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Digitalization Distribution of zakat through scholarships in improving the quality of education

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ABSTRACT

Education scholarship services need to be digitized to facilitate access to information, support the transparency of zakat distribution, and improve the quality of education in Indonesia. Therefore, this research aims to develop a website for Badan Amil Zakat Nasional (BAZNAS) that supports improving the quality of education. This research uses the ADDIE approach, which consists of five stages: analysis, design, development, implementation, and evaluation. The needs analysis results are based on interviews with the head of BAZNAS and observation of the activities of students receiving education scholarships. This shows that the digitization of education scholarship information is essential. The design uses flowcharts, storyboards, and prototypes to make the developed website easy to use. Development by assessing validators of material and media experts, who show valid and very valid categories. The level of media practicality of the small group test shows that the developed website is efficient. The evaluation of the website that has been created shows the feasibility of the product to be used to support the achievement of the educational scholarship program. It can be concluded that the website that has been developed has proven to be effective in improving the quality of education in Indonesia.

ABSTRAK

Layanan beasiswa pendidikan perlu dilakukan digitalisasi untuk memudahkan akses informasi sehingga mendukung transparansi penyaluran zakat dan meningkatnya kualitas pendidikan di Indonesia. Maka dari itu, penelitian ini bertujuan untuk mengembangkan website Badan Amil Zakat Nasional (BAZNAS) yang mendukung peningkatan kualitas pendidikan. Penelitian ini menggunakan pendekatan ADDIE yang terdiri dari lima tahap yaitu analisis, desain, pengembangan, implementasi, dan evaluasi. Hasil analisis kebutuhan didasarkan pada wawancara dengan ketua BAZNAS dan observasi aktivitas para mahasiswa penerima beasiswa pendidikan menunjukkan bahwa digitalisasi informasi beasiswa pendidikan sangat diperlukan. Desain menggunakan flowchart, storyboard, dan prototype supaya website yang dikembangkan mudah digunakan. Pengembangan dengan melihat penilaian validator ahli materi dan media yang menunjukkan kategori valid dan sangat valid. Tingkat kepraktisan media dari uji kelompok kecil menunjukkan website yang dikembangkan sangat praktis. Evaluasi website yang telah dikembangkan menunjukkan kelayakan produk untuk digunakan untuk mendukung ketercapaian program beasiswa pendidikan. Dapat disimpulkan bahwa website yang telah dikembangkan terbukti efektif dalam meningkatkan kualitas pendidikan di Indonesia.

Kata Kunci: *beasiswa pendidikan; kualitas pendidikan; penyaluran zakat*

INTRODUCTION

The citizens' education level determines a country's progress. Countries with low levels of education will produce low-quality human resources. Meanwhile, highly educated countries will produce high-quality human resources (Syachril et al., 2023). The dropout rate in Indonesia is still relatively high, with tens of thousands of students dropping out of school from elementary to senior high school. This can affect the human resources produced in the future. Improving the quality of education in Indonesia needs to be improved to advance the country with intelligent human resources, especially in alleviating the problem of dropout students. Many factors cause students to drop out of school, including geographical and economic conditions (Sabe & Susilo, 2022).

One of the factors that causes students to drop out of school is parents who cannot afford school fees. If this problem continues, future generations will have low intellectual quality and have the potential to increase social problems, such as street children, beggars, buskers, etc. The government has attempted to alleviate these problems by providing educational assistance, such as Smart Indonesia Cards, college scholarships, and advanced scholarships. The government has attempted to alleviate these problems by providing educational assistance, such as the Indonesian Smart Card, college scholarships, and continuing education scholarships. However, this government assistance cannot help all dropout students. Therefore, many parties are helping to improve the quality of education for the Indonesian people through scholarships, such as scholarships from the Badan Amil Zakat Nasional (BAZNAS) (Sabe & Susilo, 2022).

Badan Amil Zakat Nasional (BAZNAS) is an institution that is mandated to receive and distribute zakat to those in need, including educational scholarships. The purpose of this zakat distribution is to improve the quality of education of the next generation, so that it can improve the welfare of the Indonesian people. The target recipients of educational assistance from BAZNAS must be appropriately targeted, so the distribution requires careful planning. Students who receive educational scholarships are expected to be smart so that the knowledge received can be helpful for the benefit of society (Haldi & Saleh, 2024). Government regulations have established obligations that must be fulfilled by scholarship recipients, such as participating in educational activities, making learning progress reports, and maintaining grades (Wijaya & Fakhruzy, 2022).

Supporting efforts to improve the quality of education through BAZNAS scholarships requires transparency in the process so as not to cause prejudice from other parties. In realizing the transparency of scholarship distribution, it is necessary to develop it by utilizing technology to facilitate access to information. Previous research has shown that digitalization in zakat collection has proven to be effective in increasing zakat payments by the Indonesian people (Hafizah & Muhaimin, 2023; Jamaludin & Aminah, 2021; Listiana et al., 2022; Musta'anah et al., 2023). In addition, digitalization in the zakat management process can increase public trust in the services of zakat institutions (Makarim & Hamzah, 2024; Rohmaniyah, 2021). This research differs from previous research, which focuses on developing the digitalization of zakat collection.

This research develops a BAZNAS scholarship distribution website to improve the quality of education in Indonesia. This aligns with the problems at BAZNAS Bulukumba, which has not developed the digitalization of zakat distribution for educational assistance because it was recently established. Although a BAZNAS Bulukumba website exists, some items, such as educational assistance services, have not been fulfilled. Therefore, a website that contains complete information on BAZNAS Bulukumba services is needed to increase public trust. Based on this background, this research aims to develop the digitalization of education scholarship distribution from zakat. This development is expected to improve BAZNAS services to the community and increase public trust.

LITERATURE REVIEW

Zakat

Zakat is one of the forms of worship in Islam that has a high social value with the aim of the welfare of society. In addition, zakat has a positive impact on the welfare of society, whereby paying zakat, the rich (muzakki) can distribute some of their wealth to the poor (mustahiq) so that there is a harmonious relationship between the rich and the poor (Anis, 2020; Mauludin & Herianingrum, 2022). Therefore, by paying zakat, we have helped the lives of others, especially in specific fields, namely education, humanity, economy, da'wah, and health. Digitalization of zakat is an innovation with great potential to encourage community empowerment (Rahman, 2022). The zakat management process must follow technological developments to provide convenience in its services (Hidayat & Mukhlisin, 2020).

Zakat management in Indonesia has evolved. The development generally moves from direct and individual to collective through institutions. Opportunities for digital transformation of zakat transactions are increasingly wide open, and muzakki (zakat payers) have their advantages. Digital zakat payment will facilitate the muzakki so that they no longer need to come directly to the Badan Amil Zakat Nasional (BAZNAS), Lembaga Amil Zakat (LAZ), Mosques, Orphanages, and other official places. The development of digitalization in the zakat payment process can increase public awareness of paying zakat. Ease of payment has been proven effective in increasing public awareness of paying zakat (Hafizah & Muhaimin, 2023).

Digitalization of Public Services

Digital technology is a technological system where traditional labor is not widely used and is not used on an extended basis. The shift from analog to digital systems is called digitalization, leading to an automated operational system using a format that a computer can read (Sakti, 2024). In this modern era, everything should be digitized as it can help humans in various aspects, including zakat and education. Zakat involves collection and distribution, requiring transparency to increase the muzakki's trust. The utilization of digital technology in the public service space in Indonesia undeniably plays an important role in improving the efficiency and effectiveness of services (Ningsih et al., 2024).

Problems in the use of public services have created a social stigma that emphasizes the need for modernization in the process. Given the current "digital" era, the government requires this adaptation to reflect the new era of public service reform. The government is currently working to transform public services through digital technology. As a result, both administrative public services and channels of criticism and suggestions from state institutions have significantly improved. This change follows the development of technology that has developed rapidly in all aspects of life and brought changes in social activities to enable activities to run effectively (Setiawati et al., 2022).

Technological development and innovation have a significant impact on today's financial markets. Introducing new business models and moving from traditional markets to digital markets through technology is one way of digital transformation (Bangsawan, 2023). The zakat system has become a significant part of the Islamic economy and financial system that should embrace digitalization following the current digital era. It aims to address the digitalization status of the management system by embracing the institutions receiving and distributing zakat to support transparency in the process. Zakat institutions can provide online zakat services to increase zakat collection that can be directed to useful programs (Alfarizi, 2022).

Zakat Education Scholarship

Zakat management is intended to fulfill the interests of the community that impact positive things and mutual progress, so that there is no social inequality (Aziz et al., 2022). Zakat management is not easy. It requires transparency in the collection and distribution of funds so that there is no slander in the future (Irawan & Permata, 2023). Zakat management institutions strive to achieve these goals so that societal changes occur, such as improving education quality and reducing poverty (Asmadia & Wahyu, 2021). One of the programs of zakat management institutions is the distribution of educational assistance in the form of scholarships to students who are eager to learn but have no money. The recipients of educational scholarships from zakat institutions will be monitored so that the program's effectiveness in improving the quality of education in Indonesia can be known (Wulandari & Saharuddin, 2023). Controlling education progress for scholarship recipients has increased students' motivation and learning outcomes (Alviyah et al., 2023).

Information about educational scholarships must be disseminated through digital platforms so people can easily access information (Adniyah et al., 2021). In addition, information about educational scholarships can be disseminated through socialization to schools (Pramestuty & Suryaningsih, 2022). The number of students who receive scholarships certainly impacts the intellectual quality of human resources. However, the accuracy of the criteria for recipients needs to be considered so that educational assistance is minimized (Yusran & Riyaldi, 2023). Educational scholarship programs can improve students' learning readiness because they will not be busy considering school fees (Sari & Trisnawati, 2021). This educational assistance can encourage students' motivation to learn to support the implementation of interactive, comfortable, and effective learning in achieving educational goals (Handayani et al., 2021). Increasing educational motivation includes the government's responsibility in providing learning infrastructure, especially educational scholarships (Ghifari et al., 2022).

METHODS

This research is an RnD (Research and Development) study with the ADDIE Model approach, which includes analysis, design, development, implementation, and evaluation. This model was chosen because it can describe systematic instructional development, which helps develop an effective, transparent zakat distribution website in education, improving program quality and human resources. The research participants were 10 prospective recipients of educational scholarships, 30 students who received educational scholarships, one media user leader, and two validators. The selection of student respondents was based on the results of the saturation sampling technique. The planning framework for the development of the digitization of Zakat, Infaq, and Sadaqah (ZIS) can be seen in the following figure:
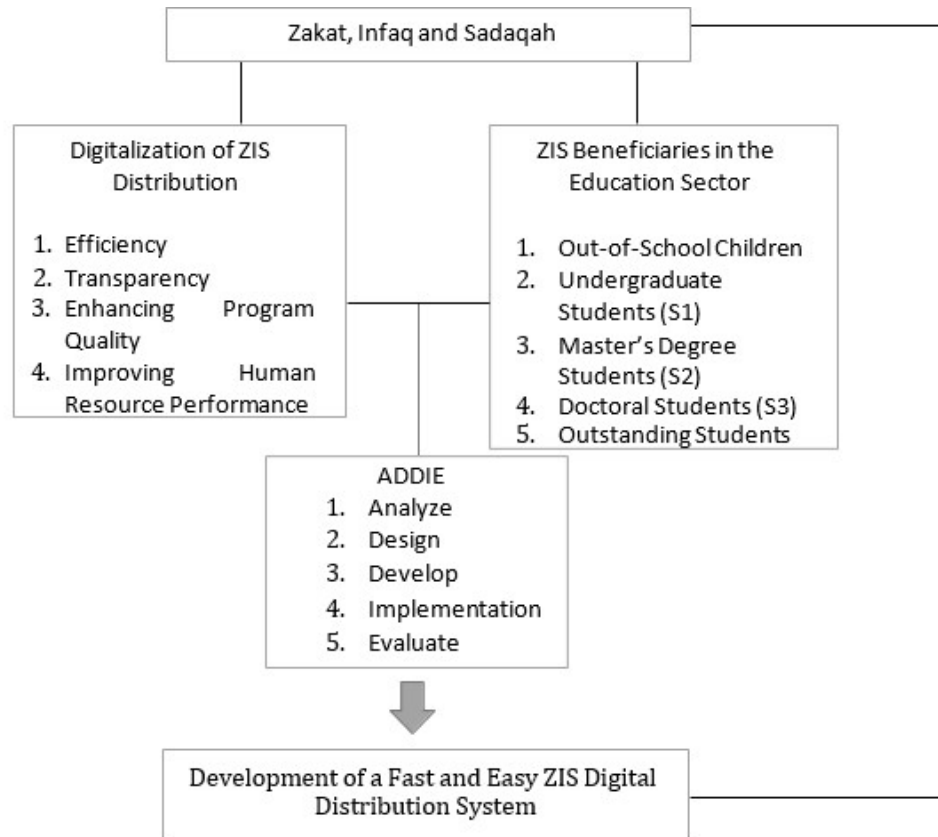
Figure 1. Development of Digitalization for the Distribution of Zakat, Infaq, and Sedekah Flow
Source: Reserach 2024

Figure 1 shows that the stages of developing the ADDIE model in the research on the digitalization of ZIS distribution consist of analysis, design, development, implementation, and evaluation. These stages are described as follows:

1. Analysis. At this stage, the needs are analyzed through interviews using a list of questions (instruments) with the head of BAZNAS Bulukumba and observations of prospective recipients of educational scholarships. Then, the type of assistance to support the education process is determined, following the needs of students. Furthermore, the analysis results are adjusted to the distribution of ZIS for education scholarship recipients to improve the quality of education.

2. Design. This stage begins with determining the target of the education scholarship, designing the distribution process, collecting data on education scholarship recipients, implementing the distribution process, and evaluating the distribution results. Furthermore, an information system design is carried out that includes a BAZNAS education scholarship guide that suits the needs of users (students receiving education scholarships) using the principal components, including design software, data structures, storyboards, prototypes, and algorithms.

3. Development. At this stage, the digitalization of ZIS distribution began to be fully processed. Development is carried out by integrating CMS applications to develop the digitalization of ZIS distribution in educational scholarships. Then, a validator, known as the validation stage, evaluates all product components developed to ensure they are on target and achieve their objectives. Revisions may occur during the validation process based on input from the validator.

4. Implementation. The next stage is to conduct a trial with education scholarship recipients and BAZNAS Bulukumba administrators. This trial aims to get input on user responses related to website utilization and to test the product's feasibility.
5. Evaluation. At the evaluation stage, users assessed the media. Evaluation data was analyzed qualitatively and quantitatively to determine the product's practicality and effectiveness.

Qualitative data analysis was carried out descriptively to obtain accurate and valid results under the conditions in the field. Meanwhile, quantitative data analysis was carried out by calculating data using the following formula:

Average value of validation experts

$$\frac{\sum x}{SMI}$$

Explanation:
∑x = Total Score
SMI = Maximum Ideal Score

Table 1. Validity criteria

Average	Category
4.0 < Average < 5.0	Very Valid
3,0 < Average < 4,0	Valid
2,0 < Average < 3,0	Quite Valid
1,0 < Average < 2,0	Less Valid
0,0 < Average < 1,0	Not Valid

Source: Adopt from Wijaya et al., (2021)

Table 1 shows the validity category of the criteria from the results of the average value of the validators.

Percentage of Responses

$$\frac{X}{n}100\%$$

Explanation:
X = Score total
n = Respondents total

Table 2. Response criteria

Percentage	Category
< 20%	Very low
21% – 40%	Low
41% – 60%	Moderate
61% – 80%	High
81% – 100%	Very high

Source: Adopt from Wijaya et al., (2021)

Table 2 shows the percentage category of criterion responses.

RESULTS AND DISCUSSION

Analysis Stage

The results of interviews with the head of BAZNAS Bulukumba and observations of students receiving education scholarships to find their perspectives on existing websites. Based on the data collected, the following findings were obtained:

1. BAZNAS Bulukumumba website needs to add the item 'Education Scholarship Services' to deliver information effectively and transparently.
2. The website should contain guidelines for registering for education scholarships.
3. The development of this website needs to be done quickly to improve zakat services, and
4. Website design should be easy for users to understand.

Design Stage

The design stage of the BAZNAS Bulukumba website is designed to facilitate the delivery of information related to educational scholarships to support the quality of education in Indonesia, including the following stages:

1. The design flowchart shows the sequence and relationship between processes and their instructions according to the learning concept design. Certain symbols depict the sequence and relationship between these instruction processes, which are connected using connecting lines.

2. A storyboard is a series of images or sketches arranged sequentially to describe a presentation's sequence of events or scenes. The storyboard of the BAZNAS Bulukumba scholarship guide website was developed with a description on several front pages, a login for visitors and managers, and a menu for viewing available journals/books.

Figure 2. Design of Website Baznas Bulukumba
Source: Research, 2025

Figure 2 shows the draft website design containing BAZNAS Bulukumba's programs. These programs include education, health, economics, da'wah, and humanity. If visitors choose the 'Education' program,

information related to the education scholarship registration guide, including the applicant requirements and profiles of the scholarship recipients, will appear.

3. Prototype

Figure 3. Design of Website Baznas Bulukumba
Source: Research, 2025

Figure 3 shows that this design produces a product in the form of a prototype of the BAZNAS Bulukumba scholarship guide website on the institution's profile page. The website design previously went through the following coding process.
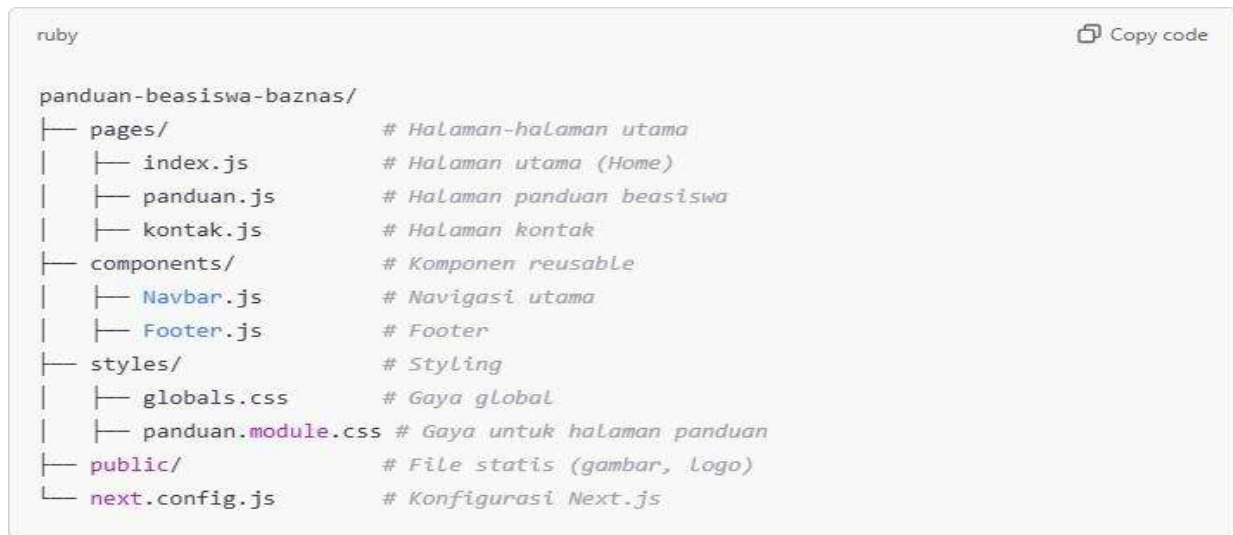

Figure 4. Coding JavaScript in the Website Design Process
Source: Research, 2025

Figure 4 shows the process of designing the website with JavaScript coding. In addition, the website development process is further explained as follows:

a. The specifications of this BAZNAS Bulukumba scholarship guide website use a JavaScript base.
b. Design using React.js and Next.js.

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c. Visual design using Canva to create an attractive design for users, and

d. The body frame is a visitor page consisting of a home page and a login section, where users can fill in their username and password to access the BAZNAS Bulukumba scholarship guide website. There is an admin page consisting of a menu to view login activities, visitors who download files, book upload pages, and journal uploads, so that BAZNAS employees can find out the program's effectiveness in improving the quality of education.

Development Stage

The analysis of the validity level of the BAZNAS Bulukumba scholarship guide website in this study was carried out at the development stage according to the ADDIE model. Researchers carried out the results of the development stage in this study to obtain a product that was tested and validated. This validity analysis evaluates the extent to which the information presented meets the needs of prospective scholarship recipients and lecturers. The stages are described as follows:

1. Validation of materials by material and content experts. The content or material expert used as an assessor for the BAZNAS Bulukumba scholarship guide web product was H. Kamaruddin, S.Pd., S.Pd.I., MM., Chairman of BAZNAS Bulukumba. After being converted with the conversion table, the validity criteria level of the BAZNAS Bulukumba scholarship guide website is 4.8, which is in the Very Valid criteria. The suggestions and input from the validator of this website are excellent, and hopefully, they can be used soon at the Bulukumba National Zakat Collection Agency

2. Design Validation by design and media experts. Validation of the BAZNAS Bulukumba scholarship guide web design by design or media experts is an important process to ensure that the BAZNAS Bulukumba scholarship guide web follows good design principles and meets the users' needs in this study. The design expert to assess this digital product was Dr. Awaluddin Muin, S.Pd., M.Sn. Lecturer at the Master of Educational Technology Program, PPs UNM After being converted with the conversion table, the validity criteria level of the BAZNAS Bulukumba scholarship guide website is 4.7, which is in the Practical criteria. The input and suggestions from the validator are to improve the appearance of the registration.

Implementation Stage

The level of practicality in this study was carried out at the trial stage, namely the trial of props in Bulukumba with a small group. BAZNAS scholarship guide website through a questionnaire distributed to 10 prospective education scholarship recipients. The results obtained were 91%, or in the efficient category. There are also additional inputs and suggestions from respondents as users, namely adding information on the opening of registration, and the registration process can be done on the website, so that new applicants do not need to come to the BAZNAS Bulukumba office.

Evaluation Stage

At this stage a questionnaire was distributed to 30 students who received education scholarships to find out their responses about the BAZNAS Bulukumba website development that had been developed. The results obtained were 90.83%, or in the very effective category. The additional input and suggestions from respondents are to immediately implement this website so that access to information becomes more accessible.

Discussion

The development of the BAZNAS Bulukumba scholarship guide website has passed all stages of the procedure using the ADDIE approach. The website has proven valid, feasible, and effective for BAZNAS employees, education scholarship recipients, and the general public. The development of this website can increase access to information, increasing public trust in BAZNAS Bulukumba services. This website can create a transparent distribution process to improve service quality (Makarim & Hamzah, 2024; Rohmaniyah, 2021).

The website has developed information related to educational scholarship services that can make it easier for prospective applicants to get information about registration guidelines. This information can increase students' enthusiasm for getting the highest education possible, even though parents experience limited costs. The BAZNAS education scholarship program can help students in various areas of Indonesia gain knowledge. Later, the knowledge that the recipients have obtained is expected to benefit the community (Haldi & Saleh, 2024).

Website development that has been carried out by adding a journal of educational scholarship recipient activities can support the achievement of educational goals to improve the intellectual quality of society. A page to upload activity reports of the education scholarship recipients can be added to determine the recipients' achievement, so that the recipients do not slack off after receiving the scholarship. This scholarship distribution is expected to improve the quality of education in Indonesia by reducing the number of students who drop out of school (Sabe & Susilo, 2022).

The addition of the education scholarship recipient activity journal page on the BAZNAS Bulukumba website is an effort to support the achievement of the objectives of the education assistance program. In addition, the government regulations explain that scholarship recipients must fully participate in learning activities and maintain their grades. This is intended so that the recipients of educational scholarships can improve their intellectual quality and the community's intellectual quality in the surrounding environment (Wijaya & Fakhruzy, 2022). Improving the quality of education can support the welfare of the people in Indonesia (Syachril et al., 2023).

CONCLUSION

The development of the BAZNAS Bulukumba website by adding a scholarship guide and journal page for recipients using the ADDIE Model approach has proven valid, practical, and feasible. Website development using JavaScript helps users in getting information related to educational scholarships. In addition, website development can improve the intellectual quality of scholarship recipients with reports that must be uploaded. Information related to educational scholarship guidelines on the website that has been developed can increase the enthusiasm of students to attend school, so that the quality of education in Indonesia increases. The dropout rate can also be reduced with educational assistance that BAZNAS has organized. Future research can explore the BAZNAS education scholarship program's effectiveness in reducing school dropout rates in Indonesia.

AUTHOR'S NOTE

The authors declare that there is no conflict of interest related to the publication of this article. The authors emphasize that the data and content of this article are free from plagiarism.

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