

POST-COVID_19 DIGITALIZATION: INFLUENCE ON ZIS COLLECTION TRENDS BY BAZNAS IN THE CENTRAL JAVA REGION

Ning Karnawijaya^{1*}

¹Program Studi Manajemen Zakat dan Wakaf, UIN Raden Mas Said Surakarta
Jalan Pandawa, Pucangan, Kartasura, Sukoharjo, Jawa Tengah

***Email:** nanisaone@gmail.ac.id

ABSTRACT

This research aims to analyze the influence of digitalization on trends in the collection of zakat, infaq and alms (ZIS) by the National Zakat Amil Agency (BAZNAS) in the Central Java region. ZIS collection data was analyzed using the Paired Samples T-Test statistical test by comparing trends in ZIS collection from 36 BAZNAS in the Central Java region for the post-pandemic period 2022 and 2023 with a base line in 2021. Research results shows that there are significant differences in ZIS collection trends between the two periods. These findings indicate that the adoption of digital technology plays an important role in improving ZIS collection performance. Digitalization has proven effective in improving BAZNAS' performance. This research suggests BAZNAS continue to develop digital infrastructure and digital campaign strategies to maintain and improve ZIS collection performance in the future. Further studies are needed to evaluate the long-term impact of digitalization and understand the perceptions of muzaki and mustahik towards the use of digital technology in the collection and distribution of ZIS.

Keyword: Digitalization, Post Covid 19, ZIS Collection.

INTRODUCTION

The Covid-19 pandemic has had a significant impact on various aspects of life, including the economic, social and health sectors. One sector that has experienced major changes is the collection of Zakat, Infaq and Shadaqa (ZIS). The transition from traditional to digital methods in ZIS collection is not only about adapting technology, but also how the technology can improve collection performance. Digitalization provides a more efficient and effective platform for ZIS management, enabling wider access for people who want to participate in philanthropic activities. The Covid-19 pandemic acted as a catalyst that accelerated the adoption of digital technology. Social restrictions and the need to maintain physical distance encourage BAZNAS and the community to look for digital alternatives in collecting and distributing ZIS. Following crisis management theory, BAZNAS succeeded in adapting quickly to the pandemic situation by implementing digital solutions. The pandemic has changed muzaki's behavior, where they are more likely to use digital platforms to make donations. Research regarding the adoption of technology in the management of zakat, infaq and shadaqa (ZIS) has experienced a significant increase, especially during the COVID-19 pandemic and post-pandemic. During the pandemic, many ZIS management institutions faced major challenges in carrying out their operations due to social restrictions

Proceeding 2nd Medan International Economics and Business

Volume 2, Issue 1, 2024

“Human Resource Transformation and Collaborative Innovation to Build Independent and Competitive Business in the Digital Era”

and health protocols that limited conventional collection and distribution of funds. In this context, technology adoption is a crucial solution. Many institutions are starting to use mobile applications and digital platforms to make it easier for donors to distribute ZIS funds. Social media is also used for fundraising campaigns and educating the public about the importance of ZIS, increasing public awareness and participation. Post-pandemic, technology adoption continues and even increases, becoming an integral part of the long-term strategy for ZIS management. The use of data analytics and artificial intelligence (AI) helps ZIS institutions predict donation trends, segment donors, and increase campaign effectiveness. Blockchain technology is also implemented to offer transparency and security in recording ZIS transactions, increasing donor trust. In addition, increasing the capacity of ZIS management agency staff through digital training ensures that they are able to use technology optimally. Researching the adoption of technology in ZIS management is very important to improve fund collection performance, expand reach and accessibility, facilitate the donation process, and increase the volume of funds collected. Technology allows institutions to be more responsive to changes in socio-economic conditions and community needs, both in emergency and non-emergency situations. This research shows that the adoption of sustainable and innovative technology will be the key for ZIS management institutions to continue to develop and make a significant contribution in helping communities in need.

Distribution and Economic Welfare as described by Al Qardawi (1999), explained that zakat acts as an instrument for wealth distribution which aims to reduce social inequality and improve economic prosperity. In this context, the effectiveness of zakat management by BAZNAS is very important to achieve this goal. Davis (1989), with technology adoption through the Technology Acceptance Model (TAM) explains how users accept and use technology. According to TAM, two main factors influence technology adoption, namely (1) Perceived Usefulness (PU), the belief that using technology will improve performance; and (2) Perceived Ease of Use (PEOU), the belief that using technology will be easy and will not require a lot of effort. In the BAZNAS context, the adoption of digital technology for ZIS collection is expected to increase efficiency and accessibility. A study on the adoption of technology in collecting ZIS, namely regarding the effectiveness of the use of digitalization (use of QR Code) in collecting ZIS (Fatmawati & Qomar, 2023), an effective and efficient ZIS collection model in the digital era (Rusman & Amrizal, 2024), and analysis of funding raising strategies using e-commerce platforms (Siregar & Kholid, 2019). Existing literature has also raised public interest, especially the younger generation, in the use of technology in paying zakat (Rachmat et al., 2020), connecting it with digital literacy (Haryanto et al., 2023), Gen Z's perception of ZIS payments using fintech (Alam et al., 2022), and factors that influence the intention to pay zakat via online methods (Martono et al., 2019; Kasri & Sosiarti, 2023; Ghaouri, 2023). Meanwhile, the collection of ZIS is related to the Covid_19 pandemic, namely about the ZIS funding strategy during the Covid 19 Pandemic. (Ahyani & Syahbudin, 2021; Humaira et al., 2021; Arifin et al., 2021; Ahyani & Syahbudin, 2021; Dahliana, 2024), digitalization strategy for ZIS collection during the Covid 19 pandemic (Prasetyo, Dwi & Rachmawati, 2023), utilization of crowdfunding platforms to raise ZIS funds (Fatimah & Suryaman, 2024), optimizing zakat funding in

Proceeding 2nd Medan International Economics and Business

Volume 2, Issue 1, 2024

“Human Resource Transformation and Collaborative Innovation to Build Independent and Competitive Business in the Digital Era”

institutional cooperation through e_commerce after covid_19 (Kinanti et al., 2021), and comparison of digital and non-digital collections (Nuraini & Priyatno, 2024).

From the description of the literature review, it shows that digitalization plays an important role in compiling ZIS, especially during the Covid-19 pandemic. Despite the challenges, the adoption of digital technology has proven effective in increasing community participation and the efficiency of ZIS management. This study aims to further examine differences in trends in ZIS collection performance by BAZNAS in Central Java post-pandemic, as well as understand the long-term implications of this digitalization. In 2023, BAZNAS Central Java Province was listed as the recipient of the BAZNAS Award for the Best UPZ Collection Category. With a focus on the Central Java region, this article will explore how BAZNAS is performing in this region in utilizing digital technology to improve post-pandemic ZIS collection performance. For this reason, this article will compare the trend in the ZIS collection performance of 36 BAZNAS in the post-pandemic period, namely 2022 and 2023 with the 2021 baseline. In this way, we can understand the extent to which post-pandemic digitalization has influenced the ZIS collection performance and the changes that have occurred in participation. public. It is hoped that this analysis will provide in-depth insight into the effectiveness of the digitalization strategy implemented by BAZNAS in facing challenges and its implications for the future of ZIS management. This research is expected to provide an in-depth understanding of the influence of digitalization on the performance of ZIS collection by BAZNAS in the Central Java region after the Covid-19 pandemic. The hypothesis built in this research is: H1: There is a significant difference in the trend of ZIS collection by BAZNAS in the Central Java region in the post-Covid-19 pandemic period. H2: Digital ZIS collection by BAZNAS in the Central Java region is effective in increasing the ZIS collection trend in the post-Covid-19 pandemic period.

METHOD

This research focuses on trend data on the number of ZIS collections from BAZNAS in the Central Java region. Data taken from the BAZNAS National Zakat Management Report (2021; 2022; 2023), by observing trends in ZIS collection in 36 BAZNAS (1 BAZNAS Central Java Province, 29 Regency BAZNAS, and 6 City BAZNAS) in the Central Java region, in the post-Covid-19 pandemic period (2021-2023). Analysis was carried out using statistical tests comparing trends in ZIS collection in 2022 and 2023 with the 2021 based line. Statistical analysis using JASP software. Test the hypothesis regarding differences in ZIS collection performance using the t test for Paired Samples (Paired t-test), and descriptive statistical results to see the effectiveness of digitalization on ZIS collection trends.

RESULTS

To determine the effect of digitalization on post-pandemic ZIS collection performance, this research carried out a statistical test using ZIS collection trend data in 2022 and 2023 with a 2021 basedline. Before carrying out the sample paired t_test, a normality test was carried out with the results shown in Table 1.

Proceeding 2nd Medan International Economics and Business

Volume 2, Issue 1, 2024

“Human Resource Transformation and Collaborative Innovation to Build Independent and Competitive Business in the Digital Era”

Table 1. Test of Normality

Test of Normality (Shapiro-Wilk)

		W	p
Trend_2022	- Trend_2023	0.753	< .001

Note. Significant results suggest a deviation from normality.

Source: Author's

The normality test shows a P value < .001 indicating that the data distribution is not normal. Therefore, a nonparametric test was carried out with the Wilcoxon signed-rank test. The test results are shown in Table 2.

Table 2. Paired Samples T-Test

Paired Samples T-Test

Measure 1	Measure 2	W	z	df	p
Trend_2022	- Trend_2023	101.000	-3.645	< .001	

Note. Wilcoxon signed-rank test.

Source: Author's

Based on the test results, it shows a p value < .001 (< 0.05) so H1 is accepted, which means there is a significant difference in the performance of ZIS collection by BAZNAS in the Central Java region in the post-Covid-19 pandemic period by looking at the zakat collection trend in 2021-2023. The results of descriptive statistical tests on trends in ZIS collection performance for the post-Covid-19 pandemic period by looking at zakat collection trends in 2021-2023 are shown in table 3.

Table 3. Descriptive Statistics Results

Descriptives

	N	Mean	SD	SE	Coefficient of variation
Trend_2022	36	20.515	47.798	7.966	2.330
Trend_2023	36	52.196	76.659	12.777	1.469

Source: Author's

Data shows that the average number of ZIS collected by BAZNAS in the Central Java region has increased in the post-Covid-19 pandemic period. These results also prove that Hypothesis (H2) can be accepted, namely that digital ZIS collection by BAZNAS in the Central Java region has proven effective in improving ZIS collection performance in the post-Covid-19 pandemic period.

DISCUSSION

The Effect of Digitalization on Post-Pandemic ZIS Collection Performance

This study aims to evaluate the impact of digitalization on the performance of zakat, infaq, and sadaqah (ZIS) collection by BAZNAS in the Central Java region during the post-pandemic period. Based on the research results, the scientific findings can be explained as follows. The main finding of this study is that there has been a significant increase in the trend of ZIS collection by BAZNAS in the Central Java region following the adoption of digital technology. The results of the Wilcoxon signed-rank test showed a p-value of less than 0.001, confirming a significant difference in ZIS collection performance between 2022

Proceeding 2nd Medan International Economics and Business

Volume 2, Issue 1, 2024

“Human Resource Transformation and Collaborative Innovation to Build Independent and Competitive Business in the Digital Era”

and 2023 compared to 2021. This increase can be explained by the adoption of digital technology, which has made the donation process easier, faster, and more transparent. According to the Technology Acceptance Model (TAM) described by Davis (1989), two main factors influence technology adoption: Perceived Usefulness (PU) and Perceived Ease of Use (PEOU). In this context, muzaki (donors) believe that using digital platforms for ZIS donations will improve performance (PU) and be easy to use without requiring much effort (PEOU). The trend of increased ZIS collection through digital platforms occurs due to several scientific reasons. First, accessibility: digital technology allows muzaki to make donations anytime and anywhere without having to visit the BAZNAS office. Second, transparency: digital platforms provide transparent and accurate reports on the use of ZIS funds, thus increasing muzaki's trust. Third, efficiency: the digital process reduces administrative time and costs, allowing collected funds to be disbursed more quickly to mustahik (zakat recipients). Previous studies support these findings, such as the research by Fatmawati & Qomar (2023) on the effectiveness of using QR Codes in ZIS collection and by Rusman & Amrizal (2024) on effective and efficient ZIS collection models in the digital era. Other studies by Siregar & Kholid (2019) emphasize fundraising strategies using e-commerce platforms, and Rachmat et al. (2020) highlight the interest of the younger generation in using technology to pay zakat. This research aligns with the findings of Ahyani & Syahbudin (2021) and Humaira et al. (2021) which indicate that digitalization strategies for ZIS collection during the Covid-19 pandemic were effective in increasing donor participation. Additionally, studies by Prasetyo, Dwi & Rachmawati (2023) and Fatimah & Suryaman (2024) show that digital platforms, such as crowdfunding and e-commerce, play an important role in optimizing ZIS fundraising. The results of this study successfully answer the hypothesis posed in the introduction, namely that the adoption of digital technology has a significantly positive impact on the performance of ZIS collection by BAZNAS in the Central Java region during the post-pandemic period. This demonstrates that digitalization not only increases efficiency and accessibility but also builds greater trust and participation among muzaki.

The Effect of Digitalization on Post-Pandemic ZIS Collection Performance

This study also evaluates the effectiveness of digitalization as a supporting factor in improving the performance of zakat, infaq, and sadaqah (ZIS) collection by BAZNAS in the Central Java region during the post-pandemic period. Based on the results of descriptive statistical tests, the scientific findings can be explained as follows. The data shows that the average amount of ZIS collected by BAZNAS in the Central Java region increased during the post-Covid-19 pandemic period. Descriptive statistics presented in Table 3 indicate a significant improvement in ZIS collection performance from 2021 to 2023. The average trend ZIS collection increased from 20.515 in 2022 to 52.196 in 2023. The coefficient of variation decreased from 2.330 in 2022 to 1.469 in 2023, indicating increased consistency in ZIS collection. This increase can be explained by the adoption of digital technology by BAZNAS, which plays a key role in improving ZIS collection performance. The use of mobile applications, websites, and other online platforms makes it easier for muzaki (donors) to make donations and for BAZNAS to manage and report the funds received. According to the Technology Acceptance Model (TAM), Perceived Usefulness (PU) and Perceived Ease

Proceeding 2nd Medan International Economics and Business

Volume 2, Issue 1, 2024

“Human Resource Transformation and Collaborative Innovation to Build Independent
and Competitive Business in the Digital Era”

of Use (PEOU) provide confidence that useful and easy-to-use digital technology can encourage increased adoption of this technology. Several previous studies corroborate these findings. For instance, Fatmawati & Qomar (2023) demonstrated the effectiveness of QR codes in facilitating ZIS collection, while Rusman & Amrizal (2024) discussed efficient ZIS collection models in the digital age. Additionally, Siregar & Kholid (2019) highlighted fundraising strategies through e-commerce platforms, and Rachmat et al. (2020) emphasized the growing interest of younger generations in utilizing technology for zakat payments. This research is also consistent with the results of Ahyani & Syahbudin (2021) and Humaira et al. (2021), which indicated that digitalization strategies during the Covid-19 pandemic significantly enhanced donor participation in ZIS collection. Furthermore, studies by Prasetyo, Dwi & Rachmawati (2023) and Fatimah & Suryaman (2024) underscored the critical role of digital platforms, such as crowdfunding and e-commerce, in optimizing ZIS fundraising efforts. The results of this study successfully answer the hypothesis posed in the introduction, namely that the adoption of digital technology has a significantly positive impact on the performance of ZIS collection by BAZNAS in the Central Java region during the post-pandemic period. This demonstrates that digitalization not only increases efficiency and accessibility but also builds greater trust and participation among muzaki. Digitalization has played an important role in increasing the efficiency and effectiveness of the ZIS collection process. Digital platforms allow muzaki to make donations more easily, anytime and from anywhere. Digital campaigns and the use of social media by BAZNAS have succeeded in increasing public awareness and participation in providing ZIS. These findings indicate that BAZNAS needs to continue to develop and strengthen digital infrastructure to maintain and improve ZIS collection performance in the future. Further investment in technology, training, and digital campaigns will help BAZNAS reach more muzaki and mustahik, as well as ensure a more equitable and efficient distribution of ZIS.

CONCLUSION

Based on data analysis of the number of zakat, infaq and shadaqa (ZIS) collections by BAZNAS in the Central Java region after the Covid-19 pandemic, this research concludes several important findings, the results of statistical tests (Paired Samples T-Test) show that there are significant differences in ZIS collection trends in 2022 and 2023 with a baseline of 2021. Acceptance of hypotheses H1 and H2 indicates that the adoption of digital technology has a significant effect and has proven effective in increasing ZIS collection performance after the Covid_19 pandemic. Further research is needed to evaluate the long-term impact of digitalization on ZIS collection performance and how BAZNAS can continue to innovate in ZIS management. A qualitative study to understand the perceptions of muzaki and mustahik towards the use of digital technology in the collection and distribution of ZIS is also recommended to provide more in-depth insight. This research has provided empirical evidence that digitalization and the Covid-19 pandemic have had a significant influence on the performance of ZIS collection by BAZNAS in the Central Java region. By understanding these factors, BAZNAS can formulate more effective strategies to optimize the collection and distribution of ZIS in the future, as well as improve the welfare of mustahik in the region.

Proceeding 2nd Medan International Economics and Business

Volume 2, Issue 1, 2024

“Human Resource Transformation and Collaborative Innovation to Build Independent and Competitive Business in the Digital Era”

REFERENCES

- Ahyani, F., & Syahbudin, F. (2021). ZIS Fund-Raising Strategy in the Time of the Covid-19 Pandemic (Case Study of LAZ Nahwa Nur). *Focus*, 1(2), 61–70. <https://doi.org/10.37010/fcs.v1i2.353>
- Al Qardawi, Y. (1999). A Comparative Study of Zakah, Regulations and Philosophy in the Light of Qur'an and Sunnah. In *Translated by Monzer Kahf* (Vol. 1).
- Alam, A., Ratnasari, R. T., Mua'awanah, C., & Hamidah, R. A. (2022). Generation Z perceptions in paying Zakat, Infaq, and Sadaqah using Fintech: A comparative study of Indonesia and Malaysia. *Investment Management and Financial Innovations*, 19(2), 320–330. [https://doi.org/10.21511/imfi.19\(2\).2022.28](https://doi.org/10.21511/imfi.19(2).2022.28)
- Arifin, M., Sahoria, U. H., & Maghfiroh, A. (2021). Strategi fundraising dana zakat, infak, sedekah (zis) di masa pandemi covid-19. *Ar-Ribhu: Jurnal Manajemen Dan Keuangan Syariah*, 2(2), 239–251.
- Badan Amil Zakat Nasional (BAZNAS). (2022). *Laporan Pengelolaan Zakat Nasional Tahun 2021*. Agustus. BAZNAS. Jakarta
- Badan Amil Zakat Nasional (BAZNAS). (2023). *Laporan Pengelolaan Zakat Nasional Tahun 2022*. Maret. BAZNAS. Jakarta
- Badan Amil Zakat Nasional (BAZNAS). (2024). *Laporan Pengelolaan Zakat Nasional Tahun 2023*. Maret. BAZNAS. Jakarta.
- Dahlia, R. A. (2024). Strategi Fundraising dalam Meningkatkan Penerimaan Zakat, Infak dan Sedekah (ZIS) di Masa Pandemi Covid-19 Pada BAZNAS Provinsi Kalimantan Timur. *JESM: Jurnal Ekonomi Syariah Mulawarman*, 3(2), 110–119.
- Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. In *MIS quarterly*. JSTOR.
- Fatimah, R. S., & Suryaman, M. (2024). Penggunaan Platform Crowdfunding dalam Upaya Peningkatan Penghimpunan Dana Zakat Infak dan Sedekah di LAZ Lidzikri Bandung. *As-Syirkah: Islamic Economic & Financial Journal*, 3(2), 847–862.
- Fatmawati, P. O., & Qomar, M. N. (2023). Effectiveness of Using the QR Code Feature in Collecting ZIS Funds at LAZISNU. *JIHBIJ Journal of Islamic Economy, Finance, and Banking*, 8(1), 14–28.
- Ghaouri, M. H. (2023). Behavioural Intention of Zakat Participants Towards the Zakat Fund in Morocco. *ISRA International Journal of Islamic Finance (IJIF)*, 15(1), 36–53.
- Haryanto, R., Bakri, A. A., Samosir, H. E. S., Idris, D. L., Fauzan, T. R., & Agustina, W. (2023). Digital Literacy and Determinants of Online Zakat Payments Lessons From Indonesia Experience With Utaut. *Journal of Law and Sustainable Development*, 11(4), 1–18. <https://doi.org/10.55908/sdgs.v11i4.575>
- Humaira, S., Akuntansi, P., Keuangan, L., & Banjarmasin, P. N. (2021). Strategi Penghimpunan Dana Zakat , Infaq dan Sedekah di Masa Pandemi Covid-19 (Studi Komparatif pada Dhu ' a fa Tersenyum dan Lazismu Kalimantan Selatan) manusia . Virus tersebut adalah Coronavirus disease (Covid-19). *Indonesian Journal of Applied Accounting and Finance*, 1(2), 179–191.
- Kasri, R. A., & Sosianti, M. W. (2023). Determinants of the intention to pay zakat online : the case of Indonesia. *Journal of Islamic Monetary Economics and Finance*, 9(2), 275–294.

Proceeding 2nd Medan International Economics and Business

Volume 2, Issue 1, 2024

“Human Resource Transformation and Collaborative Innovation to Build Independent and Competitive Business in the Digital Era”

- Kinanti, R. A., Imani, S., Hasanah, M., & Asyaria, K. (2021). Optimalisasi Fundraising Zakat Pada Kerjasama Institusional Indonesia Melalui E-Commerce Pasca Pandemi Covid-19. *Filantropi: Jurnal Manajemen Zakat Dan Wakaf*, 2(1), 20–37.
- Martono, S., Nurkhin, A., Lutfhiyah, F., Fachrurrozie, Rofiq, A., & Sumiadji. (2019). The relationship between knowledge, trust, intention to pay zakah, and zakah-paying behavior. *International Journal of Financial Research*, 10(2), 75–81. <https://doi.org/10.5430/ijfr.v10n2p75>
- Nuraini, A., & Priyatno, P. D. (2024). Analisis Efektivitas Penghimpunan Dana ZIS Pada Laznas Baitulmaal Muamalat: Studi Komparasi Penghimpunan Digital dan Non Digital. *JES (Jurnal Ekonomi Syariah)*, 9(1), 1–14.
- Prasetyo, Dwi ; Rachmawati, I. D. (2023). Digitalization as a Strategy for Collecting Zakat, Infaq, Shadaqoh (ZIS) Funds during the COVID-19 Pandemic by Lazismu East Java. *Indonesian Journal of Innovation Studies*, 21, 1–12. <https://doi.org/10.21070/ijins.v21i.747>
- Rachmat, M. Baga, L., & Purnaningsih, N. (2020). Penghimpunan Dana Zakat Infak Sedekah Berdasarkan Intensi Perilaku Muslim Gen Y dalam Penggunaan Teknologi Digital Payment. *Al-Muzara'Ah*, 8(2), 95–108. <https://doi.org/10.29244/jam.8.2.95-108>
- Rusman, R., & Amrizal, A. (2024). Model Penghimpunan Dana Zakat Infak Sedekah Yang Efektif Dan Efisien Di Era Digital. *Jurnal Ilmiah Ekonomi Islam*, 10(1), 1079. <https://doi.org/10.29040/jiei.v10i1.11430>
- Siregar, S. S., & Kholid, & H. (2019). Analisis Strategi Fundraising Lembaga Amil Zakat Melalui Platform E-Commerce (Studi Komparatif ACT, Dompot Dhuafa, Rumah Zakat). *Al-Mizan*, 3(2), 205–222.