

E-zakat fund accountability: Study on amil zakat institution Lazismu in Tokopedia

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Article Info

Article History

Received : 2022-06-02

Revised : 2022-11-11

Accepted : 2023-03-14

Published : 2023-03-14

Keywords:

E-Zakat, Limitations of Accountability Theory, Lazismu, Tokopedia

DOI:

<https://doi.org/10.20885/JEKI.vol9.iss1.art10>

JEL Classification:

I38 J58 O33

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Paper type:

Research paper



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Abstract

Purpose – This study aims to explore and construct an accountability model for managing E-Zakat Funds in Lazismu for zakat funds collected online through Tokopedia.

Methodology – This study applies a qualitative approach with a case study design. Interviews were used to collect the data with 7 (seven) informants, namely two from Lazismu, two from Tokopedia, and three informants from muzakki. Content, thematic, and constant comparative analyses were applied in this study.

Findings – Exposed selves' theory is very clear considering that no regulation applies this form of liability, thus creating limitations in claiming something beyond the supposed obligation. Opaque selves theory is also the reason that Tokopedia has not displayed the personal data of each *muzakki* for the e-zakat paid due to Tokopedia's customer privacy. Decision Usefulness Theory, Tokopedia has fulfilled the needs according to the recipient criteria needed in this case, *muzakki*. Still, Tokopedia has not acted transparently regarding the distribution of funds in detail to the public and other stakeholders.

Implications – This finding indicates the need for Amil Zakat Institutions (LAZ) management to pay special attention to e-zakat accountability. The results of this study offer an e-zakat accountability model that can be used by LAZ, which raises funds through the marketplace.

Originality – There is still limited research that specifically examines the accountability of e-zakat funds.

Cite this article:

Ramadania, S. & Shauki, E. R. (2023). E-Zakat fund accountability: Study on amil zakat institution Lazismu in Tokopedia. *Jurnal Ekonomi & Keuangan Islam*, 9(1), 136-150. <https://doi.org/10.20885/JEKI.vol9.iss1.art10>

Introduction

Zakat is a certain part of the property that must be issued by every Muslim when it has reached the specified conditions. As one of the pillars of Islam, Zakat is paid to be given to those entitled to receive it (*asnaf*). Zakat is an essential mechanism for state development because it contributes to social security and harmony to help bridge the gap between rich and poor and strengthen Muslim communities' economic independence (Majid, 2011; Saad et al., 2014; Sudarsono et al., 2021; Wahab & Rahman, 2011).

Islam makes zakat an instrument for ensuring a balance of income in society (Abdussalam et al., 2015; Aziz & Anim, 2020; Abdullahi, 2019; Suhaib, 2009). Poverty and income inequality are still the main problems faced by the Indonesian people (Putera, 2018). The Central Statistics Agency (2022) noted that the number of poor people in urban and rural areas in Indonesia as of March 2022 was 26.12 million. Zakat is expected to prevent wealth accumulation in only a few

people and oblige the rich to distribute their wealth to a group of poor and needy people. By those, they can encourage, improve and increase the status of *mustabik* (who receive zakat) to become muzakki (who give zakat) (Arif, 2017; Ayuniyyah et al., 2018; Razak, 2020; Miah, 2021).

Information technology is rapidly developing in this digital era to provide convenience and comfort in transactions. One of the major impacts of technology adoption can be seen through the use of an online zakat system, better known as e-zakat. E-Zakat is an online Zakat application system that can increase the efficiency of zakat collection (Nurfadhilah & Sasongko, 2019; Mutamimah et al., 2021; Kasri & Yuniar, 2021). It is also designed to attract more muzakki to pay zakat *maal* (Ahmad et al., 2014; Hakim et al., 2018). In the last four years, starting from 2016, there has been a significant increase in the digital collection of Zakat, Infaq, and Sadaqah (ZIS). In 2016, it was 1% of the total digital ZIS receipts, then in 2019, the percentage of digital ZIS receipts reached 14%, and in mid-2020, it reached 20%. This is sufficient to confirm that in addition to the increasing number of ZIS funds collected, there is a phenomenon of changes in the ZIS payment method adopted by *muzakki* or donors in paying ZIS (Kharisma & Jayanto, 2021). In addition, due to the Covid-19 outbreak, there is a need for the spread of e-zakat initiatives and collaboration with financial technology companies to pay zakat online in an easy, fast, and reliable way (Bin-Nashwan, 2021).

Payment of zakat online through the marketplace is a new phenomenon that occurs in Indonesia. The marketplace is an electronic commerce company, often called an online store. There are several start-up institutions such as Tokopedia, Bukalapak, Blibli.com, Linkaja, and Lazada that have provided zakat features. The difference between these marketplace platforms is the number of Amil Zakat Institutions (LAZ) they provide. If Linkaja only provides 4 LAZs, BliBli and Bukalapak provide 5 LAZs, Lazada provides 9 LAZs, while Tokopedia provides 8 LAZs. Since its founding in 2009, Tokopedia has transformed into a unicorn that is influential in Indonesia and Southeast Asia. Since 2017, Tokopedia has collaborated with several LAZ to collect and distribute zakat. The LAZs are Baznas, Dompot Dhuafa, Rumah Yatim, Rumah Zakat, Al Azhar, NU Care Lazisnu, Inisiatif Zakat Indonesia and Lazismu.

Zakat payments at Tokopedia are made through Tokopedia Salam. Zakat collected as of May 22, 2020, IDR 3,060,135,000, which was collected from 26,673 obligatory zakat (Tokopedia, 2021). Zakat mal paid through Tokopedia is distributed to 8 *asnafs* through trusted partners of Tokopedia who have permits and are entitled to become zakat amil. After receiving zakat, LAZ has not shown its accountability to muzakki through Tokopedia by showing transparency regarding the distribution of funds on the platform. If we look at the Tokopedia platform, it only shows pictures of distribution to *asnaf* without showing the total funds collected. On various leading player platforms in Indonesia that provide online zakat payments, accountability is only shown by pictures of activities without transparency and accountability for using funds and activities.

Accountability related to e-zakat funds is important to increase muzakki's trust in LAZ (Riyanti & Irianto, 2011; Jayanto & Munawaroh, 2019; Ikhwandha & Hidayati, 2019; Mukhibad et al., 2019; Kusumawardani, 2020; Roziq et al., 2021; Sawmar & Mohammed, 2021). Accountability is the principle of accountability which means that the budgeting process starting from planning, preparation, and implementation, must be reported and accountable to the public. The community has the right to know about the e-zakat funds and demand accountability for the plan or implementation of the e-zakat funds. Furthermore, accountability will be distinguished from the perspective of shariah accountability related to LAZ activities at Tokopedia with Islamic shariah principles and provisions, financial accountability related to the distribution of zakat funds, and program accountability that helps *asnaf*.

Research examining the accountability of zakat funds has been carried out by previous researchers (Wahab & Rahman, 2011; Saad et al., 2014; Saad et al., 2017; Firmansyah & Devi, 2017). However, to the researchers' knowledge, there still needs to be more research that specifically examines the accountability of e-zakat funds. Meanwhile, research examining e-zakat has also been carried out (Ahmad et al., 2014; Tantriana & Rahmawati, 2018; Hakim et al., 2018; Salleh et al., 2019; Kharisma & Jayanto, 2021; Kasri & Yuniar, 2021), but most of these studies still emphasize the e-zakat system to collect zakat funds from muzakki. E-zakat accountability is important

considering that online zakat payments indicate that muzakki is aware of the technology. Zakat institutions need to prepare for management transformation towards zakat technology as one of the priorities in optimizing zakat governance (Widiastuti et al., 2021).

The results of this study will be interesting and useful for advancing zakat accountability in Indonesia. The phenomenon related to e-zakat accountability is that the information presented on Tokopedia as a zakat intermediary needs to be revised and fully describe the information required by *muzakki* as zakat payers. The public and other stakeholders should obtain information regarding the distribution and mechanism for reporting funds carried out by each LAZ through Tokopedia as an intermediary. There are eight LAZ that collect zakat funds through Tokopedia: Baznas, Dompot Dhuafa, Rumah Yatim, Rumah Zakat, Al Azhar, NU Care Lazisnu, Lazismu and Inisiatif Zakat Indonesia. This research was conducted in Lazismu. There are two reasons for choosing Lazismu. First, at the Indonesia Fundraising Award (IFA) held by the National Sharia Finance Committee (KNKS), Lazismu achieved by winning the Best Humanitarian Fundraising award. Second, getting the Baznas Award as LAZ with the best ZIS collection growth (Muhammadiyah, 2022).

This study aims to analyze the accountability of the management of the E-Zakat Fund in Lazismu so that muzakki can obtain adequate information. Furthermore, this accountability analysis becomes the basis for developing an accountability model for managing E-Zakat Funds in Lazismu. Based on these objectives, this study intends to answer five research questions. First, how is the accountability of E-zakat Funds in Lazismu collected online through Tokopedia? Second, how is the accountability of E-zakat Funds in Lazismu which is collected online through Tokopedia? Third, how is the reporting of E-zakat funds at Lazismu collected online through Tokopedia to provide transparent and accountable reporting? Fourth, to whom must Tokopedia report the accountability of E-zakat funds? Fifth, What if the accountability for e-zakat funds by Lazismu through Tokopedia is increased, it will increase muzakki's confidence to continue transacting in the future?

Literature Review

E-zakat

Zakat is also worship related to *hablum minallah* (vertical), which means someone who pays zakat will grow faith in Allah *subhanahu wa ta'ala* and *hablum minannas* (horizontal), which means someone pays zakat to foster a social sense (Ministry of Religion, 2022). In Indonesia, zakat is also regulated in legislation Number 23 of 2011 concerning Zakat Management which states that zakat is an asset that must be carried out by a Muslim or business entity to be given to those entitled to receive it following Islamic law. The amount of zakat *maal* that must be issued by every Muslim depends on the form of obligatory zakat assets, including gold and silver, livestock, agricultural zakat, mining and marine products zakat, investment zakat, professional zakat, gift zakat, trade zakat and trade zakat (Ministry of Religion, 2022).

In the digital era, especially in Covid-19, using technology for online payments. One of them is paying zakat through an online platform called e-zakat. E-zakat is one of the important technological breakthroughs that aims to increase the efficiency of zakat collection and distribution (Hakim et al., 2018). Technological developments, namely e-zakat, which is expected to be a payment mechanism, can encourage *muzakki* to be more enthusiastic about paying zakat. Increasing the amount of zakat will benefit poverty alleviation efforts (Hakim et al., 2018). The role of e-zakat as a strategy for collecting zakat funds by amil zakat institutions in Surabaya, Indonesia is proven to provide convenience, expand the market, and impact increasing both nominally zakat fund income (Zahroh, 2019). Zakat itself also makes paying zakat easier for the younger generation. In a study conducted by Bakar et al. (2016), their respondents strongly agree that the zakat institution website is an easier and faster way to get information about zakat. The results also show a significant effect of perceived usefulness on respondents' intentions to use new media.

Zakat and Poverty Alleviation

Zakat will be very useful in helping the poor get out of the problem of economic poverty. From the research of Choiriyah et al. (2020), a study related to zakat and poverty alleviation in Indonesia,

we concluded that zakat has a high impact on reducing the ratio of the number of poor people. Another study on the effectiveness of zakat in alleviating poverty and inequality in Pakistan showed positive results (Abdullah et al., 2015).

Zakat has high potential and must be explored optimally and balanced with distribution patterns to impact poverty reduction significantly. The effectiveness of zakat management is related to several aspects, including the distribution mechanism, the quality and professionalism of the manager, and the transparency of the management of zakat itself. All aspects are related to the successful use of zakat in poverty alleviation (Mubtadi & Susilowati, 2018; Nasri et al., 2019; Zainal et al., 2016).

The Role of Technology for Information Transparency

The development of technology from year to year is increasing. Currently, the extraordinary growth and development of the Internet, especially in the marketplace, has led to the emergence of Internet payments, also known as e-payments (Ahmad et al., 2014). With these developments and the behavior of people who want to get information easily and quickly, organizations, including LAZ adapt by developing online-based information systems to provide information to the public.

Organizations have yet to start using social media to convey information in this digital era. One social media available are Instagram, Facebook, and Twitter to convey information about their organization to the public. Especially regarding marketplace users in Indonesia, OJK surveyed in early 2021 that 88.1 % of internet users in Indonesia had used e-commerce services (Hesti, 2021). This is an opportunity for LAZ to collect zakat funds by utilizing technology.

The existence of technology for payments through e-zakat will make it easier for zakat payments to be easier and simpler and the payment process will also be faster when compared to paying zakat traditionally. This follows research by Basuki and Husein (2018) that financial technology increases the ease of transactions. The literature shows that technology will help LAZ collect zakat in Indonesia because it can help *muzakki* who have difficulty paying zakat due to Indonesia's geographical conditions, which are separated by islands, cities, and villages, making it difficult for people to access zakat services (Friantoro & Zaki, 2018).

Accountability and Limit of Accountability Theory

Many definitions of accountability have been found in various literature, Edwards and Hulme (1996) define accountability as how individuals and organizations report to authorities who are recognized as responsible for their actions. In this case, Tokopedia as a fundraiser in collaboration with LAZ is responsible for reporting the transparency of e-zakat funds to stakeholders.

According to Messner (2009), four theories of the limit of accountability include narrative capacity, opaque selves, exposed selves, and mediated selves. In narrative capacity, it is stated that a person's limitations in narrating accountability, while in opaque selves, are limitations in which a person limits their ability to tell a story or give a complete explanation about themselves. Exposed selves are one part of accountability in which a person must be open about his actions. However, there are limitations to claiming something beyond the obligation that should be. The last one is related to mediated selves, where the limitation to disclose accountability is influenced by surrounding norms. This limitation on accountability disclosure refers to Tokopedia and Lazismu in disclosing e-zakat funds. This theory will later be used to support why Lazismu and Tokopedia have yet to demonstrate their accountability and transparency regarding e-zakat funds distributed online on the Tokopedia platform.

Decision Usefulness Theory

This theory focuses on providing information in decision-making, a function of financial statements (Edwards et al., 1961). This theoretical approach aims to meet needs according to the criteria or desires that the recipient needs (Bebbington et al., 2001). The implication of the decision usefulness theory in this research is to determine whether the accountability of Lazismu's e-zakat funds through Tokopedia is following the needs and desires of muzakki. The fund manager by

Tokopedia in collaboration with Lazismu must be trustworthy and have a high responsibility in managing the community's funds because the responsibility involves broad stakeholders, including muzakki. In addition, Tokopedia as a fundraiser in collaboration with LAZ is the guardian of muzakki. Therefore, they are also responsible for providing information disclosure on the distribution of funds to *ASNAF* transparently and completely. In addition, accountability in collecting Lazismu e-zakat funds through Tokopedia will provide future benefits for muzakki. Because later, the accountability shown by Lazismu and Tokopedia will be additional helpful information for muzakki in the future and increase *muzakki's* confidence to continue transacting or even encourage prospective muzakki to use e-zakat in the future.

Islamic Accountability

Accountability in Islam requires every Muslim to ensure that their activities in the world are in line with Islamic rules. Man is responsible to God, and his success hereafter depends on his performance in this life on earth (Siraj et al., 2008). Accountability is a way of accountability of management or trustee to the trustee for managing the resources entrusted to him either vertically or horizontally (Saad et al., 2014; Sawandi et al., 2019). Accountability in LAZ is one of the important factors in making *muzakki* pay zakat at the LAZ.

Accountability in the management of zakat funds must be based on Islamic teachings, which cannot be separated from Islamic teachings (Saad et al., 2014). Accountability for zakat fund reports by LAZ is addressed to the community, the state, the Prophet Muhammad, and Allah SWT (Nikmatuniayah et al., 2017). The obligation of amil zakat institutions related to accountability has also been regulated in Indonesian legislation in Law Number 38 of 1999 concerning zakat management. Article 19 of the Law states that every zakat management institution must report the collection, distribution, and utilization of zakat that has been checked to Baznas regularly.

In e-zakat payments, accountability is also needed to provide transparency to *muzakki* regarding the funds issued. Fulfilling the principles of accountability and transparency is realized through LAZ obligations and fintech to deliver financial reporting and operational accountability needed for *muzakki* (Rachman & Salam, 2018). Transparent reporting of the disbursed funds is carried out to build public trust and muzakki to pay zakat online. LAZ's roles and responsibilities are important to the public, zakat payers, other stakeholders and Allah SWT (Saad et al., 2014; Sawandi et al., 2019).

Research Methods

Research Strategy and Approach

The research strategy used in this research is a case study. Case studies analyze objects, events, activities, or other phenomena using one or more methods (Thomas, 2021). Case studies aim to get a clear picture of a problem by examining real-life situations from different angles and perspectives using various data collection methods (Sekaran & Bougie, 2016). In this study, the problem is the accountability of e-zakat. This problem will be investigated by analyzing accountability from various angles, namely informants from Lazismu, Tokopedia, and *muzakki*. This research uses a qualitative approach and the reasons for using qualitative methods are: first, exploration and understanding of the meaning of the object of research are carried out with a process or procedure for collecting specific data from respondents, then analyzed inductively starting from the findings of specific themes to general themes (Creswell, 2010).

This study analyzed information about e-zakat obtained in the field through semi-structured interviews with respondents. This becomes the basis for developing an accountability model for e-zakat. It is necessary to explain the specific approach used to reach and analyze research data in qualitative research. Descriptive qualitative research by trying to understand the phenomena of what is experienced by the research subject, for example, behavior, perception, motivation, action and others in a holistic manner, description in the form of words, and language in a special natural context and by utilizing various natural methods (Moleong, 2017). In this study, researchers will explore in-depth the respondents' answers about the e-zakat phenomenon and then analyze it.

Data Collection and Research Instruments

This study used interviews as its research instrument. The type of interview used in this study is a semi-structured interview related to respondents' perceptions and opinions on the accountability of the distribution of e-zakat. This interview technique refers to a series of open-ended questions that allow new questions to arise because of the respondents' answers so that more in-depth information can be extracted during the interview. Respondents interviewed in this study used respondents who were related to accountability with e-zakat funds. The information needed in the research is the interpretation of respondents' understanding of accountability, including shariah, program, and financial accountability. Researchers explore information about accountability through formal and non-formal questions and answers. In addition, researchers also observed websites both Tokopedia and Lazismu for the responsibilities and accountability that had been raised to the public.

Seven (seven) purposive sampling respondents were chosen; these are individuals who are qualified to provide information; they are intentionally chosen informants based on their ability to elucidate a specific theme, concept, or phenomenon related to the object of research. The selected respondents are those who are directly involved, understand, and can provide information about the accountability of e-zakat funds. Based on these criteria, the main respondents selected in this study were Tokopedia, Lazismu, and *muzaki*. Research respondents are presented in Table 1 below. The goal of achieving theoretical saturation by providing as much detail as possible involves selecting individuals or cases that can ensure all aspects of that phenomenon are included in the examination and that any one aspect is thoroughly examined. The selection of three *muzakis* as the target respondents was based on the fact that data saturation was achieved (no more new data was presented by interviewing the fourth and so forth respondents) after interviewing three respondents related to Tokopedia as a marketplace. The list of respondents in this study is described in Table 1.

Table 1. Target Respondents

Respondents	Respondents Profile
Lazismu	President Director Collection Director
Tokopedia	Head of Product Tokopedia Salam Business Development Lead of Tokopedia Salam
<i>muzaki</i>	Zakat payers through Tokopedia (3 respondents)

Results and Discussion

E-zakat Fund Management Accountability at Lazismu through Tokopedia

One of the important activities in raising e-zakat funds is accountability to stakeholders. Both Tokopedia and Lazismu know there still needs to be more information for stakeholders. So far, LAZ's accountability at Tokopedia still emphasizes image accountability, meaning that Lazismu's accountability to stakeholders is still in the form of images of distributing zakat funds. As explained by Tokopedia:

"On the Tokopedia website, we provide LAZ icons which, when clicked, will refer to the respective LAZ program in the form of an image of the distribution of zakat funds" (Tokopedia Respondent 1)

"In distributing funds, Lazismu will take documentation of the fund distribution program, which will later be given to Tokopedia and Lazismu will share the image documentation on the Lazismu website so that *muzaki* or the general public knows that the funds have been distributed by Lazismu" (Tokopedia respondent 2).

The respondents generally stated that information related to the distribution of zakat funds to *asnaf* presented by Lazismu through Tokopedia was still lacking because the existing accountability had only been in the form of images showing that funds had been distributed to *asnaf*, as stated by Lazismu respondents from the interview results as follows:

"Lazismu will take documentation of the fund distribution program, which will later be given to Tokopedia, and Lazismu will share the image documentation on the Lazismu website so that *muḥāki* or the general public knows that the funds have been distributed by Lazismu" (Lazismu respondent 2).

This statement was reinforced by a statement from Tokopedia which stated:

"Yes, currently, Tokopedia has not attached detailed data on the total funds raised during that period. The new Tokopedia displays a general picture of the program carried out by LAZ, not the distribution of funds for each LAZ" (Tokopedia respondent 1)

"Tokopedia itself wants to be able to display the accountability of funds distributed by each LAZ automatically. Currently, we have not presented the fundraising and distribution of funds to *ASNAP*" (Tokopedia respondent 2).

Further searching on the Tokopedia website shows that *muḥāki* was given the choice of the LAZ icon that raises funds through Tokopedia. The icon shows a picture of the distribution of the program carried out by each LAZ to *asnaf*, most of which needs explanation, and when we press the check button here, the Lazismu program is only shown with pictures.

Furthermore, Tokopedia explained why information related to zakat funds had not been displayed on the Tokopedia website because Lazismu needed to provide data regarding the zakat funds. However, Lazismu stated that the image data for the distribution of funds was following Tokopedia's request, as stated by Tokopedia respondent two as follows:

"Lazismu has not provided details regarding the report on the distribution of zakat funds to each *asnaf* in a certain period with a nominal amount" (Tokopedia Respondent 2).

Meanwhile, Lazismu stated slightly different things, namely:

"At this time, Lazismu's special report has been adjusted according to the e-commerce demand itself" (Lazismu respondent 2).

E-zakat Fund Management Accountability Limitations at Lazismu via Tokopedia

As for the study results, it can be concluded that the theory of accountability limitation promoted by Messner (2009), where Tokopedia suggests two reasons why Tokopedia has not optimally presented information on e-zakat funds. The first reason refers to Messner's (2009) theory, namely exposed selves in which the government has not regulated the reporting of e-zakat funds. Second, Lazismu still needs to provide information regarding the distribution of e-zakat funds to *asnaf*. As stated by Tokopedia:

"Tokopedia has not implemented accountability for funds distributed to *mustabik* because Lazismu has not provided this information, because we depend on each LAZ." (Tokopedia Respondent 1)

"In terms of regulations, the Ministry of Social Affairs and the Ministry of Religion have not specifically regulated this online zakat fund. They only mention that it must be transparent but not in detail." (Tokopedia respondent 2)

Lazismu stated that Tokopedia has only asked for pictures of the distribution of funds to *mustabik*. Meanwhile, Lazismu said that the reporting in the form of images was following Tokopedia's request. The following is a statement from Lazismu.

"Tokopedia regularly asks Lazismu to send pictures of activities related to the distribution of zakat funds, and we have fulfilled that." (Lazismu respondent1)

"So far, the picture of the distribution of zakat funds that we have sent to Tokopedia has been following Tokopedia's request." (Lazismu respondent 2)

The results of the interviews from both Tokopedia and Lazismu above indicate that both parties still do not consider the accountability of e-zakat funds to be important. Accountability

manifests Lazismu's obligation to account for the management of e-zakat funds entrusted to him through accountability media in the form of reports. The concept of accountability in e-zakat funds is a form of Lazismu's accountability vertically to Allah SWT and horizontally to stakeholders. Accountability of e-zakat funds is Lazismu's obligation. So, whether Tokopedia asks for it or not, Lazismu should compile an accountability report showing that e-zakat funds have been managed according to sharia and reported transparently.

Reporting of E-zakat Funds at Lazismu Collected Online through Tokopedia

All respondents agreed that e-zakat accountability must be carried out transparently and detailed. Transparency in reporting e-zakat funds is urgent. Transparency aims to provide trust between interested parties in Lazismu. Transparency is a principle that guarantees access or freedom for stakeholders to obtain information about the management of zakat funds. Transparency by providing information regarding the distribution of e-zakat funds can increase trust between Lazismu and *muzakki* and stakeholders. Transparency will make Lazismu have good governance. One of Lazismu's efforts in implementing transparency is opening the widest possible access to information to stakeholders. In the interview, the seven respondents needed to explain in detail what is meant by detail. They only emphasize the need for a report showing that the zakat has reached the rightful hands (*asnaf*).

"But we hope that in the future we can equalize the accountability report of funds by LAZ to *asnaf* given to Tokopedia so that it can be as transparent as possible with detailed funding details." (Tokopedia Respondent 1)

"Your Lazis accountability report should be made transparent and detailed. So far, we have not detailed the distribution of funds to *asnaf*." (Lazismu respondent 1)

"According to my experience, the offline Amil Zakat Agency has clearer reporting than Tokopedia. It would be better if Tokopedia also did the same thing, at least the transparency of the distribution of funds to *asnaf*." (*Muzakki* respondent1)

However, reporting on the accountability of funds was limited to the *asnaf* program and the funds for that period without exposing the names of the *muzakki*. The *muzakki* respondents also stated that it was unnecessary to show the *muzakki*'s data to avoid the *Riya*'s element between *muzakki* later. This refers to Messner's theory, namely opaque selves, where Tokopedia cannot provide *muzakki* data because it relates to customer privacy in the marketplace.

"It seems that it is not necessary because it will cause an element of *riya*' and envy between *muzakki*." (*Muzakki* respondent 2)

"There's no need for it to be made public because I think it would create arrogance or information that should not be displayed." (*Muzakki* respondent 3)

Lazismu is a non-profit organization that aims to help Muslims distribute zakat to entitled people. This activity involves several interrelated parties: *muzakki* as zakat givers, Tokopedia as Lazismu partners, and *mustahik* as zakat recipients. Like other governance institutions, Lazismu's activities raise the need for accountability. According to the Law of the Republic of Indonesia Number 23 of 2011, accountability means that the management of zakat can be accounted for and accessible to the public. *muzakki* wants managers to be accountable for the integrity, efficiency, and effectiveness of the funds they submit to Lazismu. Accountability is one of the main principles of organizational governance, which implies realizing Lazismu's obligation to account for the management of zakat funds collected through Tokopedia. Islam has regulated who is entitled to receive zakat. This group is known as the eight *asnaf*, as the word of Allah SWT in the letter at Taubah verse 60, namely the poor, poor, *amil*, *riqab*, *gharimin*, *sabilillah*, and *ibn sabiil*.

In addition to channeling funds to *asnaf*, several respondents also mentioned the need for information related to program accountability to assess success in managing e-zakat funds.

"The distribution of funds has been carried out following the planned Lazismu program. For example, the funds for scholarships for dai-dai in the interior are following *asnaf*" (Lazismu respondent 2)

"I think information related to the program also needs to be presented so that *muzaki* also know that e-zakat funds are used for the benefit of the people" (Lazismu respondent 1)

Accountability related to the program relates to the responsibility to run a program Lazismu and should be reported by Lazismu to Tokopedia. Furthermore, Tokopedia should also appear on the website related to the *ASNAF* program every month, along with the funds disbursed during that period. Program accountability relates to programs that have been carried out. Lazismu must be able to show if the program has been able to run well or not and what efforts can be made so that the planned program can run optimally. Lazismu has undergone various programs that use e-zakat funds, including education, health, humanity, and da'wah.

The Intended Party for Tokopedia E-zakat Fund Reporting

Based on interviews with Tokopedia respondents, both respondents stated that the management of e-zakat funds should be aimed specifically at *muzaki* as those who pay zakat.

"Tokopedia's responsibility is to report zakat funds, especially to *muzaki* as zakat payers" (Tokopedia respondent 1)

"We hope to inform muzakki regarding the transparency of zakat funds to *asnaf*. (Tokopedia respondent 2)

Lazismu respondents put forward a somewhat different and interesting statement (Lazismu 1 respondent and Lazismu respondent 2) that the main responsibility of e-zakat is to Allah SWT, muzakki and the community.

"Lazismu's responsibility regarding zakat funds is not only to muzakki but more broadly to Allah SWT and the community" (Lazismu respondent 1)

"Information on the management of e-zakat funds is primarily addressed to muzakki and Muslims in general" (Lazismu respondent 2)

Seen from traditional accountability, the main responsibility for managing e-zakat funds is donors (*muzaki*). In a broader context, accountability is the responsibility of the management or trustee to the trustee for the management of the resources entrusted to him either vertically or horizontally. Decision Usefulness Theory the company must meet the needs according to the criteria for the recipients needed, in this case, *muzaki* is entitled to receive accountability for reporting the funds they have paid. In addition to muzakki, the institution also has the right to be transparent regarding the distribution of funds to the community, nature, and other stakeholders.

Accountability is categorized into 2 (two) forms, namely accountability to Allah SWT and the community. Accountability is derived from human relations with Allah SWT (*Hablumminaallah*) as the caliph of Allah SWT and human relations with humans (*hablumminannaas*). Lazismu should be doing accountability as part of their worship to Allah SWT. In addition, accountability must also function as an intermediary between Lazismu and the community so that it considers its role in the wider social context. In this case, the accountability carried out by Lazismu is not limited to only referring to *muzaki* but also to other stakeholders who influence the organization's sustainability. Stakeholders, in these cases, include zakat payers (*muzaki*), beneficiaries (*mustahik*), Lazismu itself and the government. In its various regulations, the government demands LAZ to be more transparent and accountable.

Accountability Improvement for E-zakat Funds by Lazismu through Tokopedia

Lazismu must realize that as an intermediary between *muzaki* and *mustahik*, the focus is to gain the trust of muzakki so that they continue to pay more and more zakat and influence prospective muzakki to fulfill their obligations through Lazismu so that *mustahik* as recipients of rights get

benefits for a better life. *Muzaki*, who became the respondent of this research, believes that accountability increases their loyalty to Lazismu, and they will recommend to others to pay zakat to Lazismu through Tokopedia. The following is the statement of the three *muzaki*.

"I think it will positively affect me to continue transacting in the future if information about the distribution of zakat funds is added. For now, I recommend the convenience of online payments. However, if Tokopedia adds transparency and reports on these funds, I will recommend to others that Tokopedia is trusted and transparent about zakat funds." (Respondent *muzaki* 1).

Accountability and transparency guarantee access or freedom for everyone to obtain information about the management of e-zakat funds, namely information about the collection of funds and their distribution to those who are entitled. Lazismu needs transparency because it involves funds mandated by *muzaki* to be handed over to those who are entitled (*mustabik*). Transparency increases stakeholder trust through the provision of information and ensures easy access for stakeholders to information. Implementing accountability and transparency will foster a positive image and trust of *muzaki* and trigger the loyalty of *muzaki* to continue paying zakat to Lazismu through Tokopedia. In addition, accountability also encourages the emergence of new *muzaki* who pay zakat online using the marketplace platform.

According to Islam, accountability is a human being's responsibility as a caliph on earth to the creator, namely Allah SWT, because whatever has been entrusted to humans is a mandate, and every human being must be accountable for what has been or is being done. In the Islamic perspective, accountability is addressed to the community (stakeholders) at the horizontal level and vertical accountability, namely to Allah SWT. Accountability is a principle that ensures that every LAZ activity can be accounted for in an open (transparent) manner to the community. Transparency is a principle that guarantees access or freedom for everyone to obtain information about the administration of e-zakat funds, namely sharia, finance, and programs. Implementation of the accountability of e-zakat funds by implementing shariah principles can realize shariah accountability. The LAZ responsible for collecting and distributing zakat must be responsible for the tasks taken; part of its duty is to provide transparent disclosures in the financial statements. Financial accountability consists of shariah accountability and accountability. From all the explanations above, the e-zakat accountability scheme can be summarized in Figure 1.

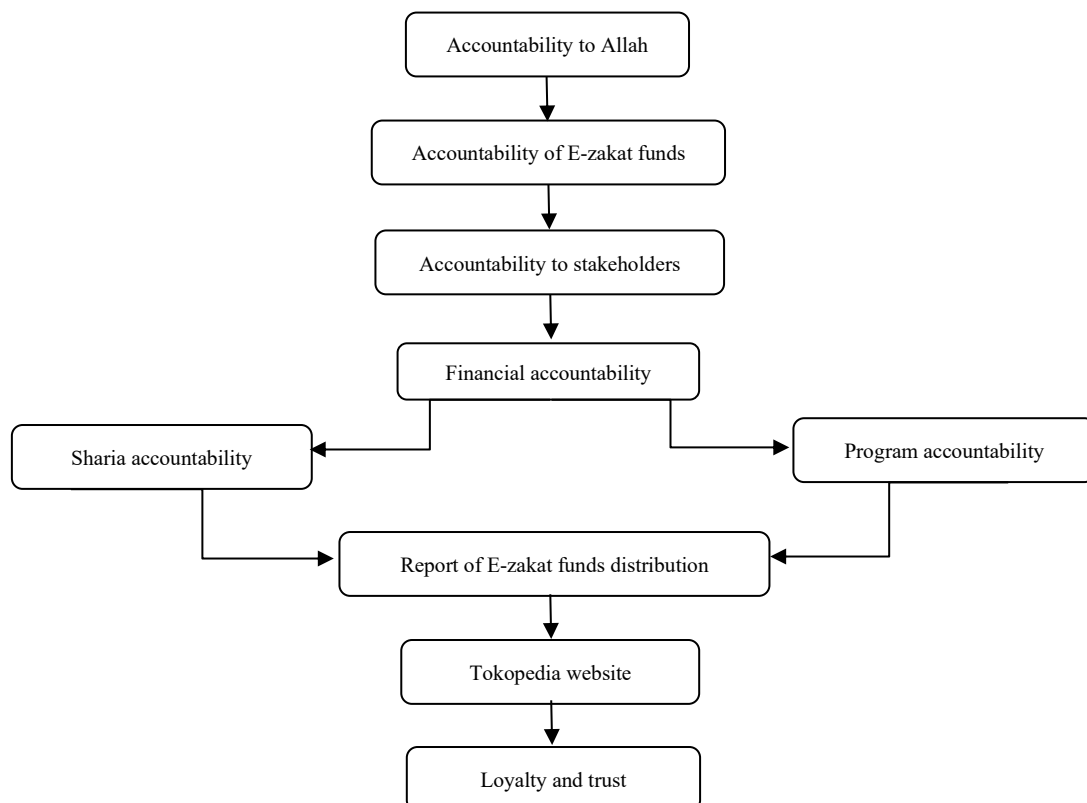


Figure 1. The e-zakat accountability model

By addressing the five research questions outlined above, research examining the accountability of zakat funds is crucial to be discussed by scholars. Previous studies have been carried out (Wahab & Rahman, 2011; Saad et al., 2014; Saad et al., 2017; Firmansyah & Devi, 2017). However, these studies did not examine the accountability of e-zakat funds. Whereas research examining e-zakat which have been carried out by Ahmad et al. (2014), Tantriana and Rahmawati (2018), Hakim et al. (2018), Salleh et al. (2019), Kharisma and Jayanto (2021), and Kasri and Yuniar (2021), where most of these studies emphasized the e-zakat system to collect zakat funds from *muzakki*. E-zakat accountability is important considering that online zakat payments indicate that *muzakki* is aware of the technology. Earlier, Widiastuti et al. (2021) mentioned that Zakat institutions need to prepare for their management transformation towards zakat technology as one of the priorities in optimizing zakat governance. However, stakeholders, regulators, and standard setters must understand the philosophy behind the reasoning why accountability is not always "a universal commitment" for everyone involved in the distribution of zakat, as we have witnessed some interesting findings related to the limitations of accountability in e-zakat, especially in the merging market.

By referring to the limitations of the accountability theory proposed by Messner (2009), it can be concluded (1) that the accountability that Tokopedia has conducted is not sufficient because the accountability for reporting e-zakat funds is only carried out in the form of images without further explanation; (2) there is no regulation imposes the form of accountability for e-zakat; (3) accountability of e-zakat funds is not solely aimed at *muzaki* but more broadly to stakeholders; and (4) accountability and transparency foster a positive image and trigger the loyalty of *muzaki* or even prospective *muzaki* to pay zakat to Lazismu through Tokopedia. The exposed selves theory is very clear considering that no regulation regulates this liability, thus creating limitations in claiming something beyond the supposed obligation. Further, the opaque selves theory is also the reason that Tokopedia has yet to display the personal data of each *muzaki* for the e-zakat paid due to Tokopedia's customer privacy. Regarding Decision Usefulness Theory, Tokopedia has fulfilled the needs according to the recipient criteria in this case, *muzaki*. However, Tokopedia needs to act more transparent regarding the distribution of funds in detail to the public and other stakeholders.

Conclusion

Several things can be concluded based on analyzing and discussing qualitative data on e-zakat accountability research. Firstly, the accountability of Lazismu's e-zakat funds on Tokopedia is still image accountability that is perfunctory and meaningless. This accountability indicates the need for more accountability and professionalism in its management. Secondly, Tokopedia and Lazismu have not optimally presented information on e-zakat funds for two reasons: firstly, exposed selves, in which the reporting of e-zakat funds has not been regulated by the government, thus creating limitations in claiming things outside of their proper obligations. Second, Lazismu still needs to provide information regarding the distribution of e-zakat funds to *asnaf*.

On the other hand, Lazismu stated that Tokopedia has only asked for pictures of the distribution of funds to *mustahik*. Accountability of e-zakat funds is Lazismu's obligation. So whether Tokopedia asks for it or not, Lazismu should compile an accountability report showing that e-zakat funds have been managed according to sharia and reported transparently. Furthermore, it refers to Messner's theory, namely opaque selves in which the reporting of e-zakat funds is also limited to the disclosure of the identity of each *muzaki* by Tokopedia due to customer privacy that every e-commerce must maintain. In addition, the *muzaki* also argue that the disclosure of the identity of the *muzaki* also does not need to be displayed because it will cause Riya' later.

Thirdly, E-zakat accountability includes financial accountability which is divided into two, namely shariah accountability and program accountability. Shariah accountability relates to whether the partnership activities with Tokopedia are shariah compliant. Program accountability relates to the responsibility for running a program, program accountability relates to programs by Lazismu. In contrast, *asnaf* Accountability relates to the accountability of e-zakat funds for 8 (eight) *asnaf*. Fourthly, accountability of e-zakat funds is not solely aimed at muzakki but more broadly to stakeholders. Stakeholders, in this case, include zakat payers (*muzaki*), beneficiaries (*mustahik*), Lazismu and the

government. The government in its various regulations demands that Lazismu be more transparent and accountable. Fifthly, regarding decision usefulness theory, Tokopedia has met the needs according to the recipient criteria needed in this case, *muzaki* in the interviews conducted. However, Tokopedia needs to act more transparently regarding the distribution of funds to the public and other stakeholders in detail. From the results of respondent interviews, if the accountability and transparency of e-zakat funds collected by Lazismu through Tokopedia increase, it will make *muzaki* continue to transact at Tokopedia and even recommend it to surround parties.

Implementing accountability and transparency will foster a positive image and trust of *muzaki*, and trigger the loyalty of *muzaki* to continue paying zakat to Lazismu through Tokopedia. In addition, accountability also encourages the emergence of new *muzaki* who pay zakat online using the marketplace platform. Furthermore, the limitation of this research is that the scope is limited to Lazismu and Tokopedia. Several other institutions collect funds through Tokopedia, such as Baznas, Dompot Dhuafa, Rumah Yatim, Rumah Zakat, Al Azhar, NU Care Lazisnu, and Lazismu. In addition, apart from Tokopedia, many other marketplaces are partnering with LAZ, including Shopee, Bukalapak, Lazada, and Blibli. The next researcher might do their study on other institutions or other marketplaces.

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