Test

No.	E1	E2	E3	E4	E5	E6	Drv	Rank
E1	1	1	1	1	1	1	6	1
E2	1	1	1	1	1	1	6	1
E3	0	0	0	1	1	1	3	3
E4	0	0	0	1	1	1	3	3
E5	0	0	0	1	1	1	3	3
E6	0	0	1	1	1	1	4	2
Dep	2	2	3	6	6	6		

Source: Data processed, 2022

d. MICMAC analysis

MICMAC analysis is an examination used to break down the main thrust (driver power) and the reliance force of the factors, with the goal that the aftereffects of the examination can recognize which factors are the critical factors in the framework (Mandal and Deshmukh, 1994). Dissects were performed with the assistance of MICMAC programming. In the MICMAC examination the factors will be grouped into 4 areas, namely:

1. Sector 1 is autonomous factors (weak driver - weak dependent variables)
2. Sector 2 is dependent factors (weak driver - strongly dependent variables)
3. Sector 3 is linkage factors (strong driver - strongly dependent variables)
4. Sector 4 is Independent factors (strong driver - weak dependent variables)

Elements that enter this sector are elements that have strong driving forces and weak dependency. Elements in this sector are the key factors in model development:

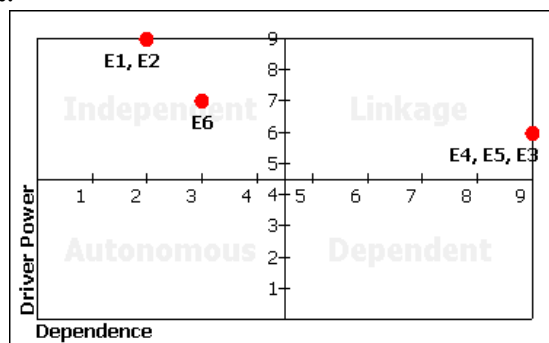


Figure 2
RM Element Pentahelix

e. Divide the elements into levels

The division of components into levels is utilized to work with diagraph creation. The interaction starts by taking a gander at the reachability set and forerunner set. Reachability set is a bunch of all components that can be accomplished from the component (Ei). Precursor set is a bunch of all components where the component (Ei) it can be accomplished. The crossing point set was gotten from the reachability set and the predecessor set. The initial

step is to take a gander at components that have a similar reachability set and crossing point set, which will be situated at level one. Components that enter level one are components that have no impact on different components. Components that as of now have a level will be disposed of from the table or not utilized in the following evening out process. The interaction go on with similar strides until every one of the components have their individual levels. Then making the sanctioned framework is finished by organizing the factors in light of the level created from the parcel level, as the last reachability table which is described below:

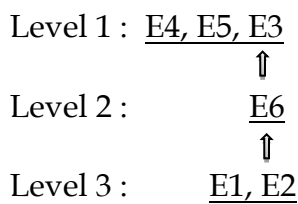


Figure 3
Level Element Pentahelix

f. Diagraph (Directional graph)

Diagraph is a primary model that portrays all components that are straightforwardly connected with one another and the progressive level. Starting diagraphs depend on a standard framework. All transitive parts of the underlying diagraph are eliminated to frame the last diagraph.

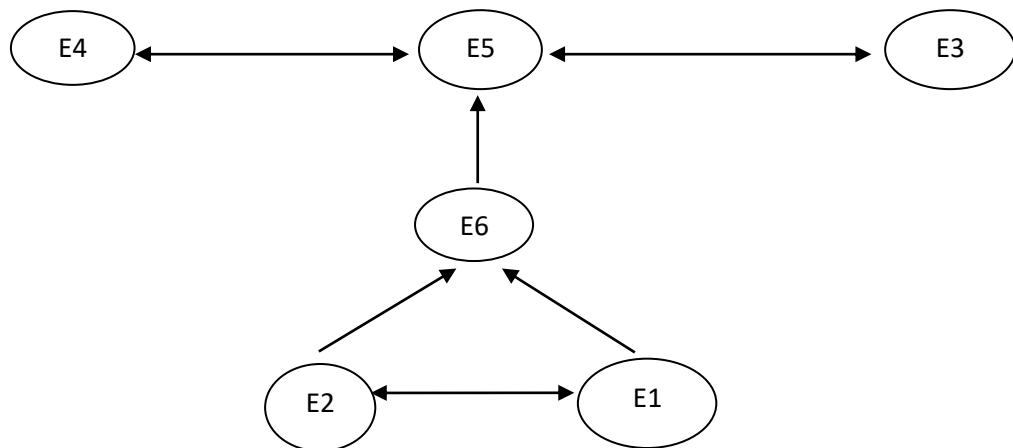


Figure 4
Diagraf Directional Element

In view of the image over, the order that the Service of Religion (E1) and the North Sumatra Zakah People group (FoZ) (E2) are of specific worry in the

comprehensive advancement of Islamic social monetary foundations. Service of Religion as a fatwa controller in Islamic money tasks and the North Sumatra Zakah People group as an evaluator on the excursion of BAZ, LAZ and UPZ to foster Islamic social monetary establishments. Then, at that point, Scholastic (E4) as a drafter who can give contribution to BAZ (E4), LAZ (E3) and UPZ (E5) for the idea and improvement. The consequences of this paper are in accordance with Mohammad Soleh's (2020) writing entitled "Zakah Fundraising Strategy: Opportunities and Challenges in the Digital Era." Then Lutfiyanto, Ahmad Mustofa (2020) entitled "Development of Digital-Based Zakah Innovation at the Amil Zakah *Infaq* and *Shadaqah* (Inclusive Zakah) Institutions." , Hasanah, Miftahul (2019) entitled "Digital Zakah: Technology Based Zakah Collection in Realizing Sustainable Development Goals (Sdgs)." ⁷entitled "Strategy for Optimizing Zakah Digitalization in Alleviation Poverty in the Era of Industrial Revolution 4.0." ⁸ entitled "The Analysis of Surabaya Muzaki's Preference for Zakah Payment through Zakah Digital Method." This shows that the importance of technology based zakah development must be applied especially at this time when the epidemic Covid 19.

3. Result by Readiness Digital Index

Islam as a universal religion, is exceptionally open to the elements of the improvement of human development. No special case, regarding mechanical advancements in the monetary and monetary fields. So zakah, as an *maaliyah*, should in any case be in the passage of sharia consistence despite the fact that applying innovation in its application. Connected with this, prescribes that to apply an administration that is as per sharia standards, an OPZ should meet the arrangements and normalization on two viewpoints: first, the specialized construction which incorporates the assurance of the agreement, regulatory expenses, and the computation of zakah. Second, on budget summaries that should be as per the principles and guidelines of sharia monetary announcing norms. Moreover, to reinforce the establishment, it should be done persistent oversight of sharia, to the improvement of the framework and the board of zakah that follows the advancement of fintech. Every component and establishment connected with the turn of events and the board of zakah in Indonesia should cooperate with the public authority to figure out present moment, medium-term and long haul mandates and focuses in the administration of zakah. On the off chance that different foundations have an outline for zakah improvement, OPZ should likewise have a diagram for zakah improvement. To understand this, preferably the public authority frames an

⁷ Ivan Rahmad Santoso, *Strategy for Optimizing Zakah Digitalization in Alleviation Poverty in the Era of Industrial Revolution 4.0*. IKONOMIKA, 2019, dalam *Jurnal Ekonomi dan Bisnis Islam*, Vol.4, No.1, 35-52.

⁸ Tantriana, Deasy, and Lilik Rahmawati, *The Analysis of Surabaya Muzaki's Preference for Zakah Payment through Zakah Digital Method*, 2018, International Conference of Zakah

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Entering the computerized period as it is today, innovation is progressively creating. This fast turn of events, brought about massive changes in all lines and angles. One might say, assuming BAZNAS gets by with customary raising support components in this computerized time, all things considered, this won't make a superior commitment, and even will in general be less powerful. On the other hand, when BAZNAS changes, particularly on the raising money side, to be specific by using innovation and computerized media, this will emphatically affect the socialization program embraced.⁹

By boosting innovation and advanced media, the socialization program did by BAZNAS will actually want to cover numerous things. Like that, community to get data connected with zakah in BAZNAS will be more extensive. Indeed, even the public will gain admittance to data without any problem. Mechanical Zakah Raising money Technique: Potential open doors and Difficulties in Advanced Period (Muhammad Soleh) improvements that happen later, are the impacts of troublesome development.¹⁰ characterizes problematic development as an advancement that has prevailed with regards to changing and changing a current framework or a laid out market, with a framework structure that underscores parts of straightforward entry, comfort, and obviously lower costs. For muzakki, they will feel this straightforwardness regarding paying their zakah through BAZNAS.

Should be seen together, that the fast improvement of media as it is today, fundamentally shows the improvement of an undeniably progressed and creating period. On display, such advancements are just felt on the innovation side. However, more than that, the improvement that is shown by innovative advances, is an impression of the advancement of local area culture. Withdrawing from this peculiarity, the BAZNAS in leading zakah raising support should have the option to change from customary components and techniques, into advanced gathering pledges. Additionally, this peculiarity doesn't just infiltrate the universe of infidelity explicitly, yet in addition covers all parts of money that acquaint individuals with the peculiarity of fintech or Zakahech.

In general, in the Digital Readiness Index of Zakah Management Organizations, there are three main dimensions that will be used as observation objects to measure the level of digital readiness in each zakah management activity, namely ZIS and DSKL collection activities, ZIS and DSKL distribution activities, and ZIS and DSKL reporting activities. All dimensions in the OPZ

⁹ Rohim, Nur Ade, *Optimizing Zakah Collection through Digital Fundraising.* *al-Balagh: Journal of Da'wah and Communication* 4.1., 2019, DOI: 10.22515 / balagh.v4i1.1556, <http://ejournal.iainsurakarta.ac.id/index.php/al-balagh/article/view/1556/563>

¹⁰ Rachman, M. Aulia, and Annisa Nur Salam, *The Reinforcement of Zakah Management through Financial Technology Systems*, 2018, dalam *International Journal of Zakah*

Digital Readiness Index are measured by the level of readiness using four main variables, namely the digital infrastructure readiness variable, the use of digital facilities or tools, the digital ecosystem and culture, and the digital skills of human resources at OPZ. Furthermore, in each variable there are technical indicators that represent their respective variables as depicted in the figure below:

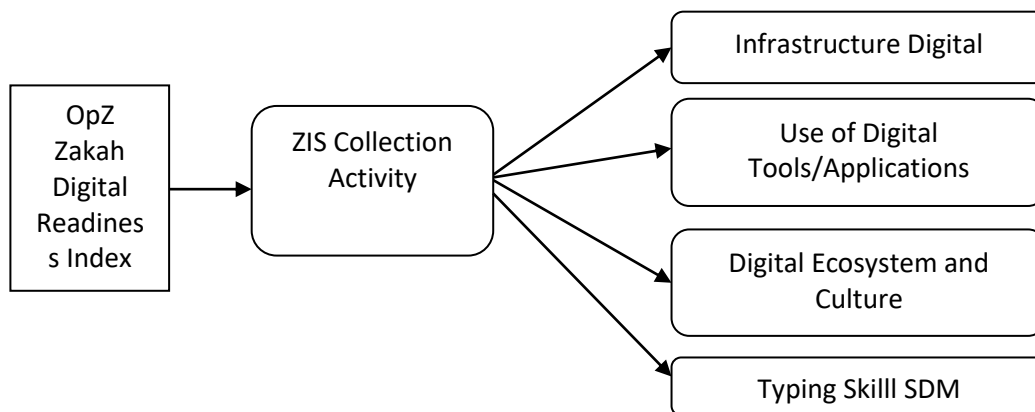


Figure 1 Dimensions and Variables of the OPZ Digital Readiness Index

The focus of this research is on the Digitization of Zakah Collection, which is one of the main and very important activities in zakah management is zis collection activities. In the OPZ Digital Readiness Index study, ZIS collection activities are one of the activities that will be measured by the level of readiness using four main variables.

Next, in the exosystem and digital culture variables, there are 2 technical indicators that represent these variables, namely OPZ's ownership of internal regulations that support digital zakah collection activities and also ownership of the OPZ work system that can support remote zakah collection activities. Furthermore, in the digital capability variable of HR, there are 3 technical indicators, namely the ownership or availability of special divisions or units that handle digital zakah collection at OPZ, the amy1 ratio that controls computer or laptop devices in supporting zakah collection activities and the availability of OPZ amy1 human resources who have been certified or have attended digital zakah collection training.

By using the Multi-Stage Weighted Index method as in the Digital Readiness Index study, the weighting system and results become very crucial. Weighting on each dimension and variable is carried out gradually and measurably by experts, practitioners and academics who have expertise in the field of zakah. In more detail, each variable is described into technical indicators as follows:

Table 4
 BAZNAS Digital Readiness Index Assessment

Dimension	Variable	Indicator	R1	R2	R3	R4	R5	Average number of Variable Indices	Weight x Index	Readiness Value
ZIS collection activity Weight 35	Infrastructure Digital (Weight 27)	Internet Network	(Likes)	(Likes)	(Likes)	(Likes)	(Likes)	(Likes)		
		Hardware device ratio	3	4	4	3	3	3.4	0.918	0.3024
	Use of Digital Tools or Applications (Bobot 24)	Internal Platform	2	3	3	4	3	3	0.81	
		External Platform	4	3	3	4	3	3.4	0.816	0.2814
		Database Storage Facility	2	3	3	2	3	2.6	0.624	
		Zakah Payment System	2	3	3	4	3	3	0.72	
	Digital Zakah Collection Division or Unit (Weight 23)	Internal Regulation	5	5	4	4	4	4.4	1.056	
		The system works remotely	4	5	4	5	5	4.6	1.058	0.3059
	Human Resources Digital Capabilities (Bobot 26)	Digital Zakah Collection Division or Unit	3	3	3	3	3	3	0.69	
		Mastery of Technology	3	4	4	3	4	3.6	0.936	0.2669

	Human Resources Capabilities	2	3	3	2	3	2.6	0.676
	HR Capabilities	2	3	3	3	2	2.6	0.676

Source : Data processed, 2022

It can be seen in the table above, showing that the value of the index of the dimensions of zakah collection activity, from the results of the calculation of variables and indicators above, the compiler of the formula used at this stage is as follows :

$$DRI = \frac{\{ (0,27 (WV_1^1) 0,35) + (0,24 (WV_1^2) 0,35) + 0,23 (WV_1^3) 0,35) + 0,26 (WV_1^4) 0,35) \}}{5}$$

$$DRI = \frac{\{ 0,6237 + 1,1592 + 0,6279 + 0,837 \}}{5}$$

$$DRI = 0,6496$$

Based on the calculation above that the range value is at 0.61-0.80 with the GOOD category, with the IT-Developing level meaning That at this stage or level of readiness, the digitization process has been applied to some or most of the main activities in zakah management, then the policy recommendations of this readiness condition are:

“Relevant authorities or stakeholders are recommended to provide training or education facilities that are in accordance with the conditions or needs of BANZAS at this level and further strengthen BAZNAS' capacity in implementing the digitization process in the main activities of zakah management and encourage them to go to the next level”

In line with the direction of the Vice President of the Republic of Indonesia, Ma'ruf Amin in the 2019 World Zakah Forum, the digitization of the zakah system in Indonesia has the aim of raising more zakah funds in the world with highly developed information technology. He stated that the digitization of the zakah system can also increase transparency, efficiency, and efficiency in zakah management. On the OPZs side, technology is considered to simplify marketing to the zakah distribution process. In addition, the Zakah Coordinator of the Ministry of Religion, Mr. Asrul, also stated that there are at least three areas that must be improved. “

“**First Area** is the awareness of zakah obligations, which can be improved by the use of technology by making mass messaging about zakah obligations possible in certain forms easily digestible by muzakki. The **Second Area** is the collection of zakah, which can be made simpler so that muzakki can face less difficulty in paying their zakah. In this regard, Ma'ruf Amin assessed that the

current partnerships with various digital platforms have been well executed, while the room for improvement is still there and the third area is distribution. The distribution report can be improved so that people can understand how the funds they donate are distributed"

CONCLUSION

The conclusion of this paper is that zakah establishments in Indonesia¹¹ at present coordinate manual and advanced assortments. These two systems are as yet the standard. This is changed in accordance with the muzaki division. The muzaki section in metropolitan regions and millennial muzaki lean toward advanced gathering pledges. In light of these ends, the creators contend that the advancement of technique through zakahech extraordinarily influence the improvement of BAZ, LAZ and UPZ. In this manner, development by coordinating manual and computerized replies to the requirements while making it simpler for muzaki and zakah installment by focusing on the DSN-MUI and the North Sumatra Zakah People group and the second is scholastics as a drafter. The arrangement that BAZNAS will take in expanding the assortment of advanced based zakah (Zakahech) in view of the zakah digitalization availability list is that the pertinent power or partners are prescribed to give preparing or training offices that are as per the circumstances or requirements of BAZNAS at this level and further fortify BAZNAS' ability to carry out the digitization cycle in the principal exercises of zakah the board and urge them to have the option to ascend to the degree of next". The creator trusts that this paper can contribute both hypothetically and essentially. Hypothetically, this paper ideally can enhance the writing on zakah the board, and essentially for Islamic social establishments, specifically zakah organizations. Ideally this paper can act as an aide in fostering a model for creating Islamic social monetary foundations by Zakahech.

¹¹ BAZNAS, *Profil Badan Amil Zakah Nasional*, (Retrieved From Website Resmi BAZNAS: 2015, <https://baznas.go.id/profil>)

Author's Contribution

Muhammad Syahbudi : Contribute to formulating research ideas, compiling a literature review, collecting data, processing data, and interpreting data

Andri Soemitra : Contributing to writing systematics, research methods, analyzing interpretation results

Zainal Arifin : Contribute to the language proofread

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Declaration of Competing Interest

We declare that we have no conflict of interest.

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