



## Innovation of Zakat Literacy Program to Optimize Zakat Funds at BAZNAS Province and BAZNAS Central Lombok Regency Indonesia

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### Abstract

This study aims to reveal the innovation of the zakat literacy program to optimize the zakat fund in BAZNAS of Central Lombok Province and BAZNAS of Central Lombok Regency, NTB. The research findings show that the innovation of the zakat literacy program by building an online service system (Qris, zakat calculator, digital Zakat, digital ink, and digital urban), restructuring the service system and institutionalizing UPZ-UPZ at the village level. As for the challenges in developing the infrastructure of an online-based service system, the public perception still views Baznas as a zakat collection institution. In contrast, the solution, the two Baznas institutions have strengthened the online service system, partnership networks, and UPZ-UPZ Villages through the Friday Movement program Sedekah Seribu, environment-based zakat zoning mapping, environment-based zakat collection teams, and forming village-level amil.

**Keywords:** Forms of Hadith Mediatization, Urgency of Hadith in Social Media

## INTRODUCTION

Philanthropic institutions in West Nusa Tenggara (NTB) show an encouraging number marked by the establishment of LazisNU, LazisMU, LazisNW, Dasi NTB, Dompot Dhuafa NTB, and Zakat Management Unit (UPZ) Hidayatullah and other UPZs. Along with the increase, several challenges faced, for example, fundraising strategies, digitization of service systems, the ability of Human Resources (HR), the ability to collaborate with related parties both regionally, nationally, and even internationally, and optimization of the potential of zakat funds even though the

accumulative potential of Zakat, especially NTB whose population is majority Muslim, is quite potential.<sup>1</sup> Citing that PIRAC conducted research in 2004, estimated the potential of Zakat in Indonesia reached Rp. 6,132 trillion. Firdaus et al.<sup>2</sup> show that the total potential of Zakat in Indonesia from various sources, namely household income and corporate income, is estimated at Rp. 217 trillion. The results of this study provide an accurate picture showing Zakat's potential in each region as a fantastic and promising figure. Considering the population of NTB reached 5,3020.092 people, 85 percent of the population is Muslim, and this reality is a sizable potential for Zakat.<sup>3</sup>

In particular, BAZNAS of NTB Province has challenges in institutional governance. Based on the study of Kemenag and BAZNAS (Kemenag & Baznas, 2020) in BAZNAS NTB Province. The measurement results from four dimensions: the dimensions of sharia compliance, zakat collection, zakat distribution, and the dimension of zakat regulation. Only sharia compliance in zakat management management scores 0.38 in the poor category, while other dimensions are pretty good. This means that this dimension needs a more serious institutional governance arrangement to improve the performance, trust, and expectations of the NTB people. Likewise, Central Lombok Regency (Loteng), as the center of the entrance and exit of NTB, has a Special Economic Zone (KEK) with tourism development in it, the development of tourist villages, religious pilgrimage tourism, all these assets are still a challenge as a potential land for BAZNAS Loteng Regency until now, and this is also a challenge for BAZNAS Loteng Regency which has been awarded by getting an A (Very Good) rating from the Ministry of Religion of the Republic of Indonesia as a sharia-compliant zakat institution.

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<sup>1</sup> Kurniawati. *Kedermawanan kaum Muslimin: Potensi dan Realita Zakat Masyarakat di Indonesia*. Piramedia.(2004).

<sup>2</sup> Firdaus dan Muhammad. *Economic Estimation and Determinations of Zakat Potential in Indonesia*. IRTI Paper Series.(2012).

<sup>3</sup> BPS. (n.d.). *Data Jumlah Penduduk*. <https://ntb.bps.go.id/indicator/12/287/1/jumlah-penduduk-menurut-kelompok-umur-dan-jenis-kelamin.html>

Based on preliminary research, BAZNAS NTB Province still relies on the professional Zakat of civil servants and has not made many breakthroughs and expansion areas such as BUMD, Corporations, ZISW donors and has not maximally utilized *fintech-based* zakat technology. The reality of the people of Lombok, in particular, is that the enthusiasm for philanthropy is relatively high, as evidenced by the ability to build magnificent and evenly distributed places of worship in Lombok. Another challenge is that zakat literacy has not been institutionalized communally among *muzakki*. In terms of understanding the community in general, BAZNAS is still seen as a government institution with strong authority in assisting *mustahik* when, in fact, its existence was born from, by, and for the community.

Likewise, several previous research studies, such as the Ministry of Religion and BAZNAS, conducted a national survey that the value of the national OPZ Sharia Compliance Index in 2020 received a score of 0.58 or was in a pretty good category with a B rating (Ministry of Religion and Baznas, 2020). In the context of the IKSOPZ Dimension, the aspect of sharia compliance in zakat management, the national level gets a score or value of 0.51 with a pretty good category and a B rating. Then, in the dimension of the zakat collection, it gets a score or value of 0.56, which is included in the good enough category with a B rating. Furthermore, the dimension of zakat distribution receives a score or value of 0.65 or is included in the good category with a rating of A, and the dimension of zakat regulation at the national level gets a score or value of 0.73 with a suitable category and rating A.

Huda et al. conducted research that showed that the zakat regulator was considered a problematic institution in national zakat management, followed by the Zakat Management Organization (OPZ) and *Muzaki-Mustahik*. The results of Huda et al.'s research show that the institution that plays the most role in solving national zakat management problems is OPZ.<sup>4</sup> Sekar Alfin Rostiana studied Factors

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<sup>4</sup> Huda, Nurul, Hulmansyah H, Z. Z. (2019). Wakaf Uang untuk Operasional Kegiatan Mesjid.

Affecting Millennial Muslim Decisions to Pay Zakat *Online* through the *Fintech Platform*. The research findings show that income level, trust, transparency, and accountability significantly affect the decision to pay Zakat *online* through the *fintech platform*. In contrast, religiosity and *brand awareness* do not significantly affect the decision to pay Zakat *online* through the *fintech platform*.<sup>5</sup> Sulaiman and Sri Yayu Ninglasari conducted a study that found that all variables except facility conditions significantly positively affected Muslim *crowdfunding* intentions using the Zakat-based *crowdfunding platform* model. This study will help the Government and policymakers to plan appropriate intervention strategies to minimize the adverse impact of the COVID-19 pandemic on MSMEs in Indonesia.<sup>6</sup> Marhanum Che Mohd Salleh and Muhamad Abdul Matin Chowdhury studied "*Technology Adoption Among Zakat Institutions in Malaysia*". Technology adoption among zakat institutions in Malaysia. The research findings show that most zakat institutions have begun to utilize technology systems in their organizations, especially regarding zakat payment.<sup>7</sup>

Research by Marhanum Che Mohd Salleh and Muhamad Abdul Matin Chowdhury examines several Zakat institutions in Malaysia that have applied technology in collecting Zakat. This is a similar theme, but researchers will focus more on reviewing the urgency, challenges, and solutions in the two locations used as research locations.

Based on the studies of the Ministry of Religious Affairs and BAZNAS, Huda et al., Sekar Alfin Rostiana, Sulaeman & Sri Yayu Ninglasari, and Marhanum are limited and focus on the mechanism of zakat fund management and the media used, while in this study, researchers are more focused on examining and studying

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*Alikhlas*, 4(2), 147–160.

<sup>5</sup> Sekar Alfin Rostiana. (2021). *Faktor-Faktor yang Memengaruhi Keputusan Muslim Milenial Dalam Membayar Zakat Secara Online melalui Platform Fintec*. UII.

<sup>6</sup> Sulaeman & Sri Yayu Ninglasari. (2021). An Empirical Examination of Factors Influencing the Behavioral Intention to Use Zakat-Based Crowdfunding Platform Model for Countering the Adverse Impact of COVID-19 on MSMEs in Indonesia. *4TH INTERNATIONAL CONFERENCE OF ZAKAT*, 251.

<sup>7</sup> Marhanum Che Mohd Salleh, M. A. M. C. (2021). Technology Adoption among Zakat Institutions in Malaysia: An Observation. *4TH INTERNATIONAL CONFERENCE OF ZAKAT*, 221.

the urgency of literacy program innovations developed to optimize zakat funds, challenges and solutions as well as innovative breakthroughs in increasing the awareness of *muzak* to maximize the collection of zakat funds effectively and efficiently to improve the quality of life and independence of mustahik

For this reason, the research wants to examine 1) how the innovation of the zakat literacy program for the optimization of Zakat funds in BAZNAS Province and BAZNAS Central Lombok Regency NTB, 2) how the urgency of Zakat literacy program innovation for the optimization of zakat funds in BAZNAS Province and BAZNAS Central Lombok Regency NTB, and 3) how the challenges and solutions of Zakat literacy program innovation for the optimization of Zakat in BAZNAS Province and BAZNAS Central Lombok Regency NTB.

## METHODS

This type of research is field research (multi-site study), which focuses more on a particular locus without excluding other loci as support by considering the characteristics and identity of the research location.<sup>8</sup> Locations that are representative enough to provide data and information related to the research focus proposed by the researcher. For example, to find out and explore ideas, views, perceptions, phenomena, symptoms, and realities that develop about the innovation of zakat literacy programs at BAZNAS NTB Province and BAZNAS Central Lombok Regency, the researcher has conducted an in-depth study of the phenomena and symptoms that occur at the research location so that the researcher can find the substance of the answers to the questions posed. The research data is related to the three focuses of the study, namely, the innovation, optimization, and challenges of the Zakat literacy program. As for the data source of this research, the researcher involved the Board of Supervisors, Chairman, Members, and staff of BAZNAS of NTB Province and BAZNAS of Central Lombok Regency. The researcher chose the chairman and members as *key informants* and

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<sup>8</sup> Yin R.K. *Studi Kasus. Desain dan Methode*. Raja Grafindo Persada.(1987).

the staff because they are representative enough to provide information about the innovation of the Zakat literacy program. Researchers determined the subjects or informants of the study for several reasons. *First*, the chairman and members are the parties who know the regulations and programs developed; *second*, the chairman, members, and staff have an essential role in making various breakthroughs in the innovation of literacy programs in optimizing Zakat among *muzakki*. *Third*, those who are directly involved or interact continuously with the *muzakki* and *mustahik*.

The method of determining research subjects is using *purposive* sampling. The researcher chose this method because the chairman and members, as well as the staff, know the most in detail about the programs that have been being carried out, so it is assumed that this informant is sufficiently representative to provide information about the innovation of zakat literacy programs in the two locations that are the research sites.

Data collection will be done through (1) *in-depth* interviews, Interviews related to the reality of Zakat literacy program innovation, urgency, and challenges and solutions of Zakat literacy program innovation in BAZNAS of NTB Province and BAZNAS of Central Lombok Regency, (2) *direct observation*, researchers directly observed the various activities of BAZNAS of NTB Province and BAZNAS of Central Lombok Regency literacy program innovation in the field, such as literacy program innovation documents, even other supporting documents, and (3) *documentation*, the use of documents is critical in seeing the extent of program innovation that has been carried out, for example, related to essential documents of literacy program innovation, the reality of optimizing zakat funds, various supporting documents for management, distribution of zakat funds. (4) *Conducting Focus Group Discussion (FGD)* with stakeholders in two research locations.

Data analysis techniques using Miles and Huberman techniques, namely, data collection, data reduction, data presentation (*display*), and conclusion drawing and verification (Miles, M.B., & Huberman, 1984) related to data from 3

focuses or research formulations of the study, namely, Zakat literacy program innovation, urgency, and challenges and solutions to the impact of Zakat literacy program innovation at BAZNAS NTB.

## RESULT AND DISCUSSION

### Zakat Literacy Program Innovation

Baznas of NTB Province and Baznas of Loteng Regency have made breakthrough innovations in zakat literacy programs, such as non-electronic to-electronic systems and cash-to-non-cash service systems. Currently, both institutions continue to improve in restructuring soft and hard infrastructure and restructuring soft infrastructure, such as building an online-based service system, while restructuring complex infrastructure by providing adequate service offices.



Image: 1

### Zakat and Infaq Form On line Baznas Loteng Regency

The document in Figure 1 above is evidence that the two institutions have built an online service network system. This system was built as an answer to the vision and mission of the institution and input from various parties. As a philanthropic institution, it must respond quickly to opportunities and challenges. Likewise, both institutions have developed the *Fintech* program as a breakthrough for several reasons, including transforming programs and technology by our vision and mission. *Second*, it provides an increasingly efficient space for *Muzakki* to conduct non-cash transactions, and *third*, 90 percent of NTSB's population already has an Android phone.

The *fintech* program is a movement to digitize Zakat and is considered appropriate for providing services quickly and efficiently. Cooperation with Sharia banks is an innovative and strategic step in facilitating access and raising and collecting more funds from *muzakki*. The accessibility of partnerships with banks further strengthens networks and *networking* and directly encourages poverty alleviation, education, and public health through zakat programs, especially for the people of NTB.

Baznas NTB Province has built the Barkot system to support the breakthrough of digital-based program innovation. Barkot has been launched on various occasions, such as at the Mataram State Islamic University. *Barkot* is expected to facilitate and develop public awareness through the movement to give Zakat and berinfaq through technology. *Barkot* presents a new behavior, a new trend in giving Zakat. Baznas NTB Province has changed the paradigm of society to become a digital *muzakki*. This has become a new pattern in Baznas NTB Province.

On another occasion, the Chairman of Baznas explained:

Baznas NTB Makmur, Baznas NTB Cerdas, Rumah Dakwah Baznas, Living Cost Assistance, and Baznas NTB Peduli are programs that are

prepared based on the strategic plan set. Meanwhile, to make some breakthroughs, many things are still our concern, including optimizing Zakat, expanding networks and partnerships to non-formal institutions, and developing productive Zakat. We work based on existing regulations because BAZNAS is a non-structural government institution. Without clear rules, we do not dare to do anything outside the existing rules. However, alhamdulillah, we continue to improve services to the community in the hope that what we have done, are doing, and will do will help the Government reduce the existing inequality. (Interview Said Gazali, Chairman of Baznas NTB Province, June 25, 2021)

Baznas NTB Province has conducted literacy with the UIN Mataram program for the campus community. This concrete step is a strategy for building networking between multi-parties and conveying socialization. Baznas NTB Province has developed a system of giving Zakat through *online-based* transactions. Likewise, Baznas Loteng Regency has created an online service digitization system. The *online* system is expected to provide added value (*ad value*) in raising Zakat more effectively and efficiently.

Interview with the Head of Baznas of Loteng Regency:

Based on our experience, we always *road show* to public institutions because regulations bind us. Nevertheless, we have made several breakthroughs to increase the collection of Zakat, as we have done for menial groups (students), starting from Madrasah Ibtidaiyah to Madrasah Aliyah level. This is a form of commitment to improve Baznas' performance. In addition, we have also tried to build a system for raising funds for Zakat, infaq, and sadakah through online features. (Interview, Chairman of Baznas Loteng, July 2, 2022).

The excerpt from the interview shows that Baznas of Loteng Regency has conducted a zakat culture movement, a zakat awareness movement, especially among the millennial generation. In this context, Zakat, infaq, and sadaqah are not just present to help mustahik escape from inability but want to help build a communal awareness in the community that Zakat is solely for the benefit of the people, not the interests of a group of people or groups.

In addition, Baznas of Loteng Regency has innovated its literacy program by developing digital Zakat, digital infaq, and even digital urban. This means that the system is built to capture opportunities. Digitalization of the Zakat and infaq systems has become necessary for today's digital society transactions.

### Zakat Calculator

The following documents show that both institutions have developed zakat calculator systems.

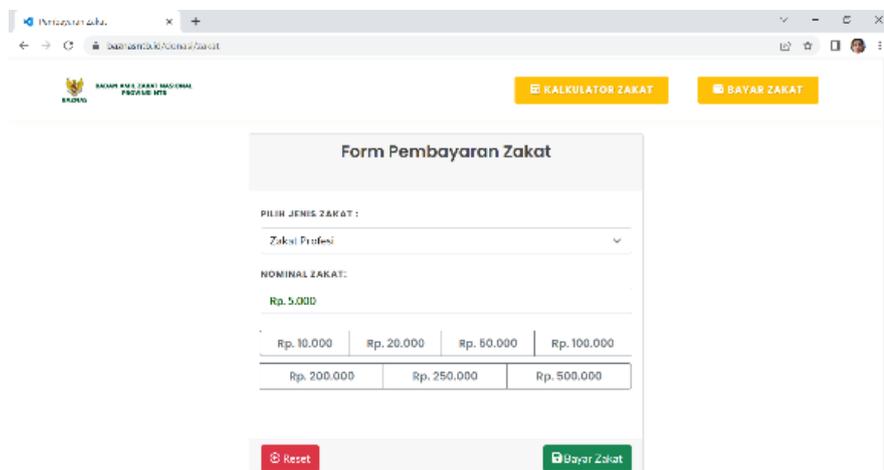
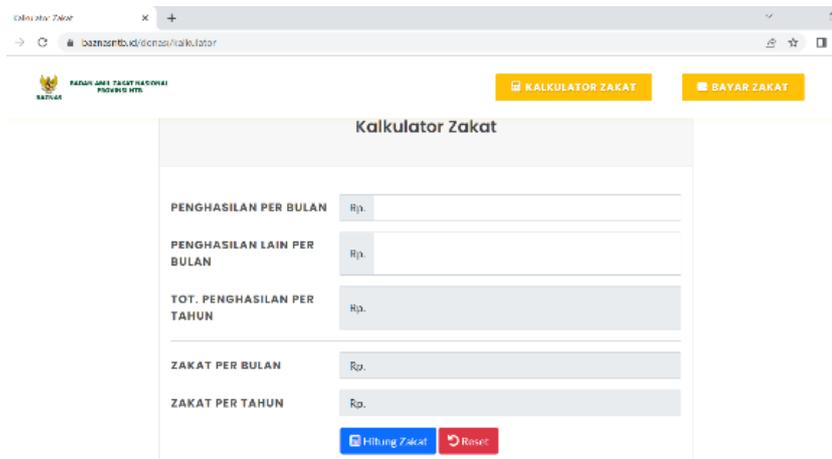


Image: 2

Loteng Regency Baznas Zakat Payment Form

The Zakat calculator is a system built by Baznas NTB Province based on the features of *its website*. The Chairman of Baznas NTB Province explained;

The Zakat calculator is part of our effort to provide literacy to the community so they can understand how to calculate quickly and practically. They click and enter the amount of income per month, other income per month, and debt/installments per month so that the net income per month appears. Next, please enter the current gold price, the amount of nishab zakat income per month, and whether it is obligatory to pay income. The system will determine whether it is obligatory or not. Provided that the niqab is met. Nisab is a requirement for the minimum amount (threshold) of assets that can be categorized as zakat-obligatory assets. The income that is required to pay Zakat is above the niqab. Nisab Zakat on Income is equivalent to 85 gr of gold.

The Zakat calculator makes it easier for people to know and understand whether they are obliged to pay for Zakat. This feature is provided as income zakat and *mal* (wealth) zakat features. Likewise, Baznas of Loteng Regency has provided a feature on its website. As stated by its staff:

We continue to make breakthroughs; at least, the existence of Baznas is seen as an institution that is just a lightstick name but has programs that can benefit the wider community. The existence of the Zakat calculator feature can provide literacy to the broader community and help them understand the importance of giving Zakat. The issue is whether they give Zakat, but at least they know how to calculate income (professional) for Zakat (Interview with Baznas Staff, Loteng Regency, June 1, 2021).

Departing from this empirical data, it is undoubtedly an opportunity and a challenge now and in the future. Almost all philanthropic organizations are competing to make various innovations and breakthroughs. For example, Dompot Du'afa Institution, LazisNu, LazisNu, and others. This means that Baznas, given the authority, duties, and responsibilities of the Government, is not complacent with the breakthroughs built but must continue to improve with its supporting infrastructure.

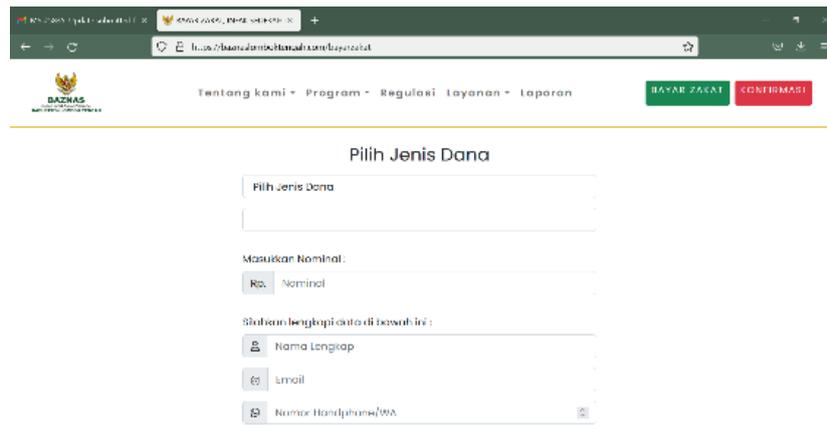


Image: 3

## Loteng Regency Baznas Zakat Payment Form

The Zakat calculator provides literacy to the community and can foster collective awareness of the *muzak* to make transactions through the features built by setting aside some of their assets.

### Zakat Microfinance Program (Productive Zakat Literacy Movement)

Baznas *Microfinance* Zakat program is an assistance program for small entrepreneurs from the underprivileged. The purpose of this program is to alleviate poverty and inequality. Poverty alleviation is realized by providing capital assistance for small and medium enterprises. The Baznas *Microfinance* Program of Loteng Regency opens the entry of financing to small business actors. It includes business expansion services and support for business capacity building through training and workshops. Baznas *Microfinance* is an empowerment program for small and medium communities. Baznas *Microfinance* is a new program implemented in Central Lombok Regency. Baznas *Microfinance* is a productive financing assistance program for *Mustahik* that uses *not-for-profit* principles in business development.

The results of the interview with the Chairman of Baznas Loteng Regency explained that:

The obstacle we face is the low commitment to business among mustahik, but we have tried to increase *capacity-building* literacy and provide assistance (Interview, June 1, 2022).

This program was developed because many small entrepreneurs need business capital, and many requirements must be met to access capital from the bank. The main objective of this program is to provide Mustahik with access to productive financing services to develop their business. The Baznas *Microfinance* program does not just help with capital but builds a literacy movement with a capacity-building program through capacity-building training and mentoring. This effort is made to foster a *mindset* in the community that Zakat is not only consumptive but also productive; not only can it be given but, on other occasions, can be shared with others. Previous research findings show that productive Zakat has contributed to the welfare of mustahik even Zakat stimulates the growth of the country because Zakat increases consumption and spurs economic growth (Ben Jedidia & Guerbouj, 2021) (Ben Jedidia & Guerbouj, 2021). Guerbouj, 2021). Zakat provides social *benefits* (*social benefits of Zakat*) 50 percent of respondents who want to invest the money collected through Zakat funds in education *in India* (Ahmad, 2016), the results of research by Sukorejo and Mohamad Soleh Nurzaman that the existence of Zakat has had an impact on the economic dimension, homemaker activity programs, health dimensions, the unavailability of village midwives, social and humanitarian dimensions, activity programs can be in the form of training on natural disaster mitigation (Rahmat & Nurzaman, 2019). These findings reinforce that zakat literacy has changed people's perspective that Zakat is not solely for basic needs (consumption) but for long-term needs that are more productive.

Urgency of *Fintech-Based Zakat Literacy Program*, Various field notes show that zakat literacy, especially in Lombok, is still a challenge. The practice of Zakat still takes place *face to face, person to person*. For example, zakat fitrah, agricultural Zakat (harvest), even if managed and developed professionally through

official institutions (Baznas, Lazis), the results are much better, and the community can enjoy the benefits.

An interview with TGH Ma'arif Makmun, Chairman of Baznas Loteng Regency, revealed that:

... The practice of giving Zakat to *muzakki* that has been happening so far is driven by family relations, kinship, emotion, and geography where domicile. It is also reinforced by the *mustahik's* attitude that sometimes there is a practice of *mustahik* reminding *muzakki* to be able to give Zakat to him ... (Interview, Chairman of Baznas Loteng, July 2, 2022).

On the other hand, public awareness of Zakat is quite good; it is just that these practices must be managed properly; how to encourage the community (*muzakki*) to have an understanding that Zakat must be handled professionally and adequately so that it can provide benefits to all *mustahik*. On the weak side, the practice of Zakat that has been done so far has not been proven to change the *mustahik's* living conditions for better *sustainability*, and only *treatment* is needed to meet short-term needs and consumption. In addition, such practices will strengthen the public perception that Zakat is only done at certain times, for example, when the harvest comes and during Ramadan fasting.

These practical phenomena, BAZNAS NTB Province and Baznas Loteng Regency, are present to unravel and provide understanding to the community that Zakat, if appropriately managed and professionally, will be far more significant benefits and *maslahat* for the benefit of the welfare of the people. With various breakthroughs, namely, providing literacy to the community both institutionally and individually in multiple moments and opportunities.

Interview with the Chairman of Baznas Loteng Regency TGH Ma'arif Makmun:

The Zakat, Infaq, and Sadakah (ZIS) literacy program is routine. We do it formally and informally. Socialization to Government and non-government institutions, schools, or madrasas. We do it as a form of commitment and responsibility. Baznas was born and raised from them, for them (*muzakki*), and we have now built a non-cash payment system through the Zakat online, infak online, and urban online programs. (Interview, Chairman of Baznas Loteng, July 2, 2022).

Baznas of Loteng Regency is developing the Qris system. Qris stands for *Quick Response Code Indonesian Standard*; Qris is the unification of various QRs from various Payment System Service Providers (PJSP) using the QR Code. Qris was developed by the payment system industry and Bank Indonesia to make the transaction process with the QR Code easier, faster, and safer.

With a non-cash system, payments are fast and efficient, and there is no need to carry cash anymore. There is no need to worry about whose QR is installed and protected because all PJSP QRIS organizers are licensed and supervised by Bank Indonesia.



Image: 4

#### Zakat On line /Qris Form Baznas Loteng Regency

There are two ways to pay Zakat: (Qris: 1) How to pay Qris Zakat directly. The steps are: a) Select and open the desired payment application. b) Scan Qris and check the merchant name. c) Fill in the Nominal and Pay. 2) How to give Qris without face-to-face: a) Make sure the QR Code image has been saved in the cellphone gallery, for example, QR BAZNAS Mandailing Natal. b) Open the application of one of the PJSP QRIS TTM (Payment System Service Provider), for example, Go-Pay c) Click the icon/text or scan/pay. d) Select the icon/logo image.

e) Select Qris, which has been saved on the cellphone. f) Input the nominal donation and make sure the destination institution is appropriate. g) Input the PIN and keep it confidential. h) A check mark will appear, which means the donation was successful and entered the institution's account. Qris is a new Zakat fund collection system developed by Baznas Loteng Regency. Because it is still new, this program is still being socialized to the broader community.

The urgency of the *fintech-based* zakat literacy program innovation developed by the two institutions is to change the paradigm and *mindset of the* community that *first*, non-cash zakat behavior is a legitimate and permissible behavior to improve the efficiency and effectiveness of Zakat for *muzak* and institutions. *Second*, the current digital society has influenced the perspective of philanthropic institutions to improve services that are comfortable, easy, and efficient so that the two institutions build an *online* zakat system; *third*, the trend of minimal society in transactions is currently more through *smartphones* with various transaction features that they use, such as *go pay* and the like. Thus, this trend has become an opportunity and a challenge for the two Baznas to restructure the service system with current trends. *Fourth*, it can improve services practically, quickly, and straightforwardly.

Field data shows that changing people's perspective with a non-cash payment system is a solution. The hope is that the growth of public awareness (*muzakki*) will utilize technology as a transaction tool and increase public trust in philanthropic institutions. Thus, the urgency of the *fintech-based* zakat literacy program developed by Baznas NTB Province and Baznas Loteng Regency is divided into two, namely *first*, institutional aspects, creating an *online-based* service system in improving the efficiency and effectiveness of the zakat fund collection system: does not require a lot of human resources to enhance the principles of function-rich work, *second*; responsiveness to public services, and *third*; customer satisfaction (*mustahik* satisfaction), increasing public trust that is easy, fast, and precise; by the trend of digital society, transactions are accommodated.

Another urgency is to build a paradigm that the developed Zakat service system should be more *adaptable* and *responsive*. *Adaptability* refers to the ability of the two Baznas to adapt to the internal and external environment. The internal environment is the ability to adjust to the work system using technological devices and reorganize the manual system to a digital, creative, skillful, and productive *mindset*. At the same time, the external environment is the ability to read existing opportunities, such as the transformation of digital society behavior and the transformation of people's fast, precise, and *simple* needs. The ability to adapt to technological developments, the ability to adapt to the development of the rapid behavioral *trends* of digital society.

Responsive, namely the two Baznas, have responded to the trend of society by providing online services and a ball pick-up system, building connectivity in the form of personal, collective, and individual cooperation. This is done to make charitable behavior more effective and efficient. Not only relying on manual systems such as *face-to-face interaction* (Schaeublin, 2019) but has developed a profiling model system for zakat administration (Akanni, 2006), *zakat collection and distribution system, and its impact on the economy* (Ridwan et al., 2019) *the changing social welfare landscape* (Gärde, 2017). Responsive service and distribution system for welfare.

As a manifestation of the importance of literacy innovation programs for zakat optimization, the two Baznas have conducted partnership negotiations by cooperating with various parties. For example, with universities, madrasahs, provincial and district governments. This is done by strengthening the commitment and understanding that Zakat is an essential instrument in improving the community's standard of living (mustahik), one of the solutions to reducing social inequality and encouraging productive small businesses to grow and develop.

Increased understanding of *fintech-based* zakat literacy in the community will have a domino effect on the better optimization of zakat funds. The dynamics of a dynamic digital society mainly drive the current trend of digital society behavior. As

suggested by Fin, there are seven main driving factors of *fintech*: 1. Changes in consumer attitudes and preferences 2. Digital and mobile devices 3. The speed of the rate of change 4. Declining levels of trust in financial institutions 5. Reduced barriers to becoming digital disruptors 6. Attractive profitability 7. Supportive policies and regulations (Isabela & Umam, 2020).

Likewise, the urgency of fintech-based zakat literacy to the community will illustrate that the *mindset* and behavior of zakat society have been transformed from conventional to digital behavior.

#### Innovation Challenge of Zakat Literacy Program for Zakat Optimization

Field data shows that the challenge lies in the ability of the two Baznas to build *and* develop *online* service systems. The development of technology-based service tools and systems is growing rapidly. This requires human resources who have adequate qualifications.

The Chairman of Baznas NTB Province revealed;

Our challenge is not only on the issue of *fundraising* funds but also on the issue of governance skills that require everything to be based online. Our current human resource capabilities have not matched the speed of technological development. Therefore, we have tried collaborating with a third party to answer this problem.

He continued that another challenge is inadequate infrastructure; for example, we work based on existing regulations, rules limit us, and there are still many institutions that we have not touched. Although the programs we have developed have been running quite well, such as Baznas NTB Cerdas, Baznas NTB Peduli, and Baznas NTB Sehat.

In the same vein, the Chairman of Baznas of Loteng Regency revealed;

Our challenge is the uneven managerial ability of the UPZs we have formed in each sub-district and village. Our current human resources capabilities in the technology field are inadequate. Nevertheless, we continue to improve our services by developing online-based services (Qris) (Interview, Chairman of Baznas Loteng, July 2, 2022).

Developing an *online-based* institutional service infrastructure has become both a challenge and an opportunity. Both institutions have tried to make breakthroughs in building an *online* service system. Changes and improvements to the service system are also obstacles because sometimes the system is not running well. However, behind the shortcomings, the Qris service system program has increased the efficiency and effectiveness of services. The next challenge is the public perception that Baznas is still viewed as an institution for collecting Zakat, when in fact, Baznas is present to provide solutions related to improving people's lives.

As philanthropic institutions, the two Baznas have brought a new vision and mission of development, how to make Zakat, Infaq, and Shodaqoh (ZIS) an alternative solution for the development of the people, making Baznas a professional, financially independent, and trusted financial institution for the people in every social strata of society, and credible zakat fundraising, becoming a reliable *muzakki* data bank.

Field data shows that the challenge and the hope of Zakat literacy program innovation are expected to grow public awareness that Zakat must be managed properly and professionally. The existence of zakat institutions at the central and regional levels is evidence that the Government has institutionalized building a better zakat system in Indonesia and the regions.

The Chairman of Baznas NTB Province explained that:

Our hope now and in the future is that the programs we compile and develop are not just to complete our duties and functions but can have the broadest possible impact on society. The zakat literacy program that we have implemented, both through direct meetings and online, is one of the efforts to meet the expectations of the community, especially the people of NTB.

The Chairman of Baznas Central Lombok also expressed the same thing;

We continue to make efforts to make breakthroughs by visiting madrasas and institutions, with the hope that Baznas Loteng is

understood not only by the community as belonging to a handful of people but also by the people of Central Lombok. That is why we continue strengthening internal and external communication with various parties.

The interview excerpt shows that Baznas Loteng is committed to building relationships and cooperation with multiple parties by formally and non-formally making approaches and breakthroughs on various occasions, such as conducting road shows to madrasas and private institutions.

At the same time, several challenges are faced, such as, *first*, the ability of human resources in the IT field is still small; *second*, public understanding of the existence of Baznas is relatively low; *third*, the transformation of services from *offline* to *online*. Therefore, some concrete steps in building public perception and understanding of its existence have several solutions. As described below.

Based on some of the challenges faced by the two institutions, several solutions are being sought, such as

- Building an Online Service System with Online Network Partnerships  
Baznas NTB Province has built a service system with the *Barkot* system, which is expected to increase the efficiency of transaction services. Baznas Loteng Regency has collaborated with the Qris application and third parties who can connect with Sharia banks.
- Institutional Development of Village UPZ  
Baznas Loteng Regency has conducted a UPZ sambang program to strengthen institutional coordination with the assisted UPZ. For example, the program was conducted at the UPZ of Sintung Village. UPZ Sintung Village is not only a zakat collection unit but also a year dakwah, namely building awareness of Zakat in the community, which can realize a religious society and a society that cares for others. Baznas of Loteng Regency has conducted UPZ institutional development, such as establishing a new UPZ in Sengkol Village. Its existence is expected to arouse the passion and awareness of the community in issuing Zakat, Infaq, and Sadaqah.

TGH. L. Mala Sari, S.Ag., Lc further shared:

UPZ Kateng has only been formed for a few months but has been able to manage Agricultural Zakat, which has tremendous potential if managed properly. TGH. L. Mala Sari, S.Ag., Lc said, "*UPZ is the first step to prosper the village of Sengkol, because Zakat is an obligatory worship*

*and if it is not carried out it will certainly be sinful. So for this Zakat itself, we can force people who are able to give Zakat to distribute their Zakat. Especially now that UPZ has been formed".*

- **Raising Village UPZ**

The Central Lombok Baznas collection team visited Mas-Mas Village. Mas-Mas Village has formed a *collection team in each hamlet. This team is responsible for collecting ZIS in each neighborhood; the Zakat collected is zakat fitrah and has reached agricultural Zakat.*

- **Conducting the Friday Movement of One Thousand A Day Alms (J3S)**

BAZNAS Central Lombok, visited one of the *muzakki* right at SD Negeri Otak Village. Hj. Baiq. Fatmawati who works as the Principal of SD Negeri Otak Desa. She gave a new spirit and movement to invite her colleagues to be *muzakki* in BAZNAS Central Lombok. Her friendly and generous figure provides an example of issuing Zakat from other assets that she has, which can move people around her to follow in her footsteps. Not only that, he also has big goals, namely how to mobilize the enthusiasm of children at SD Negeri Otak Desa to be able to give alms.

Baiq Fatmawati said:

"We at SD Negeri otak desa have 154 students spread across six classes, and to support this program we are ready to make a new innovation, namely the J3S movement (Friday Sedekah Seribu Sehari), and we think this movement will be able to shape good character for students. We hope that in the future the movement will be able to create a caring character and create a sense of sharing among students". (Loteng Regency Baznas Document).

The Friday Sedekah Seribu Sehari (J3S) movement is an extraordinary innovation. BAZNAS Loteng Regency has shown appreciation for the innovative steps taken by Hj. Baiq. Fatmawati and her team. The innovation of Hj. Baiq Fatmawati must be developed in other places to become a communal movement in every school or madrasah.

## CONCLUSION

The urgency of Zakat literacy program innovation in BAZNAS Province and BAZNAS Central Lombok District NTB is found in two aspects, namely *first*, institutional aspects through an increasingly efficient and fast service system, the transformation from offline to online, and *second*, The development of UPZ-UPZ at the village level as evidence of growing awareness to channel zakat through Baznas, the emergence of various innovations such as the existence of the Friday Movement of One Thousand Alms program, environment-based Zakat Zoning Mapping, and Environment-based Zakat Collection Team, and forming village-level amil. Innovation of zakat literacy program to optimize zakat funds at BAZNAS Province and BAZNAS Central Lombok District NTB by building an *online* service system (*Qris*, zakat calculator) and strengthening partnership networks, digital Zakat, digital ink and even digital qurban, and strengthening UPZ-UPZ Village. The challenge lies in developing the infrastructure of an online-based service system; the public perception still views Baznas only as a zakat collection institution, not yet as an institution that provides added value to the community. As the solution, the two Baznas institutions have strengthened the online service system and strengthened the partnership network, as well as strengthening the Village UPZ-UPZ through the Friday Movement of One Thousand Alms program, Environment-based Zakat Zoning Mapping, and Environment-based Zakat Collection Team, as well as forming Village-level amil.

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