Go Zakat Mobile Application: Innovation To Optimize The Collection Of Zakat In Indonesia

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ABSTRACT

Nowadays, the population of Indonesia continues to grow. Indonesia is a country with a number of the largest Muslim population in the world. Beside that, zakat management institutions in Indonesia also continues to increase annually. But in reality, the absorption of zakat in Indonesia is still far from standard. Zakat institutions described how cooperation between tax payers and recipients can run well. Given these problems, indicating that there is a problem that occurs in zakat collection system. Because of it, we provide a solution GO ZAKAT mobile application to optimize the collection of zakat in Indonesia.

1. INTRODUCTION

A. Background

Nowadays, Indonesia is facing global fierce competition because of that our society, especially the younger generation are required to continue to develop the ability to master science and technology (science) that have high competitiveness on the world stage, through education, research and the process of growing the nation innovation. Based on the World Economic Forum in its Global Competitiveness Report 2015-2016, the ranked of Indonesia's competitiveness index has decreased this year 37th out of 140 countries that have been assessed. The Human Development Index is one of the indicators that lead to decreased competitiveness of the Indonesian nation. This is caused by the Human Development Index (HDI) of Indonesia are still low, which is ranked 110th out of 188 countries with a magnitude of 0.6841\(^1\).

HDI can be improved by increasing the state income to better allocation of funds to improve well-being. Indonesia still relies on income taxes as the state's largest. However, the distribution of the tax has not been aimed directly at poverty alleviation. Taxes can not be the sole instrument of state revenue due to the fact that Indonesia experienced a decline in tax revenues from 2001 to 2015. The figure is the lowest occurred in 2015 which amounted to 83%. The low tax revenues resulted in the budget deficit.

Indonesia has a great opportunity to increase revenue by utilizing state of the third sector, namely public order of the modern state. Indonesia as a predominantly Muslim country has other sources of income that have been neglected, namely zakat. On the other hand, zakat is an instrument the positive effect on the economy. Therefore, if the potential Zakat is optimized and used as State income instruments, then Indonesia will come out of the problem of the budget deficit.
Zakat in the humanitarian perspective has a major role for the improvement of human welfare and strengthening social solidarity thoroughly. Therefore, to realize the function of zakat in improving the welfare, the institutional strengthening amyl become an integral part of strengthening national zakat system. In Law No. 23 Year 2011 on the Management of Zakat outlined that, zakat management aims: First, improve the effectiveness and efficiency of service delivery in the management of zakat. Second, increasing the benefits of charity for the public welfare and poverty reduction.

Indonesia has huge potential zakat. The research results Badan Amil Zakat Nasional (BAZNAS) in 2013 stated that the zakat potential in Indonesia reached Rp 217 trillion, equivalent to 3.4 percent of Gross Domestic Product (GDP) of Indonesia. But the fact zakat absorbed and managed by amil zakat institutions only Rp 2.73 trillion, or only about one percent.

The collection of zakat is not optimal due to several factors, namely (1) the rule of law zakat, (2) not zakat collection tersistem, (3) the harmonization of the tax system in Indonesia. In Law No. 23 of 2011 states that in order to improve the effectiveness and efficiency, must be institutionalized zakat according to shariah at Islam. Zakat management is the planning, implementation, and coordination in the management of zakat. Amil Zakat LAZ is hereinafter referred to as the 61 established community institutions that have the task of assisting the collection, distribution, and utilization of Zakat

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<tr>
<th>Name</th>
<th>Zakat</th>
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<tr>
<td>Zakat Household</td>
<td>Rp 82,7 T</td>
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<td>Zakat Industry</td>
<td>Rp 114,89 T</td>
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<td>Zakat BUMN</td>
<td>Rp 2,4 T</td>
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<tr>
<td>Zakat Saving</td>
<td>Rp 17 T</td>
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<tr>
<td>Zakat National</td>
<td>Rp 217 T</td>
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Percentage of Zakat National

Source: BAZNAS Research and FEM IPB

The unsystematic zakat collection that is not because people have less confidence to distribute their zakat to LAZ. People prefer to pay zakat directly to the people who deserve (mustahik) from paying their zakat institutions. This is due to the lack of education and awareness about the importance of zakat in LAZ and its impact on the national economy. In this case, the necessary synergy between Badan Amil Zakat (BAZ) and LAZ in Indonesia.

Therefore, the author offers the idea of an innovative mobile application GO ZAKAT to increase zakat collection to synergize several BAZ / LAZ in one application. See the reality on the ground is not yet able to integrate applications via auto debit facility charity accounts and credit facilities map zakat, zakat calculation facilities, and facilities for the preparation of financial statements BAZ/LAZ transparency information. Opportunity number of smartphone users in Indonesia continues to increase each year to make this application more feasible to use.

B. Problem

With backgrounds that have been submitted, the authors summarize the problems in this scientific writing is: "How innovative mobile application GO ZAKAT to optimize the collection of zakat in BAZ / LAZ?"
C. Purpose

Based on the formulation of the problem, then the purpose of making this paper is:

1. To gain sufficient knowledge about the problems and solutions zakat collection through mobile applications.
2. To provide innovative mobile applications to optimize the collection of zakat by integrating many functions in one application.

D. Benefits of Writing

1. For the government, is expected to provide solutions in the alleviation of poverty and improvement of social welfare by making charity as national economic and financial instruments based on the amount of zakat potential in Indonesia.
2. For BAZ / LAZ, is expected to optimize the collection of alms and synergize zakat institutions to absorb more of the potential of zakat in Indonesia.
3. For the community, is expected to facilitate the public to pay zakat and provide education and outreach about the effectiveness of the distribution of zakat through zakat institutions.

2. DISCUSSION AND CONTENS

A. Opportunity Analysis Utilization Smartphone Users

Indonesia became the third giant smartphone users in Asia after China and India. Smartphone user growth from year to year is always increasing. It is estimated that growth will continue to increase until 2017. It became a significant opportunity for innovation zakat collection to mobile applications GO ZAKAT.

![Picture II. I Graphs Potential Smartphone Users in Indonesia](source)

*Source: eMarketer prime data that have been edited*

B. Direct Zakat System vs. Indirect Zakat Systems

Based on the results of research conducted with the involvement of 35 respondents from the general public who are domiciled in Jakarta showed that the largest percentage of zakat collection came from the mosque around the house. Then followed by persetanse muzaki who pay zakat directly. The study also proved that very little awareness of the public to pay zakat at
BAZ / LAZ.

Zakat system of indirect or Indirect Zakat System (IZS) has a greater impact than direct zakat system or zakat system directly. IZS is a system where muzaki pay their zakat through BAZNAS / LAZ and mosques while DZS is a system where muzaki pay their zakat directly to mustahik without intermediaries amil. DZS and IZS legitimate fiqh, but when viewed from the fight against poverty, IZS will have a much greater impact.

Zakat collection through BAZ / LAZ has the potential utilization of zakat which is greater than the DZS system and payment of zakat to the mosque. IDZ cause zakat distribution system more effective and able to absorb the potential zakat, because when zakat collected by IDZ, amyl BAZ / LAZ will create economic empowerment programs that are more productive. So mustahik have the opportunity to increase their income and well-being of a more permanent basis.

Although pay zakat at the mosque said to be the IDZ system, but the zakat collection in the mosque only output to the distribution activities of the consumer given directly to mustahik. Almost no different from DZS system. Therefore, better muzaki pay their zakat through BAZ / LAZ.

### C. Description of GO ZAKAT Mobile Application

ZAKAT GO mobile application is a mobile application that aims to optimize the collection of zakat in BAZ / LAZ with digital zakat system. Based on field surveys conducted by the author, most BAZ / LAZ only creates applications in PlayStore zakat calculation and educational applications of the charity's fundamental knowledge. In this case, BAZ / LAZ not have a mobile banking application transfer special zakat and app folders to find BAZ / LAZ nearby. From multiple applications zakat in PlayStore, many arrives not a specific application for payment but Zakat tithe used as additional content from a mobile banking application.

The advantages of the application GO ZAKAT that this application provides the ease of the five content tithe. In addition to providing five such content, people do not pay expensive because only issue the initial cost for this application in PlayStore mendownload. Furthermore, this application can be accessed in online or offline settings. This application is very useful for the public to pay zakat only using a mobile phone and is also able to educate people about the importance of tithing. In addition, with this application is very useful to synergize BAZNAS as a national charity regulator with other amil zakat institutions to raise funds for charity. So as to absorb the potential zakat greater.

### 3. CONCLUSION

#### A. Conclusion

Based on the results showed that the zakat collection through BAZ / LAZ has a very low percentage. Thus, the mobile application GO ZAKAT can be innovation to optimize the zakat collection to provide ease of transaction services and education to the public. Because optimizing zakat collection in amil zakat institutions will improve productivity and prove their zakat opportunities as part of the budget revenue.
GO ZAKAT mobile application is a reinforcement of innovation to provide convenience to the public facilities to tithe. The application also offers solutions to governments and agencies to synergize zakat BAZ / LAZ in optimizing zakat collection, so that the potential of zakat can be absorbed. Optimal zakat collection will be able to make zakat as an instrument of state revenues.
REFERENCES


Indonesia’s competitiveness ranking dropped 37 throughout the world, cnnindonesia.com accessed on March 10 2016
APPENDIX

APPENDIX II.3 GO ZAKAT initial menu display content

GO ZAKAT as zakat digital mobile applications has many advantages content, namely:

1. Zakat Payment. This content is intended to pay zakat via transfer and autodebet pulses through LAZ Provider. Muzaki election will be given facilities BAZ / LAZ along with the account number. Then muzaki zakat can transfer funds in accordance with BAZ / LAZ destination. Also this application provides the facility of payment infaq with auto debit pulses through LAZ provider.

APPENDIX II.4 Content Display of Zakat

Technical Instructions of zakat payment :
1. Click the payment of zakat content on the display menu GO ZAKAT
2. Select BAZ / LAZ would you go to tithe
3. After getting out to see the location, please choose location BAZ / LAZ do you want to go
4. After getting the location BAZ / LAZ destination, please select the transfer to the bank you choose
5. Enter the account number to make the transfer.

3. Zakat News. This content aims to provide the latest information and developments and their zakat institution. The advantage is this content also provides transparency to the financial statements BAZ / LAZso that it can convince users to tithe on the application of zakat institution.

4. Zakat Counting. This content is aimed to calculate the treasure that will be issued to tithe. Calculations in counting zakat can be adjusted with the category you choose.

5. Zakat Reminder. This content is aimed to provide education about the importance of tithing persuasive as well as a reminder alarm in the conduct of other muamalah. In this content we can customize the sound of the alarm time.

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