

Analysis of Zakat Growth in the Dompot Dhuafa Online Zakat Application

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ABSTRACT

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Technological developments are now penetrating the world of worship, for those who want to pay zakat even easier. A number of online applications including online shopping provide zakat payment features for muzakki. Looking at the data in the National Zakat Agency that the potential for zakat in 2019, based on the IIPZ association and Indonesia's zakat outlook, the potential for zakat is around Rp. 233.8 trillion divided into 5 objects of Zakat. In 2016 and 2017, zakat income was only around 6 trillion. The huge potential of zakat in Indonesia makes all zakat practitioners or zakat collection bodies have to find ways to maximize the potential for zakat and be able to create poverty in Indonesia. From efforts to manage zakat efficiently, Dompot Dhuafa as Amil zakat implements an online application system for zakat, the goal is to facilitate and improve zakat services for the better, with this online zakat application it is hoped that it will be able to absorb some of the existing potential zakat and help make it easier for people to pay zakat because limited distance and time. The purpose of this research in general is that the development and growth of zakat will increase with the existence of online zakat collection. In particular, to make it easier for muzakki in distributing zakat. This research uses qualitative research methods which are commonly referred to as naturalistic research methods because the research is carried out in natural conditions (natural setting), the research data sources are primary and secondary. The results and findings of the study are the growth of zakat from each year, either from the growth of zakat in the online zakat system or in the overall zakat income every year.

INTRODUCTION

Zakat is a form of worship with high social value. In addition, zakat has a positive impact on community welfare. Through zakat, the wealthy (muzakki) can distribute a portion of their wealth to the poor (mustahiq), creating a harmonious relationship between these groups. This enables the poor to engage in economic activities in their lives (Ali Ridho, 2014).

Zakat serves as an instrument for income and wealth distribution. The existence of zakat fitrah, zakat maal, and zakat profesi (professional zakat) is expected to reduce inequality in Indonesia. Moreover, zakat can be relied upon as a mechanism to address poverty in the country through productive zakat programs (Yogi Citra P, 2015).

In the modern era, zakat management needs to be developed and formulated in a way that ensures it is well-organized. Zakat administrators have designed zakat management based on professional principles. Professional zakat management requires the interconnectedness of various activities related to zakat, including promotion, collection, distribution or utilization, and supervision.

Given Indonesia's large population, the majority of whom are Muslims, zakat management must be comprehensive and efficient to facilitate muzakki in fulfilling their zakat obligations. Zakat management in Indonesia has been legally formalized since 1999 with the enactment of Law No. 38/1999 on Zakat Management, which was updated in 2011 to Law No. 23/2011 (Yusuf W., 2015).

Referring to the potential of zakat management, Baznas estimates a zakat potential of around IDR 233.8 trillion in Indonesia, of which only approximately IDR 6 trillion has been collected. This represents a significant challenge for zakat institutions to enhance their services and innovations in zakat management.

The development of communication technology has become increasingly accessible to society. The rapid advancement of technology influences human dynamics and shapes contemporary lifestyles. The internet, as the most extensive communication network, is easily accessible to almost everyone. This network must be utilized to reach the smallest access points and ensure time efficiency in offering products or services, including zakat collection. The vast potential of Zakat calls for innovative and easily accessible solutions.

Recognizing the swift pace of technological advancement, one prominent zakat institution, Dompot Dhuafa, has responded with innovation by providing online zakat services. This service aims to simplify zakat payments, enabling mustahiq to fulfill their obligations anytime and anywhere.

From the above explanation, the author sees the need for a new platform for effective zakat collection, providing additional service solutions leveraging technology. Dompot Dhuafa, in this context, addresses the changing lifestyle from offline to online by introducing an online zakat service—a step deemed crucial for the growth of zakat in Indonesia.

To support this research, the researcher examined previous relevant studies. Although no identical studies were found, several studies were identified that closely relate to the topic:

Khairul Rijal and Nilawati in *Jurnal I-Economic: A Research Journal on Islamic Economics* titled *The Potential of Online and Offline Zakat Payments and Zakat Fund Realization in Indonesia* stated that the potential of online and Offline Zakat Payments and the Realization of zakat funds in Indonesia during the 2012–2017 period increased alongside the growing population obliged to pay zakat and the rising per capita income. However, despite this growth, zakat payments remain low, with an average reception growth of only 0.2%. Continuous efforts are needed to ensure sustainable growth in zakat reception (Khairul Rijal and Nilawati, 2019).

Winda et al., in *JEBI: Journal of Islamic Economics and Business*, titled *Implementation of Information and Communication Technology in Zakat to Improve the Welfare of the Poor*, asserted that optimizing zakat collection requires the use of information technology to enhance efficiency and effectiveness. Platforms like WhatsApp, Twitter, Facebook, Instagram, and other digital products not only simplify the collection of muzakki data but also facilitate the management of mustahiq data using these technological bases (Winda et al., 2018).

KM. Munir developed an online zakat application for LAZ Nurul Hayat Semarang Branch called "Zakat Kita." This application facilitates muzakki in fulfilling their zakat obligations (KM. Munir, 2017).

Data from other sources indicate that during the COVID-19 pandemic, the public tended to pay zakat online. For instance, online zakat payments via Gopay from Gojek saw a significant increase, highlighting the potential for further zakat growth in the future (Republika, 2020).

Ascara and Diana Y. identified three factors hindering the optimization of zakat collection in Indonesia: (1) low awareness among muzakki and low trust in zakat institutions, (2) zakat focus being limited to certain types like zakat fitrah and zakat profesi, and (3) lack of innovative breakthroughs to optimize zakat collection (Ascara and Diana Y., 2018).

The studies above emphasize the importance of optimizing zakat collection through technological media to maximize zakat potential and facilitate zakat administrators in comprehensively managing muzakki and mustahiq data. However, the approaches and findings differ from the focus of this study, which examines zakat growth through the online service portal <http://donasi.dompethuafa.org>.

METHOD

This research was conducted at Dompeth Dhuafa. This location was selected based on several considerations, including the fact that Dompeth Dhuafa is an amil zakat institution (LAZ) that implements innovative online zakat payment systems and has established partnerships with various digital services.

This study employs a qualitative research method, commonly referred to as naturalistic research, as it is conducted in natural settings (Sugiyono, 2016). According to Meleong, qualitative research aims to understand phenomena occurring in research subjects, such as behavior, perceptions, and motivations (Muhammad Nazir, 2005). Qualitative research methods are used to investigate natural conditions, emphasizing the meaning behind observed phenomena. The data sources for this research consist of primary and secondary data. Primary data refers to information obtained directly from sources (informants) at Dompeth Dhuafa, while secondary data refers to information collected from other sources, such as the Dompeth Dhuafa website and its social media platforms.

Data collection techniques are a crucial aspect of research, as the primary goal of research is to obtain data. Without an appropriate data collection technique, researchers cannot acquire data that meets the required standards. In this study, data were collected through observation, interviews, and documentation.

RESULT AND DISCUSSION

Analysis of Zakat Growth Through Online Zakat at Dompeth Dhuafa

Dompeth Dhuafa is an institution established in 1993, operating in the fields of zakat services and humanitarian activities. It is dedicated to empowering underprivileged communities using a cultural approach. Dompeth Dhuafa's programs and services span several areas, including the pillars of education, economy, health, social affairs, as well as da'wah and culture.

As a pioneer of modern amil zakat, Dompeth Dhuafa strives to be innovative and creative by introducing services that help further develop the institution. With the evolution of time and technology, creating innovation is imperative for any organization or company to adapt to societal changes. In today's modern society, people are increasingly tech-savvy and prefer convenient options for daily activities, such as online shopping, choosing online transportation, and even paying zakat, infaq, or sadaqah. Naturally, they opt for services that are both simple and trustworthy.

In terms of zakat payment, it is necessary to implement updates and innovations to the payment system. Since Islamic principles are relevant across eras, zakat payments can also be modified to an online format. Zakat, as an obligation for every Muslim, must be facilitated in a way that is both efficient and accessible. Zakat itself plays a strategic role in the advancement of the ummah by fostering humanity and mutual care among Muslims, thereby creating harmony within the framework of religion and nation.

In Indonesia, zakat is regulated under 2011 Law No. 23, which governs the professional management of zakat, including its collection, engagement with muzakki, distribution, and reporting. With this law in place, zakat institutions must optimize the potential of ZISWAF (Zakat, Infak, Sadaqah, and Waqf) in Indonesia.

Each institution, including Dompot Dhuafa, has its own strategies for attracting donors and muzakki. Many utilize online promotions, pamphlets, monthly magazines, and flyers. Dompot Dhuafa actively promotes its services through social media platforms like Facebook, Twitter, and Instagram, and by developing online zakat payment applications. These initiatives are positive steps toward attracting more donors and muzakki. In addition to promotions, Dompot Dhuafa also focuses on improving services for donors and muzakki, such as:

1. Launching advertising campaigns via social media networks to encourage zakat and donations through Dompot Dhuafa.
2. Offering "jemput zakat" services, where Dompot Dhuafa personnel visit individuals who wish to contribute ZIS.
3. Utilizing online payment systems for zakat and donations, available through their website at <http://donasi.dompetdhuafa.org>, QR codes, e-commerce platforms, mobile banking, and other methods to simplify ZIS payments for donors and muzakki.

These services are designed not only for Dompot Dhuafa's development but also to attract community interest and encourage donations to the institution. Another goal is to increase ZIS revenues through the services and programs offered, particularly the online payment options for zakat, infak, and sadaqah.

Dompot Dhuafa is a pioneer in online zakat payment, recognizing the opportunities presented by online systems, which are more popular in the modern era. This innovation has positively impacted Dompot Dhuafa, as evidenced by data on ZIS revenues for the 2016-2017-2018 period. The emphasis on the growth of online zakat payments is reflected in ZIS revenue reports.

Table 1. Results of ZISWAF and others in Dompot Dhuafa in 2016.

Source of Income	Amount Earned
Zakat	143.342.000. 000
Infak	36.736. 000. 000
Infak Bound	25.942. 000. 000
Qurban	29.470. 000. 000
Humanity	11.807. 000. 000
Waqf	10.812. 000. 000
Other	2.829. 000. 000
Total	260.937. 000. 000

Source : Publikasi.dompetdhuafa.org

The above results are the total income of Laz Dompot Dhuafa in 2016 from 161,330,000 muzakki donors, the percentage of ZIS fund income is for zakat 55%, infak 14%, infak tied 10%, qurban 11%, humanity 5%, waqf 4%, others 1%.

Table 2. ZISWAF and others Revenue Results in Dompot Dhuafa in 2017.

Source of Income	Amount Earned
Zakat	145.858.000. 000
Infak	33. 037. 000. 000
Infak Bound	29.115. 000. 000
Qurban	27.197. 000. 000

Humanity	15.903. 000. 000
Waqf	20.004. 000. 000
Other	2.375. 000. 000
Total	273.471. 000. 000

Source : *Publikasi.dompethuafa.org*

The above results are the total income of Laz Dompethuafa in 2017 from 46,709,000 muzakki donors, the percentage of ZIS fund income is for zakat 53%, infak 12%, infak bound 11%, qurbani 10%, humanity 6%, waqf 7%, others 1%.

Table 3. ZISWAF and other Revenue Results in Dompethuafa in 2018.

Source of Income	Amount Earned
Zakat	156.000.000. 000
Infak	35.530. 000. 000
Infak Bound	27.320 . 000. 000
Qurban	36.010 . 000. 000
Humanity	34.070 . 000. 000
Waqf	34.450 . 000. 000
Other	1.840. 000. 000
Total	325.200. 000. 000

Source : *Publikasi.dompethuafa.org*

The above results are the total income of Dompethuafa in 2018 from 57,139,000 muzakki donors, the percentage of ZIS fund income is for zakat 48%, infak 10.9%, infak tied 8.4%, qurbani 11.07%, humanitarian 11.09%, waqf 10.6%, others 0.22%.

In 2016 the online zakat payment application system began to be intensively used by Dompethuafa, this is an innovation carried out by Dompethuafa in the field of zakat payment which has many purposes, in addition to making it easier and also as an introduction to the public to many about Dompethuafa as a modern Amil Zakat Institution and following technological developments. (Adi Kurniawan, Interview: 2020).

Overview of the Dompethuafa Online Zakat Application System.

The first step is to open the Dompethuafa online zakat application donasi.dompethuafa.org. and click "zakat"



The second step will appear the display of "Donation Options" Zakat Mal, Income Zakat, and Nominal to be donated.

The image shows two side-by-side screenshots of the Dompethuafa website. The left screenshot displays the 'Pilihan Donasi' (Donation Choice) form, which includes fields for 'Jenis Donasi' (Donation Type) set to 'Zakat', 'Pengkhurusan donasi' (Donation Exemption) set to 'Zakat Penghasilan', 'Keterangan donasi' (Donation Description) set to '- silahkan pilih -', and 'Jumlah (Rp.)' (Amount in Rp.) set to '50000'. The right screenshot shows the 'Profil Donatur' (Donor Profile) form, which includes fields for 'Sapaan' (Greeting) set to 'Bapak', 'Nama Lengkap' (Full Name) set to 'Muhlisin', 'Email' set to 'muhlisin12@gmail.com', and 'Telepon / HP' (Phone / HP) set to '085412645214'. Below these fields is a note about tax benefits and a section for selecting a payment method.

The third step will appear the Donor profile and after that select the payment method.

The image shows a screenshot of the payment method selection screen. It features a green header with the text 'Silahkan pilih metode pembayaran :'. Below this, there are two tabs: 'Transfer Bank' and 'Online Payment'. Under the 'Online Payment' tab, there are several logos for digital payment methods: LinkAja, DANA, CIMB Clicks, IB Muamalat, Visa, Mastercard, ShopeePay, and OVO. At the bottom of the screen, there is a large orange button labeled 'Donasi Sekarang !' (Donate Now!).

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Final step of payment confirmation

The image shows a screenshot of the final payment confirmation screen. It features a green header with the text 'Selangkah Lagi' (One Step Further). Below this, there is a message: 'Untuk melanjutkan pembayaran, silahkan buka aplikasi Shopee kemudian scan QR Code di bawah ini:' (To continue payment, please open the Shopee app and scan the QR code below). A QR code is displayed in the center. Below the QR code, there is a message: 'Jumlah yang harus dibayar: Rp.50.000' (Amount to be paid: Rp.50.000). Below this, there is a message: 'Transaksi ini berlaku sampai dengan 2020-10-17 11:43:33' (This transaction is valid until 2020-10-17 11:43:33). Below this, there is a message: 'Jika sudah membayar, dapat mengecek status pembayarannya di sini' (If you have paid, you can check the status of your payment here). At the bottom, there is a green button labeled 'Cek Status Transaksi' (Check Transaction Status). Below the button, there is a footer: 'COPYRIGHT © 2020 PORTAL DONASI DOMPETHUAFA'.

From the application data above, the researcher obtained zakat collection data through the online zakat application.

Table 4. Zakat Collection Through Online Application

Year	Total Zakat Income	Number of Upgrades
2016	3.561.000.000	-
2017	4.188.042,839	627.042.839
2018	9.033.547,451	4.845.504.612

Source: Adi Kurniawan: Senior Officer and Data Digital Fundrasing

Based on the data on zakat collection, there has been a significant growth trend, starting from overall zakat collection each year from 2016 to 2018. Moreover, zakat collection through Dompot Dhuafa's online zakat application has also increased each year, with nearly a 100% increase in the percentage from 2017 to 2018. This is a very positive development, as more people are finding it easier to pay zakat through online services.

From the zakat revenue report of Dompot Dhuafa over the three years above, it is evident that after the implementation of the online zakat payment system, the revenue has increased, both in total and specifically from zakat processed through the online zakat application system.

Thus, it can be analyzed that the online zakat application system has had a positive impact, leading to overall growth in zakat revenue and an increase in zakat contributions within the online zakat system at Dompot Dhuafa. This, in turn, has allowed Dompot Dhuafa to grow and spread its benefits even more effectively.

CONCLUSION

From the results of the research above, the following conclusions can be drawn regarding the analysis of zakat growth in Dompot Dhuafa's online zakat application. The conclusion is as follows: With the implementation of Dompot Dhuafa's online zakat payment system, zakat collection has experienced growth, as seen from the data presented earlier. This online system makes it easier for muzakki and donors to pay zakat anytime and anywhere they wish to do so. The online zakat payment system is also an innovative breakthrough in zakat payment, and it has had a positive impact on the growth of zakat at Dompot Dhuafa.

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