

Online Zakat Implementation In The Time of COVID-19 Outbreak: The Case of Amil Zakat Institutions in Boyolali, Indonesia

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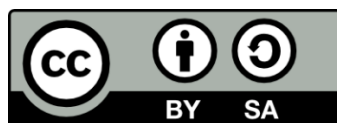
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Abstract

Zakat is the third pillar of Islam that should be fulfilled for Muslims and has a high worship value in Allah SWT. The existence of this zakat can alleviate poverty and increase state income if a country can optimize the collection of zakat funds. One way to optimize the collection is to use digital technology. At this time, the amil zakat institution has harnessed the complexity of digital technology to collect zakat funds online. This study aims to determine the effectiveness of online zakat and which amil zakat institution is more efficient in using online zakat, specifically at the amil zakat institutions: BAZNAS Boyolali, LAZISMU Boyolali, and LAZ Harapan Umat Boyolali. The research used is a type of qualitative research. The data is derived from primary sources such as interviews and documentation and secondary sources such as scientific articles. The results of this study show that online zakat is quite effective to use, as evidenced by the percentage increase in funds from 2019-2021. BAZNAS Boyolali increased by 15.9%, LAZISMU Boyolali increased by 118%, and LAZ Harapan Umat Boyolali increased by 91%. Additionally, it can be demonstrated by the fewest flaws and complaints about Online zakat. It can provide convenience for muzakki to pay zakat wherever and whenever. The most popular online zakat payment option is WhatsApp for individuals and payroll for ASN or other private employees.

Keywords: Online Zakat, Effectiveness, Amil Zakat Institution

INTRODUCTION

The third pillar of Islam is zakat, it is mandatory for Muslims. The obligation to pay zakat has the same degree as praying five times a day (Hakim, 2020). In addition, zakat also has a high worship value in Allah SWT. But, then, it also contains wisdom and great benefits for muzakki (those who pay zakat) and mustahik (those who receive zakat). There are eight groups of zakat recipients, better known as mustahik. The eight types of mustahik are the poor or the homeless, the zakat committee or amil zakat, mualaf, slaves, *gharim*, Islamic fighters, and *ibnu sabil* who is also known as a traveler (Suryadi, 2018)

One of the benefits that muzakki will get by paying zakat is to purify the wealth obtained. Additionally, it happens because the acquired wealth is not necessarily protected from something prohibited by Islamic law. Therefore, the wealth obtained will become a lawful blessing by paying zakat (Hidayat & Mukhlisin, 2020). In addition, the other benefits of muzakki are as a term of piety and faith in Allah SWT.

Further, the most essential benefit of zakat for mustahik is to ease their economic burden (Harahap & Dalyanto, 2020). Not all people in this world have the same way of sustenance. Most people are suffering in their economy, even buying one food a day. Thus, the poor and homeless people will be helped by the zakat we gave.

Even though there are only eight groups of zakat recipients, the whole community and country can feel the benefits of this zakat. As already known, the main Indonesian problem is the economic level still in the lower class. Thus, the zakat received by mustahik, will affect economic growth (Ridlo & Setyani, 2020). As a country with the world's largest Muslim population, Indonesia must develop and become a superpower for the welfare of its people. Then, this might be achieved when the government can take the benefits of zakat as a medium to decrease poverty (Rosyadi, 2013).

The influence concept of economic development is when mustahik receive productive zakat, whether it is creative productive zakat such as money or traditional productive zakat such as goods, then mustahik will manage both of them continuously in the term of zakat. Hence, the mustahik will earn from the productive zakat business (Romdhoni, 2017). Moreover, it can increase production and employment, affecting the high national income. The more significant the national income is, the higher the economic growth.

By paying attention to the facts, zakat can be used as a medium to decrease poverty and improve welfare, especially in Indonesia (Chaniago, 2015). The contributions by people with middle to the upper economy are needed to optimize zakat management and also need institutions that manage zakat and distribute it. The Amil Zakat Institution assists Muslims in distributing zakat, infaq, and alms involving several parties, such as zakat donors, zakat managers, and zakat recipients (Rahmayati, 2015).

Based on Law No. 23 of 2011 concerning Zakat Management, two institutions are assigned to utilizing, managing, and distributing zakat in Indonesia. The two institutions are BAZNAS (*Badan Amil Zakat Nasional*) and LAZ (*Lembaga Amil Zakat*) (Sakka & Qulub, 2019). The funds used by BAZNAS are from the state budget funds, and LAZ funds are collected from the public. Both institutions must be well-spent and spend the funds efficiently (Alam, 2018). The existence

of the zakat institution is very helpful for managing and distributing zakat in all regions at various levels of society.

In this era, information and communication technology has advanced and developed rapidly in almost all corners of the world. It cannot be denied that the development of technology has a significant impact on people worldwide (Rahma & Aldi, 2018). Nowadays, electronic media use has extended to philanthropic institutions.

Amil zakat institutions also utilize technological developments to support their operations. Institutions such as BAZNAS and LAZ take advantage of these technological developments by making their job easier to manage and distribute zakat (Hasanah & Istoqomah, 2019). Besides, online payment methods also are applied through WhatsApp, Crowdfunding, or E-commerce.

With this online-based zakat system, the management of zakat will be more optimal as it can cover areas, especially for those far from amil zakat institutions. Furthermore, it is enough to use electronic media such as mobile phones, laptops, or tablets without visiting the amil zakat institution. Especially during the COVID-19 pandemic, where people need to limit their activities outside the house, the existence of online zakat benefits the community (Kinanti, Imani, Hasanah, & Asyaria, 2021).

According to research (Sakka & Qulub, 2019), online zakat is ineffective for people who live in places not served by an internet network. Another impediment muzakki does not confirm to the amil zakat institution, preventing amil from following up mustahik. According to research (Alam, 2018), BAZNAS Boyolali has an efficiency of 87.6%, indicating that BAZNAS could be better. Similarly, a study (Anurahman & Putri, 2022) shows that online zakat is still ineffective. This is due to various issues, and one is a lack of socialization and information about zakat on the internet.

According to research from (Rohmah, Hidayah, & Maulidah, 2021), contrary to other studies, online zakat is very efficient in promoting zakat worship since it is accessible to all people and useful. Likewise, a study (Hidayat & Mukhlisin, 2020) has shown that online zakat is successful since it can increase zakat collection and offer numerous benefits to muzakki. Online zakat is claimed to be effective research (Sakka & Qulub, 2019) because it is simple to use, practical, and quick to complete.

Based on the findings of the previous researcher, there are still gaps in inconsistent research. As a result, the researcher wants to discuss the effectiveness of online zakat at three amil zakat institutions, especially in Boyolali, namely BAZNAS, LAZ Harapan Umat, and LAZIZMU. Additionally, the researcher will compare the three institutions to find out the most optimal institution by muzakki in the Boyolali and the reasons.

LITERATURE REVIEW

The Effectiveness

According to the Indonesian Dictionary, effectiveness means something that has an effect, influences, succeeds in action, has consequences, and gives a result (Mingkid, Liando, & Lengkong, 2017). In addition, according to Mardiasmo in Wardani & Fadhli (2017), effectiveness is a step to measure the success or failure of an organization in achieving its goals. The

organization that has succeeded in achieving its goals, then the organization has been running effectively.

On the other hand, according to Beni in Pratiwi, Nataliawati, Dewi, & Haskim (2021), effectiveness is a step to measure an organization's output, policies, and procedures. Thus, the definition of effectiveness refers to the action used to measure the extent to which an organization or person produces output by achieving its objectives.

Online Zakat

Etymologically, zakat comes from the word *zaka*, which means blessing, growing, good, and clean (Fitri, 2017). However, zakat can also be interpreted as a blessing (*al-barakatu*), orderliness (*as-sahu*), and also praiseworthy (Nilawati & Rijal, 2020). The definition of zakat terminologically shows several differences among experts. According to Abdul Mujieb (Fitri, 2017), zakat is issuing several assets which will then be given to mustahik or people who need to receive zakat with certain conditions determined by syariah.

The sociological definition of zakat is a reflection of a sense of humanity, justice, faith, and piety embedded in the hearts and human attitudes capable of wealth (Zalikha, 2016). In addition, zakat is a kind of worship in Islam that has a double dimension such as the relationship between the individual human and Allah SWT (*hablum minallah*) and the second relationship between human to human (*hablum minannas*). The second dimension is the most crucial in creating prosperity and welfare for the community (Abdullah, 2013).

The meaning of *online* in short, is to be connected to internet networking. Another understanding of *online* can also be defined as a connected, active, connected state so that it can be used to communicate and control a computer. Further, it is a situation for using a network, so it can connect one device to another that has the function of communicating (Almuttaqin, 2016). Therefore, it can be concluded that online is a device connected to the network and another that can be used to communicate.

The existence of online is the impact of communication and information technological development. Information technology is a set of tools that assist human work in completing tasks related to information processing (Febriani Daud, 2021). While communication technology is a way to produce material that has the function of becoming more efficient and effective by applying the principles of communication science (Setiawan, 2018).

By the definitions of zakat and online, it can be concluded that online zakat is the process of paying a certain amount of wealth or assets from a muzaki to mustahik, who utilizes information and communication technology online that connects devices without having face-to-face by using a mechanism. Further, the payments involve parties such as websites, ATMs, Mobile Banking, and applications whose function is to facilitate muzakki in transactions (Sakka & Qulub, 2019).

Amil Zakat Institutions

Amil is a person who collects, records, calculates, and distributes zakat to mustahik (Widiastuti & Rosyidi, 2015). The job of amil zakat is held by organizations described in Law Number 23 of 2011 in Indonesia. These organizations are BAZNAS (*Badan Amil Zakat Nasional*) and LAZ (*Lembaga Amil Zakat*) (Yuliafitri & Khoiriyah, 2016).

In addition, BAZNAS is a zakat institution formed by the government and manages zakat nationally. Besides, this institution has a non-structural agency that is directly responsible to the president and is independent. Meanwhile, LAZ is an institution formed directly by the community and collects, distributes, and utilizes zakat. Both institutions must make reports on ongoing programs such as zakat, which will be given to the Minister regularly (Bastiar & Bahri, 2019).

RESEARCH METHODS

This research uses qualitative approach because the activity requires detailed information from informants obtained by applying in-depth interviews. This research method provides wider space for informants to provide opinions on the main issues being discussed. Qualitative research results from an explanation of something in sentences (Daud, 2021). This study used interview techniques to collect data, and then presented it in a new sentence structure. This makes the qualitative research method used in this study a narrative qualitative method.

The data sources used are primary data that will be obtained by informants of the three amil zakat institutions and documentation. The second data source is secondary data from scientific articles and other sources related to this research. Three data collection techniques are used: interviews, documentation, and scientific articles. The researcher conducts direct interviews with informants from September 2 to September 16. The informants were Marte as Secretary from BAZNAS Boyolali, Fajar as the program division of LAZISMU Boyolali, and Afif as Manager from LAZ Harapan Umat. The documentation is data obtained from informants in the form of documents that the institution only owns. Finally, the scientific articles are sources that relate to the research which will then be sorted according to the content of the research. After that, the data will be presented in this study.

RESULT AND DISCUSSION

The *Online* Zakat Implementation at BAZNAS Boyolali, LAZISMU Boyolali, and LAZ Harapan Umat in Boyolali

The results of in-depth interviews that were conducted with informants from the three zakat institutions regarding the implementation of online zakat, various results were obtained. These three amil zakat institutions provide online-based zakat services. However, online media have different forms, so the researcher conducted in-depth interviews with informants about the media institutions used.

Based on the data, LAZISMU Boyolali has three methods of online zakat such as WhatsApp, Instagram, and payroll. Further, LAZISMU also has a website, but the website is centralized, where the proceeds from the zakat collection will go directly to the central fund. When the researcher tried to pay zakat on the website, there was no domicile choice column, and the funds would be given to the head office. Thus, this institution is only active with three methods: WhatsApp, Instagram, and payroll. The most widely used method is WhatsApp for individuals and payroll for workers or employees.

Table 1*Collection Methods and Payroll Partners*

Amil Zakat Institution	Online Zakat Collection Methods	Payroll Partners
BAZNAS Boyolali	-QRIS -WhatsApp -Payroll	-Ministry of Religious Affairs. -UPT DIKDAS -31 OPD & Regional Public Hospital -5 BUMD -25 Public Health Center -19 MTsN/MAN -52 Junior High School -Public Health Office
LAZISMU Boyolali	-Whatsapp -Instagram -Payroll	PKU AISYIYAH Hospital
LAZ Harapan Umat Boyolali	-Whatsapp -Payroll	One Company

Data were obtained and processed from the results of interviews.

Meanwhile, in BAZNAS Boyolali, they used three methods: WhatsApp, payroll, and QRIS. QRIS can be found on Instagram and at the BAZNAS Boyolali office. However, the QRIS listed on Instagram is hard to get because it's not listed on all posts. It is different for the account listed in almost all posts about ZIS. Besides, The method often used is payroll because it cooperates with other institutions.

Additionally, there are two methods of online zakat at LAZ Harapan Umat, such as WhatsApp and payroll. Account numbers and WhatsApp can be easily obtained from social media like Instagram, Facebook, and pamphlets. The method often used is WhatsApp.

Taking the explanation above, it found that the method often used for individual online zakat is WhatsApp due to the easiest to reach by everyone, where at this time almost all people can easily use this application. Besides, getting information about accounts and WhatsApp numbers is relatively easy through social media such as Instagram or the website. Therefore, the step to use the WhatsApp method is muzakki looking for the personal contact number first listed on social media or other available media. After that, muzakki sends a message that they will pay tithe to the institution. Then, muzakki sends the zakat through mobile banking. After the payment is complete, muzakki will confirm by WhatsApp and receive a receipt.

In contrast QRIS at BAZNAS Boyolali which is still needs to be optimal because of some difficulties found by society in applying and it is not understood by all age groups. Besides, the payroll is only for ASN or employees at specific institutions, so not everyone can use it. However, based on the data, payroll is the method that contributes the most online zakat in large amounts. Hence, this method is the most suitable method used by employees due to its efficiency and effectiveness.

Online Zakat Fund Receipts in 2019, 2020 and 2021

The amil zakat institution is obligated to collect zakat funds from muzakki which should be distributed to mustahik. Therefore, based on the interviews, the researcher collected the acquisition documentation of online zakat funds obtained by the three institutions from 2019 to 2021.

Table 2

Online Zakat Fund

Amil Zakat Instiution	2019	2020	2021
BAZNAS	Rp 5.104.021.379	Rp. 5.525.987.038	Rp 5.916.284.059
LAZISMU	Rp 70.981.009	Rp 135.008.673	Rp 154.875.377
LAZ Harapan Umat	Rp 40.815.920	Rp 59.334.400	Rp 77.872.850

Data obtained and processed from documentation data.

By the data collected, BAZNAS Boyolali's funds increased significantly. This institution has focused on the payroll system before the pandemic, that approximately 90% of BAZNAS used the online zakat through payroll. Besides, the lowest increase in the last three years was from 2019 to 2020 due to the pandemic that impacted the country's economy. In addition, the highest growth is from 2020 to 2021.

In the first quarter of 2021, the zakat collection is still under the previous year. Therefore, zakat activities could be more optimal due to office relocation and the pandemic. In the second quarter of May, it began to increase significantly during Ramadan. After Ramadan till the end of the year, BAZNAS Boyolali funds per month are getting higher when compared to 2020. In 2021, the fund's receipts will be higher because the economy has improved since the pandemic.

In LAZISMU Boyolali, the highest increase was from 2019 to 2020, while in 2021 the income of funds increased significantly. In 2019, there were only 13 transactions of 12 transactions from individual muzakki and one transaction by PCM Boyolali. Additionally in 2020, there were 16 transactions of 6 individual muzakki, 9 transactions by PKU AISYIYAH Hospital, and 1 by PCM Boyolali. In 2021, there were 29 transactions of 16 individual muzakki, 12 by PKU AISYIYAH Hospital, and 1 by RSI Boyolali. In 2020, the funds' income increased due to the payroll cooperation between LAZISMU Boyolali and PKU AISYIYAH Hospital Boyolali. In 2021 be the year with the highest income due to PKU AISYIYAH Hospital has routinely carried out payroll zakat transactions every month. This year LAZISMU Boyolali also received online zakat from RSI Boyolali which was quite large. Hence, these things make 2021 the highest online zakat fund income.

Additionally, at LAZ Harapan Umat, the funds increasement each year is relatively high, especially from 2019 to 2020. Due to the beginning of a pandemic in 2020 people have access to anything online instead of face-to-face to pay zakat obligations. In 2021, the highest funding income made the Indonesian economy is starting to rise and stabilize again.

From the results that have been conveyed, it can be seen that these three zakat institutions have different amounts of incoming funds. The biggest fund is at BAZNAS Boyolali and the lowest is at LAZ Harapan Umat. Due to BAZNAS Boyolali has more partners in the payroll method

compared to the other two institutions, which makes them have the biggest fund. This institution is also more focused on payroll compared to individual zakat. Meanwhile, LAZ Harapan Umat and LAZISMU are more concentrated on the interests of personal zakat.

The Comparison of Online Zakat during the Pandemic and the Age Distribution of Muzakki

The answers from each informant were obtained based on the in-depth interview results. The researcher gets a result of the majority of ages who apply online zakat and the comparison of online zakat after the pandemic. In addition, the result of the interview from Fajar as the division of the LAZISMU Boyolali program said that the largest age group was around the age of 36-50 years. During the pandemic, most online zakat income came from payroll, while most individual zakat was still offline. Meanwhile, according to an interview from Marte as the secretary of BAZNAS Boyolali, he said that most of the age group was 36-50 years old. In this institution, the payroll system's income remains the most frequent after the pandemic, while individuals did not increase much. According to an interview with Afif as manager of LAZ Harapan Umat, the largest age group is 36-50 years old. After the pandemic, acceptance increased, and muzakki did more online zakat.

Table 3

Muzakki Age and Percentage Increase

Amil Zakat Institution	Muzakki Age	Percentage Increase
BAZNAS Boyolali	36-50 Tahun	15.9%
LAZISMU Boyolali	36-50 Tahun	118%
LAZ Harapan Umat Boyolali	36-50 Tahun	91%

Data obtained and processed from interviews

At LAZISMU Boyolali, muzakki is dominated by people around 36-50 and over. Likewise the other two institutions, zakat income is mainly dominated by the same age group. This situation can occur due to several things, such as people's salaries in other age groups have yet to reach the nisab as their financial needs are unstable. In addition, due to the high awareness of zakat among people 36-50 years old, especially in their 40s and over. This happened because at that age, they tend to think about the provision of the hereafter rather than living in this world. In addition, for those aged 36-50, their income is more stable because their finances for other needs have been completed.

Besides, the existence of a pandemic that requires people to reduce activities outside has a different impact on each amil zakat institution. For example, at LAZISMU Boyolali, muzakki stayed relatively high in 2020 due to the stagnation of all economic sectors in Indonesia then. However, in 2020 they collaborated with PKU Aisyiyah Hospital, and the payroll method became the largest online zakat fund income that year. The percentage data shows that the increase in zakat funds at LAZISMU Boyolali has reached 118%, which means this institution has a high increase.

On the other hand, at BAZNAS Boyolali, the income increased gradually but close to before the pandemic. This case happened because they focused on payroll not individuals, so the zakat funds did not have a significant impact during the pandemic. According to the percentage,

BAZNAS Boyolali has the lowest funds increase compared to the other two institutions, which is only 15.9%. In contrast to LAZ Harapan Umat, in the pandemic, revenue rose very high, in fact almost 80% of the transactions used were online zakat. This can happen due to the restrictions on going out of the house, so muzakki preferred to go online to reduce the virus risk. Following the percentage increase data, LAZ Harapan Umat has an increase of 91%.

From the explanation above, it is found that the age group that dominates online zakat is 36-50 years old. This is due to financial stability and high awareness of zakat because they tend to think about the hereafter rather than the world. The highest increase was at LAZISMU, followed by LAZ Harapan Umat and the lowest was at BAZNAS Boyolali.

Online Zakat Socialization Media and the impact of socialization on the Increase of Muzakki

Socialization in society is required to introduce the existence of online zakat. Socialization serves as a means of dissemination and introduction to a large for people. Socialization requires media that used as a place to disseminate information to the public. Knowing the importance of socialization, the researcher asked the informants about the media used to socialize this online zakat to prospective muzakki. After conducting in-depth interviews, the results were similar. The following is a table of socialization media and their impact on the result of an interview.

Table 4
Media and the impact of socialization

Amil Zakat Institution	Socialization Media	Impact of Socialization
BAZNAS Boyolali	-Instagram -WhatsApp -Billboards -Banners -Coordination meeting with muzakki every year. -Socialization for parents at school	No Big Impact
LAZISMU Boyolali	-Instagram -WhatsApp	Significantly Impacted
LAZ Harapan Umat Boyolali	-Instagram -WhatsApp -Facebook	Significantly Impacted

Data obtained and processed from interviews

The socialization at LAZISMU Boyolali that the informants have conveyed is about zakat awareness. In addition, they have never conducted socialization for the use of online zakat. However, when socialization is conducted in schools with parents, prospective muzakki will take the initiative to ask about online zakat. Indeed, this is useful for parents who are not masters of technology use, and they can ask questions directly to the institution that will provide procedures for doing zakat online. Moreover, they also conduct socialization through social media even though their followers are still tiny and it doesn't have much effect. Although their socialization reach is relatively low, it still significantly impacts them. This can be proven by the high percentage increase of around 118%. Although the most significant fund is payroll funds,

individual zakat will also rise high in 2021. Hence, socialization has a significant effect on the increase in muzakki.

Further, the socialization carried out by BAZNAS Boyolali is through social media, billboards, banners, and a coordination meeting with muzakki every year. BAZNAS Boyolali's social media has more followers on Instagram because people are familiar with this institution, so they are interested in following BAZNAS Boyolali's social media. However, this socialization did not significantly impact the increase in individual muzakki.

While at LAZ Harapan Umat, socialization is only done through social media such as Instagram, WhatsApp, and Facebook. In contrast to BAZNAS Boyolali, the existence of socialization adds significantly to Muzakki. It can be proven by the existence of muzakki, who come from outside the city and know this institution's presence through social media. In addition, it can also be proven from the percentage increase in online zakat funds during 2019-2021, namely that LAZ Harapan Umat has an increase of 91%.

By the explanation, it found that socialization has a different impact. Besides, only BAZNAS Boyolali did not impact the increase in muzakki. However, it significantly impacted LAZ Harapan Umat in Boyolali and LAZISMU Boyolali. According to the researcher, although socialization has had a high impact, these three institutions still need to optimize the existing social media, especially for BAZNAS Boyolali.

Thus, online zakat funds will gradually increase if socialization can be optimized.

Advantages, Disadvantages, and Complaints of the Use of *Online Zakat*

From the result of the in-depth interviews, it was found the advantages and disadvantages of online zakat and complaints from muzakki and institutions regarding the existence of online zakat. The following table shows the advantages and disadvantages as well as online zakat complaints obtained from interviews.

Table 5

Advantages and disadvantages of Online Zakat

Amil Zakat Institution	Advantages of Online Zakat	Disadvantages of Online Zakat
BAZNAS	Make it easy for muzakki to fulfill their zakat requirements without meeting in person.	Nil
LAZISMU	Make it easy for muzakki to pay zakat in transactions.	Nil
LAZ Harapan Umat	Muzakki can pay zakat whenever and wherever they want because they are not constrained by place or time.	Nil

Data obtained and processed from interviews.

Tabel 6*online zakat complaint*

Amil Zakat Institution	Institution's Complaint	Muzakki's Complaint
BAZNAS Boyolali	Nil	Nil
LAZISMU Boyolali	After the transfer, there was no confirmation from Muzzaki	Nil
LAZ Harapan Umat Boyolali	Nil	At certain times, the banking system cannot be accessible.

Data obtained and processed from interviews.

Additionally, there were not many complaints from both parties, whether it was the institution or the muzakki in LAZISMU Boyolali. However, there are some complaints toward muzakki who was not confirmed after the transfer of zakat. Moreover, the shortcomings are not felt by the institution rather the advantages are more felt. To make it easier for muzakki when transacting, they do not need to meet face to face to carry out zakat, as the example.

In BAZNAS Boyolali, the complaints and shortcomings of online zakat have not been felt by the institution and the muzakki. Further, they have a muzakki satisfaction survey each year, and the response is still good. For the advantages, it makes muzakki easier to conduct zakat only digitally without face-to-face, and it does not take much time. Thus, it shows that online zakat at BAZNAS Boyolali is satisfactory for muzakki and provides convenience for them.

This is the same as LAZ Harapan Umat in Boyolali, who don't feel deprived or complain. The complaints from the muzakki are actually intended for banks, which sometimes creates errors in their use. For its advantages, muzakki does not need to come to the office to send zakat. However, only online transactions can be completed at any time and from any location.

From the explanation, it was found that these three institutions have felt more advantages than disadvantages. Besides, the existence of online zakat benefits muzakki and institutions. They can handle some work simultaneously, which can also save time.

CONCLUSION

This research shows that online zakat at the three institutions is quite effective. The income by three institutions from online zakat always increases every year. Besides, BAZNAS Boyolali had a percentage increase of 15.9%, LAZISMU Boyolali had an increase of 118%, and LAZ Harapan umat Boyolali had an increase of 91%. Further, there are not many complaints shows, and it has more advantages to the amil zakat and muzakki institutions. In receiving individual online zakat, LAZ Harapan Umat is more optimal than the others, it happens because they focus on taking personal funds compared to payroll. While online zakat for workers or employees, BAZNAS Boyolali is more optimal because it is indeed focused on the payroll. Further, the income from payroll transactions obtained by BAZNAS Boyolali is approximately 90% of the total incoming zakat funds. While LAZISMU Boyolali has a significant income from payroll in 2020, but individual zakat will also rise quite high in 2021.

The results of this existing research can be used to improve and provide input to the amil zakat institutions to improve the implementation of online zakat. Online zakat can be more effective and optimal if the amil zakat institution develops this program and re-evaluates it to attract people to pay zakat online. In the future, the amil zakat institutions can create more exciting and practical online zakat methods to support the success of this program to make it more effective and optimal to facilitate the amil zakat and muzakki institutions. The availability of this research might give a new perspective that online zakat has begun to expand more rapidly. The findings of this study may be utilized as a starting point for future research to learn more about the flaws of online zakat that have yet to be discovered so that in the future, this online zakat becomes more effective and ideal.

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