

The Effectivity of The Payroll System in Increasing Potential and Zakat Collection in Indonesia (Evidence from BAZNAS Central Java Indonesia)

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Abstract

The research aims to analyze the digitalization of zakat, which is expected to be an excellent opportunity to realize the great potential of Muslim zakat in Indonesia. Various zakat platforms are distributed online, but not all platforms can be applied in real life in Muslim communities. This research also explains how civil servant salaries can be cut as a form of digital zakat platform implemented at Badan Amil Zakat Nasional (BAZNAS) Central Java. This research used qualitative methods and was conducted in-depth interview with several community leaders and Zakat and Muzakki activists. This research determine the strength of the payroll system in increasing zakat collection at BAZNAS Central Java. The results of the research showed the following: First, alary cuts for civil servants were carried out based on regional regulations, namely the Instructions of the Governor of Central Java from 2004-2019 regarding optimizing zakat management. Second, transparency and accountability in implementing zakat deductions and distribution at BAZNAS; third, the high level of trust of civil servant Muzakki to optimize zakat charity through BAZNAS. From this research, an implication can be formulated that using online platforms can increase awareness of paying zakat for government civil servants at BAZNAS Central Java

Keywords:

digitalization of zakat, salary cuts, zakat maal

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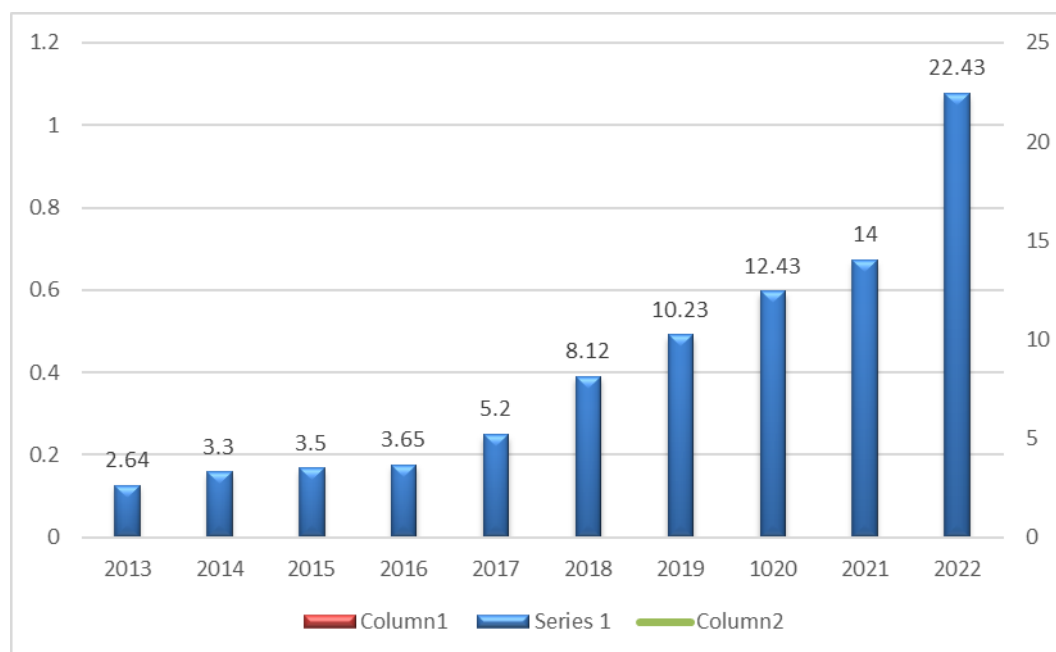
JEL: G10, G30



1. Introduction

Release of BAZNAS research results, together with Bogor Agricultural University (IPB), The Islamic Development Bank (IDB) stated that the national zakat potential amounted to IDR.217 trillion (Santoso, 2019; Wulaningrum & Pinanto, 2020). This study is based on three models of calculating the quantity of Muslim population in Indonesia: *first*, based on traditional jurisprudence; *second*, based on the calculation of 2.5% of the net profit on assets owned as calculated by Yusuf Qardawi; and *third* modification of Yusuf Qaradawi's version where all zakat from both fixed assets and income is multiplied by 2.5% (Asror et al., 2023; Haris, 2020; Khasanah et al., 2024). However, in reality, zakat receipts in Indonesia still need to be closer to this potential number. In the 2022 Zakat Statistics of the central BAZNAS, it is stated that the Zakat funds received by the central BAZNAS in 2013 reached Rp. 2.64 trillion, and by 2022, the national zakat achievement will reach 22.43 trillion (Mahomed, 2022; Zaenal & Ph, n.d.).

Table 1. ZIS Collection Comparison 2013-2022



Source: National Zakat Index 2022

The 2022 zakat index data shows a considerable gap between the potential and realization of zakat receipts in Indonesia (Mufid, 2023; Zaenal & Ph, n.d.). According to previous researchers, this was caused by several things, among them a lack of public trust in zakat institutions and weak socialization in the community (Koswara, 2020; Yosi et al., 2014). Meanwhile, according to Wulaningrum (2020) the weak realization of zakat is caused by weak accountability and transparency. Accountability of zakat management organizations and transparency of financial management of zakat institutions significantly affect public trust in zakat.

In general, the problem of not maximizing the realization of zakat asset collection or zakat fundraising by zakat management institutions can be categorized into two factors, namely internal and external factors. Internal factors of zakat institutions include weak accountability, transparency and socialization. At the same time, external factors are a matter of *trust* Muzakki Society towards Zakat Management Institutions (Amilahaq et al.,

2021; Fahmi et al., 2020; Sopyan et al., 2022; Yahya, 2020). Entering this digital era, the development of the times and technology in the field of zakat will certainly affect fundraising efforts in zakat management institutions (Fauzan et al., 2011; Mahomed, 2022; Santoso, 2019; Telaumbanua et al., 2020). Building trust in the muzak while improving zakat collection institutions can be done with accountability, transparency, and social behaviour. Especially in this digital era, this effort is greatly benefited by the ease of technology in helping to facilitate all the affairs of the ummah in social worship (Chawki, 2010; Sopyan et al., 2022), including zakat fundraising.

Ivan Rahman's research states that the application of digital technology in the revolutionary era 4.0 by zakat institutions can improve the efficiency of zakat management. Through digital technology, there is an increase in efficiency in the form of time savings and various facilities for users in collecting, distributing, and utilizing zakat services as the first step to increasing zakat (Akmaliah, 2020; Santoso, 2019). Indonesian society, which is majority Muslim and part of the world community that uses information technology, cannot be separated from the development of information technology in the religious world, especially performing zakat. The role of information technology is recognized as very significant in collecting zakat, as carried out in Baznas (Sunarto, 2020; Yudha et al., 2021; Zubaidah & Afifah, 2020).

The emergence of financial technology to facilitate business activities is a strength and a weakness for zakat promotion, collection, and reporting activities (Friantoro & Zaki, 2019). The community's lifestyle is close to the technology, which requires amil zakat institutions to be changed to adjust zakat services that are easily accessible to muzak through information technology. According to research by the Indonesian Internet Service Providers Association (APJII) shows that Indonesian internet users will reach 215.63 million people in the 2022-2023 period, an increase of 2.67% from 210.03 million in the previous period (Al Ghifari et al., 2021). It shows that most of Indonesia's population is friendly to the Internet. This strength is used as a foothold that digitalization of zakat is an option for maximizing the potential of zakat in Indonesia. Promoting, socializing, and using donation transaction techniques and service networks is one strategy to provide convenience to muzakki in fulfilling zakat. As zakat managers in this digital era, Lembaga Amil Zakat (LAZ) and BAZNAS are required not to be old-fashioned or use old patterns in fundraising zakat funds so that there is progressive innovation and creativity. BAZNAS, a Zakat management institution promulgated in the Zakat Law, has introduced the SEMBA system, the BAZNAS Management Information System (Abidin & Utami, 2020).

With this Sistem Informasi Manajemen Bantuan (SIMBA) system, BAZNAS and other LAZs are required to be able to respond to this digital era with strategies and creative ideas in order to succeed in carrying out their duties as collecting and distributing zakat funds. The digital era must be responded to positively by all zakat activists, not to be feared, let alone avoided, by sticking to the old tradition of using a manual system. It is exciting to examine how much digital-based fundraising can support increasing the income of zakat management institutions (Utami et al., 2020; Widiastuti et al., 2018). So far, several studies and articles on zakat discuss the potential of zakat or the influence of zakat on the welfare of Muslims. Few studies or articles have looked at the effectiveness of digital-based zakat receipts. Therefore, this paper aims to see the effectiveness of digital-based zakat receipts through employee salary deductions. It is done to see how significant the role of digital technology is in increasing zakat income in BAZNAS.

The compliance of civil servants (Pegawai Negeri Sipil, PNS) in Central Java with paying zakat reflects implementing policies that encourage zakat contributions as part of social and religious responsibility. Central Java has issued regulations supporting civil servants' payment of zakat. For example, a Circular or Governor's Instruction encourages or even requires civil servants to pay zakat. The Central Java Provincial Government often collaborates with the National Zakat Amil Agency (BAZNAS) to manage zakat from civil servants. This includes a mechanism for direct deductions from civil servant salaries for zakat. One method used is direct deductions from the monthly salaries of civil servants. This simplifies the zakat payment process and ensures that zakat is distributed on time. However, the zakat collection could be more optimal in other areas.

The digital era is where all living behaviours are based on computer systems. In this digital era, it no longer uses human power and is then replaced with technological energy. Digital technology is actually a fast-calculating system that processes all forms of information as preferred values (Shuriye, Adeyemi, & Huud, 2013). Like financial institutions, Infaq and Shodaqoh Zakat funding services are carried out through various services, from conventional ones to Infaq and Shodaqoh Zakat digital platform services. Some of the services carried out by this zakat institution are part of the customer satisfaction of the muzak (*Customer Zakat*) to be comfortable channelling their zakat assets to professional zakat institutions (Maisyal, 2021; Ninglasari & Muhammad, 2021).

Digitalization of zakat is an effort by zakat institutions to adjust zakat to contemporary information and technology developments. Since the emergence of Law Number 23 of 2011 concerning Zakat Management, the idea of digitizing zakat began to be initiated and discussed (Fauzan et al., 2011). Moreover, zakat is a *mahdhoh* worship that has the power to empower many people. Therefore, IT access is critical so that the distribution of zakat is more orderly. The digitalization of zakat began in 2016. This idea is fundamental because of several things: *First*, *digital finance* can make funding and distribution of zakat efficient, transparent, and massive. *Second*, digitalization is certainly very in accordance with the era which will certainly be able to reach more people, including the millennial generation (Anshory, 2020; Durrotun Niswah, 2022).

Fundraising is the process of influencing the community, both individuals as individuals or representatives of the community or institutions, to channel their funds to an organization. As for this study, the fundraising strategy in question is the process of influencing the community, both individuals as individuals or community representatives and institutions, to get muzak. Andreasen and Kotler define fundraising as pooling financial resources and identifying key sources of funds. They emphasize that the non-profit sector (including fundraising) goes through three phases of orientation in its development: product orientation, sales and marketing (Kotler & Andreasen, 2003). At the same time, Lindahl stated that there are two forms of fundraising: direct and indirect. Namely direct and indirect collection forms (Intykbayeva et al., 2021).

Payroll is an employee payroll system based on the number of hours worked, tax deductions, various deductions for loan instalments, health insurance or pension funds, and the calculation of other benefits such as bonuses or commissions. The Regulation of the National Amil Zakat Agency Number 2 of 2016 concerning the Establishment and Work Procedures of the Zakat Collection Unit states that the payroll system is a mechanism for direct deductions from employees' net salary receipts. Badan Amil Zakat Nasional (BAZNAS), by Presidential Decree Number 8 of 2001, regulates the duties and functions of BAZNAS as

an institution that collects and distributes zakat, ink, and alms (ZIS) at the national level (Darmayati et al., 2023; Rosyidi, 2012).

One of the payment systems implemented in government agencies, SOEs, BUMDs, and private companies is a system that deducts monthly salaries (payroll system). The deducted salaries are handed over to BAZNAS for management. This is known as the payroll system for zakat payments, which was introduced by BAZNAS and applied in BAZNAS throughout Indonesia. On the BAZNAS website, it is stated that the zakat payment system through salary deduction (Payroll) is a form of zakat service through direct deduction from the salary of an employee at an agency or company in various regional BAZNAS, including BAZNAS in Central Java. This research aims to explore and analyze the effectiveness of zakat digitalization at BAZNAS Central Java in terms of its potential and collection.

2. Method

Research on the power of zakat in the digital era uses primary and secondary data sources. From primary sources, this paper will collect data directly from the research location through interviews and other data related to the regulations accompanying the implementation of zakat at BAZNAS Central Java. Apart from that, this research will also analyze secondary data in the form of data from books, journals, magazines, articles, other research and websites related to the issue of income zakat collection models for civil servant problems in Central Java. This source will come from data from several publications managed by BAZNAS Central Java and BAZNAS Districts in Central Java. Likewise, interviews were conducted with zakat activists at BAZNAS as well as five local community leaders and ten muzakki concerned about zakat's development in Central Java.

This research was conducted using qualitative methods, analyzing primary and secondary sources. To analyze the data, researchers used normative juridical methods, especially regarding how the zakat regulations on civil servants' income and the articles of these regulations regulate and implement the relationship between the legal basis and its implementation. Apart from that, the description carried out can use the critical descriptive method. What was obtained in this research was analyzed by developing interviews with zakat activism and sympathizers among civil servants in Central Java. The data analysis method begins with collection, reduction, presentation and concluding (Huberman, 1984).

3. Result and Discussion

Digitizing Zakat at BAZNAS

Digitalization of zakat is an effort by zakat institutions to adjust zakat to contemporary information and technology developments. Since the emergence of the Zakat Law in 2011, which coincided with the emergence of the Internet Law, the idea of digitizing zakat has been initiated and discussed. Moreover, zakat is a mahdhoh worship that has the power to empower many people. Therefore, IT access is critical so that the distribution of zakat is more orderly (Al Athar & Al Arif, 2021). This idea is motivated by several practices of distributing zakat, which is carried out directly from *muzakki* to thousands of *mustahiq*. *First*, in September 2008, a *muzakki* on behalf of Haji Syaikho, who resides in Pasuruan, East Java. About 2500 people who became *mustahiq*, came to the house of Hajj Shaikhon in Puturejo, Pasuruan City. They jostled for a death that eventually resulted in the death of 21 people. The head of the zakat distribution committee, who was none other than the son of Hajj Shaikhon dealt with the police and, in the end, was detained for three years to account for his actions (<https://tirto.id/digitalisasi-data-zakat-bUij>). *Second*, there was a zakat

distribution event in July 2014 in Nganjuk, East Java. Many residents who had been lining up since morning pushed each other and scrambled to enter the zakat distribution area for fear that they would not get Rp10,000 and 2 kilograms of rice. They jostled in following the distribution of zakat at the regent's house and finally rioted.

These two events became a note for zakat activists that zakat does not have to be distributed by *mustahiq* himself. The distribution of Zakat will be better when zakat at the Amil Zakat Institute (LAZ) or the National Amil Zakat Agency (BAZNAS). LAZ and BAZNAS are legal institutions the community recognises both formally and informally. However, many people still feel more perfect if they can distribute assets of zakat directly to *mustahiq* zakat (Cahyani et al., 2022; Iqbal et al., 2019). Law No. 23 of 2011 concerning Zakat Management reveals in detail that LAZ and BAZNAS are institutions obliged to distribute zakat to *Mustahiq*. Although it does not mention the digitization of zakat, this zakat law provides the full role of amil in carrying out the funding process and practically distributing zakat. Especially with the experience of facing the Covid-19 pandemic period since the end of 2019, many people have needed digitalization of zakat (Jamaludin & Aminah, 2021a; Santoso, 2019). Along with the development of the era of disruption 4.0 where all human behaviours undergo significant changes. The role of humans as implementers in all activities in various sectors of life must be replaced with artificial systems, namely technology.

Although it must reduce all human roles, this era must be followed carefully because with the acceleration of society to the era of disruption that we are now facing, human existence will be included with the situation. As a dynamic institution, the central Baznas, through its program, introduces zakat digitalization to the Muslim community in Indonesia, in general, and particular wail houses to implementers in city districts to attend zakat digitalization training. This training provides socialization and calming of digital traditions to zakat activists in Indonesia (Fikriyah & Ridlwan, 2018; Jamaludin & Aminah, 2021b; Mardian et al., 2021). Digitalization of zakat was introduced at BAZNAS by the Chairman of BAZNAS, Prof. Bambang Sudibyo, was in 2016. Remarks by the Minister of Religious Affairs of the Republic of Indonesia Lukman Hakim Syaefudin then strengthened this idea.

In several meetings of the Zakat Forum, the Chairman of Baznas at that time explained the importance of digitizing zakat at the International Conference of Zakat (Iconz) in Yogyakarta for the Chairman of the central BAZNAS, digitalization is essential because of several things (Telaumbanua et al., 2020), including *First*, *digital finance* can make funding and distribution of zakat carried out efficiently, transparently and massively. Digitalization can improve the security of funding and distribution of zakat, reducing the costs incurred in online zakat transactions that have been prepared. *Second*, digitalization is a by-the-era that will undoubtedly reach more people, including millennials. The millennial generation is a generation that is currently aged 20-40; they are a group that, since birth, has been introduced to technology and information. They are the ones who will dominate the digital world in the future.

However, until now, the effectiveness of BAZNAS zakat digitalization throughout Indonesia has yet to be implemented optimally (Damanik & Nasution, 2023; Kasri & Yuniar, 2021). Many things are the reasons why zakat digitalization has yet to be implemented optimally. Some of the considerations include: *First*, public awareness needs to be improved on the role of zakat for the economy. For most Muslim communities, zakat is considered zakat only as part of *mahdhoh* worship, not yet presented as an Islamic philanthropic instrument that can improve community welfare. According to BAZNAS data, assessing the potential of zakat in Indonesia, according to the *2020 Zakat Outlook records*, is IDR 327.6

trillion. However, the reality is that until 2020, this potential can only be achieved, and it has only been collected around Rp. 2.18 trillion, meaning that only about one per cent of zakat is collected from the potential zakat in Indonesia (Zakat Outlook, 2020).

Second, public distrust of government zakat institutions that are still considered not transparent. For BAZ in the centre, all its performance has been well done. Meanwhile, the Regional BAZ formed by the government has yet to implement this zakat concept in an orderly manner. Many people prefer LAZ (Lembaga et al.), which is formed by non-government because it is more trusted and flexible for collection. *Third* is the need for state politics to proactively implement Law No. 23 of 2011 concerning Zakat Management. There is no standard for zakat among heterogeneous people who are unfamiliar with it. Ordinary people only know how to pay for zakat during Ramadan; in addition to zakat fitrah, people need help understanding the law of other zakat obligations. *Fourth*, the distribution of zakat is only for the consumptive interests of the community. Zakat distributed for public consumption is correct because the purpose of zakat is to meet the basic needs of *mustahiq*. However, it would be better if everything was deliberated.

Payrole system in collecting Zakat

Digital system use is not regulated in Law No. 23 Zakat Number 2011. However, the Zakat Law and followed up with regulation Number. 14 of 2014 concerning the Implementation of Law No. 23 of 2011 and the Decree of the Minister of Religious Affairs of the Republic of Indonesia No. 186 of 2016 concerning Amendments to the Decree of Menteri Agama No. 118 of 2014 concerning the Establishment of Provincial BAZNAS, encourage Muslims to pay zakat more optimally. About the spirit of zakat empowerment, zakat has three dimensions in human life: 1) The social *dimension* is a social obligation that is worshipped in order to improve the welfare of society. 2) The *moral dimension* helps prevent humans from being greedy, filthy, and greedy. 3) The *economic dimension* is to prevent someone from hoarding wealth without regard to the rights of low-income people.

To increase zakat income (*fundraising*), Baznas has made efforts to accelerate the era of disruption, where the zakat transaction process is carried out online. This effort is known as zakat digitization, and it was introduced by the central BAZNAS in 2016. Through this zakat digitization effort, three strategies have been developed: zakat payments through banking, direct zakat payments, and zakat payments through zakat digitalization. At the central BAZNAS, zakat digitization has been started through the zakat payment system *via the payroll* system (ZPS), namely through direct deduction from employee salaries by filling out zakat standing instructions. Furthermore, it develops through *financial technology* payment, collaborating with fintech organizers to collect zakat, whose results are handed over to various institutions that collaborate to distribute to those entitled. The other method is the *Crowd Funding Platform*, which facilitates donations to zakat institutions. This method is very similar to financial technology zakat payment; it is just that the party invited to collaborate to collect zakat is crowdfunding. Artificial Intelligence (*Artificial Intelligence*) also allows computer systems to do something that can be done through computer visualization (Wibisono, 2017).

In BAZNAS Central Java, not all zakat platforms can be implemented, considering that BAZNAS Central Java cannot be independent institutionally without support from the central BAZNAS. In general, four fundraising strategies are carried out by BAZNAS Central Java. 1. The Zakat payment system makes payment through banking *via the payroll* system (ZPS). 2. Transfer ATM. 3. ZIS Pickup direct payment. Direct payment of *muzakki* comes to the BAZNAS office. In BAZNAS Central Java, there is a superior program that cannot be managed

by the central BAZNAS, namely the use of Zakat *via the payroll* system (ZPS) which is implemented in the Central Java Provincial Government and all UPT offices in the Central Java environment. All employees under the provincial government must directly deposit their professional Zakat to the Central Java BZNAS.

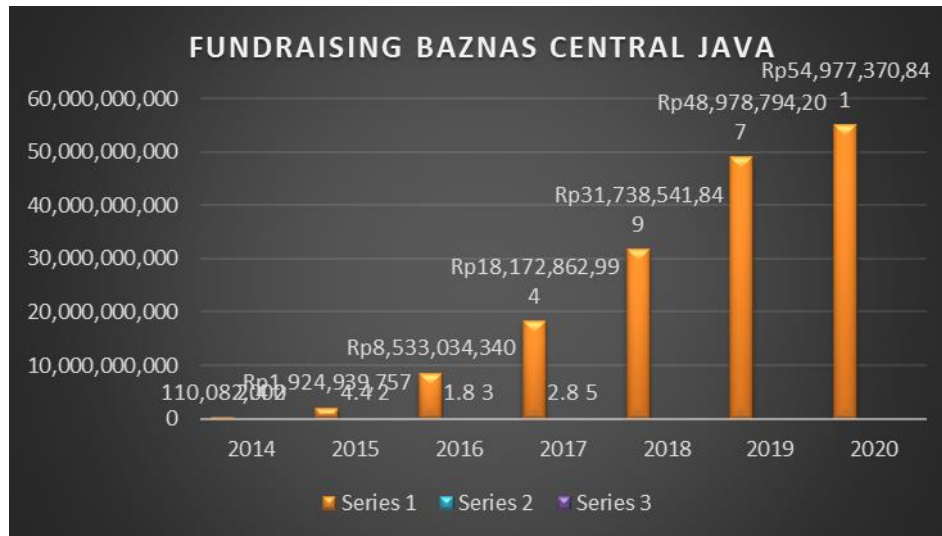
Efforts made by BAZNAS so that the implementation of payroll in Central Java is successful, the Governor of Central Java through the circular of the Head of the Provincial Government Civil Service Bureau, provides a circular related to Zakat, among others: 1) Central Java Governor's Instruction No. 451/002811 of 2014 concerning the Establishment of UPZ within the Scope of Provincial Agencies/SKPD. Central Java; 2) Central Java Governor's Instruction No. 451/6718 Year 2016 concerning Follow-up Optimization of Zakat Management; 3) Central Java Governor Instruction No. 451/0013538 of 2017 concerning Zakat Optimization. 4) Central Java Governor's Instruction No. 451/0000571 of 2019 concerning Optimization of Zakat Management.

Through these four letters, the revenue of BAZNAS Central Java has continued to grow since 2014 until 2020. Starting from the revenue of BAZNAS Central Java, which ranged from Rp. 110,082,000 until 2020 to IDR 54.985.955.841, -. It consists of Zakat, infaq and shodaqoh collected at BAZNAS Central Java. Almost all Zakat generated by BAZNAS is a zakat transfer *via a payroll system* carried out by task management units in every government office at the Central Java level and public and private universities. For Muzaki, using a payroll system to fulfil Zakat is very helpful for Zakat transactions between *Muzakki* and BAZNAS. One of the benefits of Zakat through the payroll system is as follows: *First*, it is easier for *muzakki* to pay Zakat and does not need to come directly to the BAZNAS office because the company has HR (Human Resources) who are responsible for deducting employee salaries directly. *Second*, services through the payroll system help *muzakki* in the office because salary deductions are carried out automatically. *Third*, employees must fulfil their obligations to pay Zakat because payroll system services make muzakki orderly in paying or fulfilling Zakat. *Fourth*, another benefit of the payroll system service is maintaining the *muzakki's* sincerity because the *muzakki* needs to meet with people entitled to receive Zakat (mustahiq). After all, the *muzakki* do not meet directly; they will remain sincere in paying Zakat. *Fifth*, by providing services through a payment system, the distribution of Zakat by BAZNAS will be appropriately on target and effective because the utilization and distribution program of BAZNAS will be sustainable (Interview with Dr. KH Ahmad Daroji, Juni 2021).

The zakat payment system transfers between accounts to facilitate services to muzak to fulfil zakat fitrah and zakat *maal*. For BAZNAS, banking cooperation has been carried out with Islamic banks in Semarang, such as those collaborating with several banks, including Bank Jateng Syariah, Bank Syariah Indonesia, BTN Syariah and Bank Muamalat. However, the new digital service program, which will be implemented as a website and QR code scans, will soon be implemented in early 2022. (Ahmad Munif, staff of BAZNAS Central Java, Juni 2021). The Zakat platform's ease now allows Zakat transactions to be used in many online transactions. BAZNAS Jawa Tengah has collaborated with several banks. This is also done to provide options to *the muzakki* and facilitate the form of zakat payment, usually done traditionally, such as zakat pick-up services, then transferred to *infaq* and *shodaqoh*. Now, digital zakat payments are made.

In the case of zakat payments, traditionally, it is a zakat payment made where the muzakki pays his zakat to the Baznas (visiting the Baznas office) or by picking up zakat directly from the *muzakki*. The implementation of zakat digitally is a zakat payment made using digital technology, where *muzakki* can pay zakat through digital tools listed on the

website or other online payment applications. Although there is no detailed explanation of the funds collected through digital fundraising, it can be seen from the rapid development of BAZNAS Central Java, which implemented a payroll system for civil servants within the Central Java Provincial Government.



Data source: BAZNAS Central Java 2024.

Picture 1. Fundraising of Zakat in Baznas Central Java

As acknowledged by the Chairman of BAZNAS Central Java, KH. Ahmad Daroji, MA. After BAZNAS, with the support of the Governor, implemented a savings payroll system, the income of BAZNAS Central Java increased dramatically. This is because, with the payroll, civil servants feel more comfortable and secure (accountability) because of direct deductions from their accounts. Unlike the model of civil servants depositing zakat to UPZ admonitions in their respective agencies. (Interview with KH Ahmad Daroji, Juni 2021). The positive response is not only from civil servants, although not as large as income from civil servants' zakat, but also from other sources such as PT, other business entities, and individuals, which have also increased. However, in causality, it has not been significant. The amount of pre-muzakki attention to the digital process proves that zakat digitization is helpful for zakat fund collection transactions at BAZNAS, Central Java.

Digital-based zakat fund collection is the right strategy and brings various advantages or benefits for future fundraising implementation. In general, the cantata responds to the digitization of zakat by the position of each muzak and other parties. *First*, digitizing zakat makes the collection of zakat practical and more open. This online or digital-based Zakat collection is a phenomenon in the era of internet technology sophistication or digital media. BAZNAS Central Java will use digital media and various spaces to promote its collection activities or events related to zakat. For example, you can pay for zakat without queuing at the bank through account transfers, ATMs, and social media. *Second*, the realization of zakat programs carried out by BAZNAS Central Java should be increased. This Digital-Based Zakat Collection emerged along with the crowded internet use in our country. The use of social media, both open and closed, will support zakat programs carried out by BAZNAS Central Java. *Third*, operational funds should be minimized for technical efforts in developing activity infrastructure. The sophistication of digital technology can contribute more while minimizing the costs incurred. Therefore, it is undeniable that the digital-based zakat collection can cut

operational costs and be cheaper. Expanding the range of Information; through Digital-Based Zakat, it can reach out to influence the millennial generation group. By maximizing social media today, various socialization programs that will be implemented by BAZNAS Central Java will be easily accessible to the public.

4. Conclusion

The purpose and basis of fundraising practice is to increase the number of muzak (donors) and the number of zakat funds (donations) to be distributed to mustahiq (entitled communities) by the rules of Islamic law, as mentioned in the zakat verse. The digitalization of zakat is expected to be an excellent opportunity for Muslims in Indonesia to realize the great potential of zakat. Various zakat platforms are available online, but not all platforms can be applied in real life in the Muslim community. The results of this study showed that the deduction of civil servants' salaries was carried out because it was based on regional regulations, namely the Central Java Governor's Instruction from 2004-2019 concerning the Optimization of zakat management. There is transparency and accountability in implementing cutting and distributing zakat at BAZNAS. There is high trust from civil servant Muzakki to optimize zakat *maal* through BAZNAS. The results of this research imply that the digitalization of zakat at BAZNAS effectively increases zakat in Central Java, especially for civil servants.

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