



# Higher Education Spiritual Pedagogies



Volume 1, Issue 1, 88-99

## The Effectiveness of Online Zakat Payments: Case Studies in Universities

Ammar Irja Tabah Saputraa, Azizah Hafshah Hafsarib,  
Dias Shafa Jauzac, Nurul Azmi Juliantyd

aPerpustakaan dan Sains Informasi, Universitas Pendidikan Indonesia, Indonesia  
bPerpustakaan dan Sains Informasi, Universitas Pendidikan Indonesia, Indonesia  
cPerpustakaan dan Sains Informasi, Universitas Pendidikan Indonesia, Indonesia  
dPerpustakaan dan Sains Informasi, Universitas Pendidikan Indonesia, Indonesia

**To Cite this Article:** Saputra. Et all. (2023). The Effectiveness of Online Zakat Payments: Case Studies in Universities. Higher Education Spiritual Pedagogies, 1(1), 88-99

**Available at:** <https://doi.org/10.1080/23311886.2023.2192556>

**\*Corresponding Author:** Dias Shafa Jauzac  
Universitas Pendidikan Indonesia, Bandung

**Email:** fajarislam2000@upi.edu

**Article History:**

Received: April 2023

Revised: May 2023

Accepted: June 2023

**Keywords:**

Application, Effectiveness, Zakat Online

# The Effectiveness of Online Zakat Payments: Case Studies in Universities

Ammar Irja Tabah Saputra<sup>a</sup>, Azizah Hafshah Hafsari<sup>b</sup>, Dias Shafa Jauza<sup>c</sup>, Nurul Azmi Julianty<sup>d</sup>

<sup>a</sup>Perpustakaan dan Sains Informasi, Universitas Pendidikan Indonesia, Indonesia

<sup>b</sup>Perpustakaan dan Sains Informasi, Universitas Pendidikan Indonesia, Indonesia

<sup>c</sup>Perpustakaan dan Sains Informasi, Universitas Pendidikan Indonesia, Indonesia

<sup>d</sup>Perpustakaan dan Sains Informasi, Universitas Pendidikan Indonesia, Indonesia

## Abstrak

Penelitian ini berfokus pada efektivitas penggunaan zakat *online* dalam pemenuhan rukun Islam. Penelitian ini juga membahas bagaimana *platform* zakat *online* dapat digunakan secara efektif dalam menunaikan zakat untuk pemenuhan rukun Islam dalam berbagai cara sosialisasi kepada umat Islam. Tujuan penelitian ini adalah untuk mengetahui perspektif Islam dalam penggunaan zakat secara digital atau *online*. Penelitian ini juga bertujuan untuk menganalisis *platform* zakat *online* apa yang paling sering digunakan oleh masyarakat Islam di Indonesia. Serta penelitian ini juga bertujuan untuk menganalisis bagaimana mensosialisasikan zakat *online* kepada masyarakat. Metode penelitian yang digunakan adalah dengan menggunakan metode penelitian kuantitatif dan studi literatur. Hasil dari penelitian ini adalah bahwa zakat *online* hukumnya sah dalam pandangan atau perspektif agama Islam, namun kemudian bagaimana zakat *online* ini dapat efektif dalam pelaksanaannya untuk memenuhi rukun Islam dan bagaimana juga *platform* zakat *online* ini dapat disosialisasikan agar diketahui oleh masyarakat Islam sebagai salah satu dari bentuk kemajuan dalam pemanfaatan teknologi.

## Abstract

*This research focuses on the effectiveness of using zakat online in fulfilling the pillars of Islam. This study also discusses how online zakat platforms can be used effectively in paying zakat to fulfill the pillars of Islam in various ways of outreach to Muslims. The purpose of this study is to find out the Islamic perspective on the use of zakat digitally or online. This study also aims to analyze what online zakat platforms are most often used by the Islamic community in Indonesia. As well as this research also aims to analyze how to socialize zakat online to the public. The research method used is to use quantitative research methods and literature studies. The results of this study are that online zakat is legally valid in the view or perspective of the Islamic religion, but then how can this online zakat be effective in its implementation to fulfill the pillars of Islam and how can this online zakat platform be socialized so that it is known by the Islamic community as one of the forms progresses in the use of technology.*

## ARTICLE HISTORY

Received: April 2023

Revised: May 2023

Accepted: June 2023

## KEYWORDS

Application, Effectiveness, Zakat Online

## Introduction

Zakat payment is one of the pillars of Islam that must be carried out by Muslims who have fulfilled certain conditions. Zakat is known as an obligation for Muslims to share some of their wealth with those who are entitled to receive it, such as the poor, asnaf, and others. In today's digital era, zakat can be paid online through many available online payment platforms. This makes it easier for people to pay zakat without having to go directly to the place to pay zakat. However, there is still debate about the effectiveness

and legitimacy of online zakat payments in maintaining the pillars of Islam. Some people consider online zakat payments to be ineffective and invalid because they do not provide muzaki with direct experience in implementing these pillars of Islam.

Therefore, researchers conducted research on the effect of online zakat payments on the implementation of the pillars of Islam to better understand the pros and cons of online zakat payments in the context of implementing the pillars of Islam. This research analyzes research on the law of paying zakat online and how effective it is in fulfilling the pillars of Islam. Therefore, the results of this study can provide useful information for the parties involved and the community in developing online zakat payments. According to Yusuf Qardhawi (in Maghfirah, 2020) in general there are two objectives of the teachings of zakat, namely: for individual life and social life. The first goal includes purifying the soul, developing morals, healing the heart from blind love of the world, developing inner wealth and growing a sense of sympathy and love for fellow human beings. Therefore, zakat as an obligation of the Islamic religion contains spiritual and philosophical wisdom. In addition, Sakka and Qulub (2019) state that zakat has a strategic role in protecting people from poverty, removing them from their difficult life with poverty and lack of wealth to meet their basic needs towards a noble life. Furthermore, zakat has a strong contributive role in building the country into a strong country. In accordance with the phenomenon taken, that online zakat is currently a form of technological progress, where it is still being debated whether or not it is valid, because zakat is a pillar of Islam which is the foundation that Muslims must practice. This is supported by the theory put forward by Yusuf Qardhawi (in Maghfirah, 2020) that zakat as an obligation of the Islamic religion contains spiritual and philosophical wisdom.

Several studies have suggested the effectiveness of online zakat. The research entitled "Effectiveness of Online Zakat Implementation on Increasing Zakat Payments at the Dompot Dhuafa Institution in South Sulawesi" by Sakka and Qulub (2019) focuses on looking at the effectiveness of the South Sulawesi Dompot Dhuafa online zakat system in collecting zakat from muzaki. The results of the study show that online zakat collection exceeds 2% of the target set. Thus, the implementation of the finance technology-based zakat payment system at Dompot Dhuafa, South Sulawesi, is running effectively. Another study, namely "Increasing the Obtaining of Zakat Funds Through the Use of Online Technology" by Maghfirah (2020) focuses on identifying the effect of collecting zakat through online technology systems as well as the effect of socializing zakat through social media. The results of this study state that the use of online services for zakat payments at LAZ Yogyakarta City has an impact on the convenience for muzaki in distributing zakat and the socialization of zakat through social media has an impact on public awareness to pay zakat through information that has been spread on social media.

The difference between previous research and this research is that this research does not only want to know the effectiveness of online zakat on fulfilling the pillars of Islam, but also from the perspective of the provider's platform. This research reviews from a technological point of view also by identifying ways of promotion or socialization of each online zakat platform in an effort to introduce it to the wider community. Through this research, the authors would like to identify online zakat laws from an Islamic perspective, how to socialize online zakat so that it is better known by the public, and the effectiveness of online zakat in fulfilling the pillars of Islam. The reason this research has to be done is because zakat has enormous potential in the life of Muslims, so zakat needs to be

managed properly. The zakat system has become a large part of the Islamic economy and financial system which has to follow digitalization to suit the current digital era. However, how does this digitalization system support effective zakat payments for Muslims in fulfilling the pillars of Islam.

## Literature Review

Zakat is etymologically derived from the word zaka which means numuw or growing, increasing, fertility, purity and blessing. Meanwhile, etymologically zakat is the basic word of mashdar dari or zaka which means holy, blessed, growing, commendable. Zakat is referred to as fertility because zakat is a cause that is expected to bring fertility or fertilize rewards. Zakat in fiqh terms is a certain amount of property that is obliged by Allah to be handed over to those who are entitled. According to RI Law No. 23 of 2011 concerning the management of zakat, it is explained that zakat is an asset that must be issued by a Muslim or a business entity to be given to those who are entitled to receive it in accordance with Islamic law and is an arrangement, grouping, planning and implementation of funds that have been collected by muzaki to be distributed to mustahik who are entitled to receive it. Regita (in Utami, 2020) zakat according to Islamic law is a name that is specific in nature and taking property or something to give to mustahik or people who are entitled to receive it. Zakat online is the stage of implementing the muzaki's obligation to transfer part of his property that meets the requirements by using a digital technology system that has many institutions that cooperate with online e-commerce companies such as BAZNAS, where muzaki can make payments online without having to pay zakat directly to institution.

## Method

This study uses quantitative research methods and literature studies. Quantitative research in this study aims to determine the effectiveness of the utilization of zakat online. Literature study in this research was carried out by collecting various sources of literature to then be analyzed and identified regarding the meaning and law of zakat. The instrument used in this research is to share the Google form. The Google form is used to record respondents on their experiences in using zakat online. The subject of this research is Muslims who carry out zakat, while the research object is the effectiveness of using zakat online. Then after the data is received, the researcher analyzes the data by interpreting it through numbers and conclusions.

## Result and Discussion

### Online Zakat Law in Islamic Perspective

Zakat maal is part of a person's assets (also a legal entity) that must be issued to certain groups of people. While zakat fitrah is a mandatory expenditure made by every Muslim who has excess of normal family needs on the eve and Eid al-Fitr. Obligatory requirements according to (Utami, 2020) that must be fulfilled by every muzaki are Muslims, independence, assets that have reached nisab and haul, personal assets not loans. The law of zakat in the letter An-Nur verse 56 which means "and establish prayer, pay zakat, and obey the apostles, so that you will be given mercy" and in the hadith it is

stated that which means "The Prophet SAW. said, "Take care of your assets with zakat, treat sick people among you with sadaqah, and prepare for disaster with prayer." This hadith was narrated by Imam Ath-Tabarani, Imam Abu Nuaim, and Imam Al-Khathib from the friend of Ibnu Mas'ud r.a" while Rasulullah SAW said; "The Prophet SAW. said, "Sanctify your wealth with zakat". People who receive zakat, namely: 1. Fakir (does not have wealth or income for his needs); 2. Poor (having wealth and income but not sufficient); 3. Amil (who takes care of all activities related to zakat); 4. Converts; 5. Riqab (male slaves and female slaves); 6. Gharimun (who has debts) ); 7. Fisabilillah; 8. Ibnu sabil (traveler)." Zakat that is done online is permissible for one reason, it only differs in the form of distribution, namely using automated technology. According to (Utami, 2020), the main factors for paying zakat online are: 1. For efficiency and effectiveness and to make the payment process easier to make online; 2. Save time, because only using cellphone technology can be done; 3. Have information on zakat calculations that have been provided; 4. Security in conducting online transactions.

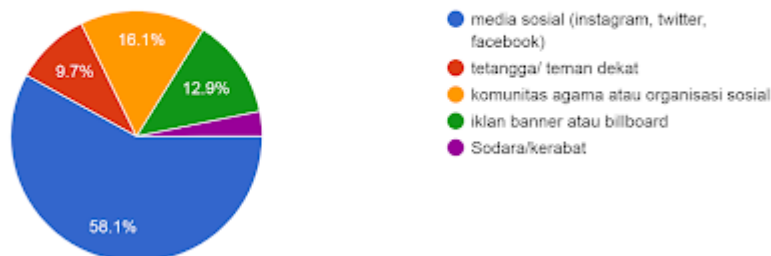
Online zakat law, according to the chairman of the fatwa commission of the Indonesian Ulema Council (MUI), Hasanuddin AF, explains that online zakat law is not a problem, because muzaki can feel the ease of making online payment transactions. However, online zakat must be carried out with the principles of sharia provisions. The online zakat law is legal or halal, which means that there is no longer any violation of the terms and conditions for issuing zakat in Islamic law. Meanwhile, according to Shaykh Yusud Al-Qardhawi, online zakat can be channeled through the institution of the amil zakat agency that he wants or has collaborated with several zakat distribution institutions. Meanwhile, according to Said Hawwa (in Yulia, 2021) the law of zakat is obligatory in the sense that obligations are set for oneself and cannot be imposed on other people, even though in practice they can be represented by other people. H. Zubad Akhadi Muttaqien as chairman of the Fatwa Commission of the Indonesian Ulema Council (MUI) Riau Archipelago explained that technological advances can form online transactions for example online zakat applications which can make it easier for muzaki to make transactions or pay zakat without having to come in person, because in online zakat money is transferred is considered as a contract.

Zakat is not only in the form of activities carried out directly and face to face, but also zakat can be carried out online using several supporting applications such as the BAZNAS application or in e-commerce applications that have supported the provision of zakat features in the application. Currently online zakat is something that is familiar to the public, because in the current era many internet users, from children to parents, can do anything with one hand, just like online zakat. From the several opinions of the scholars that have been mentioned, online zakat law is valid or lawful and the scholars are of the opinion that consent and qabul do not have to be done directly, but through written media, gestures can also be said to be a contract. Basically, online zakat is social in nature and sighat ijab qabul which means determining whether the zakat we do is valid or not. The person who performs zakat must have assets that have reached the nisab and haul, and the assets they own are personal assets not loans. People who receive zakat are not just anyone who receives it, but also people who have been mentioned in the Qur'an and Hadith.

## Ways to Socialize Zakat Online Features to Be Better Known by the Community

Dari mana awal Anda mengenal zakat online?

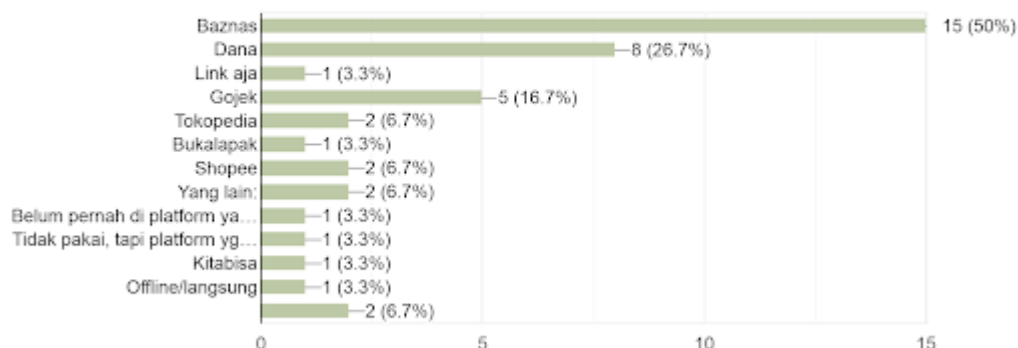
31 responses



On the Google form that was distributed to respondents, there was one question, namely "Where did you first get to know zakat online?". There are five answers, namely from social media, relatives or relatives, banner ads or billboards, religious communities, and neighbors or close friends. Based on the diagram above, it is known that the most votes, namely 58.1%, answered that getting to know zakat online was through social media. Research conducted by Puspitarini and Nuraeni (2019) with the title "Utilization of Social Media as Promotional Media" states that social media has various advantages in promotional activities, such as being able to convey information, even the time used to convey information to many people is very short. . This ease of access can be the reason why the introduction of online zakat features through social media is more accessible to the public. If the statement above is compared with the data in the diagram, then social media will be one of the right media to use online zakat socialization because its reach is wider to the public.

Platform zakat online apa yang Anda gunakan?

30 responses



In the next question, "What online zakat platform do you use?", there are several platforms that respondents can choose from, including Baznas, Dana, LinkAja, Gojek, Tokopedia, Bukalapak, and Shopee. If the platform used by the respondent is not included in the selection, then the respondent can fill in the "other" section. Referring to the graph

above, the two platforms most used by respondents to conduct zakat online are Baznas with 15 respondents and Dana with 8 respondents.

The National Amil Zakat Agency (Baznas) was formed by the government based on RI Presidential Decree no. 8 of 2001 which has the duties and functions of collecting and distributing zakat, infaq, and alms (ZIS) at the national level. Baznas has websites and applications to provide various services to make it easier for the public to pay zakat. Then, the second most used platform is Dana. Dana is a platform that is used for a variety of practical transactions ranging from bill payments, barcode scan transactions, to e-commerce. Based on the respondents' answers to the previous questions, it is known that Baznas and Dana are the two platforms most often used to carry out zakat online. Identification of online zakat dissemination on the two platforms will be reviewed through the Instagram social media accounts @baznasindonesia and @dana.id.



Through the Instagram account @baznasindonesia, Baznas socializes online zakat features that can be used by the public which can be accessed via the website [baznas.go.id/payzakat](http://baznas.go.id/payzakat). In addition, it also informs the payment methods that can be used. If you look at the uploaded posters, the information about zakat online is short, concise, and clear. If the public wants to ask any questions, they can contact BAZNAS through the available services, be it WhatsApp or email.



Baznas also socializes about the calculation of zakat on its Instagram account. In addition to zakat fitrah, there are also other zakat calculations, including income and services zakat, trade zakat, gold zakat, agricultural zakat, savings zakat (money and securities), and stock zakat (money and securities). The calculation of zakat is also explained nishab, haul, and the amount of zakat. This can make it easier for muzakki to know the amount of zakat they have to pay.

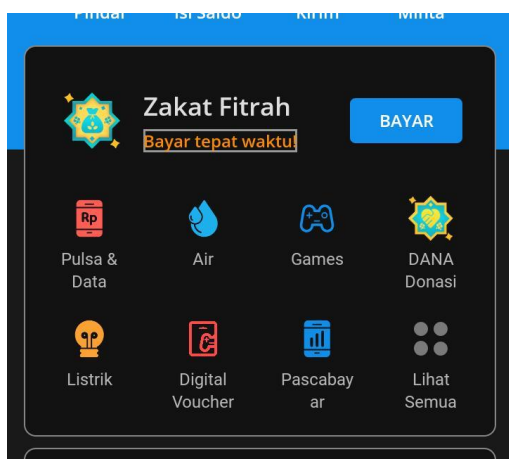


Approaching Eid al-Fitr, the Baznas Instagram account does not forget to give a reminder for zakat payments. Considering that social media is a platform that is widely used by the public, the zakat payment reminders uploaded by BAZNAS will help muzakki not to miss their zakat payments.





Next is the socialization of the online zakat feature of the Dana application. Through the Instagram account @dana.id, Dana socializes its online zakat feature. In contrast to BAZNAS which includes other information, on social media the funds tend to only inform that there is an online zakat feature in the application. The information uploaded via Instagram is not very informative, but if you look at the poster, this is enough to inform the public that Dana has an online zakat feature.

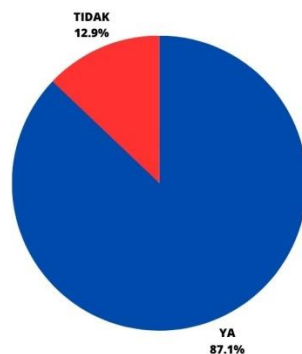


But even so, at the beginning of the fund application there is information regarding zakat which muzakki can easily access. The online zakat feature in the fund works with the dhuafa wallet. Apart from zakat fitrah, there are also features for paying income zakat, zakat maal, waqf, alms, sacrifice, humanity, infaq, and fidyah. If referring to the question "Where did you first get to know zakat online?" on the questionnaire previously mentioned, socialization through social media carried out by Baznas and Dana can be said to be effective because most people know about online zakat through social media.

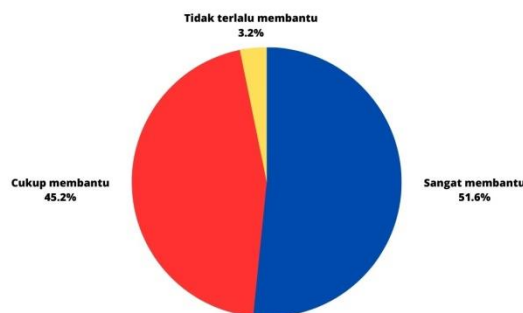
### The Effectiveness of Online Zakat in Fulfilling the Pillars of Islam

In knowing the effectiveness of online zakat, the questionnaire asked the question "Does using online zakat make you more diligent in paying zakat?" Respondents were given two answer options, namely "YES" and "NO". The results of these questions indicate that as much as 67.7% of the majority of respondents answered "YES". The majority of these respondents felt that the use of online zakat had influenced the respondents in their compliance in paying zakat which made respondents more diligent in paying zakat. Meanwhile, 32.3% of respondents answered "NO". For respondents who answered "NO", respondents felt that paying zakat through the online method did not affect their diligence in paying zakat, as one respondent expressed that "Yes, because for me with online zakat it doesn't necessarily make me diligent to pay zakat, even though the existence of zakat online can help me in fulfilling zakat. Then the answers of other respondents argued that "In my opinion paying zakat does not change my enthusiasm or make me diligent, because it is an impulse from the heart which if I can afford it must be carried out."

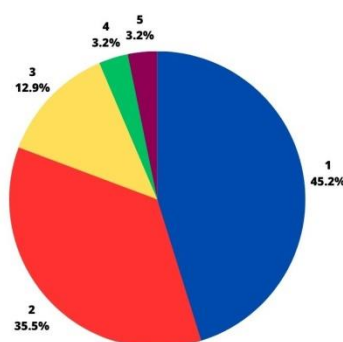
Then in the next question, namely "Do you feel more enthusiastic about fulfilling other pillars of Islam after using zakat online?", Respondents were given two answer options, namely "YES" and "NO". From the results of these questions, 87.1% of respondents answered "YES", while the remaining 12.9% answered "NO". For respondents who answered "YES", they felt more enthusiastic about fulfilling other pillars of Islam after using zakat online. Conversely, respondents who answered "NO" felt that paying zakat online did not affect their enthusiasm for fulfilling other pillars of Islam.



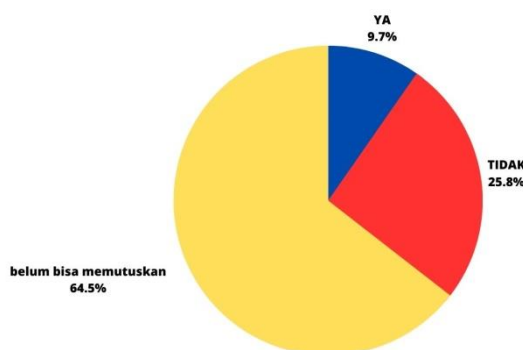
In the next question, "In your opinion, does online zakat payment make it easier for you to fulfill the pillars of Islam?" Respondents were given three options, namely "very helpful", "quite helpful", "not very helpful". From the results of these questions 51.6% answered "Very helpful" then followed by 45.2% chose "quite helpful", and finally 3.2% answered "not helpful". With these results the majority of respondents thought that the payment of zakat through the online method really helped make it easier for respondents to fulfill the pillars of Islam. This is supported by the opinion of one respondent that paying zakat through the online method is "quite easy and can help fulfill the pillars of Islam."



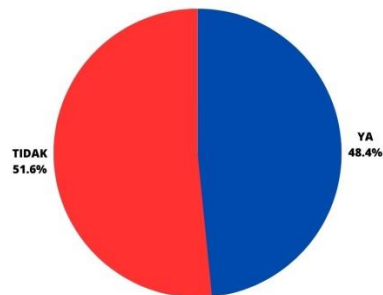
Then to find out the main factors for using online zakat, respondents were asked the question, "What are the main factors for you to use the online zakat feature?" The results show that the main factor for respondents in using the online zakat feature is due to the convenience in the payment process and transparency, it can be used anywhere and anytime. This was also supported by the opinion of one respondent who argued that "With online zakat we are more able to pay zakat anywhere and anytime without being limited by space and time."



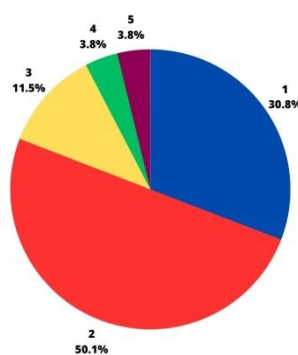
Next on the question "Are you going to use online zakat payments continuously?" Respondents were given three answer options namely "YES", "NO", "Can't decide yet". From these questions, 64.5% answered "Can't decide yet", 25.8% answered "NO", and finally 9.7% answered "YES". From these results the majority of respondents still could not decide whether respondents would use online zakat payments continuously, and some respondents answered that they would not use online zakat payments continuously, and the rest of the respondents answered yes where respondents would use online zakat payments continuously.



Then to the question "If you feel online zakat makes it easier for you, have you ever recommended it to others?" Respondents were given two questions namely "YES" and "NO". From these questions, 51.6% answered "NO" and 48.4% answered "YES". From these results there are still many respondents who do not recommend online zakat to other people, but there are also many respondents who recommend online zakat to other people even though not as many as those who answered "NO".



On the last question, "In your opinion, what is the best way to introduce online zakat features to people around you?" From the results of these questions, the following results were obtained: 50.1% of respondents answered "Social media (Instagram, Twitter, Facebook)", 30.8% answered "Through direct outreach", 11.5% answered "Religious community or organization social media", 3.8% answered "Banner or billboard advertising", and the rest answered "Can't decide yet". The majority of respondents, as much as 50.1%, chose social media (Instagram, Twitter, Facebook) as the best way to introduce online zakat features to people around them. One of the respondents stated, "I initially got to know zakat online through social media such as Instagram. I used this platform to pay zakat online using funds. Because of online zakat, I became more diligent in paying zakat because it is easier, more effective, and more enthusiastic in carrying out pillars Islam." In addition, another way that is considered effective in introducing online zakat features is through direct outreach and through religious communities or social organizations. The last way is to use banner or billboard ads.



Zakat online is very helpful in facilitating the implementation of zakat and can help fulfill the pillars of Islam. Respondents found it very helpful because it can be done anywhere and anytime. The existence of online zakat motivates them to be more diligent in giving zakat because it is easier and more effective with online zakat. Having zakat online is very helpful because the payment process is easy and transparent, as well as the availability of various zakat institution options. Several respondents also recommended zakat online to others via social media or in person.

## Conclusion

In this digital and fast-paced era, people really need things that are efficient because of the density of activities of each community. In this modern era, many new innovations have emerged, one of which is zakat online. Zakat online is known by the general public through social media. This online zakat answers people's complaints about the convenience of paying zakat anywhere and anytime. According to scholars, zakat online is halal or legal. Ijab and qabul in zakat do not have to be done directly, but can be done in writing or gestures. Online zakat facilitates the payment of zakat and contributes to its efficiency and convenience, as long as the online zakat platform used is trustworthy. However, there are still deficiencies in the implementation of online zakat, such as a lack of proactivity in visiting muzakki to withdraw zakat mal and the risk of insecure personal data. For some respondents, online zakat is very useful because it can be done anywhere and anytime, and online zakat motivates them to be more diligent in giving zakat because it is easier and more efficient. The online zakat payment process is simple and transparent, and a wide selection of zakat institutions is available. Some respondents also recommend zakat online to others through social networks or face to face.

## References

- Gumilang, R. C. (2020). Tinjauan hukum Islam terhadap keabsahan pembayaran zakat yang dilakukan secara *online* yang berafiliasi dengan baznas menurut imam syafi'i. *Dinamika*, 26(7), 929-939.
- Pengembang KBBI Daring, Kamus Besar Bahasa Indonesia Versi Luring (Jakarta: Badan Pengembangan dan Pembinaan Bahasa, Kementerian Pendidikan dan Kebudayaan Republik Indonesia, 2016). Dikutip pada tanggal 5 November pukul 13.34 WIB.
- Puspitarini, D. S., & Nuraeni, R. (2019). Pemanfaatan media sosial sebagai media promosi (studi deskriptif pada happy go lucky house). *Jurnal Common*, 3(1), 71–80. <https://doi.org/10.34010/COMMON.V3I1.1950>
- Utami, S. (2020). The law of *online* zakat based on the application providing easiness in transaction of zakat payment. *Al-bayyinah*, 4(2), 164-178. doi: <http://doi/10.35673/al-bayyinah.v4i2.774>
- Widyawati, N., Bafadhal, H., & Sasnifa, P. (2021). Tinjauan hukum Islam terhadap pelaksanaan zakat secara *online* di badan amil zakat nasional provinsi jambi (Doctoral dissertation, UIN Sulthan Thaha Saifuddin Jambi). Diakses dari: <http://repository.uinjambi.ac.id/id/eprint/9954>
- Yulia, S. (2021). Tinjauan hukum Islam tentang praktik penggunaan quick response code indonesian standard dalam zakat *online* (Studi di Badan Amil Zakat Nasional Kota Bandar Lampung) (Doctoral dissertation, UIN Raden Intan Lampung). Diakses dari: <http://repository.radenintan.ac.id/id/eprint/15032>