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AL-AMWAL

Strategy For Increasing Interest In Muzakki Through Digital Payment Applications: Case Study In Baznas Jombang

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Abstract

Public interest in becoming Muzakki in giving zakat has not increased due to several factors such as a lack of understanding about what digital payments are used, then a lack of socialization regarding the benefits of digital payments for Muzakki. It is necessary for institutions to socialize about digital payments so that it is easier for Muzakki to carry out zakat transactions. The research method used by researchers is descriptive qualitative using the case study method. Based on the findings and results of this article, the author can conclude that the existence of digital payments, which have been implemented by the Jombang National Amil Zakat Agency (BAZNAS), is not widely known by the general public. So the public's interest in becoming Muzakki has increased but not too significantly. Of the many digital payments used by zakat, infaq and shadaqah institutions, many Muzakki choose to transact via banks.

Keywords: Digital Payment, Interest, Muzakki, Zakat

Abstrak

Minat masyarakat untuk menjadi Muzakki dalam berzakat tidak bertambah dikarenakan beberapa faktor seperti kurangnya pemahaman tentang digital payment yang digunakan apa saja, kemudian kurangnya sosialisasi mengenai manfaat digital payment terhadap Muzakki. Perlu bagi lembaga untuk mensosialisasikan tentang digital payment agar Muzakki lebih mudah dalam melakukan transaksi zakat. Metode penelitian yang digunakan oleh peneliti yakni kualitatif deskriptif dengan menggunakan metode studi kasus. Berdasarkan temuan dan hasil dari artikel ini, penulis dapat menyimpulkan bahwa adanya digital payment, yang telah diterapkan oleh lembaga Badan Amil Zakat Nasional (BAZNAS) Jombang, belum banyak diketahui oleh masyarakat secara umum. Sehingga minat masyarakat untuk menjadi Muzakki meningkat tetapi tidak terlalu signifikan. Dari sekian banyaknya digital payment yang digunakan oleh lembaga zakat, infaq, dan shadaqah, banyak Muzakki yang memilih untuk bertransaksi melalui bank.

Kata Kunci: Digital Payment, Minat, Muzakki, Zakat

INTRODUCTION

The age of digital communications has emerged as a significant issue within broader society, particularly within the context of the economic system. Many people and institutions are taking advantage of this sophisticated technology for the benefit of the *Ummah*. One of the cases is the Amil Zakat Institution (LAZ, *Lembaga Amil Zakat*). The digital advancements provide an opportunity to effectively employ it as a platform for conducting transactions, specifically for the purpose of paying zakat at the LAZ.

Numerous individuals have similar sentiments about the advancement of technology. The tendency is seen not just among those belonging to the upper middle class, but also among those within the lower middle class. The development of advanced technology provides several advantages, which extend beyond the education sector to include the economic sector as well. For example, several features are currently in use, including the implementation of the Online Payment System (OPS). The use of this feature is prevalent across a wide range of applications, hence facilitating ease of use for individuals, particularly in the context of transactions. It is not only transactions for shopping but also in charity and zakat activities, which are currently widely used by the LAZ called digital payments (Anurahman & Putri, 2022).

The expansion of this technology has the potential to provide several conveniences and have a positive impact on society, particularly within the economic sector. One of the accesses that can be used is the Online Payment System (OPS), often called digital payment. This platform encompasses a wide range of services, including those dealing with zakat, hence fostering more involvement and interest in the act of becoming a *Muzakki* (individuals who are obliged to pay zakat) in zakat. This access can increase people's interest in paying zakat because, in general, it is easier to pay zakat with digital payments, and people can also easily access knowledge about it. In addition to facilitating the payment of zakat via online payment methods, this approach properly acknowledges and complies with the fundamental tenets of Islam (Rukmana et al., 2023). The following is the development of zakat fund collection that occurred in 2021 and 2022 after the occurrence of the COVID-19 pandemic.

Table 1. Recapitulation of Zakat, Infaq, and Alms Receipt from BAZNAS's Jombang Branch Office in the Year 2021 & 2022

No	Category	2021	2022
1	Zakat Maal Lembaga	2.426.765.925	1.654.410.669
2	Zakat Maal Individu	117.381.262	89.443.061
3	Zakat Fitrah	125.115.000	134.513.500
4	Infaq	4.156.110.168	1.867.058.754
Total		6.825.374.376	3.745.425.984

Source: BAZNAS Jombang Financial Report

Zakat has an important role in the social life of society. The rationale for the implementation of zakat is rooted in its fundamental purpose of facilitating the equitable distribution of wealth, hence fostering economic equality (Hamzah & Kurniawan, 2020). Throughout the years, the development of zakat in Indonesia has been increasingly rapid. The government plays an important role in influencing the community to become *Muzakki* in giving zakat. The issuance of Law No. 23 of 2011 and Presidential Regulation (Inpres, *Instruksi Presiden*) No. 3 of 2014 has established

regulations concerning zakat. These regulations specifically address the optimization of zakat fund collection within various governmental bodies, including ministries/institutions, secretariats general, state institutions, regional governments, state-owned business entities, and regionally owned enterprises. The national LAZ or BAZNAS is responsible for overseeing the implementation of these regulations. In addition to this, it is anticipated that there would be a heightened level of public awareness about the allocation of zakat to BAZNAS, with the expectation of annual increments (Hera, 2019).

Public assessments of the LAZ vary widely. This relates to the perceived and experiential aspects of the community itself. Moreover, what is in the spotlight is the services provided by the LAZ to the community. Having good service can have a positive influence on people's interest in becoming Muzakki in paying zakat at the LAZ. However, when people no longer receive good service, they will be reluctant to become Muzakki at the institutions. This good service also encourages more people to become Muzakki and increases people's awareness of paying zakat (Ishak et al., 2021).

Interest in paying zakat via digital payment can be influenced by several factors, namely income, religiosity, and trust, which have a positive influence on people's intentions, or Muzakki to pay zakat to the LAZ. Public trust in paying zakat to the LAZ is influenced by the integrity of the performance of amil zakat institutions as managers of zakat funds, distribution of assets, administration, supervision, and responsibility for zakat assets. Another factor that influences Muzakki's confidence in their interest in paying via digital payment is the perception of convenience. The perceptions of ease of use, usefulness, and trust have a significant role in shaping the attitudes and behaviors of Muzakki individuals who express a desire to use digital platforms for making zakat donations. Another factor that influences Muzakki's trust is the security (Anggraini & Indrarini, 2022).

Several strategies can be employed to enhance public interest in becoming Muzakki. One such approach involves the establishment of the Zakat Collection Unit (UPZ, *Unit Pengumpul Zakat*) by BAZNAS. It increases Muzakki's satisfaction by building, maintaining, and improving the image of the institution, strengthening relationships with stakeholders, garnering increased support, and also improving transaction services (Nopiardo, 2018).

BAZNAS Branch Office of Jombang, as the LAZ in Jombang Regency, has implemented various things to increase people's interest in becoming Muzakki. This is like paying zakat via an online platform, which is often called digital payment. This is based on the researcher's observations while conducting research at the BAZNAS Branch Office of Jombang. The journal created by this researcher will discuss the strategies they used to increase Muzakki's interest in giving zakat. This research is the same as previous research by Al Athar (2021), which discussed that zakat institutions have made digitalization efforts to collect through two platforms, namely an internal platform and an external platform. For the internal platform, UPZ has digitized the collection service using several facilities, including the UPZ website. Apart from the website, UPZ has also developed an Android-based application to collect zakat funds from Muzakki.

Meanwhile, for external platforms, UPZ collaborates with external platform providers. First, the ride-hailing platform from Indonesia, namely Gojek, through its company unit called Go-Give. BAZNAS, Dompot Dhuafa, and Rumah Zakat have collaborated with the ride-hailing platform to collect zakat funds. Second, another

method that may be used is via the utilization of crowdsourcing. One of the crowdfunding sites used within the context of fundraising is Kitabisa.com. Third, BAZNAS, as the coordinating institution for Zakat Management Organization (OPZ, *Organisasi Pengelola Zakat*), formed ZakatHub, a BAZNAS program for non-LAZ institutions and BAZNAS at the provincial and city/district level so that they can open an online zakat fundraising page in Kitabisa. Transactions using e-wallets or digital wallets have become a trend in society for carrying out various transactions. It is estimated that in the not-too-distant future, Indonesia will move towards a cashless society where transactions will be carried out non-cash. So, OPZ has collaborated with e-wallet platforms to provide non-cash zakat payment facilities, such as Gopay, LinkAja, and OVO, in accepting zakat and *infaq* payments (Athar, 2021).

LITERATURE REVIEW

In this research, the researcher focuses on the efforts or strategies carried out by the BAZNAS Branch Office of Jombang, hereinafter called BAZNAS Jombang, to increase interest in Muzakki using digital payment. Thus, the majority of discussion in this research focuses on digital payment, a tool or platform for carrying out zakat transactions to increase interest in Muzakki. The importance of this research is so that the general public knows that the Baznas Jombang has added an online platform as a tool for easy transactions. It is hoped that this research will also provide additional information for readers. Furthermore, it serves as a source of motivation for individuals to become Muzakki, encouraging them to fulfill their obligation of paying zakat. Consequently, Muzakki, who contributed their zakat to the BAZNAS Jombang, will see a notable improvement in their overall experience.

Zakat is a mandatory financial contribution from wealthy members of society to support those in need, therefore serving as a means to help, assist, and uplift them, particularly the impoverished, towards a more improved and prosperous existence, enabling them to fulfill their societal obligations and engage in worship, to the deity known as Allah the Almighty (Elman, 2015).

Meanwhile, zakat, *infaq*, and alms are concepts in Islam that teach that sharing with others can create justice and reduce poverty. Meanwhile, wealth is a mandate from Allah the Almighty. Allah the Almighty also ordered us as His creatures to separate some *Mustahiq* (the recipient of zakat donations) assets, so we should obey God's command as servants. In truth, inside our assets lie the rights of others (Hidayat, 2020).

Interest is a psychological inclination inside individuals towards a certain subject or activity that emerges within the context of society. However, the objects of their interest might potentially have significance for them. Moreover, it can also be felt and can be experienced in real life. The community can encourage other people to feel and experience the benefits or form an influence on other people so it can shape their interests. Thus, this will affect increasing public interest (Kurnia et al., 2020).

Muzakki is a Muslim or Muslim community or business entity that must pay zakat. It is distributed to institutions such as BAZNAS or LAZ. BAZNAS, often known as the national LAZ, is an institution that manages zakat nationally. Meanwhile, LAZ is an institution formed by the community that has the task of assisting in the collection, distribution, and utilization of zakat (Dirjen Bimas Islam Kemenag RI, 2013)

The management of zakat, *infaq*, and alms monies refers to the strategic planning and oversight of actions involved in collecting, distributing, and using these funds. Zakat *amil* groups carry out this responsibility. Many integral components are

inseparable from the administration of zakat, including the Muzakki (the giver of zakat) and the assets that are eligible for zakat, the Mustahiq (the recipient of zakat donations), and the Amil (the administrator of zakat) (Alfiani & Nasrulloh, 2022).

Management of Zakat by a zakat management institution, especially one that has formal legal powers, will have several advantages, including ensuring certainty and discipline of zakat payers, maintaining feelings of inferiority among zakat Mustahiq when faced directly with receiving zakat from Muzakki, achieving efficiency and effectiveness, as well as appropriate targets in the use of zakat assets according to the existing priority scale in a place, showing Islamic principles in the spirit of Islamic governance. If zakat is handed over directly from the Muzakki to the Mustahiq, even though according to Sharia law, it is valid, apart from ignoring the things mentioned above, the wisdom and function of zakat, especially those related to the welfare of the people, will be difficult to realize (Wiradifa & Saharuddin, 2018).

BAZNAS is a LAZ or institution that manages zakat nationally. This is different from LAZ, which is a zakat management institution whose formation is carried out by the community. Also, the implementation of zakat management must be supervised by the government, carried out by neat and orderly officers, and the collection must be from people who are obliged to pay zakat and then given to people who are entitled to receive zakat (Lubis et al., 2018).

METHOD

The method used by researchers is a qualitative research method, using field research. Collecting related journals as reference media and then collecting data from related institutions, namely the BAZNAS Jombang, one of the Zakat fund-collecting institutions in Jombang. The present study employs a descriptive qualitative research design, specifically focusing on the collection of data that describes an event and its associated factors. This research also uses primary data and secondary data, namely by obtaining data from the field directly using data collection methods through observation and interviews. Furthermore, the researchers conducted firsthand observations for a duration of around five months. This is supporting evidence from the data obtained by researchers. With the data and results from interviews conducted with employees of the BAZNAS Jombang, researchers processed and described the results of the interviews. The researcher then looked at the review of several journals listed below as a reference in the description. The researcher's focus is on whether or not people are becoming Muzakki in paying zakat, one of which is by using digital payments as a tool to attract interest from the public.

RESULT AND DISCUSSION

Receipt of ZIS from BAZNAS Jombang

Based on data from the Indonesian Ministry of Home Affairs (Kemendagri RI), at the end of 2022, there will be around 277.75 million Indonesian residents. Of this number, around IDR241.7 million Indonesians embrace Islam. Based on the data provided by the Regional Branch of the Indonesian Ministry of Religious Affairs (Kemenag RI) in Jombang, the monthly potential of Zakat, Infaq, and Sadaqah (ZIS) amounts to IDR561,943,512 in Jombang. On a yearly basis, this potential reaches IDR6,743,322,145. Seeing that the majority of the population in Indonesia is Muslim, ZIS in Indonesia has a high potential for development. Of course, Islam has rules for

improving welfare in Indonesia by implementing effective and efficient zakat management (Sakti & Fahrullah, 2022).

Islam provides rules on how to find good wealth and recommends giving wealth to people in need. ZIS is predicted to be one of the answers to alleviating problems in society, such as alleviating poverty, developing businesses, and opening up new job opportunities. In Islamic teachings, one of His commandments is to pay ZIS. The order to pay zakat is also written inside Q.S At-Taubah: 103, "Take zakat from their wealth (to) purify and cleanse them, and pray for them because indeed your prayer is peace for them. Allah is All-Hearing and All-Knowing" (Kemenag, 2022).

Tabel 2 Recapitulation of ZIS Receipt in the Year 2021 & 2022

No	Category	2021	2022
1	Zakat Maal Lembaga	2.426.765.925	1.654.410.669
2	Zakat Maal Individu	117.381.262	89.443.061
3	Zakat Fitrah	125.115.000	134.513.500
4	Infaq	4.156.110.168	1.867.058.754
Total		6.825.374.376	3.745.425.984

Source: BAZNAS Jombang Financial Report

From the results of the recapitulation of annual data on the BAZNAS Jombang's ZIS receipts above, we can conclude that their ZIS receipts have decreased. In 2021, the institutional zakat maal received by BAZNAS Jombang was IDR2,426,765,925. Then, in 2022, it decreased to IDR1,654,410,669. In this data, it is recorded that the BAZNAS Jombang's receipt of institutional zakat maal in 2022 decreased by IDR772,355,256 compared to the receipt of institutional zakat maal in 2021. Likewise, individual zakat maal receipts also decreased by IDR27,938,201. In 2021, the individual zakat maal received by BAZNAS Jombang was 117,381,262, but in 2022, BAZNAS Jombang received individual zakat maal amounting to 89,443,061. Likewise, the receipt of BAZNAS Jombang infaq funds decreased by IDR2,289,051,414. There was a difference from the acquisition of zakat fitrah funds, which increased from 2021 to IDR125,115,000; in 2022, it was IDR1,867,058,754.

The decrease in funds that occurred at the BAZNAS Jombang was because, in 2021, the remaining revenue funds from 2020 were transferred; thus, ZIS funds in 2021 experienced a significant increase, whereas, in 2021, the remaining funds were transferred to 2020. The surplus funds in the following year resulted from the limited activity in 2020, leading to a cash transfer. In addition to the aforementioned rationale, it is noteworthy that the BAZNAS Jombang had a change in leadership in 2020. Consequently, the disbursement of the ZIS funds, which remained incomplete throughout the tenure of the previous leadership, was deferred until 2021, coinciding with the commencement of the new leadership term.

Strategy to Increase Public Interest in Becoming Muzakki

BAZNAS Jombang has used many strategies to enhance the number of Muzakki participants in zakat and facilitate community members in becoming Muzakki, such as the formation of a UPZ. BAZNAS Jombang collaborates with UPZs in sub-districts and schools. This aims to be able to coordinate people who want to give Zakat at BAZNAS Jombang. The purpose of establishing UPZ is to make it easier to collect zakat, both for institutions to reach Muzakki and for Muzakki to pay zakat. With the establishment of

this UPZ, it can reach people who have not yet become Muzakki so they can become Muzakki. Then, it is no less important for BAZNAS Jombang to socialize the importance of zakat.

Another step implemented by BAZNAS Jombang is holding outreach about zakat to the community, both directly and indirectly. The socialization is usually carried out directly by BAZNAS Jombang in collaboration with regional institutions. For example, there are usually regional institutions that invite representatives from BAZNAS Jombang to provide material related to zakat. It is hoped that this will increase people's interest in becoming Muzakki in zakat. Indirect outreach is usually carried out by distributing brochures or pamphlets on social media. In the context of greeting the month of Ramadhan, BAZNAS Jombang actively engaged in collaborative efforts with LAZ in the Jombang Regency via their joint participation in the Car-Free Day (CFD) event. At the event, BAZNAS Jombang distributed brochures to the public, this was a form of promotion and introduction to the Zakat amil bodies in Jombang, along with the importance of zakat.

BAZNAS Jombang is also trying to increase the satisfaction of Muzakki, who receive zakat at this institution by providing the best service. Not only will the Muzakki not be disappointed, but if the Muzakki feels comfortable, it will also affect the value of the donation or zakat issued to the Zakat amil institution. Furthermore, with this trust, Muzakki can dominate his funds over and over again. It is hoped that the comfortable Muzakki can have a positive impact on the surrounding community so that many people also want to give zakat to the zakat mail agency. Information about the satisfaction made by the Muzakki will automatically have a positive impact on the BAZNAS Jombang.

Improving the image of the institution is a step taken by BAZNAS Jombang to attract people's interest in becoming Muzakki. With a good image of the institution, the public can also assess the positive things about the institution. However, when an institution's image is bad in the eyes of the public, it will affect people's income and interest in giving zakat to that institution. For this reason, the image of the institution determines the potential interest of the public in giving zakat.

BAZNAS Jombang also seeks to build and increase relationships and supporters. The number of relationships or supporters of the Amil Zakat institution also determines the performance of the institution. When the performance displayed by the institution is good, many will build relationships with the institution. So it is with this aim that BAZNAS Jombang wants to increase relations and supporters, not only from cities, but BAZNAS Jombang also wants to reach those in remote villages. Not only is the income of funds from various corners affordable, but the distribution of zakat funds is also equitable. BAZNAS Jombang implemented this with the Ramadhan Gift distribution program for Yatim Dhuafa during Ramadhan 1444 H. BAZNAS Jombang collaborates with many relations to reach out so that the distribution of Ramadhan Gifts for Yatim Dhuafa is not only carried out in Jombang City but also remote villages.

In addition, BAZNAS Jombang offers supplementary transaction services of equal significance. The inclusion of transaction services entails the incorporation of a publicly accessible network, hence mitigating any challenges individuals may have while engaging in financial transactions. BAZNAS Jombang has been using digital payment services since 2022. It is hoped that many people can access services from BAZNAS Jombang even without coming directly to the institution. There are several services, namely via bank transfer, QRIS, Link Aja, OOVO, Dana, Permata, and Mandiri bill.

Not only Jombang residents can pay Zakat at BAZNAS Jombang, but people from outside Jombang are also allowed to pay zakat with this digital payment. In 2022, income reporting on digital payments will not be properly recorded. However, in 2023, we will be able to record properly. Researchers learned this from the results of an interview with one of the employees from BAZNAS Jombang who handles digital payments (Nopiardo, 2018).

Digital Payment as a Medium to Increase Interest in Muzakki

Currently, giving zakat to the people of Jombang is made easier by the existence of digital payment, namely as an online transfer tool for paying zakat. The establishment of a local institution for zakat payment in Jombang has garnered significant attention and interest from the local community since it eliminates the need for them to travel long distances to fulfill their zakat obligations. BAZNAS Jombang has adopted several digital payment methods to facilitate the collection of online zakat receipts, which include:

1) Transfer Via Bank

BAZNAS Jombang opens up opportunities for Muzakki to give zakat, not just come to the institution directly. However, Muzakki can also transfer to the BAZNAS Jombang bank. Several banks act as transfer tools for Muzakki to pay zakat to BAZNAS Jombang.

Via transfer, BAZNAS Jombang uses a particular zakat account, namely BNI Zakat BAZNAS Jombang and BRI Zakat BAZNAS Jombang. The Jombang BAZNAS zakat account is specifically for Muzakki, who want to give zakat via transfer without coming directly to the institution. Muzakki considers this because it is time-efficient and also more practical. This Zakat account is certainly different from other accounts used by BAZNAS Jombang for transactions.

2) Q-RIS Link Aja

Another platform used by BAZNAS Jombang to accommodate zakat funds from Muzakki is Q-RIS. The use of Q-RIS technology will facilitate the process of Zakat payment for Muzakki individuals. The reason for this is that Muzakki can view the information from their residence remotely, eliminating the need to visit the relevant institution physically. The Q-RIS system may be accessible via the official website of BAZNAS Jombang. Users are required to scan the QR code provided on the website in order to use the Q-RIS system. The use of the Q-RIS platform facilitates Muzakki in conducting transactions with convenience and enhanced security measures.

Picture.1 Platform Q-RIS BAZNAS Jombang



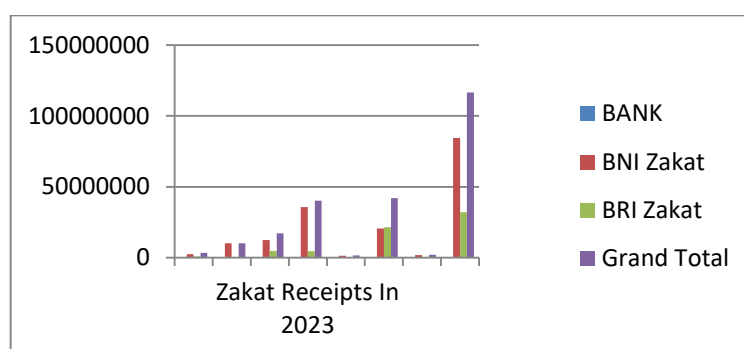
Source: <https://BAZNASjombang.id/rekening/>, accessed on September 21, 2023

BAZNAS Jombang does not only use banks as a service to Muzakki for transactions. There is QRIS, which is also a solution for Muzakki in transactions. BAZNAS Jombang implemented measures to facilitate the payment of zakat for Muzakki individuals. Picture 1 above is a scan of the QRIS Link Aja code used by BAZNAS Jombang to receive zakat and infaq funds from transactions carried out by Muzakki who give zakat or infaq to BAZNAS Jombang. Currently, QRIS Link Aja BAZNAS Jombang is still in the repair stage. So people cannot transfer zakat using QRIS Link Aja.

Income through the Digital Payment Feature in January – July 2023

In 2023, BAZNAS Jombang recorded income via transfers which occurred from January to July with the following details:

Table 3. Zakat Receipts in 2023

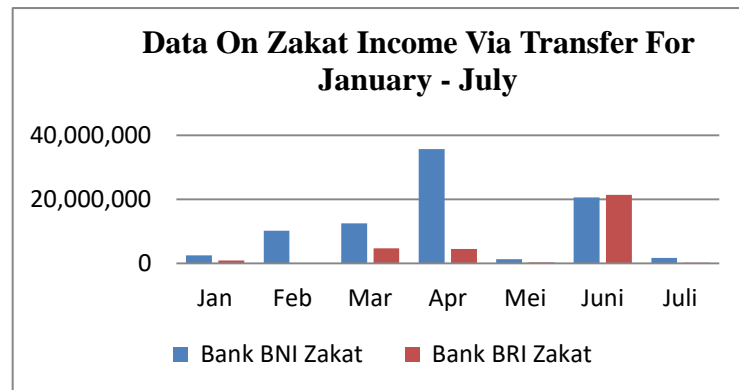


Source: BAZNAS Jombang

In 2023, BAZNAS Jombang recorded zakat income, both zakat maal and zakat fitrah, which was carried out in the month of Ramadan 1444 H. It was recorded that IDR116,499,467 had been collected as of July 2023. The biggest income occurs in April and June. In April, BAZNAS Jombang received income via BNI bank transfer amounting to IDR35,683,607 from Muzakki, namely for giving zakat fitrah and also for zakat maal. Also, BAZNAS Jombang received zakat from Muzakki via a BRI bank transfer of IDR4,543,000. BAZNAS Jombang then distributed the funds by implementing the main program in the month of Ramadhan, namely Ramadhan Gifts for the Yatim and Dhuafa.

BAZNAS Jombang is collaborating with sub-district UPZs and schools to make the distribution of Ramadhan Gifts for the Orphans and Dhuafa a success. The highest total occurred in June because BAZNAS Jombang also received zakat via bank transfer, which was quite high to be used at the BAZNAS's *Eid al-Adha* Event. In this transfer, BAZNAS Jombang, in the middle of the year, recorded around IDR116,499,467 obtained from BNI Zakat Bank transfer amounting to IDR84,471,467 and also via BRI Zakat Bank transfer amounting to IDR32,028,000.

Picture 2 Chart of Zakat Receipts for January - July

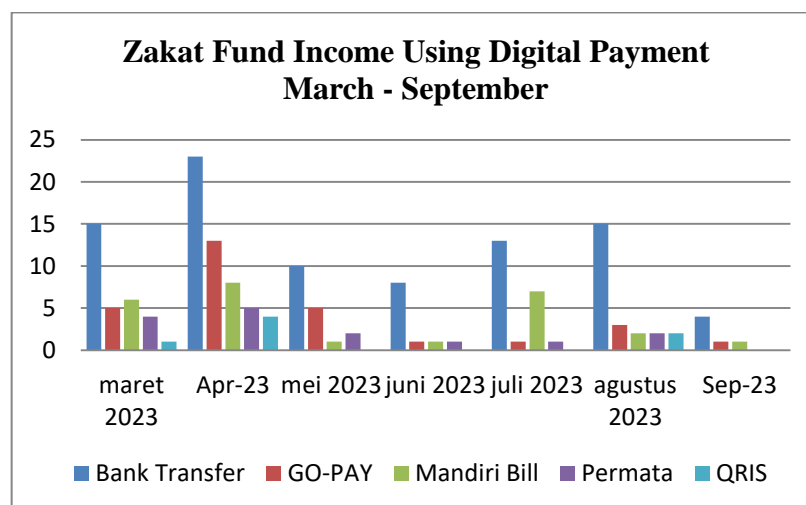


Source: Primary Data Processed By Researchers

There are several features used by BAZNAS Jombang apart from using via transfer and QRIS Link Aja. According to the researcher's interview with one of the employees who handle digital payments, Iin Nuraini (personal interview, September 8, 2023), "BAZNAS Jombang also has other transaction applications, namely Go-Pay, Mandiri Bill, Gems. This is expected to support Muzakki's needs in transactions. Digital payment also has many advantages, namely that it can be accessed from outside the city. Furthermore, this is proven by the large number of Muzakki who give zakat from outside the city using digital payments."

Iin Nuraini (personal interview, September 8, 2023) also explained, "There are shortcomings that occur when using digital payments, namely that there is a minimum amount transferred so that some people have a perception that can reduce people's interest in giving zakat. Moreover, another drawback is that when you enter the recap period, you have to share tasks with others so you do not get overwhelmed. "This is because transactions carried out in several applications do not go directly to SIMBA BAZNAS, unlike BAZNAS Indonesia, where when there is a transaction, it is automatically registered in SIMBA BAZNAS" (Iin Nuraini, personal interview, September 8, 2023).

Picture 3 Diagram of Zakat Income via Digital Payment



Source: Primary Data Processed by Researchers

Based on primary data analyzed by researchers, it has been determined that the revenue generated from zakat funds through digital payment methods, specifically bank transfers, accounts for 53% of the total. Among the various platforms available, it has been observed that the highest proportion of transfers from Muzakki is directed towards the bank transfer option, with a percentage of 53%. Following this, GoPay receives 18% of the transfers, while the digital payment platform offered by Mandiri Bank captures 16% of the transfers. Additionally, the Permata Bank's platform receives 9% of the transfers, whereas the Q-RIS platform is accessed the least by Muzakki, accounting for only 4% of the transfers.

From the diagram above, we can conclude that many people have started using digital payments as a tool for making zakat transactions. This is in line with the experience of researchers who have carried out an internship period of approximately 5 months at BAZNAS Jombang. During the internship period, only a few Muzakki came to pay zakat directly to BAZNAS Jombang. The rest are many Muzakki who carry out transactions via Digital Payment.

However, we can analyze that of the many transaction tools available at BAZNAS Jombang, the most frequently used is Bank Transfer. Furthermore, there was a notable rise in the number of Muzakki in April, especially during the holy month of Ramadan. This increase may be attributed to the fact that individuals not only fulfilled their obligation of paying zakat maal, but also contributed towards zakat fitrah. In April, there was a notable increase in the revenue generated from zakat funds contributed by Muzakki individuals.

CONCLUSION

The conclusion that researchers can draw is from several strategies carried out by BAZNAS Jombang to attract the interest of the Jombang people to become Muzakki in paying zakat. The most influential is the strategy of using digital payment as an online zakat service. Digital payment can actually speed up transactions, be time efficient, and reach people even outside the city. The enhanced convenience associated with this feature may potentially generate more interest among the broader community in becoming Muzakki, hence encouraging greater participation in the payment of zakat. According to the diagram provided in the discussion, it can be seen that among the many methods of digital payments used by BAZNAS Jombang, bank transfer emerges as the most favored method among the residents of Jombang.

From the data presented in the discussion, it can be concluded that with the use of digital payment, public interest in giving zakat has increased, and the spike occurred in April, which was recorded as a major BAZNAS Jombang event, especially in the Ramadhan Gift program for Yatim and Dhuafa. Digital payments are currently one of the factors that encourage Jombang people to pay zakat. This is because the ease of transactions means that people are no longer lazy in paying zakat. Based on the researcher's observations conducted during an internship at BAZNAS Jombang. A limited number of individuals choose to make direct payments of zakat to the institution. Muzakki is required to make online payments using digital payment methods, as facilitated by BAZNAS Jombang. This initiative is further reinforced by the use of graphic data to track Zakat revenue using digital payment channels. The data illustrates the monthly growth in revenue facilitated by the Digital Payment platform.

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