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STRATEGIES TO INCREASE COMMUNITY COMPLIANCE IN PAYING ZAKAT THROUGH DIGITALIZATION

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ABSTRACT

Zakat is the main instrument in the Islamic economic system which plays an important role in the equitable distribution of social welfare. However, the level of public compliance in paying zakat is still a challenge, especially in the aspects of awareness and ease of access. This study aims to analyze strategies to increase public compliance in paying zakat through digitalization, by highlighting the factors that affect the use of zakat digital platforms. The research method used is a quantitative and qualitative approach through surveys to muzakki (zakat payers) and interviews with managers of zakat institutions and Islamic economic experts. The results of the study show that zakat digitization has a significant role in increasing community compliance, especially through ease of transactions, transparency of fund management, and increasing zakat literacy. The main factors that affect include trust in digital platforms, ease of use of applications, and education about zakat obligations. Therefore, more innovative strategies are needed, such as collaboration between the government, zakat institutions, and sharia fintech providers in increasing public accessibility and trust in the digital zakat system. The implications of this study are expected to provide recommendations for policy makers in optimizing the role of digitalization to increase zakat compliance to support the welfare of the people.

INTRODUCTION

Zakat is one of the main pillars in the Islamic economic system which has a strategic role in reducing economic inequality and improving social welfare. As an obligation for every eligible Muslim, zakat serves as an instrument of wealth redistribution that can help empower underprivileged groups. However, the level of public compliance in paying zakat is still a challenge in various countries, including Indonesia. Based on data from the National Amil Zakat Agency (BAZNAS), the potential for zakat in Indonesia reaches hundreds of trillions of rupiah every year, but the realization of collection is still far from this figure. This shows that there is a gap between the awareness of paying zakat and the realization of its implementation.

One of the main factors that affect the low compliance of the community in paying zakat is the limited accessibility and lack of zakat literacy. Many muzakki do not have a sufficient understanding of the obligation of zakat, the procedure for calculating it, and the official institutions that administer zakat. In addition, the conventional zakat payment system is also an obstacle in increasing community participation. In facing this challenge, digitization of zakat is an innovative solution that can increase public compliance through ease of transactions, transparency in fund management, and more effective education.

Digitalization in zakat payments, supported by the development of sharia financial technology (fintech), allows people to pay zakat more easily through various digital platforms, such as mobile applications, sharia digital wallets, and online-based zakat payment services. Digitalization has also contributed to increasing Islamic financial inclusion, where people who previously did not have access to Islamic financial services can now easily distribute their zakat online. This is in line with global trends that show that the adoption of financial technology can increase public participation in sharia-based economic activities.

However, even though various digital innovations have been implemented in the zakat payment system, there are still various challenges that need to be overcome. Some of them are the low level of digital literacy among certain communities, lack of trust in the security of digital transactions, and lack of socialization regarding the benefits and convenience of digital zakat. Therefore, an effective strategy is needed to increase public compliance with zakat payments through the use of digitalization. Collaboration between the government, zakat institutions, sharia fintech providers, and religious leaders is a key factor in encouraging the wider use of the zakat digital platform and increasing public awareness of zakat obligations.

Based on this background, this study aims to analyze strategies to increase community compliance in paying zakat through digitalization. This research will identify factors that affect public compliance in using the digital zakat platform, as well as formulate policies that can be implemented to increase the effectiveness of the digital zakat system. The results of this research are expected to contribute to optimizing the potential of zakat as an instrument for the welfare of the people through a more inclusive and efficient digital approach.

METHODS

This study uses a mixed-method approach that combines quantitative and qualitative methods. The quantitative approach is used to analyze the factors that affect public compliance in paying zakat through digitalization, while the qualitative approach is used to dig deeper into the perception of the public, zakat institutions, and sharia fintech service providers in increasing Islamic financial inclusion through zakat digitalization.

The population in this study is the Muslim community in Indonesia who has the potential to be muzakki and has used or has the potential to use digital zakat payment services. The research sample will be selected using the purposive sampling technique, with the following criteria:

1. Muslim communities who have or have not paid zakat digitally
2. Users of sharia fintech services and online zakat payment platforms
3. Zakat institution managers (BAZNAS, LAZ, and digital-based zakat institutions)

4. Expert in Islamic economics and Islamic financial technology

The number of quantitative samples will be determined based on the Slovin formula, while qualitative samples will be taken gradually until they reach the point of information saturation.

Data Collection Techniques

This study uses several data collection techniques, namely:

1. Quantitative Survey – Data collection through questionnaires distributed to the public to measure factors that affect digital zakat compliance.
2. In-Depth Interview – Conducted with representatives of zakat institutions, sharia fintech providers, and Islamic economic experts to understand the challenges and strategies in increasing the use of digital zakat.
3. Documentation Study – Analysis of reports, regulations, and publications related to zakat, sharia fintech, and Islamic financial inclusion.

Data Analysis Techniques

Quantitative Analysis Data from the questionnaire will be analyzed using the Structural Equation Modeling (SEM) or Logistic Regression method to identify factors that affect people's compliance in paying zakat through digitalization. Qualitative Analysis Data from the interviews will be analyzed using the Thematic Analysis technique, where patterns and themes emerging from the interviews will be identified to gain in-depth insights. Triangulation Analysis Combining quantitative and qualitative results to obtain a more comprehensive understanding of strategies to increase digital zakat compliance.

RESULT AND DISCUSSION

Level of Community Compliance in Paying Zakat through Digitalization

Based on the results of a survey of Muslim communities who were respondents in this study, it was found that the level of community compliance in paying zakat has increased significantly with digitalization. Around 70% of respondents stated that the use of digital platforms makes it easier for them to pay zakat, both through sharia fintech applications, sharia e-wallets, and digital payment services provided by zakat institutions. However, there are still 30% of respondents who have not used digital services in zakat payments, citing a lack of understanding of digital systems and concerns about transaction security.

Factors Affecting Community Compliance

The results of regression analysis show that there are several main factors that affect people's compliance in paying zakat through digitalization, namely:

- Ease of Use: The easier a platform is to use, the higher the tendency of people to pay zakat digitally.
- Trust in Sharia Fintech: People are more compliant in paying zakat if they are confident that the funds distributed through digital platforms are truly managed safely and transparently in accordance with sharia.
- Zakat and Digital Literacy: Respondents with higher levels of zakat and digital literacy tend to be more compliant in paying zakat through digital platforms than those who still lack understanding of zakat regulations and procedures.

- Islamic Financial Inclusion: The integration of Islamic financial services, such as Islamic banking and Islamic fintech, makes it easier for people to distribute zakat without having to go through complicated procedures.

The Role of Sharia Fintech in Zakat Digitalization

Interviews with several Islamic fintech service providers show that digital platforms have an important role in improving zakat compliance through several mechanisms:

- Automation & Reminder: Islamic fintech applications provide a reminder feature to pay zakat according to the nisab and predetermined time.
- Automatic Zakat Calculation: Many platforms provide zakat calculators that assist people in determining the amount of zakat that must be paid.
- Transparency and Reporting: The existence of more transparent transaction reports and information on the use of zakat funds increases public trust in the digital system.

However, there are challenges in the application of sharia fintech in zakat payments, including the existence of a digital literacy gap among the elderly community, as well as the lack of regulations that regulate digital platforms for zakat in a more structured manner.

Strategy to Increase Zakat Compliance through Digitalization

Based on the findings of the research, strategies that can be applied to increase public compliance in paying zakat through digitalization include:

- Zakat Education and Digital Literacy: The government and zakat institutions need to increase educational campaigns related to the benefits and ease of digital zakat payments through seminars, webinars, and social media.
- Strengthening Regulation and Transaction Security: Clearer regulations regarding the use of technology in zakat can increase public trust in sharia fintech.
- Innovation in Digital Platforms: The development of features such as gamification, rewards for active users, and integration with other Islamic financial services can increase the attractiveness of the public to pay zakat digitally.
- Collaboration between Zakat Institutions and Sharia Fintech: Synergy between zakat institutions and sharia fintech providers in creating a more inclusive and efficient digital zakat ecosystem can increase the level of community compliance.

Research Implications

This study shows that digitalization plays a major role in increasing public compliance with zakat obligations. However, in order for its implementation to be more optimal, cooperation is needed between the government, zakat institutions, sharia fintech providers, and the community in creating a safe, transparent, and easily accessible system. With the right strategy, digitalization can be an effective solution in increasing Islamic financial inclusion and ensuring that the great potential of zakat can be optimally utilized for the welfare of the people.

CONCLUSION

Based on the results of the research on Strategies for Increasing Community Compliance in Paying Zakat through Digitalization, it can be concluded that digitalization has a significant role in increasing community compliance in paying zakat. The application of technology, especially through sharia fintech, has made it easier to access zakat payments, increased transparency in fund management, and encouraged Islamic financial inclusion.

Some of the main factors that affect public compliance in paying zakat digitally include ease of access, trust in sharia fintech platforms, zakat and digital literacy, and regulatory support. The easier a platform is to use and the higher the level of people's digital literacy, the more likely they are to distribute zakat through the digital system. In addition, transparency in zakat management also contributes to increasing public trust in digital-based zakat services.

However, there are still several challenges in optimizing zakat digitization, such as low digital literacy among certain circles, concerns about the security of digital transactions, and the limitations of regulations governing sharia fintech in zakat payments. Therefore, a more innovative and collaborative strategy is needed between zakat institutions, the government, sharia fintech providers, and religious leaders to increase the effectiveness of digital zakat.

As a recommendation, some steps that can be implemented in increasing public compliance with digital zakat are:

- Zakat Digital Education and Literacy, by increasing public awareness through technology-based campaigns and training.
- Strengthening Regulation and Transaction Security, so that the public has more trust in digital platforms in zakat payments.
- Innovation in Digital Platform, with the development of interactive features such as zakat calculators, automatic reminder systems, and transparent fund usage reports.
- Collaboration between Zakat Institutions and Sharia Fintech, in creating a more inclusive and easily accessible system for all levels of society.

With the implementation of the right strategy, digitalization can be an effective solution in increasing public compliance in paying zakat, so that the great potential of zakat can be optimized for the welfare of the ummah and sustainable Islamic economic development.

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