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## **Zakat Transformation: Study of Zakat Management in the Digital Era**

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Received: 20 23 - 07 - 12 ; Accepted: 20 23 - 08 - 20 ; Published: 20 23 - 08 - 24

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### **Abstract**

This research was conducted to analyze and study the transformation of zakat management from conventional management to virtual management. Zakat management is characterized by management patterns that are not yet systematic and programmed through applications, while virtual management is carried out using systematic zakat applications starting from the model for collecting zakat funds to distribution. The research method used is the research and development (RnD) method to produce new product designs, test the effectiveness of existing products and develop and create new products from the research studied. Based on the results of research on zakat transformation as a study of virtual zakat management in the digital era, it can be concluded that virtual zakat management requires at least superior human resources (HR) according to their field, and a productive transformational leadership model. Apart from that, virtual zakat management requires a systematic management transformation through applications in both collecting zakat funds, managing zakat and distributing zakat which can make it easier for amil to carry out their duties.

**Keywords :** *Zakat Transformation, Digital Era*

### **Abstract**

This research was conducted to analyze and study the transformation of zakat management from conventional management to virtual management. Zakat management is characterized by management patterns that are not yet systematic and programmed through applications, while virtual management is carried out using systematic zakat applications starting from the model for collecting zakat funds to distribution. The research method used is the research and development (RnD) method to produce new product designs, test the effectiveness of existing products and develop and create new products from the research studied. Based on the results of research on zakat transformation as a study of virtual zakat management in the digital era, it can be concluded that virtual zakat management requires at least superior human resources (HR) according to their field, and a productive transformational leadership model. Apart from that, virtual zakat



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## Introduction

The Amil Zakat Institution is one of the zakat institutions that has obtained an operational permit from the Ministry of Religion through the national amil zakat agency (Baznas) of the Republic of Indonesia. Based on data released from Baznas RI, there are 10 official zakat amil institutions in the city of Cirebon that have received permission from the government, consisting of the National Zakat Amil Agency (Baznas), Rumah Zakat, Zakat Center, Laziswa, Lazisnu, Lazismu, Graha Yatim and Dhuafa (Gray), Baitul Maal Hidayatullah, Daarul Qur'an Nusantara Foundation (PPPA), and Nurul Hayat. This amil institution is an institution that is legally given an operational permit by Baznas to become a zakat amil at both national and regional levels <sup>1</sup>.

Zakat management at Baznas and Amil Zakat in the city of Cirebon refers to Law No. 23 of 2011 concerning zakat management, namely that the zakat management was formed by the government to manage zakat. The basis for zakat management carried out by the Cirebon City National BAZ (BAZNAS) is Law no. 23 of 2011 concerning Zakat Management, that zakat management institutions can be formed by the government from the national level to the sub-district level or formed by the general public as recommended by the local Baznas and several community organizations.

To manage zakat well, qualified and knowledgeable human resources are needed. Apart from that, zakat management must also be considered in terms of collecting funds, distributing funds and utilizing zakat funds so that socio-economic equality among zakat mustahiq is right on target and improves the economy of zakat mustahiq. The zakat funds collected from various muzaki in

<sup>1</sup> RI Baznas data accessed from <https://baznas.go.id/anggaran-amil-zakat>



the city of Cirebon in one year at BAZNAS in the city of Cirebon are around Rp. 2,365,323. 972,- (two billion three hundred sixty-five million three hundred twenty-three thousand nine hundred and seventy-two rupiah) these funds only come from one zakat institution, namely Baznas Cirebon City <sup>2</sup>.

Virtual zakat management is one of the contemporary zakat studies where zakat management uses online media from various applications and the internet <sup>3</sup>. Virtual zakat can be said to be a zakat management model that is carried out virtually using the internet starting from collecting zakat funds (fundraising), managing and distributing them using applications connected to the internet. Research related to virtual zakat management will be carried out in all zakat institutions in Cirebon City, namely there are 10 official amils that have received permission from the government consisting of the National Zakat Amil Agency (Baznas), Rumah Zakat, Zakat Center, Laziswa, Lazisnu, Lazismu, Graha Orphans and Dhuafa (Gray), Baitul Maal Hidayatullah, Daarul Qur'an Nusantara Foundation (PPPA), and Nurul Hayat. This is done because there are quite a lot of zakat institutions in Cirebon City, but some of their management is still conventional, even though in the current era of high digital culture, management migration from conventional to virtual is needed.

Based on data obtained from various sources, both social media and independent observations, zakat management managed by all zakat institutions in the city of Cirebon has largely implemented digitalization in collecting zakat funds (fundraising) as evidenced by the existence of virtual zakat receipts with payment from the website or transfer. directly via account but this management does not yet include distribution. This is what makes zakat management in some amil institutions still conventional and not virtual or online.

Conventional zakat management is carried out in face-to-face zakat management where in collecting funds the BAZ or LAZ go to the muzaki one by one or door to door by staying in touch with the muzaki, as well as in the distribution of zakat the zakat amil collects mustahiq data from the community through city government and information others who support. This of course makes zakat management require a long time both in collecting funds and distributing zakat funds, so in this research the scheme that will be adopted is a study of zakat management which is managed systematically through

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<sup>2</sup> Cirebon City Baznas Report for 2021

<sup>3</sup> Hudaefi, FA, & Beik, IS (2021). Digital zakāh campaign in time of Covid-19 pandemic in Indonesia: a netnographic study. *Journal of Islamic Marketing*, 12(3), 498-517.



applications both in collecting zakat funds, managing zakat and distributing zakat which can make it easier for Amil to carry out his duties.

In Islamic economic principles, in order to improve the community's economy, there are several economic instruments that help social interests, such as the use of zakat, infaq and alms funds to finance the welfare of the people. Even economic instruments such as zakat have great potential if they can be managed well by the government or professional zakat institutions <sup>4</sup>. The position of zakat is expected to have a positive impact on improving the economy of people who are categorized as needy and poor so that the social status of people who were initially mustahiq can shift to become muzaki.

Zakat is one part of the five pillars of Islam. In Islam, zakat is used to help people who are needy, needy and other mustahiq, zakat can also function to cleanse and purify the soul of someone who pays zakat. Zakat is the name or designation of something that Allah Ta'ala gives out to a Muslim or muzaki to the poor. It is called zakat because it contains the hope of obtaining blessings, cleansing the soul and cultivating it for various good deeds <sup>5</sup>.

The assets you own, essentially belong to Allah SWT. It is Allah who then bestows trust on the owners of property, so that zakat is issued from that property. This is where an attitude of trust is fostered, because a Muslim is required to convey trust to experts. An attitude of trust does not only grow in people who pay zakat, but also in zakat officers or recipients. Namely in dividing and distributing all zakat assets to those entitled to them. In the past, in terms of zakat operations, Rasulullah SAW and his companions implemented strict selection in selecting zakat recipients. The criteria for standard characteristics held by Rasulullah SAW and his companions are people who truly have a trustworthy nature, understand problems and have an adequate life <sup>6</sup>.

In the early 20th century, the practice of zakat was also carried out through various media, including media that used the internet to promote and raise funds <sup>7</sup>. Therefore, this is considered a new way of giving charity by the upper middle class Muslim community in Indonesia. Many online platforms offer easy zakat

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<sup>4</sup> Fariah, DS and A. (2019). The Influence of Productive Zakat Utilization on Mustahik Welfare in the Independent Economic Program (Eman) at the Cirebon City Zakat Center. *Idea Syntax*, Vol. 1, No., 56–80.

<sup>5</sup> Sayyid, S. (2000). *Sunnah Fiqh 3*. Bandung: Al –Ma'arif.

<sup>6</sup> Karim, AA (2009). The Unique Phenomenon Behind the Mushrooming of Amil Zakat Institutions (LAZ) in Indonesia. Retrieved from <http://www.imz.or.id/new/publication/43/>

<sup>7</sup> APJII. (2019). Survey Report and Behavioral Profile of Indonesian Internet Users 2018. <https://www.apjii.or.id/survei>



through various applications such as e-commerce, mobile banking, zakat applications from LAZ or BAZ, and other social companies that have received permission to become amil as an alternative for paying zakat. This statement shows that there is a transformation of zakat among the Muslim community<sup>8</sup>. Meanwhile, most researchers always emphasize the shift from direct assistance to the poor to empowerment programs, as done by Hilman Latief (2010) who analyzed changes in attitudes and orientation of Islamic philanthropic organizations, where these institutions no longer focus on programs. which distributes short-term direct social funds to poor communities. However, they are turning to long-term empowerment schemes to alleviate poverty by providing training, business capital, and so on. This shift is in line with the discourse of bureaucratization and professionalization<sup>9</sup>.

Research on zakat in Indonesia has been studied from various points of view, one of which is research by Maulana et al. (2019) who researched zakat on Indonesia's macro economy and stated that there was a positive relationship between zakat collection and poverty reduction at the national level<sup>10</sup>. Another research by Rizkiningsih, et al. (2019) which states that zakat from a micro scale has helped increase the household income of poor people in Indonesia<sup>11</sup>. Based on previous research studies, virtual zakat management is still very new to be studied further because new research was reviewed by Hudaefi and Beik (2021) which stated that digital zakat during the Covid pandemic really needs to be socialized massively in Indonesia<sup>12</sup>.

Virtual zakat management is an online-based zakat management pattern in collecting zakat funds, managing and distributing them<sup>13</sup>. Virtual zakat management has become a trending topic that needs to be studied more deeply and is one solution in managing zakat during the Covid 19 pandemic because

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<sup>8</sup> Triantoro, DA, Wahyuni, T., & Purna, FP (2021). Digital Philanthropy: The Practice of Giving Among Middle to Upper-Class Muslims in Indonesia and Soft Capitalism. *QJIS: Qudus International Journal of Islamic Studies*, 9.

<sup>9</sup> Latif, H. (2010). Transforming the Culture of Giving in Indonesia: The Muslim Middle Class, Crisis and Philanthropy. *Nanzan University Asia-Pacific Research Center*, 11(11), 1–21

<sup>10</sup> Maulana, I., & Ghanny, AR (2019). *The Influence of Zakat on the Indonesian Macro Economy: Case Study of the National Zakat Amil Agency (BAZNAS)*. Jakarta: Center for Strategic Studies – National Zakat Amil Agency (Puskas BAZNAS). Book Publications.

<sup>11</sup> Rizkiningsih, P., Astuti, AD, Zaenardi, AK and Zaenal, MH (2019), "The Role of Zakat in Improving Mustahik Welfare: Case of BAZNAS Economic Empowerment Program", Jakarta: Center for Strategic Studies - National Zakat Amil Agency (Puskas BAZNAS).

<sup>12</sup> Hudaefi, FA, & Beik, IS (2021). Digital zakāh campaign in time of Covid-19 pandemic in Indonesia: a netnographic study. *Journal of Islamic Marketing*, 12(3), 498-517.

<sup>13</sup> Hudaefi, F.A. (2021). Zakat in the Virtual world: sentiment analysis of netizens' opinions on Twitter. *International Journal of Zakat and Islamic Philanthropy*, 3(2), 92-106.



with this management, both amil and muzaki can carry out zakat without having to meet and can be carried out online.

Virtual zakat management is one of the contemporary zakat studies where zakat management uses online media from various applications and the internet. Virtual zakat can be said to be a zakat management model that is carried out virtually using the internet starting from collecting zakat funds ( *fundraising* ), managing and distributing them using applications connected to the internet. Research related to virtual zakat management will be carried out in all zakat institutions in Cirebon City. This is done because there are quite a lot of zakat institutions in the city of Cirebon, but some of their management is still conventional, even though in the current era of high digital culture, management migration from conventional to virtual is needed.

This virtual zakat management pattern is of course an alternative in digital-based zakat management where this virtual zakat management pattern not only regulates virtual fund raising management but also zakat management and distribution can be done virtually (online). This is part of the transformation of zakat in virtual zakat management. This transformation of zakat is certainly influenced by the leadership style of its leaders where the leadership style applied can implement a transformational leadership style. The transformational leadership style applied will foster trust among followers, which is capital for the growth and development of knowledge sharing <sup>14</sup>. Issues related to transformational leadership are quite popular at the moment, so this leadership pattern will be tried to be applied in the virtual zakat management needed by zakat institutions. Why is this important to study, because zakat management is now starting to shift from conventional management which is usually done face to face or in meetings, so with the internet this management can be used without having to meet face to face or online.

The focus of the study is on the management of zakat fund collection, management and distribution of zakat funds virtually with the help of the internet. The study of virtual zakat management is the latest study that has not yet been used by the public, so this study is expected to make a major contribution to zakat management in the future considering the rapid changes in science and technology. Based on the results of observations regarding zakat management, a study of virtual zakat management is really needed by zakat institutions in the city of Cirebon because all zakat amil institutions in the city of

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<sup>14</sup> Helmi, AF, & Arisudana, I. (2015). Transformational Leadership, Trust and Knowledge Sharing in Organizations. *Journal of Psychology (Yogyakarta)*, 36(2), 95–105. <https://doi.org/10.22146/jpsi.7888>



Cirebon have not fully implemented digitalization in the collection and distribution of zakat, so in-depth analysis and research related to this study is needed. Therefore, this research is entitled " **Transformation of Zakat: Study of Virtual Zakat Management in the Digital Era** ".

## **Literature Review**

### **1. Previous Research**

The study of transformational leadership has been ongoing for a long time and has been carried out by several researchers. However, from several research results that researchers found, none of them specifically discussed transformational leadership in virtual zakat management, there were five works that discussed and studied digital zakat, including:

- a. Research by Khaliq Ahmad and Muhammad Hasif Yahaya, researchers from Universiti Putra Malaysia and Universiti Teknologi Mara Malaysia entitled *Islamic Social Financing and Efficient Zakat Distribution: Impact of Fintech Adoption Among the Asnaf in Malaysia*. In this research study, it was found that improving the welfare of the poor and zakat affluence in Malaysia can be done by distributing zakat through fintech-based digitalization <sup>15</sup>.
- b. Research by Fahmi Ali Hudaefi and Irfan Syauqi Beik, researchers from Baznas RI and the Bogor Agricultural Institute, entitled *Digital Zakah Campaign In Time of Covid-19 Pandemic In Indonesia: A Netnographic Study*. This research presents the results that digital zakat socialization must be carried out during the Covid-19 pandemic. This was done to increase the collection of zakat funds during the Covid-19 pandemic where meetings between people were limited by the government <sup>16</sup>.
- c. Research by Muhammad-Bashir Owolabi Yusuf and Alias Mat Derus from the Department of Economics, International Islamic University Malaysia entitled *Measurement Model of Corporate Zakat Collection in Malaysia. A Test of Diffusion of Innovation Theory*. This research illustrates that the zakat fund collection model can be carried out using various strategies

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<sup>15</sup> Ahmad, K., & Yahaya, M.H. (2022). *Islamic Social Financing and Efficient Zakat Distribution: Impact of Fintech Adoption Among the Asnaf in Malaysia*. *Journal of Islamic Marketing*, (ahead-of-print).

<sup>16</sup> Hudaefi, FA, & Beik, IS (2021). *Digital Zakāh Campaign in Time Of Covid-19 Pandemic in Indonesia: A Netnographic Study*. *Journal of Islamic Marketing*, 12(3), 498-517.



such as using social media and other strategies that support innovation in zakat fund collection <sup>17</sup>.

- d. Sri Nurabdiah Pratiwi, Sri Ngayomi Yudha Wastuti, Jamila Jamila's research on Transformational Leadership in Facing the Digitalization Era states that a leader must be able to guide the people he leads towards changes in the learning process. The principal becomes the motor that moves teachers to change the way they work. The principal must present a leader who is able to increase teacher motivation and performance through his example <sup>18</sup>.
- e. Research by Ujang Tri Cahyono, Mohamad Syamsul Maarif and Suharjono entitled The Influence of Transformational Leadership on Employee Performance in Jember Plantation Regional Companies which concluded that transformational leadership had a significant and positive effect on the empowerment of PDP Jember employees, transformational leadership had a significant and positive effect on the work behavior of PDP Jember employees <sup>19</sup>.

## **2. Theoretical Framework**

### **a. Transformational leadership**

Leadership is a personal attitude displayed by someone in leading the implementation of activities to achieve the desired goals. According to Shared Goal, Hemhiel and Coons (2002) in Engkoswara Aan (2011), namely: "Leadership is an interaction between members of a group so that the leader is an agent of change, an agent of change, a person whose behavior will better influence other people than the behavior of other people that influences them, and leadership itself arises because one group member changes the motivation of the interests of other members in the group <sup>20</sup>. According to Wirawan (2013) leadership is a process, which can be equated with the production process in a production management system, the leadership production process consists of leadership input, process and output <sup>21</sup>.

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<sup>17</sup> Owolabi Yusuf, MB, & Mat Derus, A. (2013). Measurement Model of Corporate Zakat Collection In Malaysia, A Test of Diffusion of Innovation Theory . *Humanomics*, 29(1), 61-74.

<sup>18</sup> Pratiwi, SN, Wastuti, SNY, & Jamila, J. (2022). Transformational Leadership in Facing the Digitalization Era. *Biblio Couns: Journal of Counseling and Educational Studies* , 5 (1), 101-108.

<sup>19</sup> Cahyono, UT, Maarif, MS, & Suharjono, S. (2014). The influence of transformational leadership on employee performance in companies in the Jember plantation area. *Journal of Management & Agribusiness*, 11(2), 68-76.

<sup>20</sup> Engkoswara, Aan. ( 2011 ). *Administration Education*. Bandung: Alfabeta

<sup>21</sup> Hero. (2013). *Leadership*. Depok: PT Raja Grafindo Persada





The term Transformational Leadership is the result of a development in the thinking of several leadership theorists. Starting with the thoughts of James Mac Gregor Burns (1979) who used the term Transforming Leadership, it was then developed by Benard M. Bass (1985) in his book entitled *Leadership and Performance Beyond Expectations* which used the term Transformational Leadership which according to his confession inspired by Burn Thought. Since Bass, the term *Transformational Leadership* has been a standard term in leadership science<sup>22</sup>. Transformation is a process where everything related to Transformational Leadership is seen as a form of leadership that is representative of the demands of the decentralization era. In this decentralization era, there are many advantages for creative leaders to develop their institutions because leaders will have more freedom to explore their vision without being limited by operational guidelines and technical guidelines which in certain cases can limit creativity.

According to Minnah El Widdah, Asep Suryana, and Kholid Musyaddad, transformational leadership is "leadership that is able to transform and motivate its followers by; (a) make them more aware of the importance of the results of a job, (b) encourage them to prioritize the organization or team over their own interests and (c) activate their higher needs<sup>23</sup>.

Bennard M. Bass together with BJAvolio (1990) Define Transformational Leadership using the following terms:

- 1) *Individual consideration* . Leaders develop followers by creating a supportive organizational environment and climate. Individual attention is the degree to which a leader takes care of each follower; listen to their wants and needs. Leaders provide empathy and support to followers; open open channels of communication and challenge them. Followers have intrinsic motivation to carry out their tasks.
- 2) *Intellectual Stimulation* (intellectual stimulation) leaders stimulate followers to be creative and innovative. Leaders encourage followers to use their imagination and to challenge ways of doing things that are accepted by the social system.

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<sup>22</sup> Rahma, Letti . (2017) . The Relationship of Transformational Leadership to Employee Work Discipline at the PUPR Region I V Bandung Education and Training Center . Bachelor thesis, Indonesian University of Education.

<sup>23</sup> El Widdah, Minnah ., Suryana , Asep., Musyaddad, Kholid (2012). Value-Based Leadership and Madrasah Quality Development. Bandung: Alphabeta



- 3) *Inspirational motivation* (inspirational motivation). The leader creates a clear picture of a future state (vision) that is optimistic that it can be achieved and encourages followers to increase their hopes and commit themselves to that vision.
- 4) *Idealized influence* (idealized influence) leaders act as *role models* . He shows determination, steadfastness in achieving goals, takes full responsibility for his actions and shows high self-confidence in the vision set <sup>24</sup>.

Leaders are ready to sacrifice themselves, rewarding achievements and honor to followers. Robbins (2007) defines transformational leadership as a leader who inspires his followers to put aside their personal interests for the good of the organization and they are able to have an extraordinary influence on their followers. They pay attention to the self-development needs of their followers; changing followers' awareness of existing issues by helping others view old problems in new ways; and is able to please and inspire his followers to work hard to achieve common goals <sup>25</sup>.

Based on the theoretical framework above regarding transformational leadership, it can be concluded that transformational leadership is a leadership pattern that provides an example to followers or subordinates in work or organizations, so that transformational leadership can be applied to various management studies.

#### **b. Virtual Zakat Management**

Management in English is called management, taken from the word *manage* , which means to take care of, organize, implement, manage, while *management* itself has two meanings, namely first as a noun which means director or leader. Second means administration, leadership, management <sup>26</sup>. The word management in the Big Indonesian Dictionary means the effective use of resources to achieve targets. In Arabic, management is defined as *nazzama* which means to organize, organize, organize, adjust, control, prepare, prepare, plan <sup>27</sup>.

In terms of terminology, there are two meanings of management that emerge, namely management as an art and management as a process.

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<sup>24</sup> Bernard M. Bass and Bruce J. Avolio. (1994). *Improving Organizational Effectiveness: Through Transformational Leadership*. New York: Sage Publications

<sup>25</sup> Robbins SP and Judge. (2007). *Organizational behavior*. Jakarta: Selemba Empat

<sup>26</sup> John Echols and Hassan Shadily . ( 2005 ). *Indonesian English Dictionary*, Jakarta: PT Gramedia, Cet.XXVI .

<sup>27</sup> al-Munawwir Dictionary . ( 2010 ). *Al-Munawwir Translator Program Software*, v. 1.0.0 .



According to Mary Parker Follet, management is 'the art of getting work done through other people. This is because leadership requires charisma, emotional stability, authority, honesty, the ability to establish relationships between people, all of which are largely determined by a person's talents and are difficult to learn. Meanwhile, according to Stoner, management is the process of planning, organizing, directing and supervising the efforts of organizational members and the use of other organizational resources in order to achieve predetermined organizational goals <sup>28</sup>. Daft defines management as achieving organizational goals in an effective and efficient manner through planning, organizing, directing and controlling organizational resources <sup>29</sup>. Meanwhile, according to Muhammad Abdul Jawwad, management is the activity of ordering, arranging and thinking carried out by a person, so that he is able to sort, organize and tidy up the things around him, know his priorities, and make his life always in harmony and harmony with other <sup>30</sup>.

The word zakat ( الزكاة ) is a basic word or masdar which comes from the Arabic word (زكى، يزكى، تزكية) which means to increase (al-ziyadah), grow and develop, clean and holy. According to the term zakat is a certain amount of property that Allah SWT requires to be given to people who are entitled to receive it. Zakat is the fourth pillar of Islam, according to most scholars, zakat was determined in the second year of the Hijrah <sup>31</sup>. However, according to some scholars such as At-Thabary, this worship was established when the prophet was still in Mecca. He reasoned on the verse of the Koran, Fushshilat verse 41, which reads:

لَعَلَّكُمْ تَتَّقُونَ God bless you

Meaning: "Indeed, those who deny the Qur'an when the Qur'an comes to them, (they will surely be harmed), and indeed the Qur'an is a noble book"

This verse explains the condemnation of polytheists who do not pay zakat and deny the Day of Judgment. According to him, what is meant by zakat in this verse is zakat on assets. Indeed, there are several verses in the Qur'an from the Makkiah period that discuss the issue of zakat, but the expression

<sup>28</sup> T. Hani Handoko . ( 2003) . Management 2nd edition . Yogyakarta: BPFE .

<sup>29</sup> Richard L. Daft . ( 2006) . Management (trans.) Book 1 . Jakarta: Salemba Empat.

<sup>30</sup> Muhammad Abdul Jawwad . ( 2004) . Become a Successful Manager . Jakarta: Gema Insani .

<sup>31</sup> Shaykh Nawawi Al Bantani. *Tausyekh Ala Ibn Qosim* . Beirut Lebanon : Darul Fikr.



is not in the form of a strict Amr (command). These verses only indicate believers, one of the characteristics of which is people who pay zakat. It was only in the Medina period that zakat was institutionalized as an obligation for Muslims. In Medina, Muslims already have the strength, so it is easier to organize the implementation of zakat obligations well. This obligation is based on the Koran, Sunnah and Ijma Ulama.

A system is a network of interconnected work that carries out certain activities together. Virtual or online can be interpreted as connected or connected and ready to operate and can communicate with computers or other electronic devices via the Internet. So it can be concluded that an online system is an activity that is connected to each other using computers or electronic devices via the Internet which aims to achieve common goals. In online systems, to view or access information or make transactions, websites are often accessed via a web browser. Then in the online system for carrying out banking financial transactions, one of them is using internet banking facilities via the website. So these two things are very closely related to the use of online zakat <sup>32</sup>.

1) Website

A website or website is a number of web pages that have related topics, sometimes accompanied by image files, videos or other types of files. A site is usually placed at least on a web server that can be accessed via a network such as the Internet or a local *area network* via a web address. Meanwhile, the combination of all publicly accessible sites on the Internet is called *www ( world wide web )*.

2) Internet banking

Internet Banking can be briefly defined as banking activities on the Internet <sup>33</sup>. The meaning of Internet Banking can be defined as follows:

- a) According to David Whiteley <sup>34</sup>, "Internet banking is one of the services provided by banks to their customers with the aim that customers can check account balances and pay bills 24 hours without needing to come to a branch office."

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<sup>32</sup> Hendarsyah, D. (2013). Utilization of Baznas Online Zakat for Muzaki. *Iqtishaduna: Our Scientific Journal of Economics*, 2(2), 485-512.

<sup>33</sup> Hendarsyah, D. (2012). Security of Internet Banking Services in Banking Transactions. *Iqtishaduna: Our Scientific Journal of Economics*, 1(1), 12-33.

<sup>34</sup> David Whiteley, 2000, *E-Commerce: Strategy, Technologies And Applications*, London: MC. Graw-Hill. h. 229.



- b) According to Mary J. Cronin <sup>35</sup>"Internet banking is a financial services application that enables financial institutions to offer traditional banking products and services such as checking balances on savings and money market accounts and certificates of deposit over the Internet".
- c) According to Mahmood Shah and Steve Clarke <sup>36</sup>"Providing information about banks and their services through website pages on the World Wide Web (WWW). "Where the services provided are in the form of customer access to accounts, being able to transfer between different accounts and being able to make payments or apply for loans via electronic channels."

## **Method**

In this research, the research method used is the research and development (RnD) method to produce new product designs, test the effectiveness of existing products and develop and create new products from the research studied. Where this research and development (RnD) approach is expected to be able to solve and resolve various kinds of zakat problems that exist in several zakat institutions in Cirebon City. The zakat amil institutions in Cirebon City consist of the National Zakat Amil Agency (Baznas), Rumah Zakat, Zakat Center, Laziswa, Lazisnu, Lazismu, Graha Yatim and Dhuafa (Gray), Baitul Maal Hidayatullah, Daarul Qur'an Nusantara Foundation (PPPA), and Nurul Hayat . However, from the existing zakat institutions, the object of study is focused on Baznas Cirebon City. In this research, data sources are divided into two, namely primary data and secondary data <sup>37</sup>. Primary data in this research comes from data sources in the field, where the data sources come from observations, interviews and documentation from informants directly in the field, namely a number of managers of zakat institutions in the city of Cirebon . Meanwhile, secondary data is taken from previous literature originating from journals, books and other articles that support the literature review on the research variables studied.

## **Results and Discussion**

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<sup>35</sup> Mary J. Cronin, 1998, *Banking and Finance on the Internet*, Canada: John Wiley & Sons, p. 7.

<sup>36</sup> Mahmood Shah and Steve Clarke, 2009, *E-Banking Management: Issues, Solutions and Strategies*, London: IGI Global. h. 2

<sup>37</sup> Tanjung, H., & Devi, A. (2013). *Islamic Economic Research Methodology* (2nd ed.). Gramata Publishing



## **1. Analysis of Digital-Based Zakat Fund Collection**

Based on the results of observations made at Baznas Cirebon City, currently many zakat, infaq and alms institutions are trying to innovate in collecting zakat funds. Cirebon City Baznas has currently developed digital technology in collecting zakat funds, the existence of a zakat payment system using a transfer system either between bank accounts, or using the DANA or GoPay application, makes Cirebon City Baznas increasingly popular with the public, because people find it easy and of course saves time in the distribution of Zakat. The collection continues to innovate in the digital world, making Cirebon City Baznas the people's choice for distributing Zakat, not only the community, but also many institutions or companies that distribute or pay Zakat to Cirebon City Baznas.

According to the results of observations made by researchers, institutions and the public trust Cirebon City Baznas in managing zakat, because Cirebon City Baznas is always transparent regarding the programs carried out, this can be seen from updates on Baznas activities, which are uploaded on various websites and social media. Cirebon City Baznas also accepts online zakat communications and consultations via telephone, SMS and WhatsApp on the numbers provided to facilitate the relationship between Cirebon City Baznas and mustahik which of course can also increase public trust regarding the distribution of funds carried out by Cirebon City Baznas. With the existence of social media owned by the Cirebon City Baznas, it is a form of digitization of the promotion system or introduction of the Cirebon City Baznas to the public. This is of course an initial step to continue to develop digitalization of Cirebon City Baznas operations.

## **2. Virtual Zakat Distribution**

Distribution of zakat (*mashârif alzakât*) is the distribution of zakat to people who are entitled to receive it (*almustahaqûn lahâ*). In the fair distribution of zakat, information about *fiqh* is needed, which is based on the postulates and texts of *sharia* which are studied using *fiqh* methodology (*al-qowâid allughawiyah*) while remaining based on the objectives of *sharia* (*maqâshid asy-syarî'ah*)<sup>38</sup>. Distribution of zakat is delivery of zakat to individuals who are entitled to receive it (*mustahiq zakat*) respectively in a good and beneficial manner<sup>39</sup>.

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<sup>38</sup> Wahaf al-Qahthâni, *Masharif al-Zakat fî al-Islâmî*, (Riyâd: Muasasah al-Jarîsî, 1431H), p. 4

<sup>39</sup> Meity Taqdir Qadratillah, et al., *Indonesian Dictionary for Students*, (Jakarta: Language Development and Development Agency, Ministry of Education and Culture, 2011), p. 100



Zakat distribution is an activity to simplify and expedite the distribution of zakat funds from muzakki to mustahik. The collected zakat funds will be distributed. The collected funds will be distributed from the muzakki to the mustahik through institutions that manage zakat. By distribution, the collected zakat funds can be distributed on target and on target and in accordance with the mustahik's needs. Apart from that, with proper distribution. Apart from that, with proper distribution, existing wealth can be abundant and evenly distributed and not only circulated among certain groups.

The first thing that can be done in distributing zakat is to distribute it locally or prioritize mustahiq in the environment closest to the zakat institution compared to distribution to other areas, this is known as centralization. The advantage of a centralized system in allocating zakat is that it makes distribution easier to each region. In almost every Islamic country, the distribution of zakat starts from the center and then spreads to various regions <sup>40</sup>.

If the distribution of zakat is carried out outside the zakat collection area, while in that area there are still many mustahik who need it, then this is contrary to the wisdom that is intended to be realized from obligatory zakat. In the book *Al-Mugni* it is explained that the purpose of zakat is to meet the needs of the poor. Therefore, the distribution of zakat is prioritized to the poor in the zakat collection area.

Virtual zakat management is an online-based zakat management pattern in collecting zakat funds, managing and distributing them <sup>41</sup>. Virtual zakat can be said to be a zakat management model that is carried out virtually using the internet starting from collecting zakat funds ( *fundraising* ), managing and distributing them using applications connected to the internet. Research related to virtual zakat management will be carried out in all zakat institutions in Cirebon City. This is done by Baznas which tries to operationalize zakat through virtual management where Baznas carries out the process of collecting zakat funds using the internet and banking media to collect zakat funds. Apart from that, Baznas also distributes zakat assets to mustahiq using the internet as well as through a zakat application which is provided with various indicators for determining mustahiq, making it faster and easier for mustahiq to receive the zakat assets they are entitled to.

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<sup>40</sup> Yusuf Qardhawi, *Zakat Spectrum in Building a People's Economy*, (Trans. Sari Narulita, Dauru az-Zakah fiilaj al-Musykilat al-Iqtishadiyah), (Jakarta: Zikrul Media Intelektual, 2005). p. 143

<sup>41</sup> Hudaefi, F.A. (2021). Zakat in the Virtual world: sentiment analysis of netizens' opinions on Twitter. *International Journal of Zakat and Islamic Philanthropy*, 3(2), 92-106.



This virtual zakat management pattern is of course an alternative in digital-based zakat management where this virtual zakat management pattern not only regulates virtual fund raising management but also zakat management and distribution can be done virtually (online). This is part of the transformation of zakat in virtual zakat management.

### **Conclusion**

Based on the results of the research and discussions that have been explained, it can be concluded that virtual zakat management is an online-based zakat management pattern in collecting zakat funds, managing and distributing them. Virtual zakat can be said to be a zakat management model that is carried out virtually using the internet starting from collecting zakat funds (*fundraising*), managing and distributing them using applications connected to the internet. Research related to virtual zakat management was carried out at Baznas to operationalize zakat through virtual management where Baznas carries out the process of collecting zakat funds using the internet and banking media to collect zakat funds. Apart from that, Baznas also distributes zakat assets to mustahiq using the internet as well as through a zakat application which is provided with various indicators for determining mustahiq, making it faster and easier for mustahiq to receive the zakat assets they are entitled to.

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