

## Muzaki's Behavior towards The Use of Digital Platforms in Zakat Management in South Kalimantan Sociological Perspective of Law

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### *ABSTRACT*

*During the Covid-19 pandemic, zakat played an essential role in dealing with risks due to the pandemic. These conditions have led to the development of zakat collection patterns using technology or digital platforms. But, the acquisition of collecting zakat funds through digital platforms in South Kalimantan is experiencing a slowdown. It is still far from the existing potential, so it becomes a problem how the people of South Kalimantan respond to this. This study aims to analyze the perceptions, knowledge, and role of muzaki in reactualizing zakat management through digital platforms. This is empirical research in which the data were obtained through interviews. Respondents who participated included academics, muzaki, and Zakat Management Organizations (BAZNAS and LAZNAS) staff in South Kalimantan. The results of the interviews that have been converted into transcripts are then processed using a qualitative approach with the Coding process with the help of Atlas.ti version 8 software. The results of the analysis using the ATLAS.ti application consists of three things, namely perception, knowledge, and reactualization. Muzaki's perception is divided into positive, negative, and floating perceptions. Muzaki's knowledge of digitizing zakat is obtained through digital media, BAZNAS services, print media, government campaigns, banking, self-initiative, family and friends, scholars, and digital literacy. Then the actualization carried out by muzakki includes their participation in explaining how to pay zakat at BAZNAS, disseminating information about BAZNAS institutions, and inviting other people to give zakat.*

**Keywords:** *Muzakis' Behavior, Digital Platform, Zakat Management*

## INTRODUCTION

The potential for collecting zakat in Indonesia is enormous, based on Zakat Mapping Potential Indicator (IPPZ) data. In 2019 the potential for zakat in Indonesia will reach IDR 233.8 trillion (Baznas, 2021). However, realizing growth in collecting zakat funds in Indonesia is still far from its potential (Ninglasari, 2021; Putra, 2021; Zulfikar Hasan & Kamiluddin, 2021). These conditions have led to developments in the collection pattern of zakat using technology or digital platforms. These changes allow zakat institutions to adapt to changing times from digital technology. Then this change was also emphasized during the Covid-19 pandemic, which began to enter Indonesia in early 2020.

During the Covid-19 pandemic, zakat played an important role in overcoming the risks caused by the pandemic. Using zakat can effectively reduce the expenses associated with addressing the consequences of Covid-19, particularly in fulfilling the essential requirements of impacted populations, particularly those economically disadvantaged (Ninglasari & Muhammad, 2021). During the Covid-19 pandemic, making

online zakat payments proved immensely beneficial for the community. This approach aligns with the Minister of Religion's directive, emphasizing the importance of adhering to health protocols while fulfilling zakat obligations (Yulianti, 2021).

Based on the Circular of the Minister of Religion Number 6 of 2020, one of the contents was to socialize payments and provide zakat collection services through banking service transfers or digitalization. In addition to risk factors, digitalization in zakat management can also increase zakat fundraising (Herman, 2019; Maulana & Syam, 2019; Profatilov et al., 2015; Soeharjoto et al., 2019; Swandaru, 2019). However, not all Muslims can pay zakat digitally because less than 235 million Muslims in Indonesia live in rural areas and do not have financial access to online banking. This number covers 44 percent of the total population (Fauzia, 2020).

Particularly in South Kalimantan, initially, the collection of ZIS funds continued to increase but then stagnated in the last two years. With this situation, it is necessary to study whether the management of zakat through

digital platforms is relevant to the current conditions of society in South Kalimantan. This change is also a concern for some people because it still leaves issues of the formality of religious law. Moreover, through digital technology platforms, zakat has not been adequately regulated. Digital zakat must comply with various Sharia provisions and principles.

Some of the problems discussed in the background indicate social changes related to the digitalization of Zakat management. This study examines several problems and theories of zakat management through digital platforms from a technical and social perspective. Based on these problems, this study discusses the factors that influence the lack of growth in collecting zakat funds through digital platforms and possible solutions for the National Amil Zakat Agency (BAZNAS) and LAZNAS. This research offers novelty in zakat development research regarding the best alternative solutions to the above problems. Therefore, it is necessary to study how muzakki accepts this zakat digitization innovation. This study also aims to analyze the digitalization of zakat in sociological studies, especially muzakki, who still uses the traditional system.

## DATA AND METHODOLOGY

The methodology in this study uses a qualitative approach. Data was collected by interviewing muzakki in 13 districts of South Kalimantan, either modern muzakki or traditional muzakki. The discussion was recorded and then manually Transcribed. The results of the interviews that have been converted into transcripts are then processed using a qualitative approach with the Coding process with the help of Atlas.ti software version 8.

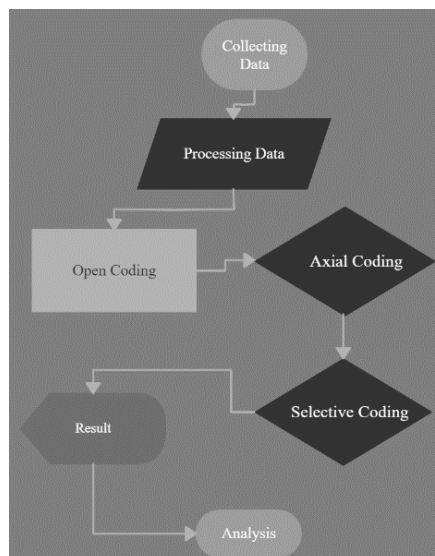


Figure 1. Method Analysis

There are three coding techniques, open coding, axial coding, and selective coding. The *open coding* process identifies concepts whose features and dimensions are found in the data. Such statements from muzakki are

identified into categories. *Axial coding* is the process of relating categories to subcategories called “axial” because the encoding occurs around a category as an axis and thus relates the categories at the trait and dimensional level. *Selective coding* is the categories obtained during Open coding, and Axial coding is systematically integrated to form a larger schema, which is the main category. Selective coding procedure is very similar to Axial coding, except for the level of aggregation where Axial coding categories are linked to subcategories. In contrast, in Selective coding, there is integration between core categories and categories to find the meaning of each category (Scales, 2013). The thematic analysis involves the identification of patterns and themes by analyzing codes and categorizing information derived from transcriptions or narratives (Bryman, 2012; Fereday & Muir-Cochrane, 2006).

To analyze the research objectives, a legal sociology approach was taken. The sociological approach aims to analyze the influence of changes and developments in society on the development and thought of Islamic law as proposed by M. Atho Mudzhar and Zainuddin

Ali (Ali, 2007) in the sociological theory of Islamic law (Mudzhar, 1999). Contemporary religious studies and Islamic studies (dirasat Islamiyyah) require multidisciplinary, interdisciplinary and transdisciplinary approaches (Abdullah, 2020). The sociological approach restores the centrality of social scientific approaches, using both qualitative and quantitative research methods, to investigate the impact of law on behavior, and the key role played by ideological factors, including public policy. (Salter & Salter, 2007).

## RESULT AND DISCUSSION

In general, the perception of muzaki related to cash payments can be done because of the distance, habits and convenience felt by muzaki. However, there are also negative perceptions of the practice and management of zakat through digital platforms as conveyed by Ahmad Zaini Noor, ASN in Tanah Laut. Here's what he said;

*"If some of my family (pay zakat) to the bank, some pass through the mosque and some divide themselves, the average divides themselves because the perception is that going to BAZNAS, according to*

*neighbors in the neighborhood, it is not necessarily a return to their neighborhood (muzaki) while we see for ourselves that there are neighbors who are entitled to receive zakat, while to BAZNAS it is not necessarily detected and divided".<sup>1</sup>*

The results of this study also found something unique related to the study of the sociology of law, where there are informants who have the perception that by using digital platforms in paying zakat, there will be one element that is not fulfilled, namely the contract in paying and receiving zakat. According to the point of view of sharia provisions, zakat contracts are not a problem, but the response of some people to digitalization is not easily accepted by some muzakis, especially regarding the acceptance of sharia law juxtaposed with zakat. Some of the responses of informants and their perceptions regarding the trust in zakat management through digital platforms can be developed as follows:

Dra. Hj Marwiyah Zumry, a businessman of Hajj & Umrah Travel Agency in Banjarmasin said; *"The party that allows (zakat through) the transfer is*

*BAZNAS, BAZNAS which uses the system. So, logically, if BAZNAS does that."*

The same thing was also developed by another informant, Devi Lesmana, a minimarket entrepreneur from Amuntai. Regarding his perception of the ability to use digital platforms in the practice and management of zakat with the aim of convenience, the informant said; *"According to my understanding, it's okay. Actually, it depends on our intentions. We don't have to meet to contract first, we don't have to (meet) when we pay the zakat properly. However, paying directly (to BAZNAS) makes it easier for us to actually (calculate) how much money we have to spend. The calculations that we have calculated, we separate first from our money (personal money) and it is already in the form of cash already"*

Another informant, Nanang Mulkani, a civil servant at the PMPTSP Office of Tabalong Regency argued that the use of digital platforms is only a tool used for convenience. The informant said; *"(Digital Platform) is only a tool, but in principle, the intention is to give zakat with the right intention with halal property, I think there is no problem, in fact, it is good that*

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<sup>1</sup> Akhmad Zaini Noor, Head of BPKAD Tanah Laut Expenditure and Financing, Interview, July 21, 2021

*the zakat muzaki have other options whether he comes directly (to BAZNAS) or (through) transfers. I think it's just a tool, obviously it will make it easier also because people have a choice, not even if physical comes. Well, maybe the contract is done digitally, assuming it's just living through WA. We are in an age that makes it easier for humans with digitalization, that's my perception... it's just technical."*

Several other informants also stated things that were not much different as conveyed by Adi Lesmana, an Electronic Businessman from the cage, Liana Lutfiati, S.Ak, a civil servant in Tanah Laut, and Muhammad Nuryadin Efendi, a civil servant in Kotabaru. Then the digitization of other informants stated that the practice and management of zakat must have adjusted government regulations adapted to Islamic law. Here is the informant's statement on the matter;

*"The laws and regulations have been issued by the government, zakat management agencies / institutions can adjust the applicable rules, and are adjusted to Islamic teachings. Islamic principles are clear, every Muslim issues zakat, an*

*Islamic distribution forum (nature) facilitates understanding and ease of transactions".*

In addition to the government, respondents also believe in the ulama who occupy positions in BAZNAS, that the practice and management of zakat through digital platforms must have been through the supervision of these scholars, as the following informants view;

*"I, as a layman in the field of contemporary muamalah fiqh, believe and follow religious figures who advocate paying zakat by transfer. In addition, the BAZNAS management itself (held by) religious leaders, so the assumption is that they understand the law of permissibility, so inviting others to pay zakat via transfer and in my opinion personally paying zakat via cash or transfer is just a matter of way." In line with the opinion of Woro Triwening Renggani, SP, MSi., a civil servant of KPPN Pelaihari, gave an opinion regarding the supervision of scholars on zakat digitalization as follows;*

*"I am sure that God willing, (digital platform) there is no problem because it is indeed the channel provided by BAZNAS, so I already feel sure that it is indeed a good way and the right way and allowed and in my*

*opinion there is no problem, even when (paying zakat) through the ustadz in the Islamic boarding school that I once channeled the ustad also received a transfer so there was no problem."*

The role of scholars in the use of digital platforms was also conveyed by Rizal Fuady, M.Pd, a teacher in Martapura. He said; *"I once saw on the Youtube platform, an Ustadz discussing the permissibility of paying zakat through transfers. In my personal opinion, it's okay as long as it's in accordance with the budget (i.e.) 2.5% of our income."*

The relationship with BAZNAS officials agrees with the statement of Sukma Widhiningtyas, a civil servant in Banjarbaru. He stated; *"As long as I can get in touch with the BAZNAS people, I think it's appropriate. because therein lies the contract."* Then other informants also related to the Covid-19 pandemic, where the practice and management of zakat through digital platforms is a solution, the informant said the following view; *"... So it's time indeed in the digital era we have penetrated the boundaries that technology is like that, don't lose to other digital platforms, people just want to borrow money using digital (now)..... Especially*

*zakat, which for some people still considers it not mandatory or not mandatory, so if I think it is right now... Especially during a pandemic, during this pandemic (digital platforms) are a solution, so the solution is if (Muzaki) does not want to meet face to face or does not want to meet together or wants to keep his distance."*

In addition, zakat management through digital platforms is a form of following the times according to Kamarul Hidayat (Entrepreneur and Civil Servant in Amuntai). Amransyah, a businessman in Tapin also said the relationship between brochures and the role of ulama where the opinion of scholars who state zakat through transfer is allowed is an implementation of legal effectiveness (Soekanto, 1988), as the following informant stated;

*"From the lectures of the Ustadz or teacher in the recitation it is mentioned that the important thing is his intention and from the brochures of the zakat institution (also mentioned) can give zakat via transfer, so I believe the obligation to issue zakat via transfer is nothing wrong."* On the other hand, the problem with the zakat contract Domi Hidayat, a civil servant in Balangan,

stated that the contract in zakat does not need to be face-to-face, meaning it can be done through digital platforms, following the views of informants; "... Because it is a digital age like this, as long as we know the account number is not a problem, through barcodes can also be done. I personally understand the concept of *ijab qobul* it can be orally can be in writing, and orally it does not have to be with sentences I submit, and *ajwaban* I accept, It doesn't have to be that way... If I have *ijab qubol* (in advance), so payment of transfer, ATM machine, I have never tried using that barcode, for me it is complicated and maybe for others it is easy. So, in principle, *ijab qubol* does not have to be face-to-face."

Agreeing with the informant, KH. Ahmad Care, Lc. M.Pd, Head of Azzikra Islamic Boarding School, according to him, meeting face to face when the contract is not a condition of paying zakat, following his opinion; "*Zakat through transfer there are also those who ask (me) how the law is, don't we meet and there is no contract, now after I study it turns out that it is not a condition in terms of contract... Paying zakat depends on the intention of the person issuing zakat, so BAZNAS, both central and regional BAZNAS,*

*or provinces, practice like that to make it easier for people to issue zakat, I think there is no problem."*

Actually, the contract can also be done through the practice and management of zakat through digital platforms by providing proof of transfer to BAZNAS and BAZNAS providing proof of receipt of Zakat to muzaki, according to informant Abdurahman, a civil servant at the Kandangan Cooperative Office, including the contract, as he stated as follows; "... make proof of transfer I send via WA message, later the proof (receive) is sent again (by BAZNAS), it is included in the term contract... If the problem is the method, we follow the most important era, the calculation of zakat is appropriate."

But contrary to the opinion of dr. Arif Kun Muhandis, a doctor in Kandangan, according to him, the receipt from BAZNAS is not too important, it is not given nor is it a problem. In addition, the contract can also be implemented in other forms such as filling out forms, this perception was conveyed by the informant Mr. Drs. Abdul Latif, a civil servant in Tanah Bumbu, along with his statement; "*Because to make it easier for (the digital platform) to*



*coordinate it, actually the contract can be based on the form that is circulated when (registration) is ready to issue professional zakat."*

Then the account used by BAZNAS also has an influence on the perception of muzaki, as stated by Yulistin, a BUMN employee in Banjarmasin, explained as follows;

*"(The digital platform) does not reduce the meaning of zakat itself. Because in BAZNAS there is also (already) a distinction between zakat accounts and infak, alms and other accounts. As long as it was originally intended first (for) what (by muzaki)."*

The trust factor in institutions is one of the factors that influence the perception of zakat practices and management through digital platforms. This expression is illustrated from the expression of the informant, Mrs. Alfisyah Rachmi, SH., an advocate in South Kalimantan, she said;

*"Because I already know the history of BAZNAS, an agency whose history I have known for a long time... so I just believe that (with the BAZNAS digital platform) and I am not a complicated person, if there is something easier why should I think about difficult things."*

Another expression related to intention, where the intention in zakat can be done at home but after the transfer still the settlement at the BAZNAS office or before the telephone transfer first, unless it is a very long distance. The following is the expression of informant H.M Arwani Hanief, S.Pd, a trader in Kandangan, as follows; *"... After the transfer, I have to come back to the office or if for example before the transfer on the phone first that I issue zakat like this... but it is better to come to BAZNAS for a while unless far away for example domicile in Jakarta."* This also agrees with the expression of Hidayatullah, an entrepreneur from Balangan and Ati Mardiati, a civil servant in Balangan, according to the informant that intention can be done in the heart according to the views of several schools, following the expression;

*"Many schools regulate contracts and I take the intention in my heart without being recited. So I'm not really sure how-to (related to the contract)"... I just intend to be alone."*

This is in line with the opinion of Rochman Syamsudin, owner of a restaurant in Amuntai, H. akhmadi, S. Ag., a civil servant in Barabai and Lazuardi Imani, a businessman

from Balangan, the intention can be intended in the heart but should also convey the intention to the amil by telephone or short message. The convenience factor according to Isna Hartaty, a civil servant of the Education Office, is that digital platforms do not take up busy muzaki time. Here's what he said;

*"Yes, it doesn't matter (digital platforms), transfers make it easier for those who are far away, not taking up their busy time."*

The perception of flexibility in the use of contracts in digitizing zakat is in accordance with what was proposed by Ajzen and Fishbein, namely the perception of benefits (*Perceived Usefulness*) and perception of ease of use (*Perceived Ease of Use*) with the digitization of zakat. Behaviors that then influence the decision to use digital platforms in zakat are based on *belief*, attitude, *intention*, and *user behavior relationship*. Thus determining the interest of muzaki in determining attitudes that are influenced by subjective *norms*, and perceptions of behavioral control (*perceived behavioral control*).

In general, informants accept the flexibility of contracts in the practice and management of zakat. However, in practice

there are some informants who consider that the contract is very necessary in paying zakat as satisfaction in worship. There is an element of inner satisfaction that is not found when making zakat payments through digital platforms, as expressed by Dra. Hj Marwiyah Zumry below; "(paying zakat in cash) At that time we were beakad, as in BAZNAS Municipality we were taught, there were prayers, handed over (zakat) there was prayer, who received (zakat) there was prayer.

When paying zakat to local scholars they are also guided by prayers, thus giving inner satisfaction to the muzaki. Then the informant who emphasized that there must still be a contract even though by telephone was delivered by Nanang Mulkani and Drs. Abdul Latif, a civil servant from Tanah Bumbu. Here's what he said;

"Indeed, there must be *ijab qobul*, actually, only the transfer is after there is an agreement or *ijab qobul* that we pay zakat, what zakat is for example zakat mal or zakat harta, only the method is like that, yes technical, but right *ijab qobul* is there, for example, to the district, at least call first, right, "Sir, *I will hand over zakat*" Because there are also those who infaq right in the

office at that time called it because maybe if calculating the nisab has not arrived, the important thing is to convey first in this case, right, for example *"Sir, my education office will convey the amount this much"* just transferred, not directly transferred without communication. Talking about satisfaction in worship in afdal terms, *some informants said that it is more afdal if the payment of zakat uses ijab-qabol, Hidayatullah said;*

*"It's just possible to use the contract to be more perfect... So I think it's better to use a contract... to be more convincing."*

In line with Isna Hartaty's expression, that the contract is a form of handover from representatives between muzaki and BAZNAS. As he argued;

*"In my opinion, we must do it because we need to have ijab qobul, meaning we issue zakat on our intentions and those who receive it as representatives of orphans, the poor and the poor, so they are representatives so they need ijab qobul. Usually I am told to answer ijab qobul, given the paper guide."*

Mr. H. Akhmadi, S.Ag also added that in terms of sociological sense of trust, the community, especially the

residents of Hulu Sungai Tengah, when giving alms, there must be a qabol ijab. In addition, there are other satisfactions such as the existence of prayers offered by amils, following the expression of informants; *"So after we pay, we pray together for blessings, bring blessings to the family, so after what all the contract is, we have a prayer together. Yes, maybe that's the procedure in BAZNAS, Banjar Regency may be like that, and I think it's good because there is a contract, where there is an intention after that and then prayed together and better like that. If I'm happy with such a process. Another respondent mentioned that the contract / tamlik is an obligation of the muzaki and zakat institution as the following informant argued: "According to Uun, we must do it because it is necessary that we also have ijab qobul meaning we issue zakat on our intention and they accept it as a representative of orphans, poor people and poor org2, so they are representatives so they need ijab qobul. Usually ulun is told to respond to ijab qobul, in the paper he points out."* (44:4) The development of zakat law makes changes in society even though some societies are not affected by these legal changes or changes occur but are not

perfect, but nevertheless these values have the ability to overcome various differences so that society is seen as a system that is functionally integrated in a balance. As the following respondent stated: *"So I think it's better to face directly, because the zakat is handing over, right, so the contract is valid, but it depends on the intention of zakat, but literally one less, that is, no one receives, there is no ijab qobul. If it is a legal condition of zakat, then it is not valid for our zakat. If transferring, then after the transfer must come back to the office. Or if for example before the transfer on the phone I issue zakat like this, it could be but via telephone it is not polite in my opinion, ijab qobul tu kan face to face or face to face, unless it is legal face to face through WA"* (41:11)

However, there are respondents who stated that the contract / tamlik can be submitted by telephone, as the following results: *"If there is indeed a transfer system, there is a mobile phone number. Now at least the contract is via telephone, only the contract after the transfer is already or can be via SMS"* (45:6)

The results of this study provide an idea of how when a person embraces Islam, he also

receives the authority of Islamic law that governs his life. However, the level of obedience will vary from individual to individual, depending on the level of piety of each individual towards God (Gibb, 1950). Every individual Muslim will continue to apply Islamic law based on the principles he adheres to. In other words, Islamic law is inseparable from Islam and cannot be separated from Muslim society (Rosyadi & Ahmad, 73 AD).

#### *Muzaki's Knowledge on Zakat Management Through Digital Platforms*

Based on interview data with informants, various sources of information related to muzaki knowledge of the method of paying zakat were obtained. The digital media referred to in the results of this study are through television, *social media*, *youtube*, *facebook*, *whatsapp*, internet, *instagram*, cable tv, digital messaging, BAZNAS digital system and banking applications. As one of the following informants said:

*"My friend often posts whatsapp statuses containing BAZNAS posters, and there is a transfer account number, so I try to transfer professional zakat there. I have also asked my*

*friend before, so if you give zakat at BAZNAS, you can get proof of zakat payment, meaning that this proof can be used for annual tax return reporting" (18:11).*

With these findings, OPZ can optimize the use of *social media* and digital in disseminating information about BAZNAS programs and account numbers. BAZNAS services also provide muzaki knowledge impacts such as zakat calculation services, BAZNAS employee information, BAZNAS service forms, banners, socialization from BAZNAS to offices, status and *whatsapp* BAZNAS services. The following is the informant's statement regarding BAZNAS services: *"So from BAZNAS there sent a letter mba, that it can transfer zakat. So the letter has his account number written as well" (40:2)*

The majority of informants explained that BAZNAS services are related to direct information from BAZNAS officers both publicly and privately. Apart from OPZ itself, the government also has a role in muzaki knowledge, namely from the Governor, Regent, Regional Government, Subdistrict Secretary, Regent Circular, Government Regulations, Regent Circular Letter for ASN,

Regency Forum and ASN as a pilot (Soekanto, 2008).

*"BAZNAS was given time for socialization by the Regent, with Bupati's circular letter it was already extraordinary" (25:11).*

The majority of informants conveyed that the role of the regent had an extraordinary role for the progress of collecting zakat through digital platforms. Use of print media such as books on zakat, leaflets, banners and *barcodes*/QR Codes in shops and mosques. In addition, banks that cooperate with OPZ also influence muzaki knowledge through *flyers*, banking mobile *banking menus* and the role of banking leaders in conveying the ease of zakat through digital platforms (Soekanto, 1983) as in one of the following information from informants:

*"Here zakat for BAZNAS uses a BSI account, now coincidentally the head of BSI here is my friend Pak Buyung, so I often get information through Pak Buyung's status that BSI provides digital platforms, one of which is paying zakat. So indirectly I know BAZNAS because there is a BSI account so I also know that now you can pay zakat or qurban" (19:12).*

The banks used by the informants were Bank Kalsel and Bank Syariah Indonesia. In

addition, there are also informants who seek information about paying zakat through digital platforms because it involves work and self-awareness. Then informant literacy towards good digitalization also makes informants can easily get information about zakat through digital platforms such as the Tanah Laut area which cultivates non-cash in the ASN environment so that ASN has good literacy towards digitalization and is familiar with the digital platform process (Tantriana & Rahmawati, 2019).

However, what is no less interesting is the role of the social environment such as ulama, friends and family plays a role in muzaki knowledge about zakat through digital platforms such as recitation conducted by local ulama then inserts about the ease of zakat (Antonio et al., 2020), synergy between the government and ulama, inviting religious leaders in socialization (Aziz et al., 2019), family roles such as parents, spouses and siblings who invite to give zakat through OPZ. Then for the influence of friends, the majority of the influence of friends in the work environment who provide information to each other and invite zakat.

### *Muzaki's Role in Reactualization of Zakat Management through Digital Platform*

The perception and knowledge possessed by muzaki affect the role of muzaki in the reactualization of zakat management through digital platforms. The first *reactualization*, muzaki was able to explain how to pay zakat at BAZNAS, the reasons for paying zakat through BAZNAS, explain the BAZNAS account, spread the BAZNAS account number through social media, the ease of paying zakat through BAZNAS, as stated by the following respondents:

*"Yes, from the first time there was a digital platform system, I immediately invited friends in the office to be more effective and efficient" (40:7).*

Muzaki is able to explain because it has gone through all the processes by itself, so it is easy when there are questions from others (Aristiana et al., 2019) to provide this explanation. *Second*, related to institutions, with good knowledge of muzaki to BAZNAS institutions (Ekachyanti, 2020) so that informants do not find it difficult to recommend BAZNAS to the public. It is even mentioned that if there are people who ask, the direct informant will offer

BAZNAS. As the informant explained below:

*"I always recommend BAZNAS to my friends (28:8). A friend told me that I can pay zakat to BAZNAS, because BAZNAS is an amil agency that has the right to receive zakat and manage zakat (13:20)."*

Based on the information from the informant, it can be concluded that they understand the BAZNAS institution as an institution in the form of a body and credible to be recommended to the public.

Third, related to inviting to pay zakat with knowledge about zakat nisab so that informants can invite others to give zakat because of the informant's ability to assess the eligibility to pay zakat, such as inviting employees because the employee's salary has reached nisab according to the provisions of professional zakat or just appealing. Then the invitation to give a share of zakat to BAZNAS to people who are accustomed to issuing zakat to mustahik directly. Another form is to socialize to civil servants or employees in the work environment as follows:

*"What is clear is that it is often socialized among civil servants who have regular monthly income to issue their zakat at BAZNAS Tabalong (14:12). I am*

*the leader here, I have ordered here to distribute the zakat to BAZNAS Tabalong to enlarge BAZNAS Tabalong (14:18)."*

This means that if more leaders have a perception and knowledge about zakat, the opportunity to increase the collection of zakat funds will also be greater. Inviting zakat can also be done from the scope of family such as spouses, children, parents, and nuclear family or entering an invitation to zakat while in a chat. Another informant mentioned inviting through social media, inviting fellow entrepreneurs to pay zakat through BAZNAS. There are even informants who educate colleagues first to give zakat and then suggest BAZNAS as an institution that accepts zakat. This muzaki behavior can be categorized as planned behavior (Ajzen, 1991).

Finally, the importance of muzaki knowledge to the BAZNAS program also affects their actualization. When the informant explains to the community, the informant will provide information about what programs the zakat money paid will be used as follows:

*"For example, when talking at a stall, you can explain that BAZNAS has such a program (23:9)."*

With the explanation of the program, the community will become more interested in paying zakat through BAZNAS. So it is important for BAZNAS to continue to inform its distribution program to muzaki

### *Critical Analysis of Sociological Perspectives of Law*

The sociological theory of law views law as a social phenomenon that arises from social interaction and the dynamics of people's lives (Adi R, 2012). In the context of digitizing zakat management, sociological theory of law can provide a broader understanding of the impact of digitalization on social interactions and community dynamics in zakat management.

The aspects related to perception viewed from the perspective of legal sociology are, *first*, muzaki considers akad or *tamlik* necessary in paying zakat, so there is a need for face-to-face contact between muzaki and amil. As a sociological theory of law where the influence of law in society regarding contracts as Islamic law is mandatory to be implemented so that it affects the process of paying zakat. The pattern that occurs due to the interaction of society in the sociology of law.

Social processes between muzaki and zakat managers make the law limited like *Tamlik* which is preserved by zakat managers. This finding even contradicts and rejects the results of previous classifications of the level of society (Kasdi, n.d.). In this study, traditional muzaki is included in the category of urban society but still adheres to old beliefs or does not change due to changes in time.

Through the sociological approach of law, the interrelationship between changes in law and society can also be identified. The development of zakat law made changes in society although some societies were not affected by the change in law or changes occurred but not perfectly. Here are some findings in the perception, knowledge and role of muzaki in the reactivation of zakat fund management through digital platforms in the sociology of law.

*First*, the floating perception of respondents states that the contract / *tamlik* is an *obligation of muzaki* and zakat institutions besides that there are informants who relate to the sociological state of society that muzaki are satisfied with the existence of *tamlik*. In this study, the concept of *tamlik* felt by



muzaki can be felt face-to-face or paying directly face-to-face.

*Second*, the positive perception of inner comfort and satisfaction if paying zakat directly is higher than digitally. The results of this study contradict the findings of Zulfikar Hasan and Kamiluddin's research (Zulfikar Hasan & Kamiluddin, 2021) regarding the ease of digitalization for muzaki, in this study muzaki finds it easier if you come directly to the office.

*Third*, respondents argued that there is a need for an MUI fatwa to feel more confident that paying zakat digitally is permissible. This finding is in line with the findings of Erfinasari Erfina (Erfina, 2021) which states that people's knowledge about zakat affects their behavior in paying zakat. In this case, knowledge about the ability to pay zakat through digital platforms. Although in general MUI has not issued a fatwa on digital zakat, the ability has been conveyed by the chairman of MUI which states that online zakat is allowed as long as it meets certain conditions, such as using trusted institutions and following procedures in accordance with Islamic law.

*Fourth*, negative silence related to banks used by zakat

managers who do not use Islamic banks, where muzaki who tend to be religious are very concerned about this problem. *Fifth*, negative perceptions related to the lack of socialization and communication related to digitalization by zakat managers so that muzaki do not know that paying zakat can be done using digital platforms and allowed by scholars. This finding supports the research of Muhammad Nasri Katman, et al (Katman et al., 2022) who explained the need for sustainable socialization in digitizing zakat.

Adam Podgorecki was a sociologist of law who emphasized the importance of the relationship between law and society in society. In Podgorecki's view, law is not only about formal rules and procedures, but also related to values and customs in society. According to Podgorecki's view, law is also concerned with values in society. In the context of digitizing zakat management, values such as justice, solidarity, and empathy can be realized through the use of digital technology to facilitate the collection and management of zakat. Thus, the digitization of zakat management can be viewed as an implementation of Adam Podgorecki's sociological

theory of law, which emphasizes the importance of the relationship between law and social in society. However, religious values according to some respondents cannot be replaced by technology, this is in line with the research of Huda et al, namely the existence of *Khilafiyah fiqh zakat* (Huda et al., 2014).

On the other hand, social norms and community demands (Sieder et al., 2019) around can also influence muzaki's decision to pay zakat digitally. If the community and environment around muzaki have adopted the use of technology in various aspects of life, including zakat payments, then muzaki tends to be more open and accepting to use zakat payment methods digitally.

In the sociology of law, the influence of muzaki knowledge on digital zakat payments can also be seen from the perspective of legal regulation. If the legal and regulatory system related to zakat has accommodated digital zakat payments, such as by providing a clear legal framework (Adi R, 2012) and secure for zakat electronic transactions, then muzaki knowledge about the use of technology in paying zakat can affect the level of adoption and

adherence to the payment method.

In the perspective of sociology of law, the influence of the role of muzaki in the reactualization of zakat management through digital platforms refers to social and legal changes that occur when people adopt digital technology in the implementation of zakat obligations (Raharjo, 2006).

First of all, the role of muzaki in reactualization reflects a shift in the mindset and behavior of muzaki in paying zakat. Traditionally, paying zakat is done conventionally, such as by giving zakat directly to zakat institutions or individuals who are entitled to receive it. However, with the advancement of technology, muzaki can take advantage of digital platforms and applications to make zakat payments *online*. This changed the way muzaki interacted with zakat and adopted more modern practices.

The role of muzaki in the reactualization of paying zakat digitally in the sociology of law also reflects the broader social dynamics in society. The development of information and communication technology has changed the way people interact, communicate, and participate in various aspects of life, including religious practices. In this case,

the role of muzaki in reactualization is part of a larger social transformation influenced by the development of digital technology so that in the end muzaki will disseminate information about BAZNAS and LAZNAS institutions to invite others to give zakat.

Overall, the role of muzaki in the reactualization of zakat management through digital platforms in the sociology of law involves changes in mindset, behavior, and legal regulations related to the implementation of zakat obligations. This reactualization includes the adoption of digital technology in zakat payments, changes in the relationship between muzaki and zakat institutions (Abdelgawwad, 2019), as well as legal policies that support online zakat transactions.

## CONCLUSION AND RECOMMENDATION

The perception of muzaki is divided into, *first*, a positive perception consisting of evidence of integrity, usefulness, usefulness, flexibility, needs during the pandemic, comfort, trust, practicality, security, reducing beggars, low cost, minimal risk, and many choices of ways to pay; *second*, negative perceptions consisting of failed transfers, m-banking

interference, complicated applications, more difficult to share money, no legal contracts, fake account numbers, misuse of funds, accounts that are not varied, wrong transfers, limited balances (e-wallets), not socialized properly, and not using contracts; and *third* Perception of contract flexibility consisting of flexible and rigid contracts. Muzaki knowledge about zakat digitalization is obtained through digital media, BAZNAS services, government, print media, banking, self-initiative, family, scholars, digital literacy and friends. Then the role of muzaki in the reactualization of zakat management through digital platforms is carried out by explaining how to pay zakat at BAZNAS, information about BAZNAS institutions and inviting zakat and explaining the zakat distribution and utilization program. In addition, this study also found that the factors that influence muzaki who pay zakat directly are due to the perception of the importance of contracts in paying zakat, satisfaction, use of bank accounts, lack of legality and socialization of MUI, as well as communication about zakat digitization, so muzaki refuse to pay zakat through digital.

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