OPTIMIZING OF DIGITAL LITERACY AND TRANSPARENCY ON ONLINE ZAKAT COLLECTION

(Case Study: BAZNAS Semarang City, 2024)



By:

Ghina Syifa Azzahra

422021413028

DEPARTMENT OF ISLAMIC ECONOMICS

FACULTY OF ECONOMICS AND MANAGEMENT

UNIVERSITY OF DARUSSALAM GONTOR

2024 M/1446 H

OPTIMIZING OF DIGITAL LITERACY AND TRANSPARENCY ON ONLINE ZAKAT COLLECTION

(Case Study: BAZNAS Semarang City, 2024)

UNDERGRADUATE THESIS

Submitted in fullfillment of the requirement for the degree of

Bachelor of Islamic Economics

By

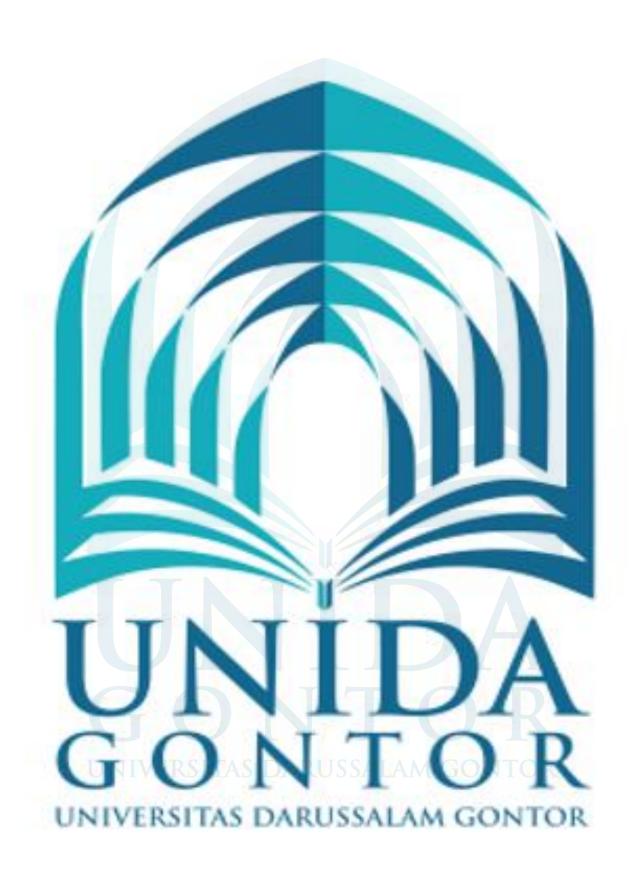
Ghina Syifa Azzahra

422021413028

DEPARTMENT OF ISLAMIC ECONOMICS

FACULTY OF ECONOMICS AND MANAGEMENT

UNIVERSITY OF DARUSSALAM GONTOR



ABSTRAK

OPTIMALISASI LITERASI DIGITAL DAN TRANSPARANSI DALAM PENGUMPULAN ZAKAT ONLINE

Ghina Syifa Azzahra

422021413028

Indonesia merupakan negara dengan mayoritas muslim yang berkewajiban untuk menunaikan zakat. Hal ini menimbulkan ppotensi dan peluang zakat di Indonesia dapat meraih nilai yang tinggi. Pada era modern saat ini, pengaruh yang timbul sangat bisa dirasakan, seperti berkembangnya model transaksi pembayaran dari pembayaran secara langsung yang kemudian berkembang menjadi via online atau secara digital menggunakan financial technology. Tren transaksi digital juga turut mengubah metode pembayaran Zakat, Infaq, dan Sedekah yang biasa dilakukan secara langsung, saat ini dapat dilakukan melalui layanan zakat yang sudah disediakan secara online melalui digital. Literasi digital sangat berperan penting dalam kehidupan modern di zaman ini. Karena perkembangan teknologi yang pesat, segala sesuatu dikaitkan dengan dunia digital, salah satunya dalam penunaian zakat. Hal ini merupakan upaya BAZNAS sebagai lembaga pengelola zakat di Indonesia termasuk BAZNAS Kota Semarang, yaitu memudahkan para muzakki dalam pelaksanaannya. Optimalisasi pengumpulan zakat online dapat dilihat dari factor yang mempengaruhinya, salah satunya yaitu literasi digital dan transparansi. Terlepas dari literasi dan pemahaman digital, adanya transparansi lembaga zakat juga membuat muzakki semakin yakin untuk membayarkan zakat secara online. Penelitian ini bertujuan untuk mengetahui bagaimana optimalisasi literasi digital dan transparansi dalam pengumpulan zakat online. Penelitian ini merupakan penelitian kualitatif deskriptif. Teknik sampling yang digunakan dalam penelitian ini adalah purposive sampling, yaitu non-probability sampling dengan penggunaan quota sampling sebagai penentuan banyak informan wawancara. Teknik analisis data yang digunakan adalah triangulasi, yang dijabarkan dengan reduksi data, penyajian data, dan penarikan kesimpulan. Hasil dari penelitian ini menjelaskan tentang optimalisasi literasi digital dan transparansi dalam pengumpulan zakat online.

Kata Kunci: Optimalisasi, Literasi Digital, dan Transparansi

ABSTRACT

OPTIMIZING OF DIGITAL LITERACY AND TRANSPARENCY ON ONLINE ZAKAT COLLECTION

Ghina Syifa Azzahra

422021413028

Indonesia is a country with a majority of Muslims who are obliged to pay zakat. This raises the potential and opportunity for zakat in Indonesia to reach a high value. In today's modern era, the influence that arises can be felt, such as the development of payment transaction models from direct payments which then develop into online or digitally using financial technology. The trend of digital transactions has also changed the method of paying Zakat, Infaq, and Sadaqah which is usually done directly, now it can be done through zakat services that have been provided online through digital. Digital literacy plays an important role in modern life today. Due to the rapid development of technology, everything is associated with the digital world, one of which is in the payment of zakat. This is an effort of BAZNAS as a zakat management institution in Indonesia, including BAZNAS Semarang City, which is to facilitate muzakki in its implementation. Optimization of online zakat collection can be seen from the factors that influence it, one of which is digital literacy and transparency. Apart from digital literacy and understanding, the transparency of zakat institutions also makes muzakki more confident to pay zakat online. This research aims to find out how to optimize digital literacy and transparency in online zakat collection. This research is a descriptive qualitative research. The sampling technique used in this research is purposive sampling, which is non-probability sampling with the use of quota sampling as a determination of many interview informants. The data analysis technique used is triangulation, which is described by data reduction, data presentation, and conclusion drawing. The results of this study explain the optimization of digital literacy and transparency in online zakat collection.

Keywords: Optimizing, Digital Literacy, and Transparency



Faculty of Economics and Management

كلية الاقتصاد والإدارة

DECLARATION

Name : Ghina Syifa Azzahra

Registered No. : 422021413028

Faculty : Faculty of Economics and Management

Department : Islamic Economics

Tittle : Optimizing of Digital Literacy and Transparency on Online

Zakat Collection

I hereby declare that this undergraduate thesis is the result of my own investigations, except where otherwise stated. I also declare that I has not been previously or concurrently submitted as a whole for any other degrees at University of Darussalam Gontor or other institutions.

Mantingan, Jumada Tsani 1st, 1446 H

Desember 3rd, 2024 M

Author,

China Sy

fa Azzahra

VIM. 422021413028



Faculty of Economics and Management

كلية الاقتصاد والإدارة

APPROVAL OF SUPERVISOR

To Honorable,

Dean of Faculty of Economics and Management University of Darussalam Gontor

Bismillahirrahmanirrahim Assalamu'alaikum Wr. Wb

I certify that I have supervised and read this thesis, written by:

Name : Ghina Syifa Azzahra

Reg. Number : 422021413028

Title : Analysis of Digital Literacy and Transparency on

Online Zakat Interest

In my opinion, it conforms to acceptable standards of scholarly presentation and is fully adequate, in scope and quality, as an undergraduate thesis for the degree of Bachelor of Islamic Economics Department.

Wassalamu'alaikum, Wr. Wb.

Mantingan, Rabiul Tsani 18th, 1446 H

October 21st, 2024 M

Supervisor,

Abdul Latif R zgon, S.E.I, M.E

NIDN, 0709039303



Faculty of Economics and Management کلیة الاقتصاد والإدارة

DECISION OF TEAM PROPOSAL THESIS EXAMINATION

The committee of proposal thesis examination in partial fulfillment of the requirement for thesis writing stage, under Department of Islamic Economics, Faculty of Economics and Management, University of Darussalam Gontor, declared that the proposal thesis writen by:

Name : Ghina Syifa Azzahra

Reg. Number : 422021413028

Title : The Influence of Digital Literacy and Muzakki Trust on Online

Zakat Interest (Case Study : Muzakki BAZNAS Surakarta)

It has passed the proposal thesis examination and eligible to conduct research for the thesis writing stage under the guidance of a supervisor.

1st Examiner

Achmad Fajarudin, M.A.

2nd Examiner

Ahmad Iqbal, M.E.

Head, Department of Islamic Economics

Dr. Mufti Afif, Lc., M.A.



Faculty of Economics and Management کلیة الاقتصاد والإدارة

THESIS EXAMINATION COMMITTEE APPROVAL

The examination committee declared that the thesis written by:

Name : Ghina Syifa Azzahra

Re. Number : 422021413028

Title : Optimizing of Digital Literacy and Transparency on Online Zakat

Collection (Case Study: BAZNAS Semarang City, 2024)

It has passed to thesis examination and it conforms to acceptable standards of scholarly presentation and is fully adequate, in scope and quality, as an undergraduate thesis for the degree of Bachelor of Islamic Economics Department.

Chairman,

Abdul Latif Rizgon, S.E.I, M.E.

Secretary,

Naantlah Hunafaa' Al-Qudsy, S.E., M.Sc

The team of thesis examination:

1st Examiner : Atika Rukminastiti Masrifah, M.E.Sy

2nd Examiner : Naahilah Hunafaa' Al-Qudsy, S.E, M.Sc (



Faculty of Economics and Management کلیة الاقتصاد و الإدارة

APPROVAL OF DEAN

The Faculty of Economics and Management University of Darussalam Gontor has received the thesis written by:

Name : Ghina Syifa Azzahra

Reg. Number: 422021413028

Title : Optimizing of Digital Literacy and Transparency on Online Zakat

Collection (Case Study: BAZNAS Semarang City, 2024)

It is accepted as a fulfillment of the requirement for the degree of Bachelor of Islamic Economics, academic year 1445 H - 1446 H/2024 M - 2025 M.

Ponorogo, Rabiul Tsani 18th, 1446 H

October 21st, 2024 M

Dean, Faculty of Economics

and Management

Dr. Hartomi Maulana, M.Sc.

NIDN. 0717097901

MOTTOES

خُذْ مِنْ اَمْوَالِمِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيْهِمْ هِمَا وَصَلِ عَلَيْهِمْ إِنَّ صَلُوتَكَ سَكَنُ لَهُمُ وَاللهُ سَمِيْعُ عَلِيْمُ

Ambillah zakat dari harta mereka (guna) menyucikan dan membersihkan mereka, dan doakanlah mereka karena sesungguhnya doamu adalah ketenteraman bagi mereka.

Allah Maha Mendengar lagi Maha Mengetahui. (QS. Al-Baqarah: 103)

Dirikanlah salat, tunaikanlah zakat, dan taatlah kepada Rasul (Nabi Muhammad) agar kamu dirahmati. (QS. An-Nur : 56)

UNITED A DARKISSALAM CONTOR

UNIVERSITAS DARUSSALAM GONTOR

DEDICATION

I dedicate this thesis to:

Allah SWT, who has been giving me His mercy and blessing for the strength to my entire life

Propet Muhammad SAW for his guidance towards Islam

My most beloved parents, my father Edy Hermawan, and my mother Nuraida

With their love, advice, and support, I cold survive in every single time of my life.

With constant

support and prayers, I present my succes for them.

My beloved sister Kayla Nadia Shafira who always give support and pray.

My beloved friends Risya Fitri Salsabilla, Camilla Rosanti Budimansyah, and my special twelve girl who always support me in all my condition

My gratitude and thankful for them in supporting me in completing this thesis.

My precious friend Virtuous Generation 694, Islamic Economics Class for their superpower in encouraging me, the spirirt and support of writing and reading thousands words.

GONTOR UNIVERSITAS DARUSSALAM GONTOR

ACKNOWLEDGEMENT

Alhamdulillah, all praise is due to Allah, for it is by His permission, grace, and blessings that the author has been able to complete this final project or thesis entitled, "Analysis of Digital Literacy and Transparency on Online Zakat Interest." Peace and blessings be upon Prophet Muhammad, who has guided his people from the age of ignorance to an age of enlightenment, as the leader of the Muslim community and a role model worthy of emulation, inspiring us to continue striving on the path of Allah.

This thesis is written as a graduation requirement for the thesis course in the Islamic Economics Program, Faculty of Economics and Management, Darussalam Gontor University. It is hoped that, with the completion of this research, it can serve as a reference for future thesis research.

The researcher is fully aware that this study would not have succeeded without the effort, motivation, assistance, encouragement, guidance, and direction from various parties. Therefore, I would like to express my deepest gratitude.

On this occasion, the researcher would like to extend heartfelt gratitude to:

- 1. Chief of Darussalam Gontor Islamic Boarding School, K.H. Hasan Abdullah Sahal, Prof. Dr. K.H. Amal Fathullah Zarkasyi, and K.H. Akrim Mariyat, Dipl. Aed.
- President of University of Darussalam, Prof. Dr. K.H. Hamid Fahmi Zarkasyi, M.A.Ed., M.Phil.
- 3. Vice Rector for Academic Affairs, Research, and Innovation, Assoc. Prof. Dr. Abdul Hafidz Zaid, M.A, Vice Rector for Human Resources and Institutional Development, Assoc. Prof. Dr. Setiawan bin Lahuri, M.A, Vice Rector for Student Affairs, Cooperation, and International Relations, Assoc. Prof. Dr. Khoirul Ummam, M. Ec., and Vice Rector for Finance, Asset Management, and Family Welfare, Royyan Ramdhani Djayusman, Ph.D.
- 4. Dean Faculty of Economics and Management, Dr. Hartomi Maulana, S.E, M.Si.
- 5. Head of Islamic Economics Programme, Dr. Mufti Afif, Lc, M.A.

- Vice Guidance of Darussalam Gontor for Girls 3rd Campus, Dr. Nurul Salis Alamin, M.Pd.I and Vice Director of ITTC Darussalam Gontor for Girls 3rd Campus, Yudi Afifuddin, M.E
- 7. My honorable lecture, Abdul Latif Rizgon, S.E.I, M.E.
- 8. All lectures of University of Darussalam Female Campus
- 9. My beloved parents, Edy Hermawan and Nuraida, and my dear younger sibling, Kayla Nadia Shafira. Thank you for all the prayers, support, and sacrifices that have enabled me to complete this thesis.
- 10. My loyal friends, Risya Fitri Salsabilla, Camilla Rosanti Budimansyah, and My Special Twelve, as well as my friends from Virtuous Generation and Islamic Economics/8. Thank you for always providing support in every situation.

In this research, the researcher wishes to convey the utmost respect and gratitude for the support and assistance of all parties in completing this thesis. There remain many shortcomings and mistakes, which will allow the researcher to improve and become a better individual in the future.

Aamin Yaa Rabbal-l-'Alamin

Mantingan, Rabiul Tsani 18th 1446 H
October 21st 2024 M

Author,

Ghina Syifa Azzahra NIM. 422021413028

UNIVERSITAS DARUSSALAM GONTOR