

ZAKATECH : THE READINESS OF ISLAMIC ECONOMIC DEVELOPMENT IN NEW NORMAL ERA

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Abstract : *Readiness for the new normal era after the Covid 19 pandemic such as BAZNAS in the process of socialization, service and collection, such as ZakaTech which is expected to provide answers to zakat services that can help muzaki in meeting their needs. responsibility in paying zakat as an application of Islamic economics. ZakaTech as the development of zakat is also considered very crucial so that the benefits and impacts of zakat can be felt more by mustahik and the people who are affected by the economy. Based on this phenomenon, the authors analyzed the development strategy with the Interpretative Structural Modeling (ISM) approach. The strategy or core foundation needed in the ZakaTech development framework is the ability to manage and analyze data in the era of big data and human resources (AMIL) in digital services with a qualitative approach. The research results show that the goal of zakatech towards this new normal era is to formulate a technology-based zakat development strategy by strengthening the foundations of zakat institutions and the use of information technology nationally so that it is hoped that it will improve operational performance in the collection and distribution of zakat in Indonesia.*

Keyword : Zakatech, ISM, strategy and New Normal

INTRODUCTION

Since the time of the corona 19 pandemic all over the world have felt an impact on economic life, resulting in an increase in the number of poverty. World Bank economists said this based on the calculation of economic data. In fact, according to him, the poor are one of the categories most vulnerable to being affected by the corona virus. (Nurhidayat, 2020: 735).

In Indonesia, based on data from the Republic of Indonesia for March 2020 from the Central Bureau of Statistics from 2019 to March 2020, there were 24.7 million, up to 26.42 million poor people. If the corona virus problem cannot be resolved, in 2021 the poverty rate will continue to increase. This is due to the weakening of the economic power, so along with that the poverty rate will increase and the corona virus that has not subsided will have an impact on the increase in the poverty rate in Indonesia. The impact is that Indonesia's poverty rate continues to increase.

Another impact of the spread of the corona virus is a significant wave of layoffs caused by weakening economic conditions. The INDEF study report concluded that the corona virus could

lead to layoffs, this was due to a decline in the economic growth rate of minus 5.32 percent in the second quarter and it is estimated that in the third quarter there will be minus 3 percent. Data from the International Labor Organization (ILO) estimates that the corona virus will eliminate 24.7 million jobs in the world. The low scenario is 5.3 million. The mid-term scenario is 13 million jobs. Of that total, 7.4 million are in high-income countries and 6.7 percent of working hours are lost. Anticipating this problem, zakat institutions (Baznas and LAZ) must continue to make efforts to contribute to anticipating the impact of the spread of the corona virus. Preventive efforts include educating the public about the importance of healthy living. Curative efforts carried out by zakat institutions (Baznas and LAZ) which are ready to serve people affected by corona with consumptive assistance as an effort to help meet the needs of the poor who are affected by the corona virus. Moreover, if a lockdown is imposed, zakat institutions will be at the forefront of serving the community.

In addition, the most important thing is that zakat institutions (Baznas and LAZ) must be able to innovate in collecting zakat, among others, by using Zakatech. Because the deficit of zakat collection will have an impact on the minimal benefits of zakat that are felt by the community. Therefore, a new strategy in collecting zakat is a solution because the high potential of zakat in Indonesia is an opportunity for BAZ and LAZ to raise as much zakat funds as possible. Of course, we need the right strategy for zakat governance (regulator-operator-coordinator-supervisor-drafter 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) approach.

This shows that the importance of technology-based zakat development must be applied especially at this time when the Covid-19 pandemic disaster. solving the problem so that the development of Zakatech in the new era is normal.

LITERATUR REVIEW

1. Terminology of Zakat

Philosophically, zakat has several meanings of an-nama '(growth) which means growing wealth, social care, ukhuwah rich and poor, according to the times. Al-Barokah (Blessing) blesses wealth, community life, and invites God's blessings. Az-Ziyadah (Additional / Excess) is issued after reaching nishab, excess of necessity. As-Sholah (Good) has a good impact on Muzakki and mustahik, reduces social inequality, as a commendable behavior, brings goodness to the world and the hereafter. Ath-Thoharoh cleanses the property of the rights of other the heart of the disease is stingy and greedy, the heart of the poor from hatred, passion and revenge against the rich, the source of zakat funds must be a lawful income. (Kartika Didin and Irfan, 2018: 10).

Zakat has several functions, including the function of worship (obedience and gratitude). Social Function (Ukhuwah and Balance).Economic Functions (Equity and Empowerment) Character Building and Mental Functions (Generous, Sincere, Caring, Discipline, Not Loving the World, Noble). Zakat fortifies the faith of the people from economic problems. Therefore this Zakat guarantees livelihood. Zakat is not only once but is taken repeatedly every year as well as zakat free every year. Conceptually, zakat can indeed help mustahik to increase consumption and production which in aggregate contributes to increasing economic growth, especially in the pandemic era. (Euis Amalia, 2010: 37).

At the time of the Covid-19 pandemic, zakat must be responsive in meeting the needs of mustahik. Many new mustahiks due to this epidemic, those who have been laid off need jobs. This is a natural mustahik. Zakat does not meet immediate needs but has a major impact on

people's lives. Through poverty empowerment, jobs are created. This is the advantage of zakat which is managed professionally through amil zakat institutions. So that with modern management, zakat has a great frequency in solving economic problems. With zakat, productive zakat has a multiplier effect. Qs ar Rum Chapter 39 explains the implicit meaning of this multiplier effect. Although *zahirnya* zakat is reduced, but in essence it is the cause of the rise of the country's economy.

The short-term solution for zakat institutions in this situation is to continue to educate the public about the importance of paying zakat in a situation where the number of *mustahik* is increasing, the two zakat institutions must carry out a collection strategy through a fundraising digitalization strategy, and the three zakat institutions must create a current priority scale by allocating and prioritizing consumptive zakat.

2. Zakat Technology

In the conditions of the Covid-19 pandemic, Baznas developed five digital fundraising strategies. This strategy has actually been carried out by Baznas since 2016. During the pandemic, this was reinforced by forming a special digital fundraising team consisting of young workers, this team is also supported by the CRM (customer relationship management) division and the IT (Information Technology) division. (Republika May 2020)

According to Dian Purnamasari (2017: 4) The strategies that Baznas need to develop include, first, an internal platform. With this strategy, Baznas, among others, develops donation services via internet and android sites. The second strategy is external to the platform, Baznas collaborates with online shop platform providers and digital businesses. The third strategy is social media platform by developing donation programs via social media (line, whatsapp and facebook). The fourth strategy of the artificial intelligence platform means that Baznas creates a smart machine that aims to simplify and strengthen fundraising services by creating a *muzaki* application that can be downloaded through the application. And the fifth strategy of the innovation platform, through this strategy Baznas develops digital fundraising innovations that are in accordance with the demands, needs and adaptation of technology.

Based on the Institute for Demographic and Poverty Studies (Ideas) report, it was stated that raising funds in zakat institutions (LAZ) including BAZNAS dropped dramatically amid the Covid-19 pandemic. Ideas recommends several strategies that Laz can take to be able to survive in the midst of a pandemic, which is currently unknown when it will end. The first strategy is to collaborate with other parties on the program. Second, tighten the financial institutions during the crisis by making a priority scale, especially in the operational budget of the institution.

The next strategy is to increase the digital donation payment channel in line with increasing BAZNAS branding. For BAZNAS, which is implementing donor projects, the institution must strengthen trust in donors. That their institutions can continue to work in accordance with the targets set without reducing the effectiveness of program services to the community. Ideas conducted a survey of 100 respondents via an online form. As many as 49 percent of respondents are social activists who work in amil zakat institutions, 15.3 percent work in social foundations, and 35.7 percent work in social businesses. The survey results found that the Covid-19 pandemic had an impact on drastically decreasing institutional assemblies in the range of 20-50 percent. Though usually the month of Ramadan is the peak of zakat fund collection.

METHODS

This research was conducted in January 2021 to completion. This research is qualitative descriptive. Researchers describe the research factually and accurately related to ISM. As for the research participants besides the interview, the data were also obtained through a questionnaire by participants from the following institutions like representatives of BAZNAS North Sumatera, UPZ State Islamic University of North Sumatera, DPS-MUI North Sumatera, LAZ and academics.

Then use the strategy method through ISM. Interpretive structural modeling is an onward design methodology utilized to recognize, examine and summarize several correlations among factors which explain a problem, issue, or model (Sage, 1977). ISM gives a means where both academicians and researchers can enforce orders and generate models about the factors of a system by expanding the intricacy of the correlation among them (Warfield, 1974). The second stage is the constructing Structural Self Interaction Matrix (SSIM) model. SSIM is constructed

from the variables founded from the decomposition step, then develops the contextual relationship between variables and gathering into one variable *i* and variable *j*. The third stage is creating a reachability matrix (RM) by conversing the V, A, X, and O used into the numbers 1 and 0.

The fourth stage is creating a canonical matrix to identify the level through the iteration. If the intersection is not found anymore, the next step is creating the resulting model from the ISM software. The resulted model is used to solve the problem. From the model also explored the roadmap of effective organizational development (level). The revised results of the SSIM and the matrix are eligible for the Transitivity Rules are further processed. For revision can also be done transformation matrix with a computer program MICMAC.

The last stage is to group sub-elements into 4 sectors (Saxena, 1994):

- a. Weak driver _ weak Dependent variables (AUTONOMOUS), variables in this sector are generally not system related, the relationship is small.
- b. Weak driver strongly-dependent variables (DEPENDENT), variables included in this group are independent variables,
- c. Strong driver strongly dependent variables (LINKAGE), variables in this sector must be studied carefully because their interactions can have an impact and feedback on the system
- d. Strong driver weak Dependent variables (INDEPENDENT) variables in this sector have a strong influence on the system and largely determine the success of the program

DISCUSSION

Islam as a universal religion, is very open to the dynamics of the development of human civilization. No exception, in terms of technological developments in the economic and financial fields. So zakat, as a ibadah maaliyah, must still be in the corridor of sharia compliance even though applying technology in its application. Related to this, Rachman & Salam (2018) recommends that in order to apply a management that is in accordance with sharia principles, an UPZ must meet the provisions and standardization on two aspects: first,

the technical structure which includes the determination of the contract, administrative costs, and the calculation of zakat. Second, on the side of financial statements that must be in accordance with the rules and standards of sharia financial reporting standards. Furthermore, to strengthen the institution, it needs to be done continuous supervision of sharia, to the development of the system and management of zakat that follows the development of fintech. Each element and institution related to the development and management of zakat in Indonesia must work together with the government to formulate short-term, medium-term and long-term directives and targets in the management of zakat. If other institutions have a blueprint for zakat development, UPZ must also have a blueprint for zakat development. To realize this, ideally the government forms a special institution or ministry that handles the management of zakat funds (Zumrotun, 2016).

Entering the digital era as it is today, technology is increasingly developing. This rapid development, resulted in significant changes in all lines and aspects. It can be said, if BAZNAS survives with conventional fundraising mechanisms in this digital era, it is likely that this will not make a better contribution, and even tends to be less effective. Conversely, when BAZNAS transforms, especially on the fundraising side, namely by utilizing technology and digital media, this will have a positive impact on the socialization program undertaken (Rohim, 2019).

By maximizing technology and digital media, the socialization program carried out by BAZNAS will be able to cover many things. That way, public access to get information related to zakat in BAZNAS will be wider. Even the public will get access to information easily. Technological Zakat Fundraising Strategy: Opportunities and Challenges in Digital Era (Muhammad Soleh) developments that occur later, are the effects of disruptive innovation.¹ Rachman & Salam (2018) defines disruptive innovation as an innovation that has succeeded in changing and transforming an existing system or an established market, with a system structure that emphasizes aspects of ease of access, convenience, and of course lower costs. For muzakki, they will feel this ease in terms of paying their zakat through BAZNAS.

Need to be understood together, that the rapid development of media as it is today, in essence shows the development of an increasingly advanced and developing era. In plain view, such developments are only felt on the technology side. But more than that, the development that is indicated by technological advances, is a reflection of the development of community culture. Departing from this phenomenon, the BAZNAS in conducting zakat fundraising must be able to transform from conventional mechanisms and methods, into digital fundraising. Moreover, this phenomenon does not only penetrate the world of adultery specifically, but also covers all aspects of finance that introduce people to the phenomenon of fintech or Zakatech.

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

a. Element identification.

The elements to be used in the system are identified and listed. Elements are obtained based on the results of research and brainstorming with experts in their fields. The development elements of technology-based zakat fundarization collaboration or zakatech are described in 9 (nine) sub-elements as follows: E1 = Strengthening the foundations of Provincial BAZNAS, Regency / City BAZNAS, LAZ and UPZ; E2 = National integrated management of zakat, E3 =

Information Technology as the backbone of national zakat management, E4 = Competence and Capacity Building for Amil, E5 = Implementation of continuous improvement of Zakat Core

Principle with BI, IDB, WZF and others, E6 = Making BAZNAS and LAZ as a credible Islamic financial institution, E7 = Sharia Compliance, E8 = Availability of adequate facilities and infrastructure, E9 = Making BAZNAS a Role Model for World Zakat Management.

- a. The results of the VAXO contextual relationship are illustrated in the table below as follows :

Tabel 1
VAXO Element of Zakatech Purpose

No.	E1	E2	E3	E4	E5	E6	E7	E8	E9
E1		V	V	V	V	V	V	V	V
E2			A	V	V	V	V	V	V
E3				V	V	O	V	V	V
E4					A	A	A	O	V
E5						A	A	A	V
E6							X	O	V
E7								O	V
E8									V
E9									

Sumber : Data processed, 2021

- b. Designing *Reachability Matrix* (RM)

Reachability Matrix (RM) is used to convert the codes in SSIM into binary numbers. Reachability Matrix (RM) is performed to obtain the driving power and dependent power. The results of driving power and dependent power with the Reachability Matrix (RM) are used to convert the codes in the SSIM into binary numbers and are displayed directly from the transitive results as follows:

Tabel 2
RM Test and Transitive Element of Zakatech's Purpose

No.	E1	E2	E3	E4	E5	E6	E7	E8	E9	Drv
E1	1	1	1	1	1	1	1	1	1	9
E2	0	1	0	1	1	1	1	1	1	7
E3	0	1	1	1	1	1	1	1	1	8
E4	0	0	0	1	0	0	0	0	1	2
E5	0	0	0	1	1	0	0	0	1	3
E6	0	0	0	1	1	1	1	0	1	5
E7	0	0	0	1	1	1	1	0	1	5
E8	0	0	0	1	1	0	0	1	1	4
E9	0	0	0	0	0	0	0	0	1	1
Dep	1	3	2	8	7	5	5	4	9	

Sumber : Data processed 2021

a. Analysis MICMAC

MICMAC analysis is an analysis used to analyze the driving force (driver power) and the dependence power (dependance power) of the variables, so that the results of the analysis can identify which variables are the key variables in the system (Mandal and Deshmukh, 1994). Analyzes were performed with the help of MICMAC software. In the MICMAC analysis the variables will be classified into 4 sectors, namely: The elements that enter this sector are those that have a strong driving force and a weak dependency. Elements in this sector are elements that are key factors in model development:

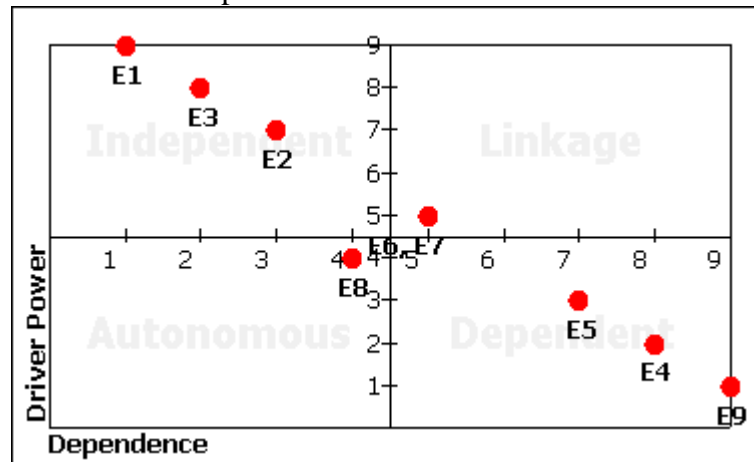


Figure 1

RM Element of Zakatech's Purpose

b. Divide the elements into levels

The elements that enter the canonical matrix creation level are done by arranging the variables based on the level generated from the partition level, in the form of the final reachability matrix table which is described below:

c. Diagraph (Directional graph)

Diagraph is a structural model that describes all elements that are directly related to each other and the hierarchical level. Initial diagraphs are based on a canonical matrix. All transitive components of the initial diagraph are removed to form the final diagraph.

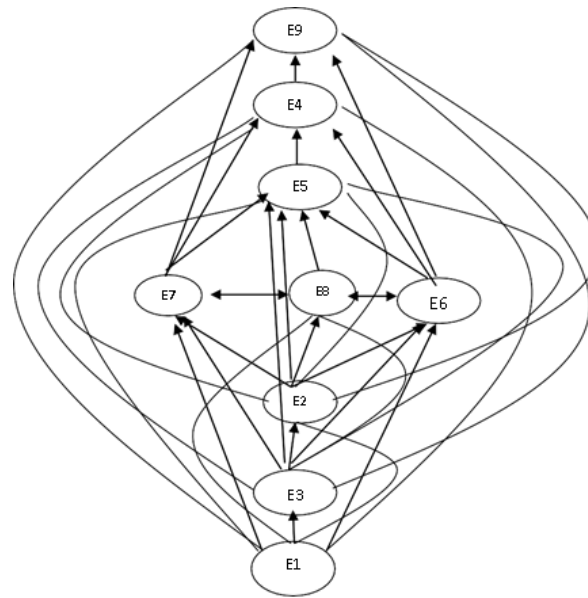


Figure3

Zakatech's Purpose Elemen Direction Diagram

Based on the picture above, the hierarchy that (E1), namely Strengthening the foundations of Provincial BAZNAS, District / City BAZNAS, LAZ and UPZ are the initial foundations which became the main focus in the development of Zakatech during the Covid 19 pandemic (E3), namely Information Technology as the backbone of management National zakat and (E2) namely the management of zakat which is integrated nationally, (E6) namely making BAZNAS and LAZ as credible Islamic financial institutions, (E7) namely Sharia Compliance, (E8) namely the availability of adequate facilities and infrastructure, (E5) . Implementation of continuous improvement of Zakat Core Principle with BI, IDB, WZF and others, (E4) namely Competence and Capacity Building of Amil, and the final goal is (E9) namely Making BAZNAS as the Role Model for World Zakat Management. So it can be concluded that the goal of zakatech in the pandemic era and towards this new normal era is to formulate a technology-based zakat development strategy by strengthening the foundations of zakat institutions and the use of information technology nationally so that it is hoped that it will improve operational performance in the collection and distribution of zakat in Indonesia. The results of this paper are in line with the writings of Lalu Lutfiyanto, Ahmad Mustofa (2020) entitled "Development of Digital-Based Zakat Innovation at Amil Zakat Infaq and Shadaqah (Inclusive Zakat) Institutions." , Hasanah, Miftahul (2019) entitled "Digital Zakat: Technology-Based Zakat Collection in Realizing Sustainable Development Goals (Sdgs)." . Ivan Rahmat Santoso (2019) entitled "Strategy for Optimizing Zakat Digitalization in Alleviation Poverty in the Era of Industrial Revolution 4.0." Mohammad Soleh (2020) entitled "Zakat Fundraising Strategy: Opportunities and Challenges in Digital Era." and Tantriana, Deasy, and Lilik Rahmawati (2018) entitled "The Analysis of Surabaya Muzaki's Preference for Zakat Payment through Zakat Digital Method." This shows that the importance of technology-based zakat development must be applied, especially at this time when the Covid 19 epidemic disaster.

CONCLUSION

The conclusion of this paper is that the objective elements of zakatech in the pandemic era and towards this new normal era are to formulate a technology-based zakat development strategy by strengthening the foundations of zakat institutions and the use of information technology nationally so that it is hoped that it will improve operational performance in the collection and distribution of zakat in Indonesia. This shows that the importance of the development of technology-based zakat should be applied especially at this time when the Covid epidemic disaster 19 .. The author really hopes that this paper can contribute both theoretically and practically. Theoretically, this paper hopefully can enrich the literature on zakat management, and practically for Islamic social institutions, namely zakat institutions. Hopefully this paper can serve as a guide in developing a model for developing zakat through Zakatech.

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