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Sharia strategic economic model on digital zakat technology in Indonesia

Abstract. This study aims to explain why the economic dimension of sharia is implemented in digital zakat technology at the National Amil Zakat Agency (BAZNAS) in Indonesia. In Islamic finance, zakat is an obligatory process to donate yearly an excessive share of income (minimum 2.5%) on charity. Research on the implementation of technology in society is fundamental because digital zakat technology has significant potential for the benefit of the people. However, external and internal constraints are the main obstacles to maximizing zakat's digital potential in its operationalization. Therefore, the strategic contribution of the sharia economy in good corporate governance to accompany the steps of digital zakat development is certainly expected to contribute well to the mustahik empowerment program. The research method used is explanative with the Islamic economic approach. The research's originality is related to the novelty of digital technology development's conceptual model in terms of positive law and sharia aspects. The research results reveal that the principle of sharia is one of the strategic factors for digital zakat. The strategic efficiency of the sharia economy towards digital zakat technology at BAZNAS plays an important role in increasing the interest of muzaki to use digital zakat, therefore in particular digital zakat marketing cannot be separated from sharia law.

Keywords: Sharia Economics; Technology; Digital Zakat

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Стратегічна економічна модель шариату щодо цифрової технології заката в Індонезії

Анотація. Це дослідження покликане пояснити, яким чином економічний аспект шариату реалізований у цифровій технології заката в Національному агентстві аміла заката (BAZNAS) в Індонезії. В ісламських фінансах закят – це обов’язковий процес щорічного пожертвування надмірної частки доходу (мінімум 2,5%) на благодійність. Дослідження щодо впровадження технологій у суспільстві мають фундаментальне значення. Однак зовнішні та внутрішні обмеження є основними перешкодами на шляху максимального використання цифрового потенціалу заката при його введенні в дію. Оригінальність дослідження пов’язана з новизною концептуальної моделі розвитку цифрових технологій з точки зору позитивного права й аспектів шариату. Результати дослідження показують, що принцип шариату є одним із стратегічних факторів для цифрового заката. Стратегічна ефективність шариатської економіки відносно технології цифрового заката в BAZNAS грає важливу роль у підвищенні інтересу мудзакі до використання цифрового заката, тому, зокрема, маркетинг цифрового заката не може бути відділений від закону шариату.

Ключові слова: шариатська економіка; технології; цифровий закят.

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Стратегическая экономическая модель шариата относительно цифровой технологии заката в Индонезии

Аннотация. Это исследование призвано объяснить, каким образом экономический аспект шариата реализован в цифровой технологии заката в Национальном агентстве амила заката (BAZNAS) в Индонезии. В исламских финансах закят – это обязательный процесс ежегодного пожертвования чрезмерной доли дохода (минимум 2,5%) на благотворительность. Исследования по внедрению технологий в обществе имеют фундаментальное значение. Однако внешние и внутренние ограничения являются основными препятствиями на пути максимального использования цифрового потенциала заката при его введении в действие. Оригинальность исследования связана с новизной концептуальной модели развития цифровых технологий с точки зрения позитивного права и аспектов шариата. Результаты исследования показывают, что принцип шариата является одним из стратегических факторов для цифрового заката. Стратегическая эффективность шариатской экономики по отношению к технологии цифрового заката в BAZNAS играет важную роль в повышении интереса мудзакки к использованию цифрового заката, поэтому, в частности, маркетинг цифрового заката не может быть отделен от закона шариата.

Ключевые слова: шариатская экономика; технологии; цифровой закят.

1. Introduction

Nowadays, technological advances in the age of digitalization change people's financial management to be active in cyberspace activities. It is not constantly adverse because technology can contribute significantly to people's economy (Utami, Suryanto, Nasor, & Ghofur, 2020; Ninglasari & Muhammad, 2021). Sharia economic, strategic measures are required to present transparent alternative regulations and valid corporate governance in the frame of sharia. It is undeniable that implementing a sharia economy is inextricably likened to an arrow and bow set to take off to reach the proper destination (Ibrahim, Elatrash & Farooq, 2014; Wahab & Rahim Abdul Rahman, 2011). Meanwhile, digital technology is a necessary means capable of increasing financial goals, providing humanitarian benefits, and efficiency (Basrowi & Utami, 2020; Corsini et al., 2019). Extensive knowledge of a modern, integrated and efficient system as the managing zakat practice in the order of sharia economic is able to assist in identifying significant factors in evaluating financial procedures and the wealth distribution nature in Islam (Utami & Basrowi, 2021; Saad et al., 2014).

Zakat is regarded as a compound of essential tools that guarantee success in building social well-being through enhancing the potential for national Zakat. Nonetheless, this needs to be backed by a confident outlook and decent rationalizing in the community (Muhammad & Saad, 2016). Digital technology use and wealth distribution through Zakat is an efficient and productive combination. Yet, information is still through community groups or individuals (Ahmad et al., 2015; Ninglasari & Muhammad, 2021).

Turning to the other side, the community perceives the advantages. Zakat organizations can positively perform their role as professional zakat directors, particularly in presenting social security by enabling fruitful societies (Wulandari & Kassim, 2016; Mikail, Ahmad, & Adekunle, 2017), as stated in state regulations to promote the status of the less fortunate as considered by modern fiqh (Alim, 2015).

Since the beginning of 2017, the National Zakat Agency (BAZNAS) has been intensifying its Zakat digital marketing policy to improve muzzaki interest as Indonesia's zakat management institution. Likewise, toward the end of 2020, BAZNAS is frequently strengthening its moves by keeping the 2020 World Zakat Forum (WFZ) with the theme «Optimizing Global Zakat Role through Digital Technology,» that is realized by higher than 33 zakat organizations globally to enhance the capacity of digital era technology as an attempt to advance society by technological modernization (Beik et al., 2021; Budiando, 2019). The total percentage growth in zakat distribution in 2016 was 23.18% or Rp. 2,931,156,809,405, - moved up to 65.81% or reached Rp. 4,860,155,324,445, - in 2017 (BAZNAS, 2018; Utami & Basrowi, 2021). This means that zakat distribution has not been 100% distributed to mustahik. Therefore, the application of digital zakat technology is expected to help distribute Zakat with more efficient management.

Currently, digital technology continues to develop and innovate at an accelerated rate. BAZNAS needs the appropriate strategic measures to be further effective. BAZNAS's aim to improve the potential for obtaining Zakat by digital Zakat is still not its best. For the percentage growth in zakat collection in 2016, which amounted to 37.34%, it actually reduced in 2017 to around 24.06%; this indicates that zakat collection still needs to be increased.

Given the documentation information acquired from BAZNAS Pusat Jakarta, the digital comparison to the total BAZNAS zakat collection varies from 1%, 3%, 6%, and in 2020 it reaches 15%. However, it is considered that by 2021 it reaches 18%, in other hand around 500 Million Dollar. The figure is still quite low when compared to the total potential for national zakat retrieval. This statistically proves that BAZNAS's performance in implementing the digitization of zakat payments should be improved.

Technology development is also influenced by low knowledge, sub-optimal program development strategies, and qualified human resources in technology (Kebebe, 2019). Policy advocacy from the government plays an important role in many cases, especially the availability of funds, community empowerment, scholarship assistance and policies related to tax reduction.

Policy advocacy from the government plays an important role in many cases, especially the availability of funds, community empowerment, scholarship assistance, and tax reduction policies.

The conceptual model of strategic sharia economics on technology becomes attractive amid the conditions and situations of developing the zakat digitization program. This model also offers a financial reporting system that is influenced by the internal control system and Amil's competence, which is more modern but still by the provisions of sharia law and legislation as in the provisions of the Amil Zakat Institution in Law No. 23 of 2011 concerning Management of Zakat and MUI Fatwas concerning the Implementation and Management of Zakat, and Provisions for the Use of Information, Law of the Republic of Indonesia No. 19 of 2016 regarding Amendments to Law No. 11 of 2011 concerning Information and Electronic Transactions, and Electronic Transactions according to the Law of the Republic of Indonesia No. 11 of 2011.

2. Methods

Based on the research objectives, an explanative research method was chosen to explain why the sharia economic dimension is implemented in the digital zakat technology at BAZNAS. The cause-and-effect relationship aims to reveal the importance of the role of the fundamental principles of sharia embedded in Islamic economics. Neuman explains why a social phenomenon or phenomenon can occur by connecting different but related basic patterns, determining accuracy and appropriate supporting evidence, explaining in more detail, and relating it to different general issues (Neuman, 2003). Theoretically, the normative juridical review is carried out based on the provisions of the Amil Zakat Institution in Law Number 23 of 2012 regarding Management of Zakat and MUI Fatwas concerning the Implementation and Management of Zakat, and Provisions for the Use of Information, Law of the Republic of Indonesia No. 19 of 2016 regarding Amendments to Law Number 11 of 2011 concerning Information and Electronic Transactions, and Electronic Transactions according to the Law of the Republic of Indonesia No. 11 of 2011. A normative juridical approach is carried out to examine library

materials by tracing regulations or literature studies relating to the problems that researchers (Soekanto & Mamudji, 2001; Beik et al., 2021; Ninglasari & Muhammad, 2021).

3. Result and Discussion

3.1. Zakat in the Era of Digital Technology Transformation

3.1.1. Contextual Zakat

The discourse on the development of zakat continues to experience turmoil amid the modernization of the world economy. Various influences from western concepts and theories take part in the governance of corporate organizations and financial institutions, both profit and non-profit characteristics. It is realized that western concepts have been widely used for corporate governance, which is actually a business founded by Muslims.

The law of zakat or fiqh zakat opens space for ijtihad for fiqh experts who are competent to find new laws and dynamize the concept of zakat amid modernization (Falah, 2015). The benchmarks for understanding fiqh zakat in the modern era should at least be based on the following principles:

- 1) understanding the law verses in the Koran that are general in nature (mujmal) where all kinds of assets are «obliged» to be issued zakat,
- 2) opinions and results of ijtihad by classical and contemporary scholars,
- 3) refers to the viewpoint of justice, which is one of the principles of Islamic teachings, and
- 4) determination of the obligation of zakat shows how Islamic law is very aspirational and responsive to the times.

3.1.2. Contemporary Zakat Distribution Development

Along with the development of the community's economy, the distribution of zakat continues to experience adjustments (presented in Table 1). As in the distribution of zakat, it can be classified as in the following Table 1 (Ghofur, 2016; Utami, & Basrowi, 2021).

3.2. Development of Digitalization of Zakat

Technological advancement is undeniable. Utilizing technology could be adopted as a means in zakat payment transactions. Zakat organizations have focused further upon Zakat via the Payroll System (ZPS), which is the Zakat payment by the direct reduction of salaries which is done via

Table 1:
Eight Classifications of Zakat Distribution

No.	Zakat distribution	Provisions
1.	Poor group	<ol style="list-style-type: none"> 1. For the poor, productive business capital so that existing businesses can develop, 2. Building agricultural and industrial facilities, for example through empowering MSMEs and village cooperatives for those who do not get a job, and 3. Build various educational and training facilities to educate them to be skilled and lifted out of poverty. For example, in the poor category, orphans who do not have sufficient inheritance, elderly <i>mustahik</i> who are unable to earn a living, homeless people, and victims of natural disasters.
2.	<i>Amil</i> zakat group	<ol style="list-style-type: none"> 1. Zakat for <i>amil</i> can be used to cover administrative costs and pay for mail, who has donated his life for the people's benefit. 2. Develop zakat institutions and train <i>amil</i> to be more professional in his performance.
3.	<i>Mualaf</i> group	<ol style="list-style-type: none"> 1. Helping the economy of converts because of the possibility of experiencing economic difficulties due to changing religious beliefs. 2. Providing facilities and zakat funds to help <i>mustahik</i> who are caught in immoral crimes and illegal drugs. 3. Help build humanitarian rehabilitation facilities.
4.	<i>Riqab</i> group	<ol style="list-style-type: none"> 1. Freeing Muslim communities that are oppressed in areas prone to conflict, especially minorities. 2. Help free workers from wrongful employers. 3. Help free the victim of trafficking.
5.	<i>Gharimin</i> group (berhutang)	<ol style="list-style-type: none"> 1. Freeing <i>mustahik</i> from debt bondage by loan sharks and banks in traditional markets with very high-interest rates.
6.	<i>Fi sabilillah</i> group	<ol style="list-style-type: none"> 1. Empowerment of Human Resources (HR). 2. Helping religious/general teachers in remote areas.
7.	<i>Ibnu Sabil</i> group	<ol style="list-style-type: none"> 1. Funding students who cannot afford to continue their education. 2. Providing assistance for victims of natural disasters. 3. Providing zakat funds for travelers who run out of supplies. For example, due to an unwanted incident due to robbery and fraud.

Source: Compiled by the authors

filling in zakat standing instructions, even though the role of CRM is required in zakat institutions. While Zakat digital form, is restricted to economical tech (Fintech in zakat payment), a crowdfunding platform that is utilized to make it easier to donate to zakat institutions. This procedure provides more efficacy and transparency in system (Saifullah, 2017) and artificial intelligence and IT system are provided to make the automatic system (BAZNAS, 2019).

Through utilizing CRM (Widarwati, Afif, & Zazim, 2016), and creating potential sources (Spina, Ventura, & Viglianisi, 2016), and also strategic management to change mustahiq into muzaki, will support the vision and mission (Beik et al., 2021).

Various worries regarding the influence of the technological changes should be noted and resolved. The Islamic economic approach will supply a fairly concrete understanding of how technology should be used in zakat management. But, providing digitization advantages is not easy; for that, we need a «Digi-grasping» concept to analyze public awareness and involvement in the digital environment (Dufva & Dufva, 2019). Next, the application of broadband technology to boost digital inclusion to surmount the digital divide in communities (Philip & Williams, 2019), and the educational technology role to enhance the human resources. That is because of the weakening of spiritual values, individuals and society (Beik & Arsyianti, 2016; Utami & Basrowi, 2021) (Figure 1).

3.3. Strategic Conceptual Model of Islamic Economics

Strategic or referred to as tactics, is a specific approach (way) carried out and beneficial on certain long-term goals. To help BAZNAS make decisions and formulating long-term strategies and programs, the perspective of sharia principles is basically needed because it positively affects the performance of zakat institutions (Ali et al., 2014).

Based on the results of research and previous research studies, a research model can be built as shown in Figure 1 to formulate a strategic way to increase interest in muzaki by digitizing zakat payments to increase the potential for zakat receipts BAZNAS Pusat with the following assumptions:

- 1) Philosophical, Objectives, and Economic Axioms Sharia is a model of thought used in the management of Amil zakat.
- 2) Basically, the technology is designed by exploiting human weakness. So that the tendency for negative impacts can not be avoided. However, there are always opportunities to develop better digital technology for managing Amil zakat.
- 3) The digitization of zakat payments has a positive impact on the potential for zakat receipt. Therefore strategic management is needed.
- 4) Humans have an «attachment» relationship in the form of responsibilities with other humans in a socio-economic environment.

With this assumption, a digital strategy can be developed. Technology has clear flaws since the technology is planned to exploit human disadvantages. So, an alternative scenario that could be conducted in progressing a strategy to increase muzaki interest employing digital Zakat is the first to utilize the link of «attachment». Building a relationship that makes the muzaki feel «attached» fosters a sense of responsibility and solidarity between fellow humans so that they spontaneously utilize digital media as a proper tool in Zakat payments (Lister, 2009).

The strategic conceptual model offered is the principles of sharia or the so-called fundamental principles in economics, which reveal the relationship between humans and the environment, as shown in Figure 2.

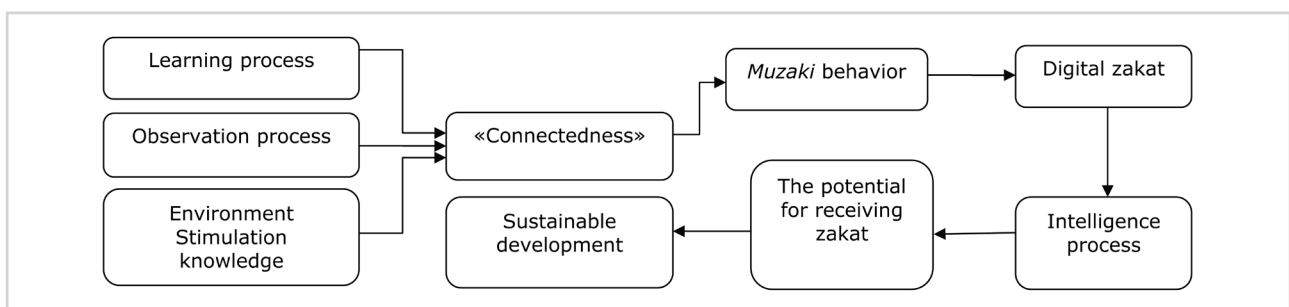


Figure 1:

Relationship Scheme of socio-economic «linkage», digital zakat and potential zakat acceptance

Source: Utami (2020), Utami and Basrowi (2021)

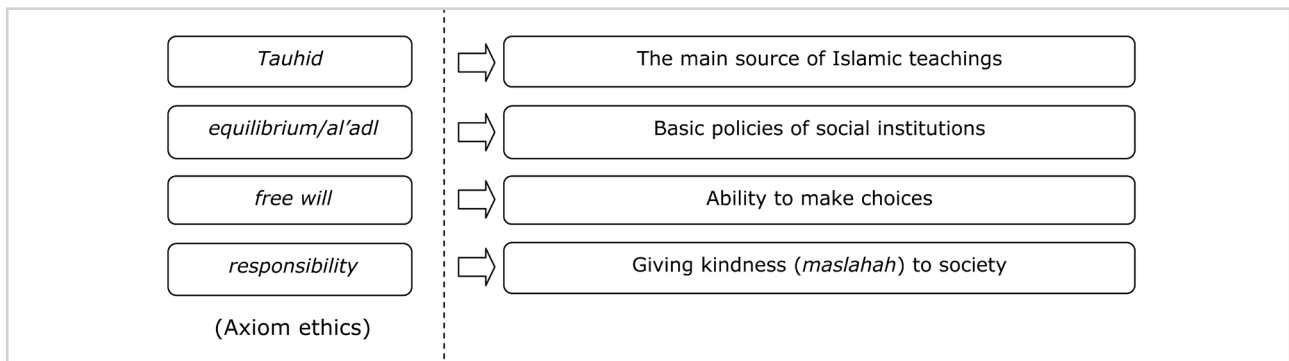


Figure 2:
Ethical Axioms on Human Relations with Self and Environment
Source: Naqvi (1994), Utami and Basrowi (2021)

The following are the reasons for the strategic importance of sharia economics which is based on fundamental principles.

- 1). Tawhid, as the main source of Islamic teachings, can realize the relationship between man and God. The goal is to realize self-potential and self-development in realizing human potential and self-development in creating welfare. There will be a growing intention to pay zakat, create a trustworthy personal amil zakat, and increase his potential to develop digital technology that is beneficial to *amil*, *muzzaki*, and *mustahik*.
- 2). Balance (*al'adl*) applies to basic regulations for all social institutions and Islamic institutions/companies. The balance in question is between the rights and obligations of stakeholders. Digital technology can make it happen because of its consistent characteristics according to what is programmed in the system. Examples of digital technology that have the consistency implemented by BAZNAS are Facebook Messenger Chat, which accurately calculates the amount of zakat, literacy, and education of zakat and information on various BAZNAS social and humanitarian programs.
- 3). Free will is the ability to determine the appropriate one, namely the provision of freedom to select but still within limits in the corridor of truth. Such ability will provide direction to individual behavior to understand the boundaries between their rights and obligations as Muslims. Digital technology through zakat education carried out by BAZNAS by establishing cooperation through e-commerce platforms is sufficiently capable of implementing this principle. *Muzzaki* is educated to pay zakat to carry out its obligations amidst business activities carried out. Of course, the development of digital technology innovation must continue.
- 4). Responsibility gives birth to the concept of action that gives goodness (*maslahah*) to society, creates a caring attitude towards the social environment, and impacts individuals and society. The concept of responsibility that is born voluntarily and is contained in oneself is not a compulsion to create self-awareness to become a better person. Through digital technology, information on zakat distribution to *mustahik* will be quickly recognized by the public as a form of BAZNAS transparency (Utami, 2020; Utami & Basrowi, 2021).

The four fundamental principles adopted in a digital technology are in fact very useful. This proves that BAZNAS's digital zakat technology has a positive influence on society through digital payment and management of zakat, zakat education, and zakat distribution through rice ATMs.

4. Conclusion

According to the results of the discussion that has been performed in 2020, it refers to a review of positive law and sharia law as applied to digitizing zakat. The research reveals that the strategic Shia economic model in question applies fundamental principles consisting of tawhid, balance, free will, and social responsibility in BAZNAS digital zakat operational management, which aims to realize maqasid asy sharia. And this is by the existing regulations, both the legislation and the MUI DSN fatwa. Theoretically, this strategic step will greatly influence the decision of muzaki to pay zakat through digital zakat. Due to the efficiency factor and the implementation of the applicable regulations aimed at protecting resources and the benefit of the people.

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