

## **Zakat Digitalization: Effectiveness of Zakat Management During Covid-19 Pandemic**

**Sri Yuyu Ninglasari<sup>1</sup>, Mumuh Muhammad<sup>2</sup>**

<sup>1</sup>Airlangga University

<sup>2</sup>Istanbul University

email: sri.yuyu.ninglasari19@feb.unair.ac.id,

mumuh.muhammad@ogr.iu.edu.tr

### **ABSTRACT**

This study aims to analyze the role of digitalization in zakat management during the Covid-19 pandemic. Furthermore, it also aims to analyze the strengths, weaknesses, opportunities, and threats of zakat digitization in Indonesia. The method used in this research is a qualitative method with a literature study and a SWOT analysis approach. Literature shows that using digital platforms to collect, manage, and distribute zakat is very useful, especially during the Covid-19 pandemic, because it provides much convenience for its users. However, digital platforms have weaknesses and threats both for zakat institutions and for muzaki and mustahik. To overcome these threats and weaknesses, zakat institutions can make various strategies by utilizing existing strengths and opportunities. This strategy is made so that the collection and distribution of zakat funds can be appropriately optimized and have a tremendous impact on the community's welfare, especially for the poor who are affected by Covid-19.

**Keywords:** Zakat Digitalization; Zakat Management; SWOT; Covid-19 Pandemic

### **INTRODUCTION**

Covid-19, which emerged in Wuhan, China, at the end of 2019 designated as a pandemic by WHO on March 11, 2020, has influenced the world movement. Various sectors and industries are affected (Haleem et al., 2020). Countries worldwide have their respective policies to control its spread, including the Indonesian

government, who chose large-scale social restrictions or LSSR policy. People are encouraged to work, study, and worship at home. This policy has social and economic impacts, particularly for the middle and lower classes. In the worst-case scenario, there will be an increase in the number of poor people where the number of poor people is estimated to be 33.2 million, so that the government needs to expand its social protection program (Suryahadi et al., 2020).

To deal with the impact of Covid-19, the Indonesian government has increased the 2020 State Budget allocation of Rp. 405.1 Trillion (Kementerian Keuangan, 2020). However, handling the impact has the potential to increase the national debt. For this reason, the government needs alternative sources of funding, especially those based on social issues. Islamic economics and finance can play a role through Islamic social, financial instruments, one of which is zakat - the taking of certain assets that must be paid to those entitled to receive them under certain conditions (Hafidhuddin, 2002). The zakat instrument can reduce the cost of handling the impact of Covid-19, especially in meeting the basic needs of affected communities, especially the poor.

Indonesia has great potential in Islamic social funding instruments. This is because Indonesia is a country with the largest Muslim population and one of the world's most generous countries (Charities Aid Foundation, 2019). On the other hand, Indonesia has tremendous zakat potential. The results of a study on the Zakat Mapping Potential Indicator (IPPZ) showed that the zakat potential in Indonesia in 2019 reached Rp. 233.8 Trillion. However, the magnitude of this potential has, in fact, not been realized optimally. The total amount of zakat collected by Baznas, LAZ, and Zakat Collecting Units (UPZ) throughout Indonesia in 2018 only reached Rp. 8.1 Trillion or 3.46% of its potential (Puskas BAZNAS, 2020).

The causes of suboptimal zakat collection funds are among others due to low public trust in zakat institutions (Canggih et al., 2017; Kashif et al., 2018; Mustafa et al., 2013). This causes the community to give zakat directly to *mustahik* (zakat

receiver) (Kashif et al., 2018; Owoyemi, 2020). On the other hand, there is no legal regulation that can force Muslims to pay zakat (Cokrohadisumarto et al., 2019). Even Muslims who are obliged but don't pay zakat will not get any sanctions (Najiyah & Febriandika, 2019). Thus, the biggest challenge to increase zakat collection is to encourage muzaki to pay zakat to the official Zakat Management Organization (OPZ). Moreover, along with social distancing due to Covid-19, the zakat potential that has not been collected can be optimized through zakat digitization. Urbach & Röglinger (2019) defines digitalization as a technical process of converting analog signals into digital forms.

Research related to the application of financial technology has been carried out in line with digital technology development in strengthening zakat management through financial technology systems. Hudaefi et al. (2019) analyze how zakat institutions respond to financial technology. Santoso (2019) examined the related strategy to optimize zakat's digitalization in poverty alleviation in the Industrial Revolution 4.0 era. Rachman & Salam (2018) analyzes related to strengthening zakat management through the financial technology system. Friantoro & Zaki (2018) analyzed the strengths, weaknesses, opportunities, and threats of using financial technology to collect zakat in Indonesia. Then Yahaya & Ahmad (2019) analyzed the factors that could influence the level of asnaf acceptance in adopting mobile banking to distribute zakat using the UTAUT model. However, research related to zakat digitalization and SWOT analysis in the management of zakat during the covid 19 pandemic has not been conducted. Therefore, this study aims to analyze the role of digitalization in zakat management during the Covid-19 pandemic. Furthermore, this study aims to analyze the strengths, weaknesses, opportunities, and threats of zakat digitalization.

## **LITERATURE REVIEW**

### **Zakat Concept**

Zakat is defined as taking certain assets that must be paid to those who are entitled to receive it - with certain conditions (Hafidhuddin, 2002). Zakat is mandatory for Muslims who

have met specific requirements, so it is obligatory or mandatory (Owoyemi, 2020). Thus, people who give zakat are called muzaki, and people who receive zakat are called mustahik. Based on the type, zakat is divided into two types, namely zakat *nafs* (soul) or zakat *fitrah* and zakat *maal* (property (Andiani et al., 2018).

According to Kuran (2020), for around 1250 years, namely, from the end of the seventh century to the mid-twentieth century, zakat is only interpreted as a form of worship of Muslims. Until the mid-twentieth century, the importance of paying and managing zakat funds intensified again. Compared to other social fund instruments, a zakat is a form of worship with two dimensions: social and economic (Rohim, 2019). Therefore, zakat is an essential component in Islam because it can function as an equitable income distribution tool and an Islamic fiscal tool to overcome social welfare problems (Andiani et al., 2018; Saad & Farouk, 2019).

Various studies have been conducted to identify the role of zakat in the social and economic fields. If implemented effectively, it will encourage wealthy people to invest their wealth, which will then increase the effectiveness of zakat management, so that it will have an impact on increasing production and productivity of the community (Saad & Farouk, 2019). Thus, zakat plays a role in alleviating poverty (Abdullah et al., 2015; Abdullahi, 2019; Nazri et al., 2012). Then, zakat also acts as social protection (Bilo & Machado, 2020) and a solution to the financial crisis (Ascarya, 2013).

### **Zakat Digitalization Concept**

Digital-based technology is overgrowing in society because it has benefits immediately felt by its users (Rohim, 2019). This digital-based is one of the results of the Industrial Revolution 4.0, which has brought significant changes to human life until the emergence of a digital transformation strategy innovation, commonly known as digitalization (Santoso, 2019). Digitalization is a technical process of converting analog signals into digital form. Besides, digitalization is also a socio-technical phenomenon and the process of adopting and using digital technology in individuals,

organizations, and broader society (Urbach & Röglinger, 2019). One form of digitization in the economic and financial system is financial technology (fintech). The development of fintech in Indonesia has been very rapid, and its growth has contributed to efficient and effective practices in the financial sector. Besides, fintech has also benefited other industries' management, including zakat management organizations (Hudaefi, Zaenal, et al., 2019). The world of zakat has developed quite significantly, along with technological advances. Digital technology has been used in collecting and distributing, managing, and as a means of zakat education. In the compilation aspect, in general, there are three platforms used. First, the internal platform developed by the zakat institution itself, such as applications, websites, etc. Second, the external platform, which is a platform provided by OPZ partners to raise ZIS funds. Third, crowdfunding platforms such as Kitabisa.com (Center of Strategic Studies – The National Board of Zakat, 2019).

In the management aspect, zakat institutions have also carried out digitization to improve the process of good governance, level of accountability, and efficiency using the latest technology. One of the concrete steps taken by the National Zakat Agency (BAZNAS) as the zakat regulator in Indonesia listed in the BAZNAS Chair's Decree No.33 of 2019 is to create a blockchain technology-based zakat application called i-Zakat. As for the distribution of zakat funds, digitization is used to create a Mustahik Identification Number (NIM). NIM is an effort to identify the identity of a mustahik accurately (Puskas BAZNAS, 2020).

## **METHODS**

This study uses a qualitative method with a literature study approach. The data used are secondary data sourced from scientific journals, books, related articles published in online media, official websites of zakat institutions, and other relevant literature. This research also uses SWOT (Strength, Weakness, Opportunity, Threats) analysis techniques. Thus, this research aims to analyze the role of digitalization in the management of

zakat during the Covid 19 pandemic and analyze the strengths, weaknesses, opportunities, and threats of zakat digitalization.

## **RESULTS AND DISCUSSION**

### **The Role of Zakat Digitalization in Management of Zakat During Covid-19 Pandemic**

In addition to directly impacting health, the Covid-19 pandemic also has a long-term economic and social impact (World Bank, 2020). There is even a consensus that the world will experience an economic recession after the pandemic. Indonesia also feels its impact on the economy. One of them can be seen from the increasing number of workers being laid off. Based on data from the Directorate General of Industrial Relations Development and Labor Social Security of the Ministry of Manpower, workers laid off as many as 1.94 million from 114,340 companies (Jayani, 2020).

Another economic impact is the decline in community income (World Bank, 2020). A survey conducted by Saiful Mujani Research and Consulting (SMRC) of 1.2 thousand respondents spread across 34 provinces in Indonesia on 9-12 April 2020 reported from [databoks.katadata.co.id](http://databoks.katadata.co.id) revealed that 70% of respondents said income gross household decline due to the Covid-19 pandemic. This is felt by the middle to lower classes, especially those who work in the informal sector. There will be an increase in the number of poor people in large numbers (Suryahadi et al., 2020).

To overcome these various impacts, the government has made specific policies. The National Zakat Board (BAZNAS) is no exception as a zakat regulator in Indonesia, which issues policy briefs. This is because zakat funds can be a solution to the cost of handling the impact of Covid-19 (Kidwai, 2020). Zakat institutions are required to collaborate with World Zakat Forum (WZF) to advocate the role of global zakat in facing the vulnerability of WZF member countries' economic performance due to Covid-19 (Anshory et al., 2020). On the other hand, Kidwai (2020) stated that zakat would not be affected by the crisis due to

Covid-19 because zakat is calculated as a percentage of net worth for one year. Likewise, the results of studies that reveal that the combination of zakat and qardul Hasan can be an extraordinary combination to counteract the adverse effects of Covid-19 (Haider et al., 2020).

Zakat is an important instrument that can reduce the gap between rich and poor, alleviate poverty, and contribute to the national economy. Even in its history, zakat has become a handy tool to reduce poverty, as was the case during the caliphs' reign, especially Umar Bin Khattab and Umar Bin Abdul Aziz (Al Haq & Abd. Wahab, 2017). Therefore, zakat is categorized as one of the most vital redistributive instruments (Abdullahi, 2019; Andiani et al., 2018; Saad & Farouk, 2019). Zakat funds are also part of many countries' social protection systems (Bilo & Machado, 2020). Especially during Covid-19 pandemic, it can be used as a momentum to optimize zakat's role, especially digital zakat.

Santoso (2019) stated that information management technology based on digitization technology could help the process of zakat management and support modernization and innovation. The digitalization of zakat can be optimized in the collection, management, and distribution of zakat funds during the covid-19 pandemic where it is possible to provide services to muzaki and mustahik without direct face to face interaction, moreover, because of social distancing policies that limit the space for people.

The practice of zakat management, especially the collection of zakat, infaq, and alms (ZIS) funds, has involved financial technology (fintech) companies that are increasingly mushrooming (Hudaefi, 2020). For example, currently, BAZNAS and other zakat institutions collaborate with fintech companies to collect ZIS funds (Puskas BAZNAS, 2020). The collaborative partners of BAZNAS in collecting ZIS online can be seen in Table 1 (Hudaefi, Zaenal, et al., 2019). The zakat collection digitally is considered very useful, especially in the current pandemic conditions. Reporting from [republika.co.id](http://republika.co.id), digital zakat experienced significant growth, as did the receipt of digital zakat at Baznas increased 35 percent. Also, the collection of zakat on

the GoPay platform has increased, and on the LinkAja platform has doubled.

**Table 1. Fintech Company and Allied Collaborating with Zakat Management Organization (OPZ) for ZISWAF Collection**

No	Digital Media Types	Fintech Name
1	Application	Kitabisa.com, Gopay, OVO, LinkAja, Tcash, Kaskus, Invissee, Lenna, Mcash, Wisata Muslim, Asuransi Jasindo Syariah, Muzaki Corner, Jenius, Zakat App.
2	Electronic commerce (e-commerce)	Elevenia.co.id, Blibli.com, Shopee.co.id, Tokopedia.com, Lazada.com, Mataharimall.com, JD.id, Bukalapak.com
3	Social Media	Oy Indonesia, Line (Zaki).
4	Online Payment Channel	Internet Banking, SMS Banking, Mobile Banking, EDC, E-Cash Mandiri, Doku Wallet, E-Pay BRI, Virtual account, T-Cash, PayPal.

Source: (Hudaefi, Zaenal, et al., 2019; Puskas BAZNAS, 2020) processed

There have been many studies related to technology acceptance by users on the zakat payment platform. This study indicates that people have started to receive zakat payments based on digital (Farabi, 2016; Yahaya & Ahmad, 2019). This is because these platforms can be easily accessed by muzaki via laptops and smartphones whenever and wherever. Indirectly, the digitization of zakat can increase public confidence in zakat institutions. Muzaki can easily find out where his zakat is distributed. This is important because one of the causes of the low collection of zakat in Indonesia and other countries is the lack of public trust in zakat managers (M. Ahmad, 2019; Kashif et al., 2018).

With the various facilities offered by digital zakat, it is hoped that the public will be increasingly moved to pay their zakat to zakat institutions, especially during this pandemic, where people must work together and take part in efforts to reduce the impact of Covid-19. As for the management and distribution, zakat institutions can utilize the idea of the blockchain. Thus, zakat institutions can have complete muzaki and mustahik data to compile their distribution program. Every incoming and outgoing



transaction will be recorded and stored in digital storage so that transparent zakat management and distribution can be formed. Then, the zakat funds will be appropriately monitored, and can be known whether the distribution of zakat is right on target or not (Farooq et al., 2020; Puskas BAZNAS, 2020).

Optimization of zakat through the collection and distribution of zakat through digitization can increase its management's effectiveness and efficiency, especially during the Covid-19 pandemic. However, zakat institutions must face challenges that must be faced, especially zakat regulators, namely BAZNAS, in creating a digital national zakat ecosystem. The trick is to form a digital platform that can be a media liaison between muzaki, amil, mustahik, and all zakat services in one national-scale application. From an institutional standpoint, OPZ can include its program to attract muzaki to tithe through its institutions. Furthermore, muzaki can distribute his zakat to an institution that suits his preference. Besides that, those who fulfill the requirements can register themselves and state their needs. Thus all reports on the collection and distribution of zakat can be presented in real-time on one such platform (Juwaini & Amiral, 2020).

### **SWOT Analysis of Zakat Digitalization during Covid-19 Pandemic**

SWOT analysis is used to measure the strategy of zakat institutions in managing zakat funds through digitalization during the Covid-19 pandemic based on strengths, weaknesses, opportunities, and threats that exist (Friantoro & Zaki, 2018; Santoso, 2019) weaknesses, opportunities and threats.

#### **Strengths**

The development of zakat digitization has excellent potential to facilitate zakat payment services at zakat institutions. This is the advantage of digitizing zakat, mostly because of the large-scale social restriction policy. Thus, muzaki does not have to pay zakat by coming to the zakat institution's office but can pay zakat online directly. Ma'fiyah et al. (2018) stated that the presence of websites and applications that are easily accessed is one reason

why muzaki is interested in paying zakat. Besides, information related to the program and distribution of zakat funds can also be done digitally through social media or other platforms (Lubis & Latifah, 2019).

In general, zakat digitalization has the following strengths. First, it makes it easy for muzaki to pay zakat anytime and anywhere (Citta et al., 2019). Muzaki can easily access digital platforms via smartphones and personal computers. So, it can increase people's interest to pay zakat (Utami, 2019). Second, transaction costs are cheaper than paying direct zakat, which requires transportation costs (Zaimah, 2017).

Third, reach people in remote areas with the data blockchain and increase zakat literacy for the community (Citta et al., 2019; Rachman & Salam, 2018). Fourth, maximize the zakat institution's transparency and accountability through technology media to achieve good corporate governance. Fifth, the real-time system of zakat payment and the accuracy of zakat calculation must be paid (Friantoro & Zaki, 2018).

### **Weaknessess**

The digitalization of zakat does not only have strengths but also weaknesses. R. A. R. Ahmad et al. (2015) revealed that even though there was digitalization, there were still many people who directly paid their zakat to the institution. Some disadvantages of zakat digitalization are as follows. First, it requires an internet connection supporting both the speed of access and a stable server (Citta et al., 2019). Second, public knowledge related to fintech and mastery in technology and information is relatively low, especially in remote areas (Santoso, 2019).

Third, human resources (*amil*) are less competent in using the latest technology (Susilowati & Setyorini, 2018). Fourth, there is an imbalance in accessing financial technology services because information technology infrastructure has not been distributed evenly throughout Indonesia (Friantoro & Zaki, 2018). Fifth, the lack of public confidence in the use of financial technology in collecting zakat. This is due to the rise of cybercrimes such as hacking of social media accounts connected to mobile banking

applications, which are increasingly common during the Covid-19 pandemic.

### **Opportunities**

Covid-19 pandemic is the right moment to optimize digital channels' use to raise zakat funds, mostly because the use of digital services increased quite significantly during this pandemic, especially in millennials. The millennial generation of Indonesia has its opportunity for OPZ to realize the potential of ZIS from their circles (Puskas BAZNAS, 2020).

The digitalization of zakat has the following opportunities. First, the high use of the internet and digital financial services and the rapid development of information technology (Friantoro & Zaki, 2018). Along with the development of technology, paying zakat digitally will become a trend in the future because it is felt to be effective and efficient, not just during a pandemic like today. Second, the appeal of the Ministry of Religious Affairs and MUI to pay zakat digitally or online to reduce the crowd. In addition to helping to reduce the potential for lower distribution, it also opens up great opportunities to explore more potential zakat from the wider community (Rachman & Salam, 2018).

### **Threats**

The use of technology and information makes the management of zakat more effective, but on the other hand, it contains various threats. Hudaefi, Saoqi, et al. (2019) stated that digital channels in managing zakat have several risks, such as the risk of failure of zakat fund transfer, failure of sharia compliance, and technology and information risk. Furthermore, the ease of accessing information and paying zakat online can be misused by irresponsible people by committing cyber crimes (Friantoro & Zaki, 2018; Santoso, 2019) weaknesses, opportunities and threats.

Cybercrimes such as hacking through viruses (malware) are a significant threat in digital technology use. Even according Citta et al. (2019), the closer the relationship of technology with financial services, the greater the threat. Moreover, the zakat institution is an institution that manages the funds of the people

who must always maintain public trust. Another threat is that it can shift the human resources' role in the management of zakat (Utami, 2019). For this reason, these threats must be anticipated in advance by the zakat institution.

Based on the explanation above, it can be seen that digital platforms and fintech are needed to manage zakat, especially during the Covid-19 pandemic. The power and opportunities of zakat digitalization can be used by zakat institutions to collect zakat funds. Then weaknesses and threats can be minimized by making specific strategies. The strategies that can be carried out by OPZ in managing zakat funds through digitalization based on SWOT analysis can be seen in Table 2.

**Table 2. Zakat Institutions Strategies in Managing Zakat Digitally**

<b>Internal</b>	<b>Strengths</b> Easy access to the digital platform, can reach muzaki far from zakat institutions, lower transaction costs, transparency and accountability of the OPZ, and real-time transaction systems as well as the accuracy of zakat calculations.	<b>Weaknesses</b> Internet connection problems, low knowledge and skills of the community in the field of information technology, amil (HR) are less competent, inequality of information technology infrastructure, and lack of public trust.
<b>External</b>		
<b>Opportunities</b> The high use of the internet, rapidly developing financial technology, appeals to pay zakat online.	<b>SO Strategy</b> Optimize promotion through online media, strengthen and collaborate with more fintech companies, develop national scale digital zakat platforms, make short, medium, and long term planning, and update zakat applications by adding various attractive features.	<b>WO Strategy</b> Socializing the digital zakat movement and educating the public on using financial technology, promoting fintech as a safe facility for collecting zakat funds, developing a national scale digital zakat ecosystem, and holding regular training for amil so that they are proficient in mastering information technology.

---

<b>Threats</b>	<b>ST Strategy</b>	<b>WT Strategy</b>
Cybercrime through hacking, viruses (malware) and others, and can shift the role of HR in managing zakat.	It is encouraging innovation in zakat management based on digital technology by providing easy access, developing a secure zakat payment system, promoting safe digital zakat payment procedures to the broader community, and improving the quality of products and services optimal.	Propose to the government to improve and build adequate internet network infrastructure in all Indonesia regions and develop strict policies and regulations to support transparency, credibility, and accountability to increase public trust in zakat institutions.

---

## CONCLUSION

Zakat management is beneficial through digital platforms during the Covid-19 pandemic, where there are suggestions for social distancing. The potential of zakat that has not been collected can be optimized through the digitization of zakat. Zakat institutions can collaborate with more financial technology (fintech) companies to raise zakat funds. The convenience offered in paying zakat digitally and the rapid development of financial technology becomes a great strength and opportunity. On the other hand, the community's insufficient knowledge and skills in information technology and the rise of cybercrime are both weaknesses and threats from zakat digitalization.

The SWOT analysis used in this study is expected to be beneficial for zakat institutions to develop zakat management plans and strategies during the Covid-19 pandemic by improving the management of zakat digitization systems. So that the affected communities, especially the poor, can be helped. This research has limited methods and approaches. Therefore, further research can develop questionnaire methods, interviews, and analysis tools used, such as ANP, AHP, and others.

## REFERENCES

- Abdullah, N., Derus, A. M., & Al-Malkawi, H. A. N. (2015). The effectiveness of zakat in alleviating poverty and inequalities a measurement using a newly developed
-

- technique. *Humanomics*, 31(3), 314–329. <https://doi.org/10.1108/H-02-2014-0016>
- Abdullahi, S. I. (2019). Zakah as tool for social cause marketing and corporate charity: a conceptual study. *Journal of Islamic Marketing*, 10(1), 191–207. <https://doi.org/10.1108/JIMA-03-2017-0025>
- Ahmad, M. (2019). An empirical study of the challenges facing zakat and waqf institutions in Northern Nigeria. *ISRA International Journal of Islamic Finance*, 11(2), 338–356. <https://doi.org/10.1108/IJIF-04-2018-0044>
- Ahmad, R. A. R., Othman, A. M. A., & Salleh, M. S. (2015). Assessing the satisfaction level of zakat recipients towards zakat management. *Procedia Economics and Finance*, 140–151. [https://doi.org/10.1016/s2212-5671\(15\)01141-7](https://doi.org/10.1016/s2212-5671(15)01141-7)
- Al Haq, M. A., & Abd. Wahab, N. B. (2017). Effective zakat distribution: Highlighting few issues and gaps in Kedah, Malaysia. *Al-Iqtishad: Journal of Islamic Economics*, 9(2), 259–288. <https://doi.org/10.15408/aiq.v9i2.4002>
- Andiani, K., Hafidhuddin, D., Beik, I. S., & Ali, K. M. (2018). Strategy of BAZNAS and Laku Pandai for collecting and distributing zakah in Indonesia. *Al-Iqtishad: Jurnal Ilmu Ekonomi Syariah*, 10(2), 417–440. <https://doi.org/10.15408/aiq.v10i2.6943>
- Anshory, A. C. Al, Hudaefi, F. A., Junari, U. L., Zaenal, M. H., & ... (2020). The role of zakat institution in preventing covid-19. *Policy Brief Pusat Kajian Strategis BAZNAS*. <https://www.puskasbaznas.com/publications/policybrief/1186-the-role-of-zakat-institution-in-preventing-covid-19>
- Ascarya. (2013). Solutions to prevent financial crisis in islamic economic perspective: ANP approach. *Proceedings of the International Symposium on the Analytic Hierarchy Process*, 1–9. <https://doi.org/10.13033/isahp.y2013.078>
- Bilo, C., & Machado, A. C. (2020). The role of Zakat in the provision of social protection: A comparison between Jordan and Sudan. *International Journal of Sociology and Social Policy*, 40(3/4), 236–248. <https://doi.org/10.1108/IJSSP-11-2018-0218>

- Canggih, C., Fikriyah, K., & Yasin, A. (2017). Potensi dan realisasi dana zakat indonesia. *Al-Uqud : Journal of Islamic Economics*, 1(1), 14–26. <https://doi.org/10.26740/jie.v1n1.p14-26>
- Center of Strategic Studies – The national board of zakat. (2019). *Indonesia Zakat Outlook 2019* (Issue December 2018).
- Charities Aid Foundation. (2019). CAF world giving index 10th edition. *Charities Aid Foundation, October*. <https://www.cafonline.org/about-us/publications/2019-publications/caf-world-giving-index-10th-edition>
- Citta, A. B., Ridha, A., Dekrita, Y. A., & Yunus, R. (2019). SWOT analysis of financial technology in the banking industry of south sulawesi: Banking survey in South Sulawesi. *Advances in Economics, Business and Management Research (AEBMR)*, 92, 119–126.
- Cokrohadi Sumarto, W. bin M., Zaenudin, Z., Santoso, B., & Sumiati, S. (2019). A study of Indonesian community's behaviour in paying zakat. *Journal of Islamic Marketing*. <https://doi.org/10.1108/JIMA-10-2018-0208>
- Farabi, N. A. (2016). Analisis penerapan sistem informasi zisw dengan menggunakan metode UTAUT. *Indonesian Journal on Computer and Information Technology*, 1(2), 71–79. <https://doi.org/10.31294/ijcit.v1i2.1524>
- Farooq, M. S., Khan, M., & Abid, A. (2020). A framework to make charity collection transparent and auditable using blockchain technology. *Computers and Electrical Engineering*, 83, 1–17. <https://doi.org/10.1016/j.compeleceng.2020.106588>
- Friantoro, D., & Zaki, K. (2018). Do we need financial technology for collecting zakat? *International Conference of Zakat*, 227–238. <https://www.iconzbaznas.com/submission/index.php/proceedings/article/view/133/78>
- Hafidhuddin, D. (2002). *Zakat dalam perekonomian modern*. Gema Insani.
- Haider, M., Khan, S., Rabbani, M. R., & Thalassinis, Y. E. (2020). An artificial intelligence and nlp based islamic fintech model combining zakat and qardh-al-hasan for countering the adverse impact of covid 19 on SMEs and

- individuals. *International Journal of Economics and Business Administration*, VIII(2), 351–364. <https://doi.org/10.35808/ijeba/466>
- Haleem, A., Javaid, M., & Vaishya, R. (2020). Effects of COVID-19 pandemic in daily life. *Current Medicine Research and Practice*, 78–79. <https://doi.org/10.1016/j.cmrp.2020.03.011>
- Hudaefi, F. A. (2020). How does Islamic fintech promote the SDGs? Qualitative evidence from Indonesia. *Qualitative Research in Financial Markets*. <https://doi.org/10.1108/QRFM-05-2019-0058>
- Hudaefi, F. A., Saoqi, A. A. Y., Junari, U. L., Farchatunnisa, H., Zaenal, M. H., Iqbal, M., & Sudaisih, A. (2019). *Developing a framework of risk management in digital zakat collection: A preliminary study* (Puskas Working Paper).
- Hudaefi, F. A., Zaenal, M. H., Farchatunnisa, H., & Junari, U. L. (2019). How does zakat institution respond to fintech? Evidence from BAZNAS Indonesia. In *Puskas Working Papers*.
- Jayani, D. H. (2020). *Hampir 2 juta pekerja kena phk dan dirumahkan*. Retrieved from Databoks Katadata. <https://databoks.katadata.co.id/datapublish/2020/04/21/hampir-2-juta-pekerja-kena-phk-dan-dirumahkan>
- Juwaini, A., & Amiral. (2020). *Digitalisasi zakat, solusi ketika covid-19 mewabah*. Retrieved from Republika.Co.Id. <https://www.republika.id/posts/5740/digitalisasizakat-solusi-ketika-covid-19-mewabah>
- Kashif, M., Faisal Jamal, K., & Abdur Rehman, M. (2018). The dynamics of Zakat donation experience among Muslims: a phenomenological inquiry. *Journal of Islamic Accounting and Business Research*, 9(1), 45–58. <https://doi.org/10.1108/JIABR-01-2016-0006>
- Kementerian Keuangan. (2020). *Pemerintah tambah dana penanganan covid-19 rp 405,1 triliun*. Kementerian Keuangan Badan Kebijakan Fiskal. <https://fiskal.kemenkeu.go.id/dw-konten-view.asp?id=20200402101751717568528>
- Kidwai, A. (2020). *The “Ramadan bailout” of Zakat could*



- help the world avoid a post-COVID-19 Great Depression | View*. Retrieved from Euronews. <https://www.euronews.com/2020/04/30/the-ramadan-bailout-of-zakat-could-help-world-avoid-a-post-covid-19-great-depression-view>
- Kuran, T. (2020). Zakat: Islam's missed opportunity to limit predatory taxation. *Public Choice*, 182(3–4), 395–416. <https://doi.org/10.1007/s11127-019-00663-x>
- Lubis, R. H., & Latifah, F. N. (2019). Analisis strategi pengembangan zakat, infaq, shadaqoh dan wakaf di Indonesia (analysis of zakat, infaq, shadaqoh and wakaf development strategies in Indonesia). *Perisai : Islamic Banking and Finance Journal*, 3(1), 45. <https://doi.org/10.21070/perisai.v3i1.1999>
- Ma'fiyah, Yughi, S. A., & Awaludin, T. (2018). Preferensi muzakki dalam memilih membayar zakat di lembaga zakat formal Taufik Awaludin. *Al Falah: Journal of Islamic Economics*, 3(2), 149–168.
- Mustafa, M. O. A., Mohamad, M. H. S., & Adnan, M. A. (2013). Antecedents of zakat payers' trust in an emerging zakat sector: An exploratory study. *Journal of Islamic Accounting and Business Research*, 4(1), 4–25. <https://doi.org/10.1108/17590811311314267>
- Najiyah, F., & Febriandika, N. R. (2019). The role of government in the zakat management: the implementation of a centralized and decentralized approach (comparative study in Indonesia and Malaysia). *Advances in Economics, Business and Management Research*, 101, 290–292. <https://doi.org/10.2991/iconies-18.2019.57>
- Nazri, F. A. A., Rahman, R. A., & Omar, N. (2012). Zakat and poverty alleviation : roles of zakat institutions in Malaysia. *International Journal of Arts and Commerce*, 1(7), 61–72.
- Owoyemi, M. Y. (2020). Zakat management: The crisis of confidence in zakat agencies and the legality of giving zakat directly to the poor. *Journal of Islamic Accounting and Business Research*, 11(2), 498–510. <https://doi.org/10.1108/JIABR-07-2017-0097>
- Puskas BAZNAS. (2020). Outlook Zakat Indonesia 2020. In *Baznas*.

- Rachman, M. A., & Salam, A. N. (2018). The Reinforcement of Zakat Management through Financial Technology Systems. *International Journal of Zakat*, 3(1), 57–69.
- Rohim, A. N. (2019). Optimalisasi penghimpunan zakat melalui digital fundraising. *Al-Balagh : Jurnal Dakwah Dan Komunikasi*, 4(1), 59. <https://doi.org/10.22515/balagh.v4i1.1556>
- Saad, R. A. J., & Farouk, A. U. (2019). A comprehensive review of barriers to a functional Zakat system in Nigeria: What needs to be done? *International Journal of Ethics and Systems*, 35(1), 24–42. <https://doi.org/10.1108/IJOES-06-2018-0090>
- Santoso, I. R. (2019). Strategy for optimizing zakat digitalization in alleviation poverty in the era of industrial revolution 4.0. *Ikonomika*, 4(1), 35–52. <https://doi.org/10.24042/febi.v4i1.3942>
- Suryahadi, A., Al Izzati, R., & Suryadarma, D. (2020). The impact of covid-19 outbreak on poverty: an estimation for Indonesia (Draft). *SMERU Working Paper*.
- Susilowati, D., & Setyorini, C. T. (2018). Efektivitas tata kelola dana zakat. *Jurnal Akuntansi Multiparadigma*, 9(2), 346–364. <https://doi.org/10.18202/jamal.2018.04.9021>
- Urbach, N., & Röglinger, M. (2019). *Introduction to digitalization cases: How organizations rethink their business for the digital age* (pp. 1–12). [https://doi.org/10.1007/978-3-319-95273-4\\_1](https://doi.org/10.1007/978-3-319-95273-4_1)
- Utami, P. (2019). Digital banking reflection and zakat accountability sharia banking in Indonesia. *Eastern Journal of Economics and Finance*, 4(1), 31–40. <https://doi.org/10.20448/809.4.1.31.40>
- World Bank. (2020). *Poverty and distributional impacts of covid-19: potential channels of impact and mitigating policies*. Retrieved from The World Bank. <https://www.worldbank.org/en/topic/poverty/brief/poverty-and-distributional-impacts-of-covid-19-potential-channels-of-impact-and-mitigating-policies>
- Yahaya, M. H., & Ahmad, K. (2019). Factors affecting the acceptance of financial technology among asnaf for the

distribution of zakat in Selangor - A Study Using UTAUT.  
*Journal of Islamic Finance*, 8(Special Issue), 035–046.

Zaimah, N. R. (2017). Wakaf dengan pemanfaatan e-commerce di indonesia the progressive analysis of e-commerce utilization based of waqf fundraising scheme in Indonesia.  
*Anil Islam*, 10(2), 285–316.