



ANALYSIS OF POTENTIAL USE OF E-COMMERCE DURING THE COVID-19 PANDEMIC IN ZAKAT RECEIVING

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ABSTRACT

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Before or during the Covid-19 pandemic, the potential for zakat receipts at the national level is enormous. But unfortunately, the realization of this potential is still minimal and not as expected. Therefore, the National Amil Zakat Agency (BANZAS) utilizes various digital platforms to increase the potential for receiving zakat, especially during the Covid-19 pandemic. This research will be carried out using a qualitative approach and secondary data from various studies or other research. The study results found that zakat receipts through e-commerce always increase every year. Mainly when the Covid-19 pandemic emerged, there were a lot of new zakat givers. This is due to the ease that has been successfully offered by various e-commerce to do zakat so that the acceptance of zakat through e-commerce is continuously increasing.

INTRODUCTION

The Covid-19 pandemic forces all lines of community activity to be carried out following health protocols. This prompted the Ministry of Religion to issue a circular letter from the Minister of Religion number 6 of 2020 (Dorni et al., 2020). One of the contents focuses on collecting zakat funds by minimizing physical contact. The National Amil Zakat Agency (BAZNAS) is trying as much as possible to carry out its duties amid a pandemic (Iskandar et al., 2021).

Paying zakat online if viewed from a legal point of view is permissible. Chairman of the Fatwa Commission of the Indonesian Ulema Council (MUI), Hasanuddin A.F., stated that distributing zakat online is not a problem because the payment transactions do not violate the rules set in Islam (Utami, 2020). The distribution of zakat online will make it easier for people to pay zakat. In the current condition, paying zakat online is very helpful for the community, and according to the Minister of Religion, which emphasizes paying zakat following health protocols (HakimatusA'Diyah, 2015).

Along with technological developments and the epidemic that hit Indonesia, zakat recipient organizations made adjustments to current developments. It has been dramatically facilitated in receiving zakat, namely by paying zakat online from applications and e-commerce platforms that already offer zakat payment features in their e-commerce (Ninglasari & Muhammad, 2021). Not only that, but customers can choose where they want to distribute their zakat, for example BAZNAS, Dompot Dhuafa, Rumah Zakat, Aksi Cepat Tanggap (ACT) and other amil zakat institutions. In addition, the e-

commerce platform also provides various types of zakat payments ranging from zakat fitrah, professions, zakat assets, and zakat mal (Santoso et al., 2020).

The growth of zakat receipts from year to year continues to grow, and this shows that public awareness is increasing in paying zakat besides the Covid-19 outbreak factor directs people to pay zakat online (Syafii et al., 2021). From the data obtained, zakat receipts from year to year are increasing. In 2015 the growth of zakat collection was 10.6%, while in 2019, the growth of zakat collection increased to 26%. From 2015 to 2019, the growth of zakat collection increased by 15.4% (Ahmed et al., 2019).

In Indonesia, the projected growth of zakat receipts is quite large. If viewed from the Muslim population, which is 87.2%, it can be said that the zakat receipts that can be withdrawn are pretty high (Utami et al., 2020). The data obtained show that the most zakat collected is from the corporate zakat sector, then zakat on income and services, then zakat on money, followed by zakat on agriculture and animal husbandry (Sulaeman et al., 2021).

When viewed from the number of residents who use smartphones, the potential for online zakat receipts is relatively high. Based on data from the Ministry of Communications and Information Technology, the existence of cheap internet causes internet usage in Indonesia to be very high besides that the use of smartphones has also reached 167 million people, equivalent to 89% of the total population of Indonesia (Prasetyo et al., 2019). The public also uses this to pay their zakat online through several e-commerce sites in Indonesia, such as Bukalapak, Shopee, Lazada, Blibli, JD.ID, Tokopedia and Elevenia (Widiastuti et al., 2021).

Through the explanation above, the researcher is then interested in researching the analysis of the potential of e-commerce during the pandemic period to carry out zakat receipts.

LITERATURE REVIEW

Zakat

The fourth (4) pillar of Islam is Zakat. Zakat is intended as a cleaner of wealth. Based on the Shari'a, zakat is an obligation from assets at a specific time. For aghniya' (wealthy), zakat is intended as an obligation to the community after their wealth reaches the nishab (minimum limit) for one year (haul), intending to be a tool for economic equity and social justice in society (Aziz & Badruzaman, 2020). In the opinion of Umar Bin Al-Khattab, zakat is prescribed to change what was initially mustahik (zakat recipient) to muzaki (zakat payer). Meanwhile, according to PSAK No. 109, zakat is an asset that zakat payers must issue to mustahiq (right to receive) according to the Shari'a. In addition, Law Number 23 of 2011 confirms that zakat is used to improve justice and the welfare of the community whose activities are religious institutions (Zadjuli & Shofawati, 2020).

Two types of zakat must be carried out, namely zakat fitrah and zakat maal. Zakat maal (zakat of wealth) is further divided into zakat of income and profession (Sobana et al., 2016). According to the amil zakat agency (Baznas), zakat is generally divided into 2 (two) namely zakat fitrah and zakat maal (income/professional zakat, trade zakat, stock zakat, company zakat, and others) (Latief, 2019).

In the Qur'an, it is stated that there are eight groups of recipients of zakat (Al-Qur'an letter At-Taubah verse 60), namely: (1) Poor, people who do not have income which results in not meeting their daily needs; (2) Poor, people who have income but it is not sufficient for their daily needs; (3) Amil, a person who is involved in managing the receipt and distribution of zakat; (4) Muallaf, a person who recently converted to Islam;

(5) *Servant Sahaya*, an enslaved person who wants to be free by paying a certain amount of money. (6) *Gharimin*, people who have debts but cannot pay because they are poor. (7) *Fi sabilillah*, people who struggle in the cause of Allah (preaching or fighting); (8) *Ibn Sabil*, a person who travels and runs out of provisions (Santoso et al., 2013).

Zakat management is an activity that begins with planning, organizing, implementing, and supervising the collection and distribution, and utilization of zakat. According to the Qur'an, zakat managers are called *amil*. *Amil Zakat* is a zakat management institution required to work professionally to manage zakat (Hasanah, 2014). The people who are entitled to become *amil* are people who meet the following requirements: Muslim, *Mukallaf*, namely adults who are of sound mind (not crazy), honest, understand about zakat laws, can carry out their duties as *amil*. There are several zakat management principles: openness, voluntary, integration, professionalism, and independence (Mubtadi, 2019).

E-commerce

According to Laudon and Laudon, e-commerce is the process of consumers and businesses purchasing and selling things electronically and through the use of computers as middlemen for business transactions. The media that are employed in e-commerce activities on the world wide web are referred to as the internet (Anumba & Ruikar, 2002).

Among the advantages that e-commerce possesses that are not possessed by offline business transactions are the following:

- a) **Products:** Numerous types of products, such as clothing, automobiles, and bicycles, can be marketed and sold on the internet.
- b) **A venue for product sales:** a venue for product sales is the internet, which means you'll need a domain and hosting.
- c) **Methods of order receipt:** email, telephone, SMS, and others.
- d) **Mode of payment:** Credit card, PayPal, or cash
- e) **Mode of transport:** Pos Indonesia, EMS, or JNE
- f) **Customer service:** email, Contact us, phone, and chat, if the software supports it. (Niranjanamurthy et al., 2013)

Generally, e-commerce is classified according to the type of the transaction. According to Laudon and Laudon, the following types of e-commerce exist:

- a) **Business to Consumer (B2C),**
- b) **Business to business (B2B).**
- c) **Consumer to Consumer (C2C).**
- d) **Peer-to-peer (P2P).**
- e) **Mobile Commerce (M-Commerce) (Fauska et al., 2013)**

The e-commerce in this study is classified as Business to Consumer (B2C), which encompasses the selling, buying, and marketing of goods and services to individual purchasers using internet media such as Kaskus, Toko Bagus, and *berniaga.com*. Banking institutions are involved in the payment processing of e-commerce transactions, both B2B and B2C (Hariyati, 2016).

The purchasing and selling process in an e-commerce system is distinguished from the traditional buying and selling process by the fact that all activities begin with locating information about the items or services required, placing orders, and completing payments electronically via the internet. According to Meier and Stormer, the mechanism of trade in e-commerce systems is explained through the value chain in e-commerce as follows:

- a) E-Products dan E-Services
- b) E-Procurement
- c) E-Marketing
- d) E-Contracting
- e) E-Distribution
- f) E-Payment
- g) E-Customer Relationship Management (Strader & Shaw, 1997).

According to Prihatna, in transactions using e-commerce, three payment methods can be used:

- a) Online Processing Credit Card. This strategy is utilized for retail products with a very large market, specifically the entire world. Payments are made in person or at the time of service.
- b) Money Transfer Payments. This approach is more secure, but the money transfer service provider charges a fee to transmit money to other countries..
- c) Cash on Delivery Payment by paying at this location is only possible if the consumer travels straight to the store where the manufacturer sells his goods or if the consumer is in the same neighborhood as the service provider (Prihatna et al., 2019).

METHOD

This research will be carried out using a qualitative approach using a qualitative descriptive method. Data acquisition is obtained through secondary data derived from various previous studies and studies related to this research. After the data collection process is complete, the next step is to analyze the data that has been obtained so that the expected results can be found.

RESULT AND DISCUSSION

Data on Zakat in Indonesia in General

In Indonesia, potential sources of zakat are grouped into three parts: zakat potential from individual/family groups, zakat potential from companies/industry, and zakat potential from zakat funds deposited in banks. The potential for zakat in Indonesia is very high. It has been widely studied that the potential for zakat receipts in Indonesia is tremendous, but its realization does not accompany it. The growth of zakat every year experiences growth, both in the online zakat system and zakat income as a whole, it's just that it has not been explored optimally. Zakat collection is estimated to reach around IDR 5.0 trillion in 2020. It is expected to climb to 8.33 trillion in 2029, with a mean absolute percent error (MAPE) of 0.18, based on data collected from 2005 to 2015. The zakat system applied in Indonesia is voluntary, which significantly affects the number of zakat receipts.

Based on the zakat potential mapping indicator (IPPZ) in 2019, the potential for zakat receipts in Indonesia is IDR 233.8 trillion or (1.72% of GDP in 2018) worth IDR 13,588.8 trillion. Meanwhile, in 2020 the total potential for zakat is IDR 327.6 trillion. To be able to accommodate all potential zakat, the Ministry of Religion issued Decree of the Minister of Religion of the Republic of Indonesia Number 186 of 2016 concerning the addition of the formation of the National Amil Zakat Agency at the Provincial level, which follows the provisions for regional expansion at the provincial level. As a result, the number of Zakat Management Organizations (OPZ) is growing rapidly. Currently, 572 OPZ are working together in the zakat revival movement in Indonesia.

With the number of Zakat Management Organizations (OPZ), the amount of zakat collected increases yearly. The growth of zakat receipts in 2019 has reached 10.23 billion with a growth rate of 26% from the previous year of 8.117 billion. This figure can be down compared to the growth in 2017 to 2018 of 30.42% from the value of 6.224 billion to 8.118 billion. According to a Sari study, up to 48.4 percent of BAZNAS muzaki reported a decline in income. This circumstance obviously affects the amount of property eligible for zakat, particularly income zakat, which is based on income or regular revenue from employment that does not contradict sharia.

Zakat in the Middle of the Covid-19 Pandemic

The paradigm and landscape of zakat management in 2020 in Indonesia changed along with the emergence of the Covid-19 outbreak worldwide, including Indonesia. This situation forces zakat management organizations to make changes and innovations in zakat management regarding zakat collection, distribution, and utilization of zakat and the executive order of zakat management. The economic crisis as a result of the impact of the COVID-19 pandemic affects economic growth and directly affects zakat receipts. The collection of zakat is strongly influenced by the income of the people who have reached the nisab. The impact of this pandemic has resulted in a decrease in the income of the majority of Indonesian people, which has a direct effect on the decline in the number of zakat receipts. The impact of Covid-19 has increased the poverty rate in Indonesia, and the collection of zakat is essential to alleviate it. With the development of e-commerce, it is easier for people to transact during a pandemic. Along with the growth of e-commerce, and online zakat payment system also follows it. For this reason, institutional synergy in collecting zakat with e-commerce is very effective after the covid-19 pandemic.

This pandemic condition makes Zakat Management Organizations (OPZ) face difficulties conservatively receiving zakat. Typically, this is accomplished through the establishment of outlets in densely populated areas and shopping centers. Previously, these avenues for data collecting might be employed, although not optimally due to the Large-Scale Social Restriction policy or the Covid-19 health regimen. Both of these factors may jeopardize Indonesia's zakat collection..

As a result of government policies that have issued many policies to prevent the spread of the Covid-19 pandemic, for example, the policy of restricting social movements in various cities in Indonesia, it has an impact on the lack of muzakki's space for direct zakat payments, so innovation in zakat collection is needed. In this case, BAZNAS and LAZ had made digitalization efforts even before the pandemic took place. However, BAZNAS and LAZ further strengthen and optimize zakat collection through various digital channels with the pandemic.

Payment of zakat through digital channels and the emergence of the covid-19 outbreak can pay zakat through digital media. There is convenience to pay zakat during this pandemic, as for digital channels that e-commerce, apps, and social media can access. The apps channels consist of kitabisa.com, Gopay, Gopoints, Gotix, Ovo, Tcash, Kaskus, Invissee, Lenna, Mcash, Muslim tourism, Oorth, Asuransi Jasindo Syariah. Meanwhile, e-commerce consists of Elevenia.co.id, blibli.com, shopee.co.id, Tokopedia.com, Lazada.com, Mataharimall.com, Jd.id, and Bukalapak.com. Furthermore, social media consists of Oy Indonesia and Line (Zaki). You can use online payment channels for payments, including Internet banking, SMS banking, EDC, Mandiri E-cash, Doku Wallet, BRI E-Pay, Virtual Account, and T-cash. In addition, you can also use payments via BRI

Syariah ATMs, BNI Syariah, Muamalat Bank, Sinarmas Syariah Bank, Syariah BTN, Mandiri Bank and so on. The results of Rijal's research conducted by taking 107 respondents and some secondary data from BAZNAS Indonesia revealed that bank cards, internet banking, and credit cards are some of the most popular electronic payment systems.

Potential Use of E-commerce to Pay Zakat

Digital zakat payments, apart from having many advantages, also have challenges, including weak and uneven internet access in Indonesia, the need to build relationships between mustahiq, muzaki, and BAZNAS, and strengthening the application of application sharia principles in zakat management. In addition, from a management and resource perspective, the constraint is the weak standard of competence and professionalism of Human Resources.

Based on data from the National Amil Zakat Agency on national zakat statistics during 2019, it was found that the most preferred zakat payment by muzaki was via transfer at 80.7%, while via E-payment was 13.6%, payments through the counter were 2.6% while through in-kind by 3.1%. The most dominant payment is payment through the transfer system.

According to the Charities Aid Foundation (CAF) in the World Giving Index in 2018, Indonesia is the most generous country. This is corroborated by research conducted by Kasri in Outlook on Indonesian zakat, which proves that donating in Indonesia during the economic crisis has increased. In the current state of Covid-19, there can be good potential for zakat management institutions to collect zakat online. Based on Sari's survey, during the Covid-19 pandemic, the use of online donation channels increased from 48.31% before the pandemic to 78.57%. This happened because the manual collection channel could not run optimally due to Covid-19 and was accompanied by changes in people's lifestyles.

The total amount of zakat collection during the pandemic measures the magnitude of the positive and negative effects of Covid-19. From March to June 2020, ZIS collection increased by 69.29% compared to the total collection in 2019 for the same period.

Based on data collected by the National Amil Zakat Agency (Baznas), there is an increase in zakat collection through the online method from year to year. In 2016 online zakat collection was only IDR 500,000,000 (five hundred million rupiahs). A significant increase was seen in 2019, which was 40.4 billion rupiahs. By 2020 zakat and alms online have been targeted to reach IDR 70 billion in collaboration with various platforms in Indonesia.

From January to May 2020, the growth of ZIS collection through digital channels reached 284%. The ZIS and DSKL funds collected reached IDR 211,864,061,530, or an increase of 70 percent compared to the same period in 2019. This result was obtained because BAZNAS was very massive in innovating and collaborating with many e-commerce companies during the pandemic.

Based on data from Bukalapak.com, one of the e-commerce companies that work together to receive zakat, the growth of zakat through Buka Zakat service in 2020 has reached 70%. Meanwhile, the Shopee Indonesia platform stated that the value of zakat and donations reached IDR 730 million as of mid-May 2020. Meanwhile, e-commerce Tokopedia reported that the increase occurred three times during the Ramadan period in 2020 compared to 2019. Apart from that, there was an increase in the value of transactions through the Tokopedia Donation feature, which increased by 20 times annually from

March to April 2020. This situation shows that zakat and donations through online channels show high public interest in paying zakat and donating amid physical distancing.

This pandemic greatly affected the community's economy, where public acceptance decreased a lot if viewed in theory. The number of zakat distributors also reduced, and the number of zakat receipts indeed reduced. Before the outbreak of the COVID-19 pandemic, zakat receipts were only devoted to 8 groups. Still, in its development, the scholars agreed to make zakat an instrument of funding sources to prevent the COVID-19 outbreak with mandatory conditions according to precise criteria so as not to leave the function of zakat as it should be. Probably because of this, according to Arifin as Director of Baznas, many new muzaki have emerged who are motivated to help deal with Covid-19.

In the January to May 2020 period, the ZIS and DSKL collection performances can be outstanding. The indicator of the success of the performance is the monthly growth of not less than 30% from the same month in the previous year, and the growth rate of muzaki, which reached 176%.

Seeing the community's high interest to pay zakat, infaq, and alms during the covid-19 pandemic and the declining economic situation, there is an excellent potential for zakat collection organizations to improve themselves and be more innovative, provide facilities for muzakki to distribute zakat, infaq and alms. During a pandemic with the increasing pattern of sharing, the phenomenon of society must be an excellent opportunity for zakat collector organizers.

As for other potentials that can be developed to increase zakat receipts, it targets the millennial generation, where many millennials have high incomes online, such as youtube. Some of them have reached the category of compulsory zakat. This can be done through influencer figures to raise their awareness to set aside a little of their income for zakat, which will be distributed to needy people. This millennial generation is very close to technology because almost half of their lives are spent with technology. For this reason, cooperation with e-commerce can be further enhanced. So that zakat collection channels can be obtained very quickly, as easy as shopping online. Millennials need to be given an understanding of zakat, and this can be done by presenting interesting content about zakat. This content can be distributed to various social media often accessed by millennials, including Facebook, Instagram, Twitter, Youtube, and other social media.

To maintain the consistency of millennials in tithing, it is necessary to have accountability and transparency in the management of zakat funds, reports on the use and receipt of zakat must be easily accessible by millennials in particular and society in general. The data presented must be up-to-date so that millennial trust is maintained. Amil zakat institutions are obliged to improve themselves in reporting the receipt and use of zakat funds from the lowest level to the highest level. Zakat transparency will provide comfort and trust to muzakki to continue to be consistent in tithing. Based on the results of research from Daniyal, which employs the logistic regression method to examine how millennials intend to pay zakat via digital payments, reveals that trust, perception, and convenience all have a significant effect on the millennial generation's intention to pay zakat via digital payments, while knowledge and motivation have no significant effect (Al Athar & Al Arif, 2021). This study implies that OPZ must create applications that are convenient for the millennial generation in digitally making zakat payments.

CONCLUSION

The potential for zakat receipts in Indonesia through e-commerce is increasing every year. Coupled with the condition of the Covid-19 outbreak, which forced the public to reduce direct interaction. With the collaboration with e-commerce, it is hoped that more new muzaki will appear. The conveniences offered by e-commerce in paying zakat must be further improved. In addition, accountability and transparency must be updated so that public trust in paying zakat through zakat institutions increases. Innovations must constantly be developed following the times. Another potential that can be explored is targeting millennials, where millennials now have a lot of income according to the zakat ratio. It's just that millennials must understand the awareness of zakat obligation.

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