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A COLLECTIVE STRATEGY IN DIGITAL ZAKAT COLLECTION BY DOMPET DHUAFA VIA E-COMMERCE

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ABSTRACT

Zakat collection is a form of charitable giving that has attracted a lot of attention in recent years. However, zakat collection in Indonesia has undergone a transformation from traditional to digital. This study aims to analyze the collective strategy that is carried out by Dompet Dhuafa digitally through e-commerce as an effort to realize the potential of the digital economy in Indonesia. This research uses qualitative research with a case study approach or case studies that examines a particular case in a real contemporary context or setting. The data is analyzed by reading and reviewing the data (observation notes, interview transcripts) to identify emerging themes and patterns. In general, it appears that digital donations have a significant impact on zakat collection. In addition, it is hoped that this research can become a reference for further research that wants to discuss digital zacat collection.

INTRODUCTION

Indonesia is a country with a Muslim majority population as well as the largest Muslim country in the world with a population reaching 237.55 million in 2023. In addition, Indonesia has remained as the number 1 most generous country in the world for 5 consecutive years based on the World The Giving Index (2022) released by the Charities Aid Foundation. Indonesia's philanthropic culture in collective action, or what we call mutual cooperation more often, has indeed been firmly attached to all of society since ancient times. Therefore, Indonesia should also have great potential for sharia philanthropy.

Noor Ahmad, who is the chairman of BAZNAS, assesses that Indonesia has a potential of more than IDR 500 trillion in Waqf (*Ziswaf*), Alms, Infaq, and Zakat. He told CNBC Indonesia in Jakarta on Monday, March 5 2021 that this potential is worth more than IDR 500 trillion because it consists of IDR 187 trillion in endowments and IDR 327 trillion in zakat (Astutik, 2021). This great potential is still not directly proportional to the actual reality on the ground. In 2022, BAZNAS is able to collect alms, infaq, zakat and other social religious funds amounting to IDR 21.3 trillion, an increase of 52.14% from IDR 14 trillion in 2021. Despite the increase, this achievement is still said to be quite far from the potential zakat that previously explained by the Head of Baznas.

Through many zakat management institutions or organizations that have grown in Indonesia. Even long ago, before the law regarding the management and collection of zakat was passed, Indonesia already had an Amil Zakat formed by the community, namely Amil Yayasan BAMUIS (Suma, 2018). Even though it was not formed by the government, since its establishment in 1967, the appointment of Amil was carried out/appointed by the leadership of Bank BNI which is a State-Owned Enterprise (BUMN). It was only after Law no. 38 of 1999 concerning Zakat Management

was passed, more and more zakat management institutions or organizations have sprung up and developed in Indonesia. These institutions are trying to carry out various strategies to achieve the potential of zakat, including one of the second largest national level Zakat Institutions in Indonesia after BAZNAS, namely Dompet Dhuafa, which was able to raise funds of IDR 413.7 billion or grew by around 7.9% from 2012 (Alifia, 2023).

The digitalization of zakat or zakat online is currently also in existence and is being intensively echoed (Janmohamed, 2016). The practice of zakat, one of the five pillars of Islam, involves an obligation for Muslims to donate a portion of their wealth for the betterment of society (Darus et al., 2014; Muhtada, 2014). Traditionally, zakat is collected through physical channels such as mosques and designated collection centers. However, with the rise of digitalisation, the philanthropic landscape is evolving rapidly. Digital platforms have emerged as powerful tools for facilitating charity work, enabling organizations to tap into their potential to reach a wider audience and streamline the fundraising process.

Dompet Dhuafa, Indonesia's leading philanthropic organization, is working with a leading e-commerce platform to tap into the potential of digital zakat fundraising. This collective strategy demonstrates an innovative collaboration between philanthropic organizations and e-commerce giants, showcasing the immense impact technology has in shaping the future of zakat collection and giving. In addition, digital zakat fundraising platforms offer transparency and accountability, important factors in building trust and encouraging greater participation. Donors can track the utilization of their zakat contributions, ensuring their funds are allocated to the intended recipients (Bremer, 2013).

Indonesia's economic growth has always improved after the COVID-19 pandemic. This also applies and has an effect on zakat collection in Indonesia. The collection of zakat is basically very dependent on the wealth achieved by the community, when the wealth is already on nisab (Khotimah et al., 2021). Positive economic growth on a large scale shows that most of the Indonesian people's income has increased. Zakat Management Organizations must take advantage of this economic recovery momentum to improve the management of zakat in the new normal era, where all kinds of activities and human activities are carried out in a contactless or contactless manner, including the process of collecting zakat.

Conservative collection of zakat by the Zakat Management Organization (OPZ), which is carried out by opening outlets in crowded shopping centers, is not recommended at all during the pandemic. Whereas previously this strategy was used as the main step of collecting zakat, especially during Ramadan (Aziz & Sukma, 2016). It can interfere with the collection of testicles in Indonesia. The actions of donors or muzakki are only one of the many aspects that have an impact on the collection of zakat (Caraka et al., 2020). According to the Charities Aid Foundation (CAF) in the 2022 World Giving Index, Indonesia is actually quite favored as a country with the highest level of generosity in terms of overall philanthropy. According to Kasri's research (2013), Indonesians are more likely to donate during emergencies and economic downturns. Then, specifically for zakat donations, Puskas BAZNAS found that zakat collection in Indonesia

experienced an increase at the beginning of the 1998 financial crisis and experienced a slowdown in line with the country's economic recovery. (Outlook of Indonesian Zakat, 2022).

This also occurs in other situations, such as COVID-19 and the tsunami that hit Aceh in 2004. This tendency shows that crises can encourage zakat behavior if the public is well informed about the crisis and this affects the psychology of zakat (Sari et al. 2020). The findings of the Gopay and Kopernik (2020) study show that the pandemic has had an impact on community donations, especially online, which also reinforces this. During the pandemic, digital donations became more common and increased in nominal terms across all age groups, with an average of 72 percent increase in the value of gifts reported by donors. Donors prioritize social justice and health with preferences for health issues growing by 11% during the pandemic (Outlook of Indonesian Zakat, 2022)

By creating digital payment channels either independently or in collaboration with existing digital platforms, Zakat Management Organizations (OPZ) take advantage of the COVID-19 pandemic and PPKM as well as advances in technology and digitalization of existing finances. BAZNAS had started introducing digital payment channels before the COVID-19 pandemic. BAZNAS developed three practices, namely an online platform developed by BAZNAS, QR code services from fintech companies, and collaboration with existing e-commerce.

The problem with collecting zakat in Indonesia today is that there is a very wide gap between the potential and projection of zakat and the amount of zakat that has been collected by existing zakat management institutions. Therefore, the steps that need to be taken by zakat management institutions are to develop various strategies to collect zakat, infaq and alms funds to the maximum extent possible, as well as build permanent coordination and synergy in order to function zakat to free the people from the shackles of poverty and close the gap between the rich and the poor. (Nasar, 2006)

Dompet Dhuafa is one of the Zakat Management Institutions (LPZ) that collaborates with e-commerce in the realm of sharia philanthropy. In collecting zakat, Dompet Dhuafa cooperates with a number of e-commerce sites in Indonesia, such as JD.ID , Blibli, Shopee, Bukalapak, Lazada and Tokopedia. As one of the originators of the first halal corner in e-commerce called Blibli Hasanah in early 2019 (Andarningtyas, 2023), Blibli certainly has a role to play in collaborating with Dompet Dhuafa in achieving the potential for zakat in Indonesia.

This study aims to identify and understand the process of transforming zakat collection methods in Indonesia from traditional to digital, analyze the zakat collection strategy carried out by Dompet Dhuafa digitally through e-commerce, analyze the influence of the collective strategy carried out by Dompet Dhuafa and e-commerce in collect zakat digitally. The researchers hope to give more insight regarding the topic discussed for every single person reading or analyzing.

METHODS

The approach used was a qualitative with case studies that examined a particular case in a real contemporary context or setting. The author used information sources, especially the results of interviews with Dompet Dhuafa, and the researchers also took relevant sources from the

internet. In addition, in writing this paper, they also used library research related to the discussion, whether in the form of books, journals, articles, or source materials collected on the internet.

Data analysis in writing for qualitative research usually consists of textual analysis and builds on a broader description of the theme. Data in qualitative research is analyzed by reading and reviewing the data (observation notes, interview transcripts) to identify emerging themes and patterns. The researcher revealed whether the documents obtained from Dompet Dhuafa in its strategy to collect zakat digitally are in line with the concept of collective strategy and theory of collective action.

The author used a basic qualitative research technique, namely data triangulation which is the result of three methods, namely interviews, participant observation and examination of institutional or organizational records (documentary recordings). In research, persistent observation is needed to uncover data that is relevant to the problem being studied by the researcher. In this study, the problem lies in the collective zakat collection strategy that is carried out by Dompet Dhuafa digitally through e-commerce as an effort to realize the potential of zakat in Indonesia. The researcher then focuses on a detailed analysis based on the theory of collective action.

Data triangulation was used as a data analysis technique which is a combination of existing data collection techniques. Researchers collect data as well as check the credibility of existing data. The data triangulation technique carried out by researchers was based on the results of real interviews or so-called information obtained in the form of primary data versus secondary data. The last stage of this research is to draw conclusions and formulate recommendations or suggestions. The expected conclusion from this study is the answer to the research questions and the formulation of the problem as described in the previous chapter.

RESULTS AND DISCUSSION

Transformation of Zakat Collection in Indonesia from Traditional to Digital

During the Dutch colonial period, the practice of collecting zakat was based on strong community traditions. At this time, the collection of zakat in Indonesia was generally carried out by religious institutions and religious leaders. Zakat is traditionally collected and administered by religious institutions such as mosques, Islamic boarding schools and small social organizations. Zakat that has been collected is then distributed to mustahik (zakat recipients). This system, even though it works well in a small community environment, does not yet have a well-organized structure and does not yet cover all levels of Muslim society in Indonesia. Zakat collection is still limited in the local scope, and the approach tends to be traditional.

In the post-independence period, the Indonesian government recognized the importance of zakat as an instrument of social and economic redistribution. In 1967, the Indonesian government through Presidential Decree No. 14/1967 established the Islamic Religious Affairs Agency (BAIS) as the institution responsible for the collection and distribution of zakat in Indonesia. BAIS then developed a zakat collection system by establishing the Amil Zakat Agency (BAZ) at the provincial and district/city levels. This step aims to regulate and improve the efficiency of zakat

collection and expand its benefits to zakat recipients. Through this system, zakat is collected centrally and distributed more evenly among mustahik.

In 2002, the Government of Indonesia established the Zakat Amil Agency (BAZ) as a coordinating and supervisory body in zakat collection. The establishment of BAZ marks a serious step by the government in building infrastructure and regulating the management of zakat. BAZ cooperates with financial institutions, banking and other business sectors to expand the scope of zakat collection.

However, the biggest transformation in zakat collection in Indonesia occurred during the reform era, which began in the late 1990s. At this time, new zakat organizations emerged that were more structured and professional, such as Dompet Dhuafa, LAZISNU, and Muhammadiyah. These organizations act as independent and independent zakat institutions, which work together with the government and the community in the collection and distribution of zakat. They develop innovative zakat collection programs, such as using information technology and e-commerce to facilitate the donation process, as well as providing training and guidance for mustahik so they can become economically independent.

In addition, the Indonesian government also plays a role in the transformation of zakat collection through policies that strengthen the role of zakat in economic and social development. In 2011, the government issued Law Number 23 of 2011 concerning Zakat Management, which provides a legal basis for zakat management in Indonesia. This law encourages the formation of the National Amil Zakat Institution (LAZNAS) as a zakat management institution at the national level. The government also supports productive zakat programs, such as the development of micro and small businesses, as well as skills training for mustahik so they can become economically independent.

Along with technological advances, zakat collection in Indonesia has undergone a transformation through the use of digital platforms. In recent years, the transformation of zakat collection has also accelerated with the adoption of digital technology. Online zakat platforms and smartphone applications have emerged, making it easier for Muslims to donate and monitor their zakat usage. This technology also helps increase transparency and accountability in the collection and distribution of zakat. Various applications, websites and online platforms were built to facilitate the process of collecting and distributing zakat. This innovation enables transparency, efficiency, and wider participation of the public in collecting zakat.

Overall, the transformation of zakat collection in Indonesia from time to time has undergone significant changes. From a decentralized traditional system to a more structured system involving independent zakat institutions and the government. The use of digital technology has also had a positive impact in increasing efficiency and transparency in the management of zakat. The transformation of zakat collection in Indonesia includes not only changes in the technical approach, but also involves collaboration between zakat institutions, the government, other companies, and the wider community. By continuing to innovate and adapt to the times, zakat collection in Indonesia is expected to provide greater benefits for mustahik and society as a whole.

Dompet Dhuafa's Strategy in Collecting Zakat Digitally

Dompet Dhuafa is an amil zakat institution in Indonesia which has long played a role in collecting and distributing zakat and other social funds. In dealing with the development of digital technology, Dompet Dhuafa has also adopted a digital strategy in collecting zakat. Following are some of Dompet Dhuafa's strategies for collecting zakat digitally:

1) Mobile Application: Dompet Dhuafa has developed a mobile application that allows individuals to easily and quickly collect zakat through their smartphone devices. This application allows users to choose the type of zakat they want to give, such as zakat fitrah, zakat mal, and professional zakat. Users can also choose which Dompet Dhuafa programs they want to donate. This application is equipped with features that make it easier for users to make zakat payments, including integration with various digital payment methods.
2) Payment Gateway: Dompet Dhuafa works with various financial institutions and digital payment service providers to provide safe and easy payment methods for individuals who wish to collect zakat digitally. Through this collaboration, Dompet Dhuafa can receive zakat payments via bank transfers, credit cards, digital wallets, and other payment methods.
3) Digital Campaign: Dompet Dhuafa uses social media and other digital platforms to campaign about the importance of zakat and Dompet Dhuafa's programs. They leverage the power of social media to raise awareness and invite people to participate in collecting zakat digitally. These campaigns also educate the public about the procedures for collecting zakat and its benefits for zakat recipients.
4) Automatic Donation Program: Dompet Dhuafa provides an automatic donation feature that allows individuals to arrange regular zakat payments. Users can set the schedule and amount of zakat they want to give, and every certain period, zakat payments will be automatically made via the digital payment method they have chosen. This feature makes it easier for individuals to be consistent in collecting zakat digitally without having to remember the payment schedule manually.
5) Collaboration with E-commerce: Dompet Dhuafa collaborates with e-commerce platforms to facilitate zakat collection. Through this collaboration, users can make zakat payments through the e-commerce platform they use to shop online. This allows users to perform zakat quickly and easily, without leaving the platform they already know and trust. E-commerce companies that have collaborated with Dompet Dhuafa are Blibli and Tokopedia.

By adopting a digital strategy as above, Dompet Dhuafa can expand accessibility and convenience for individuals in collecting zakat. These strategies enable the community to contribute to helping those in need through zakat in an efficient and transparent manner.

The Effect of the Collective Strategy Implemented by Dompet Dhuafa with E-commerce on Zakat Collection

In an effort to increase zakat collection, Dompet Dhuafa, one of the leading Islamic philanthropic institutions in Indonesia, has used a collective strategy by leveraging e-commerce. Along with the development of information technology and the popularity of e-commerce, Dompet Dhuafa utilizes online platforms to facilitate the process of collecting zakat. Through websites, mobile applications and social media, Dompet Dhuafa provides easier access for individuals who wish to tithe.

One of the main effects of the collective strategy undertaken by Dompet Dhuafa with e-commerce is increasing community participation in collecting zakat. Prior to the existence of online platforms, the process of collecting zakat often required extra time and effort to find zakat institutions and make donations. With e-commerce, individuals can pay zakat quickly and easily with just a few clicks. This has encouraged more people to participate in collecting zakat, both those who have been giving zakat for a long time and for the first time.

In addition, the collective strategy carried out by Dompet Dhuafa with e-commerce has also helped increase transparency and accountability in zakat management. Through the online platform, individuals can track and monitor the use of their zakat funds. Dompet Dhuafa openly presents financial reports and programs funded by zakat. This gives confidence to the community that the zakat they give is used effectively and in accordance with the announced goals.

Furthermore, e-commerce also allows Dompet Dhuafa to collect zakat more efficiently. On a large scale, the manual process of collecting zakat can be complicated and time consuming. However, with e-commerce, zakat collection and processing can be done automatically and efficiently. Dompet Dhuafa can provide various payment options, including bank transfers, credit cards and digital wallets. This makes it easy for individuals to choose a payment method that suits their preferences.

In addition, the collective strategy with e-commerce also allows Dompet Dhuafa to reach a wider target market. Through online promotions, social media campaigns and affiliate programs, Dompet Dhuafa can attract attention and participation from individuals and communities that were previously unreachable. This results in a greater potential for collecting zakat and has a positive impact on social programs run by Dompet Dhuafa.

However, although the collective strategy with e-commerce has had a positive influence on zakat collection in Indonesia, there are still some challenges that need to be overcome. Some of the problems that may arise include online transaction security, public trust in online platforms, and digital literacy that is still low in some areas. Dompet Dhuafa must ensure that their online platform is safe and reliable and provide efforts to increase digital literacy so that more people can access and use e-commerce properly.

Dompet Dhuafa provides a method that offers convenience for muzakki in dealing with the rapidly developing world of technology. This convenience means that muzakki can fulfill their zakat obligations quickly without obstacles. In general it appears that fundraising through e-

commerce has a significant impact. Dompet Dhuafa's fundraising strategy has played a significant role in increasing fundraising, especially zakat.

The decision to partner with e-commerce as a fundraising strategy for Dompet Dhuafa yielded positive results. During the month of Ramadan, it is certain that zakat income has increased quite a lot, because muzakki consider Ramadan as the right time to give alms. Specifically at Tokopedia, which has introduced a Sharia feature called Tokopedia Salam, zakat revenue has increased significantly. This is driven by the increasing awareness and adoption of zakat as a lifestyle choice among Muslims, coupled with Dompet Dhuafa's strategy of facilitating tax reporting by deducting the amount of zakat paid through the Tokopedia e-commerce platform from the total tax liability of the taxpayer.

In fact, in 2019, Dompet Dhuafa and Tokopedia initiated the introduction of digital zakat fitrah, the first digital zakat fitrah program in Indonesia. Since Dompet Dhuafa partnered with Tokopedia to include a digital zakat fitrah program, the growth has been extraordinarily high. Previously, Dompet Dhuafa managed to collect hundreds of millions of rupiah in zakat fitrah, but since the launch of the digital zakat fitrah program in 2019, zakat collection through the Tokopedia e-commerce platform has reached billions of rupiah, with an increase of 32% compared to the previous year. Seeing the success of Dompet Dhuafa in implementing the digital zakat program has become a role model for other zakat institutions and e-commerce platforms to promote the digital zakat fitrah program.

E-commerce plays an important role for muzakki in distributing zakat fitrah and zakat mal (wealth tax). In Tokopedia Salam's special e-commerce feature, there is a zakat calculation facility. This facility can be accessed when muzakki wants to pay zakat mal through Tokopedia. In addition, e-commerce platforms have played an important role by providing zakat payment receipts or invoices, which can be used as a tax deduction. This is very profitable for Tokopedia users. Tokopedia, as the largest e-commerce platform in Indonesia, not only serves the younger generation (millennials) who spend a lot of time on smartphones, but also the baby boomer generation.

The following is an explanation from Mr. Hasairi Arnas regarding the percentage of zakat receipts that Dompet Dhuafa managed to collect through Tokopedia:

In 2017, the percentage of zakat receipts that Dompet Dhuafa managed to collect through Tokopedia e-commerce was 0.16% of the total zakat receipts. Assuming that the average annual zakat receipt is 300 billion rupiah, then the 2017 revenue is 480 million rupiah. This is a fantastic figure for the initial stage of raising zakat funds through the Tokopedia e-commerce platform. In the following year, 2018, zakat receipts collected through e-commerce Tokopedia grew by 0.70%.

Assuming total zakat receipts are 300 billion rupiah per year, then 2018 revenue will be 2.1 billion rupiah. In 2019, revenue continued to grow to reach 1.70% of total zakat income, which, assuming an average of 300 billion rupiah per year, 5.1 billion rupiah was collected through Tokopedia. In 2020, which just completed the calculation of the first half of the year in June, the percentage of income reached 2.43%, assuming an annual income of 300 billion rupiahs or equivalent to 7.29 billion rupiahs.

The explanation above illustrates that using e-commerce alone to collect zakat funds generates a fairly high percentage. The achievement of fundraising through e-commerce is not only reflected in the increase in the amount of funds collected, but also in better communication with muzakki, making it easier to monitor and provide up-to-date information about the zakat program via email and social media platforms.

Collective action theory put forward by Tilly (1978) provides an understanding of how social groups are organized and act collectively to achieve common goals. This theory can be applied to analyze the collective strategy of collecting zakat digitally by Dompet Dhuafa through e-commerce.

1) Identification of the actors involved: In this context, the actors involved include Dompet Dhuafa as a zakat management institution, individuals who will give zakat, and parties involved in e-commerce operations such as e-commerce platforms, banking , and payment service providers.
2) Common goal: The common goal in this case is to collect zakat effectively and efficiently through the e-commerce platform. Dompet Dhuafa uses digital technology to provide easier access for individuals who wish to give zakat and ensure transparent and accountable management.
3) Resource mobilization: Dompet Dhuafa uses a collective strategy to collect resources (zakat) by utilizing digital technology and collaborating with e-commerce platforms. They build partnerships with payment service providers and work closely with financial institutions to facilitate secure and efficient transfers of funds.
4) Organizational structure: Dompet Dhuafa has an organized organizational structure to manage zakat collection collectively. They have a team responsible for managing the e-commerce platform, transaction processing and financial reporting. Dompet Dhuafa also establishes partnerships with financial institutions and e-commerce platforms to support the infrastructure and distribution of zakat.
5) Collective action mechanism: Dompet Dhuafa uses the e-commerce platform as a collective action mechanism to collect zakat digitally. They provide a variety of convenient and secure payment methods, facilitate the zakat collection process, and provide transparent reports to individuals who give zakat. In this case, individuals who give zakat are also involved in collective action by participating through the e-commerce platform provided by Dompet Dhuafa.

Through the application of collective action theory by Tilly, researchers can prove how Dompet Dhuafa uses collective strategy and digital technology through e- commerce to collect zakat effectively. By utilizing e-commerce infrastructure and collaborating with various related parties, Dompet Dhuafa has succeeded in creating a collective action mechanism that makes it easier for individuals to give zakat digitally, while maintaining transparency and accountability in the management of zakat.

CONCLUSION

Zakat collection is important in Islam and plays a major role in reducing social inequality and alleviating the suffering of those who are less fortunate. Through a collective strategy carried out by Dompet Dhuafa with e-commerce, zakat collection in Indonesia has made significant progress. By building a network of volunteers and partners and leveraging the power of e-commerce, Dompet Dhuafa is able to increase community participation and efficiency in collecting zakat.

The implementation of this collective strategy has had a real positive impact, both in increasing the number of donations and in managing the efficiency of zakat funds. In addition, Dompet Dhuafa's efforts also contribute to economic empowerment and poverty alleviation in Indonesia.

However, it is important to continue to evaluate and improve the collective strategy and use of e-commerce in collecting zakat. Continuous innovation and adaptation are needed to respond to the challenges and needs that are developing in society. With ongoing efforts, it is hoped that zakat collection in Indonesia can continue to grow and provide greater benefits for those in need.

This study focuses on discussing how the collective strategy undertaken by Dompet Dhuafa with e-commerce can have a positive effect on digital zakat collection. Through this research, researchers have tried hard to prove how Blibli and Tokopedia e-commerce play a role in digital zakat collection initiated by Dompet Dhuafa, but this research still requires wider and larger marketplace or e-commerce involvement. With this research, it is hoped that it can become a reference for further research that wants to discuss digital zakat collection. The researcher also recommends that further research be able to fill in the gaps or research gaps that arise in this study and can reach a wider and larger research subject.

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