

CHAPTER I

INTRODUCTION

A. Research Background

Indonesia is a predominantly Muslim country, it's suitable to Ministry of Home Affairs, that the number of adherents of Islam in 2024 reaching 245,93 million, or approximately 87,08% of the total national population.¹ Islam embraces social principles, including zakat and sadaqah, which teach that Muslims should help and support one another. Zakat is even one of the pillars of Islam and a direct command from Allah SWT for Muslims to give. Zakat is a requirement for Muslims whose wealth reaches the nishab (minimum amount subject to zakat) and haul (a full year in possession). It serves as a primary tool for income redistribution in the form of economic transfers from the wealthy to those less fortunate. The term "zakat" carries the hope of gaining blessings and purifying one's soul from greed for the wealthy, while reducing envy among the poor, and fostering kindness in society.²

Based on the dominant Muslim population, Indonesia has a very high potential for zakat and plays a strategic role in the economic empowerment of the people. With the largest Muslim population in the world, this potential can be optimized to support social welfare programs. This is proven by the data according to BAZNAS RI, the target of zakat collection in Indonesia in 2024 reached Rp. 43 trillion³. According to BAZNAS RI data, the total national ZIS collection in 2023 was Rp. 14.7 trillion while in 2022 the total national ZIS collection was Rp. 22.4 trillion, this shows a considerable decrease in ZIS collection. Following data below is the total collection of National ZIS funds in 2022-2023.

¹ Raden Muhammad, *Data Jumlah Penduduk Indonesia Menurut Agama pada Semester I/2024*, <<https://dataindonesia.id/>> viewed on 31 December 2024.

² Asnaini, *Zakat Produktif dalam Prespektif Hukum Islam*, (Yogyakarta: Pustaka Pelajar, 2008), p. 7.

³ BAZNAS, *Outlook Zakat Indonesia 2024*, (Jakarta: Puskas BAZNAS), 2024. p. 7.

Table 1. National ZIS Collection by Type of LPZ

No	Jenis Pengelola Zakat	Jumlah Pengelola Zakat (Lembaga)	Jumlah Pengumpulan	
			2022 (Rp)	2023 (Rp)
1	BAZNAS	1	633.868.137.321	517.433.666.019
2	BAZNAS Provinsi	34	721.158.129.685	427.783.823.358
3	BAZNAS Kab/Kota	514	1.761.464.987.373	1.134.008.954.959
4	LAZ Nasional	36	3.344.534.055.159	3.100.969.158.888
5	LAZ Provinsi	33	277.605.406.294	272.064.015.261
6	LAZ Kab/Kota	60	144.587.951.632	106.638.758.815
7	ZIS-DSKL Off Balance Sheet		15.592.436.811.208	9.145.345.435.830
TOTAL		678	22.475.655.478.672	14.704.243.813.130

Source: Badan Amil Zakat Nasional (2023)

As a zakat management organization, BAZNAS has made improvements to its services to make zakat collection more convenient. However, it has not yet fully optimized the potential of zakat in Indonesia. With the advancement of technology, zakat distribution is no longer limited to cash transactions; it can now be done online. Online zakat, commonly referred to as e-zakat, is the payment of zakat through the internet or digital systems, where the muzakki does not directly meet with the zakat collector (amil zakat).⁴

Zakat can serve as a driving factor for economic improvement within society, as its distribution has a direct impact on the welfare of the recipients, known as mustahik. By providing financial support to those in need, zakat helps elevate their standard of living and promotes economic equity.⁵ Using digital platforms can make zakat payments more effective and efficient. Indonesia has entered the 5.0 era, where information and communication technologies are widely used. This development requires the Indonesian financial services sector to continuously innovate in digital-focused financial services, such as the introduction of Financial

⁴ Wiharjo, dkk, "Presepsi Penggunaan Zakat Online di Indonesia", *Jurnal Ekonomi Syariah Teori dan Terapan*, Vol. 6 No. 2 (2019), p. 331-343.

⁵ Fathimatuz Zahroh, "Analisis Efisiensi Pada Implementasi Fintech Dalam E-Zakat Sebagai Strategi Penghimpunan Dana Zakat Oleh Lazismu Dan Nurul Hayat", (*Tesis*, Pascasarjana Universitas Islam Negeri Sunan Ampel Surabaya, 2019)

Technology (Fintech) as a form of digital transaction. The digital age requires fintech to facilitate smoother, faster, and more accessible financial services, including zakat payments, in a crucial way.

Several indicators influence an individual's use of technology, one of which is digital literacy. Digital literacy refers to an individual's ability to continuously improve, understand, and leverage emerging innovations in information technology to avoid stagnation with previous tools and resources, and to make informed decisions about new adaptations. Digital literacy is defined as the capability and knowledge to use digital media, communication tools, or networks to find, evaluate, use, and utilize these resources in a healthy, wise, prudent, and legally compliant manner, fostering effective communication in daily life.⁶

According to data from the Ministry of Communication and Information, the number of internet users in Indonesia is 112.6 million. This shows that the productive age in Indonesia is the majority of internet users.⁷ The level of interest and willingness among the public to switch to online zakat payments can be observed through several factors, one of which is the transparency of zakat institutions. The transparency of a zakat organization correlates with the interest of muzakki in online zakat, as good transparency instills confidence in the online distribution of zakat. Other factors include knowledge of digital products and service sources, such as the payment of ZIS on the BAZNAS website, e-commerce platforms, apps, and social media as mediums for accessing online zakat payments. Muzakki is not well-versed in zakat management institutions, has limited access to BAZNAS, and has insufficient knowledge.⁸

⁶ Atmazaki, et al. *Panduan Gerakan Literasi Nasional*. (Kemendikbud, 2017).

⁷ KOMINFO, *Pandai Memanfaatkan Teknologi Digital*, 2024 <<https://www.komdigi.go.id>> viewed on 29 December 2024.

⁸ Chelsea Amor Pitaloka, "Pengaruh Kepercayaan dan Pengetahuan Terhadap Keputusan Muzakki Menggunakan E-Money (Studi Pada Muzakki BAZNAS Kota Bandar Lampung)", (*Skripsi*, Sarjana Universitas Islam Negeri Raden Intan Lampung, 2021).

Semarang is one of the cities ranked among the top 10 with the highest Electronic-Based Government System (SPBE) index in Indonesia in 2024⁹. This award was presented directly by the President to encourage the development of digital services in every government institution. The assessment for the Digital Government Award at the SPBE Summit 2024 includes several indicators, such as electronic-based public services, electronic government administration services, ICT audits, the implementation of SPBE management, SPBE providers, information and communication technology, strategic planning for SPBE, and internal policies related to SPBE governance.¹⁰

Internet users in Indonesia in 2024 are 221 million people or 79.5% of the total population in Indonesia. The number of internet users increased by 1.31% compared to last year.¹¹ As stated by Mokhammad Mahdum, Deputy Chairman of BAZNAS RI, the potential of zakat in Indonesia reaches IDR 327 trillion every year. However, the reality is that the current ZIS collection has only reached IDR 41 trillion.¹² With this, it is hoped that the large number of internet users will be able to increase the optimization of zakat collection, especially online. Thus, it is undeniable that the people of Semarang have been swept along by the rapid currents of globalization. Based on the previous discussions, the researcher aims to know how optimizing of digital literacy and transparency on online zakat collection. Therefore, the researcher is motivated to conduct a study related to this topic **“Optimizing of Digital Literacy and Transparency on Online Zakat Collection”**.

⁹ Pemerintah Kota Semarang, *Pemkot Kota Semarang Masuk 10 Kota Dengan Indeks SPBE Tertinggi*, <<https://www.semarangkota.go.id/>> viewed on 06 January 2025.

¹⁰ Modesta Fiska, *Digitalisasi Jadi Kunci, Pemkot Semarang Berhasil Meraih Digital Government Award SPBE Summit 2024*, <<https://www.suaramerdeka.com/>> viewed on 21 August 2024.

¹¹ Survei Internet Asosiasi Penyelenggara Jasa Internet Indonesia (APJII) 2024, <<https://survei.apjii.or.id/>> viewed on 31 December 2024.

¹² Potensi Zakat untuk Indonesia Emas: BAZNAS Targetkan Rp327 Triliun per Tahun, <<https://kabsidoarjo.baznas.go.id/>> viewed on 31 December 2024.

B. Research Questions

1. How optimizing of digital literacy on online zakat collection?
2. How optimizing of transparency on online zakat collection?

C. Research Objectives

1. To know how optimizing of digital literacy on online zakat collection.
2. To know how optimizing of transparency on online zakat collection.

D. Research Benefits

The benefits of the research to be conducted are as follows:

1. Academic Benefits

It is hoped that this research will assist future researchers and serve as a reference for other studies.

2. Practical Benefits

The benefits that readers can gain include enhancing their knowledge and understanding of the subject matter.