

MANAGING ZAKAT IN THE 4.0 ERA: AN IMPLEMENTATION OF SiMBA IN BAZNAS OF NORTH SULAWESI

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ABSTRACT - SiMBA is a system that was built and developed for the purposes to store data and information owned by Indonesia Zakat Board (BAZNAS) nationally. This study aims to determine the implementation of SiMBA in BAZNAS of North Sulawesi Province and uses a Participatory Action Research (PAR) approach with data collection methods through interviews and observations. The informants consisted of 5 key informants, namely the SiMBA admin and 5 ordinary informants. Data analysis begins with the process of editing, classification, verification, analysis, and formulating conclusions. The results showed that SiMBA has been implemented by BAZNAS of North Sulawesi Province since 2018 which aims to support service performance, accountability in the management of zakat and increase the trust in Muzaki and zakat potential in each region. The application of SiMBA in North Sulawesi Province BAZNAS has been going well and is effective and efficient. SiMBA Admin is divided into two based on their duties, namely the executive admin of the collection field and the admin of the distribution department. Each admin has duties by his field and through this SiMBA the function of control and supervision is carried out very well name in the division of tasks that cannot be accessed by the admin or other parties other than by the executive admin in the field itself. SiMBA also facilitates the presentation of financial reports of all zakat management activities which are transparently and accountably provided to stakeholders and local governments as a form.

Keywords: SiMBA, BAZNAS, Systems, Management, Information.

ABSTRAK - Mengelola Zakat di Era 4.0: Implementasi SiMBA pada BAZNAS Sulawesi Utara.

SiMBA adalah sistem yang dibangun dan dikembangkan untuk keperluan menyimpan data dan informasi secara nasional yang dimiliki BAZNAS. Penelitian ini bertujuan untuk memastikan proses implementasi SiMBA di BAZNAS Provinsi Sulawesi Utara dan menggunakan pendekatan Participatory Action Research (PAR) dengan metode pengumpulan data melalui wawancara dan observasi. Informan terdiri dari 5 informan kunci, yaitu admin SiMBA dan 5 informan biasa. Analisis data dimulai dengan proses pengeditan, klasifikasi, verifikasi, analisis, dan merumuskan kesimpulan. Hasil penelitian menunjukkan bahwa SiMBA telah dilaksanakan oleh BAZNAS Provinsi Sulawesi Utara sejak 2018 yang bertujuan untuk mendukung kinerja layanan, akuntabilitas dalam pengelolaan zakat dan meningkatkan kepercayaan pada Muzaki dan potensi zakat di setiap daerah. Aplikasi SiMBA pada BAZNAS Provinsi Sulawesi Utara telah berjalan dengan secara efektif serta efisien. Admin SiMBA dibagi menjadi dua berdasarkan tugas mereka, yaitu admin eksekutif bidang pengumpulan dan admin departemen distribusi. Setiap admin memiliki tugas di bidangnya dan melalui SiMBA ini fungsi kontrol dan pengawasan dilakukan dengan sangat baik dalam pembagian tugas yang tidak dapat diakses oleh admin atau pihak lain selain oleh admin eksekutif di bidang itu sendiri. SiMBA juga memfasilitasi penyajian laporan keuangan semua kegiatan pengelolaan zakat yang diberikan secara transparan dan akuntabel kepada para pemangku kepentingan dan pemerintah daerah.

Kata Kunci: SiMBA, BAZNAS, Sistem, Manajemen, Informasi.

INTRODUCTION

Indonesia is a country with the largest Muslim population in the world; with a population of 265 million with a number of Muslims are 88.1%. Muslims have several obligations that must be fulfilled and implemented, one of which is paying zakat. Zakat is part of the third pillar of Islam and the law is obligatory for every Muslim who has reached Nisab.

A large number of Muslim population and the obligatory law to implement zakat making Indonesia as a country with a large amount of zakat potential (Ibrahim, 2011). According to the Chairman of the National *Amil Zakat* Agency (Baznas) Abid Takalamingan (2018) as it was stated in *Republika.co.id* on Thursday Edition, March 29, 2018, that based on monitoring and studies that have been carried out, the potential for zakat in North Sulawesi (Sulut) province could reach tens of billions in a year. With this potential, the BAZNAS will continue to increase its revenue and target the receipt of zakat in 2018 to increase by 30 percent compared to the previous year.

With such a large potential of zakat, it demands professional, transparent and accountable management both in terms of Human Resources and in the Managerial aspect of the organization (Wahyuni, 2017). The number of *Muzaki* and *Mustahiq* that reaches thousands nationally raises hundreds or even thousands of transactions that must be processed every day. Information users also demand the provision of information quickly and accurately and can be accounted for. This condition for institutions as big as BAZNAS requires the use of information systems rather than relying on manual processes.

In terms to integrate the zakat management, by Law No. 23 of 2011 BAZNAS was given the mandate as national zakat coordinator. With this mandate, BAZNAS then needs an information management system that can help BAZNAS operations (central, provincial, district or city). BAZNAS finally developed an internet-based information management technology called SiMBA. It was born and began by building an IT master plan from November 2011 to January 2012 which is a breakthrough system in terms of fulfilling the role of the national zakat coordinator for the creation of a transparent and accountable zakat management system throughout Indonesia. On an online



basis, the role of the zakat coordinator can reach almost all regions of Indonesia.

So far, it has been 8 (eight) years since SiMBA was launched in 2011. Until now, there has been no research that discusses how the application and effectiveness of SiMBA in the North Sulawesi Province BAZNAS office, given the high potential of Zakat Infaq and Alms that this region has. So it is necessary to research the implementation of SiMBA in BAZNAS offices to find out and describe in detail and the application of SiMBA in the management of zakat that has been carried out by administrators of BAZNAS in the area of Sulawesi Province.

LITERATURE REVIEW

This research refers to the literature review which consists of previous research and related supporting theories therein. Previous research is going to Siful (2015) who found that the application of SiMBA was still not running optimally because this information system was still difficult to access by Muzaki; they still had to be bothered by visiting the Sidoarjo Regency National Board of Education to get information about zakat and its management. Regarding the response of Muzaki, in this study, the Muzaki are very enthusiastic and support the application of the management system of BAZNAS, because for the implementation of SiMBA they get some conveniences such as getting NPWZ and proof of deposit of zakat which can be used as tax deduction, besides that Muzaki can asking for a track record of donations that had been deposited at the Sidoarjo Regency BAZNAS and Muzaki can transfer zakat funds to other areas that are more in need.

Meanwhile, Bayu (2015) indicate that BAZNAS has made efforts to increase accountability and transparency in the management of ZIS, namely by presenting information that is open to the public about the management of ZIS that can be accessed by the public through the website and Muzaki corner for those who have registered as Muzaki BAZNAS with the help of Management Information Systems, the management of ZIS conducted by BAZNAS has become more effective and efficient. Nevertheless, in its implementation BAZNAS continues to strive to make improvements to the system so that its services can be optimized.

Hisamuddin Nur (2016) found that the existence of such a large potential of zakat requires professional management, both in terms of HR and



Organization. The Zakat Fund does not only stop at the receipt and distribution of zakat, but there must be a form of accountability such as financial statements that will become a bridge of information for all interested parties. The sustainability of an institution does not depend on one's figure but on the system. Zakat accounting has its own rules which are not found in the existing accounting system. Research by Yulinartati, Roziq, Norita, and Wahyu (2013) which aims to analyze the application of management information systems at LAZIZMU in Jember Regency, states that there is a positive increase in Muzaki's perception of financial statements from the results of the application of models and information systems. Muzaki stated that there were benefits from the presentation of financial statements. Muzaki also considers the existence of this information system provides a lot of important information that is useful for Muzaki.

Susani Ani (2011) found that there are obstacles in the management system of zakat utilization effectively and effectively. One important obstacle is the lack of research and data collection on the potential of Muzaki and Mustahiq candidates in Ciawigebang District. Research and data collection cannot be done because the management does not have sufficient competence to conduct research, nor does it have enough free time to do so. Besides, another obstacle is the lack of organizational funds so BAZ cannot carry out such activities. Meanwhile, with another method, Hamidah (2017) was doing research processed by the SPSS Version 20 program shows that only 44.4% of Muzaki trusts in BAZNAS Mojokerto City are influenced by the variable implementation of the BAZNAS management information system technology (SiMBA) and the image of zakat management institutions.

As for the literature review related in this research is according to Bodnar and Hopwood (2010) and Al-Mamun and Haque (2015), what is meant by the accounting information system is a collection of various kinds of resources, such as humans and also equipment that is designed to convert financial data and also other data into useful information for users or users. According to Susanto (2008) the objectives of the accounting information system are as follows: (1) Supports daily company activities, (2) Support the decision making process, (3) Assist the management of the company in fulfilling its responsibilities to external parties, (4) Collect and enter transaction data into the accounting information system, (5) Processing transaction data, (6) Store data for future purposes, (7) Give users or decision-makers (management) the information they need and (8) Control all processes that occur.



The main purpose of the accounting information system is to provide useful information for interested parties as a basis for decision making. Stakeholders here consist of internal parties (management) and external parties (investors, creditors, etc.). In this research, the internal parties are BAZNAS, while external parties are Muzaki, Mustahiq, and government. The information generated (outcome) is not only in the form of financial reports but also in the form of Muzaki and Mustahiq, distribution of ZIS funds (Zakat, Infaq, Sadaqoh), as well as other supporting data used as a basis for decision making.

Besides on literature review, this research also stands based on Government Regulation (PP) concerning the Implementation of Law Number 23 of 2011 published within 2 years 3 months after the Act on Managing Zakat invited. Longer than the one-year deadline mandated by law, but it can still be categorized quite quickly when compared to a few other government regulations. PP 14/2014 was born as a consequence of its birth UU 23/2011. Regulations in PP 14/2014 related to organizational requirements, mechanisms licensing, and the formation of LAZ representatives are contained in Articles 56 with Article 65 (10 articles). Plus 2 articles (Article 73 and Article 74 related LAZ reporting and accountability, it means there are 12 articles or 14% of 86 articles that regulate specifically. The author has security and the belief that the regulation in PP 14/2014 has facilitated growth is sufficient for the development of LAZ to assist BAZNAS in managing national zakat, both in terms of quantity and quality.

This study also refers to the latest Swandaru's study (2019), to examine the impact and the electronic service quality of the national zakat management information system (SiMBA) on the national zakat collection. It shows that SiMBA is positive and significantly impact the national zakat collection as well as the human development index that is used as a proxy for the human resource management quality of zakat institutions. Nonetheless, the population is negative and significant to the zakat collection as endemic poverty and reluctance to pay zakat are indicated as the reasons. The results show that some of the demographic factors significantly impact the perceived performance of SiMBA. Multiple regression analysis that is conducted in this study shows that the e-service quality dimension is positive and significant towards SiMBA overall quality, perceived value, and loyalty intention.



RESEARCH METHOD

This study uses a qualitative approach to determine and describe the implementation of the Baznas Management Information System (SiMBA) at the North Sulawesi National *Amil* Zakat Agency conducted in 5 (five) North Sulawesi Provincial *Amil* Zakat Agency Offices spread across 5 regions, Manado City, Tomohon City, South of BolaangMongondow Regency, BolaangMongondow Regency and Sangihe Regency. This research approach used is the Participatory Action Research (PAR) approach. In this study, researchers acted as evaluators of the implementation of SiMBA in managing zakat in the office of 5 (five) BAZNAS offices that were the object of research. Then the admin as the executive and the head of the office and the executive officers are invited to jointly understand the process of implementing SiMBA in managing zakat starting from the identification process, inputting to reporting.

Data collection methods used in this study was interviews and observation. To obtain data in the field comprehensively and in-depth, an interview guide is used by preparing many written questions as a guide in conducting interviews to explore information related to the object of research. Interviews conducted in this study used 2 (two) ways, namely, first, interviews were conducted based on a list of questions that have been prepared previously submitted to the informant, and the second interview was conducted freely without using a list of questions. Other instruments used in the research process were a camera that served to document various activities and a recorder to record interviews conducted with informants. Data analysis in this study began with the process of editing, classification, verification, analysis, and formulating conclusions. Technically, this study uses SWOT analysis to know the process of implementing SiMBA on the research object. The selection of SWOT analysis aims to be able to sort and share data findings in the field which are then grouped based on strengths, weaknesses, opportunities, and threats.

RESULT AND DISCUSSION

The SiMBA as an information management system in BAZNAS was born and began by building an IT master plan from November 2011 to January 2012. In this design, the information system at BAZNAS was built both from its technology, scope, input, and output. After that, the Standard Operating Procedure (SOP) was made. SiMBA can be used by BAZNAS throughout



Indonesia as operational standards for zakat institutions and national zakat reporting. SiMBA has two systems, namely Operational Information Systems and Reporting Information Systems.

With this system, each BAZNAS and LAZ use SIO for daily operations with cash in and cash out approaches. In cash entry, among others, can be inputted data based on Muzaki, the collection of zakat, infaq, and alms (ZIS) funds. Whereas in cash out, it can be inputted with Mustahiq database and ZIS distribution. Furthermore, these data, including those of a financial nature and financial transactions will be inputted and will produce reports, such as Muzaki profiles, the amount of ZIS fundraising, asnaf profiles, and types of distribution programs. There is also a standard financial report that refers to the Statement of Financial Accounting Standards (PSAK) 109. It can also be issued a compulsory zakat principal number card and proof of payment of zakat. So, with SiMBA, Muzaki is served as best as possible from registration to payment and reporting.

The presence of SiMBA provides accountability and can have an impact on increasing the trust of muzaki in BAZNAS as explained by Yulinartati, et al (2013) that there is a positive increase in the perception of Muzaki on financial statements from the results of the application model and information system. Muzaki stated that there were benefits from the presentation of financial statements. Muzaki also considers the existence of this information system provides a lot of important information that is useful for Muzaki.

SiMBA was first introduced in North Sulawesi Province around 2017 and has only begun to be socialized and applied in a manner by the BAZNAS Office in North Sulawesi Province in 2018. Through this SiMBA it is expected to be able to provide accounting services and management of zakat and transparent to all stakeholders. The presence of SiMBA is a breakthrough for BAZNAS in recording and reporting all data and activities in the local BAZNAS so that it can be accessed and connected nationally through the SiMBA online application. According to Hisamuddin (2016) and Wahid et. al. (2014), the potential for such zakat demands professional management, both in terms of human resources and Organization. The Zakat Fund does not only stop at the receipt and distribution of zakat, but there must be a form of accountability such as financial statements that will become a bridge of information for all interested parties (Muttaqin & Al Banna, 2015). The sustainability of an institution does not depend on one's figure, but on the system like SiMBA.



The SiMBA is an application that is very dependent and must be supported by the internet network, so that, this is still a part of the obstacles in implementing SiMBA in regional BAZNAS offices that are not facilitated with internet networks in the area such as in Sangihe District or sometimes also in the South BolaangMongondow area. This does not meet the components of an accounting information system, which is the communication network technology (internet) that are integrated into forming and running a system (Susanto, 2008).

The first step taken in the context of implementing the SiMBA at the regional BAZNAS office is to conduct socialization and technical guidance for the administrators of zakat management from all regional BAZNAS offices spread across North Sulawesi Province held in Manado in 2018. Furthermore, the implementers select and appoint implementing staff his duty and responsibility as a SiMBA admin who self-taught himself deepened his ability to manage and input all regional BAZNAS activities into SiMBA.

This finding is following the literature used in this study that the stages of system implementation according to Susanto (2008), consists of five stages, namely: (1) Programming and testing, (2) Hardware and software installation, (3) User training, (4) Making documentation and (6) Conversion. Whereat the implementation stage SiMBA has gone through the first stage, namely programming and testing by BAZNAS in collaboration with the IT team, then the second stage is the installation of hardware and software at each BAZNAS office in all regions in Indonesia which has been carried out in stages since 2011 and until in North Sulawesi in 2017, then entered the third stage, namely training for users in North Sulawesi Province carried out in the form of socialization and technical guidance to the administrators selected and assigned in 2018 and continued in the next stage namely making documentation by each admin in each BAZNAS office in the form of financial statements presented through the SiMBA.

Based on the results of research from the national zakat index found that the potential of zakat in North Sulawesi Province in the top 10 in the category of the largest contributors of zakat, where the ones boosting the position are BAZNAS Kotamobagu City and BolaangMongondow with the largest Muslim population in North Sulawesi. Besides, in the City of Kotamobagu, in particular, a zakat collection program called the infaq Friday thousand movement is routinely made deposits to BAZNAS. In BolaangMongondow



and also Kota Kotamobagu, in particular, they have received ISO 2019 certificate in terms of zakat management using a national scale system called SiMBA where all activities carried out by zakat managers have been recorded in the SiMBA system.

Since the implementation of SiMBA in 2018, Muzaki and Mustahiq data which were previously recorded manually were entered into the system but until 2019 only a portion of the data has been inputted and recorded in the system due to time constraints and admin staff that are not proportional to a large amount of data which must be inputted. The Admin is divided into two based on their duties, namely the executive admin of the collection field and the admin of the distribution department. Each admin has duties following his field and through this SiMBA the control and supervision functions are carried out very well name in the division of tasks that cannot be accessed by the admin or other parties other than by the executive admin in the field itself so that the data and all activities recorded in SiMBA can be maintained properly and safely, or in other words, SiMBA helps and facilitates the head of BAZNAS in carrying out the operational and control functions and performance evaluation.

The SiMBA recorded clearly and detailed data on Muzaki and Mustahiq. So all Muzaki data that give alms or tithe will be recorded in this system in detail by including the time to the total funds collected. Likewise with Mustahiq data. The data of Muzaki is also divided according to categories, namely individual Muzaki and Muzaki institution. All UPZ in the Regions has also been recorded in SiMBA data. This finding is similar to the results of Siful's study (2015) which states that for the implementation of SiMBA, they get some facilities such as getting NPWZ and proof of payment of zakat which can be used as tax deductions, besides, Muzaki can request a track record of donations that have been deposited at BAZNAS Regency Sidoarjo. This certainly has an impact on increasing the trust of Muzaki to pay zakat through BAZNAS, with the birth of the SiMBA application, national zakat reports will be born with standards that are transparent, accountable and easily accessible through the web of each BAZNAS (central, provincial, city/district)) and LAZ.

Through the administrators of the collection field, it can be seen and known incoming cash originating from Muzaki both individuals and institutions received in cash or through bank transfers which are recorded separately



according to the Muzaki category. So even with cash out for Mustahiq. In the cash inlet report from Muzaki and cash out for Mustahiq equipped with data consisting of the date of the transaction (collection or distribution), proof of deposit, name of the operator (admin), type (for individuals consisting of professional alms, regular infaq, infaq bound).

Through informants, it is known that for new Muzaki, it is necessary to first register the initial stage to record data as Muzaki in BAZNAS regions and throughout Indonesia. Initial data to be recorded in the system is related to identity and personal data. After registering, the next step is to make a payment or deposit of zakat / infaq by Muzaki to BAZNAS. In this case, the admin also explained that the system had set a standard fee in ZIS. For example for professional zakat, the standard fee is 2.5% of income. As for infaq and sadaqah the default is 0% or according to the amount that Muzaki wants to deposit. Every Muzaki is entitled to get BSZ (proof of deposit of zakat) which will be provided by the SiMBA admin either through a printed receipt or in the form of a pdf soft file that will be sent via email. When payment is received by BAZNAS, Muzaki will also receive a notification via SMS on the mobile number that was registered at the time of initial registration.

Ideally, every day all activities are not only zakat management, but correspondence and other activities in the BAZNAS office must be inputted and recorded in SiMBA. In the SiMBA it is also facilitated by the presentation of financial reports of all zakat management activities which are summarized and presented in the Balance Sheet and other activity reports that are transparently and accountably provided to stakeholders and local governments as a form of accountability of the National BAZNAS to Muzaki and Mustahiq. Also, this application becomes an easy tool in the process of decision making & policy, or decisions, both at central, provincial and district/city levels. For example, socialization and education need to be done in area A because of the low number of Muzaki and monitoring or evaluation tools. For example, to what extent is the ability of zakat managers in the regions to utilize zakat funds and can be used as a means of accountability for the community in general and Muzaki in particular.

From the results of the discussion on the implementation of SiMBA it was also found that several elements that supported the smooth implementation of this system, including human resources in carrying out SiMBA and



conducting data collection on Muzaki and Mustahiq as explained by SusaniAni (2011) that one important obstacle was the absence of research and data collection regarding the potential of Muzaki and Mustahiq candidates because the management does not have sufficient competence to conduct research, nor do they have enough free time to do so. Furthermore, the internet network which is the main factor for the implementation of SiMBA and supporting factors from the central BAZNAS to continue to provide socialization and technical guidance for administrators and implementers of the task of collecting zakat in each region. Besides, the government and BAZNAS must routinely conduct supervision and control for the achievement of the SiMBA following the purpose of creating this system, namely to provide accountable and transparent zakat collection and distribution services to all interested parties.

Implementation of SiMBA using SWOT Analysis

The presence of SiMBA in North Sulawesi Province, especially in this research object consisting of BAZNAS of Manado City, Tomohon City, BolaangMongondow Regency, South BolaangMongondow Regency, and Sangihe Islands Regency makes all Muzaki get NPWZ issued by the central BAZNAS through the SiMBA system integrated with BAZNAS Regency/Cities with Provincial BAZNAS and Central BAZNAS with data-based. So that financial transactions will be input and will produce reports, such as Muzaki profiles, the amount of Zakat, Infaq, and Shaqadah collection. The presence of SiMBA has also not been able to expand the space of UPZ which is still among government agencies and cannot touch all levels of society such as advocates, doctors, architects, and various professions and other layers of society. The presence of SiMBA should be a tool or alternative in socializing the ease, effectiveness, and efficiency in paying zakat, Infaq or alms.

Therefore, to analyze the findings on the implementation of SiMBA in North Sulawesi Province, especially in the regions that became the study sample, an analysis of the implementation of SiMBA was made using a SWOT analysis to parse data and findings, consisting of Strengths, Weaknesses, Opportunities, and Challenges of implementing SiMBA in BAZNAS, North Sulawesi Province.



1. **Strength:** in implementing SiMBA, strength becomes a factor that comes from the internal side of BAZNAS itself, namely the achievement of effectiveness and efficiency in service to Muzaki and Mustahiq computerized like Wahab & Rahman (2013) emphasizes the importance of information and communication technology as well as the computerized zakat system to improve zakat institutions' efficiency. Other strengths are recording and storing Muzaki and Mustahiq data is done computerized and integrated into the National BAZNAS processed and accessed quickly easily through the SiMBA application, documents can be stored and maintained digitally, presenting national zakat reports with standards that are transparent, accountable and easily accessed through the web of each BAZNAS (central, provincial, city/district) and LAZ, being a tool that facilitates decision making & policy processes, or decisions, both at the central, provincial and district/city levels and as a monitoring or evaluation tool.
2. **Weaknesses:** Weaknesses found in implementing SiMBA are the dependence of the SiMBA application on an internet connection, the lack of human resources who run the SiMBA application, also and the availability of data that does not fully cover all the muzaki and mustahiq data in their respective regions, and not all manual data has been copied into the system yet. Differ from the weaknesses from this analysis, there are some studies that scrutiny the performance of zakat institutions such as Noor (2012) and Embong, et. al. (2014) who use a balanced scorecard for assessing the performance of the zakat institutions in Malaysia. Moreover, Wahab & Rahman (2012) measure the productivity growth of zakat institutions in Malaysia using data envelopment analysis. Using the same methodology, Hamzah & Krishnan (2016) finds that excessive usage of staff has caused inefficiency in the zakat institutions in Malaysia. Similarly, Rusydiana & Al-Farisi (2016) tells that high operational cost is the source of inefficiency in zakat institutions in Indonesia
3. **Opportunities:** the implementation of SiMBA opens opportunities for the BAZNAS office in North Sulawesi Province to be a suggestion in increasing the trust of muzaki to pay zakat through BAZNAS, with the birth of the SiMBA application and creating a positive image in the hearts of the community. This image will lead the community to channel their funds into zakat institutions or vice versa. Besides, if utilized and developed to the latest by the conditions of each region, the main opportunity that will be created is the increasing number of muzaki in the area of North Sulawesi Province. Swandaru (2019) said this emphasizes



the importance of a management information system which is able to tackle the entire process of zakah giving, such as an information system benefiting from the latest technology that can robustly conduct such identification and ease the zakat management in modern time. This identification is important both for muzaki and mustahiq. For muzaki, the identification may be relevant for deducting or reducing the amount of tax payment. On the distribution side, such identification is important to avoid redundant disbursement so that it can attain equitable and fair zakat distribution. Such identification is also important to monitor the progress of zakat recipients and the effectiveness of the zakat program.

4. Threats: going forward, many challenges may be faced by BAZNAS, namely the availability of inadequate facilities and infrastructure and can equalize the increasingly sophisticated digital era that can affect the lifestyle and decisions of muzaki and muzaki candidates, the latest features that must be available in SiMBA to make SiMBA a complete and accountable application as well as challenges to the ability of Human Resources in managing and running SiMBA in the future.

Other than that, research on the zakat management information system is an area that needs much further development. This aligns with several findings in some studies in which zakat institutions do not successfully address the poverty and equality problem (Mahamod, 2011; Embong & Nor, 2013). Several studies also have revealed the importance of management information system (MIS) in the non-profit organization (NGO) such as zakat institution. Dash & Mishra (2014) argue that MIS can ease NGO in data documentation and analysis, performance monitoring and strategic decision making. Moreover, MIS will help NGO to increase credibility and accountability by presenting their activities to the public. It might also help in safeguarding the four pillars of ethics in NGO, namely disclosure, transparency, avoidance of conflict of interest, and oversight as elaborated by (White, 1952; Swandaru, 2019)

Moreover, management information system can ease the zakat administrator to run the operation efficiently as it can lower the cost of dissemination of information (O'Connor & Martinsons, 2006). In this regard, management information system can reduce unnecessary cost by enlarging the usage of internet and online transaction system. This is absolutely relevant to the fact that the amount of zakat that can be utilized to organize zakat is limited to one eighth in accordance with Hanafi's ruling. Therefore, integrating management



information system to the zakat operation is essential to enhance the zakat management system. The current zakat act has several direct implications to the national zakat management system.

First, it provides the legal and political assurance from the state for every Moslem to perform zakat under positive law. It also emphasizes the role of zakat in national socio-economic development, especially in bringing public welfare and social justice. Secondly, it acknowledges equally the role of the state and civil society in administering zakat. It does not impose zakat to the Moslem or perceive it as state income, but put government budget to enhance the benefits of zakat to the society. On the other hand, it recognizes the role of civil society both in administering and supervising zakat activities. Nasar (2014) argues that zakat management in Indonesia is not considered as totalitarianism where the state is the only legitimate body to manage zakat and not also considered as secular where the practice of zakat left behind to the society without any support from the government. Lastly, It induces to the unified and integrated zakat management system whereby zakat institutions conduct their activities under a standard regulation and integrate their report into an agreed platform to create a national report and database. Mustahik database integration is one of the benefits of a unified and integrated zakat management system that can avoid redundant distribution, prevent inequality disbursement between regions, and become a baseline of performance measurement or policymaking (Beik, 2014). This aligns with Ahmed (2004) states that the performance of zakat institutions to combat poverty hinges on the information exchange in which the zakat institution can gain trust from the customer and increase its credibility.

CONCLUSIONS

SiMBA has been implemented by the North Sulawesi Province BAZNAS since 2018 which aims to support the performance of services and accountability in the management of zakat in each region. The presence of SiMBA is a breakthrough for BAZNAS in recording and recording all data and activities in the local BAZNAS so that it can be accessed and connected nationally through the SiMBA online application. SiMBA also facilitates the presentation of financial reports of all zakat management activities which are summarized and presented in the Balance Sheet and other activity reports that are transparently and accountably provided to stakeholders and local governments as a form of accountability for the Regional BAZNAS.



Based on the results of the SWOT analysis on the implementation of SiMBA in BAZNAS of North Sulawesi Province consists of strength are Strength are achievement of effectiveness and efficiency in service to Muzaki and Mustahiq computerized, recording and storing Muzaki and Mustahiq data is done computerized and integrated into the National BAZNAS processed and accessed quickly easily through the SiMBA application, documents can be stored and maintained digitally, presenting national zakat reports with standards that are transparent, accountable and easily accessed through the web of each BAZNAS and LAZ, being a tool that facilitates decision making & policy processes, or decisions, and as a monitoring or evaluation tool. Weaknesses are the dependence of the SiMBA on an internet connection, the lack of human resources who run the SiMBA application, and also the availability of data that does not fully cover all the muzaki and mustahiq data in their respective regions, and not all manual data has been copied into the system yet. Opportunities in increasing the trust of muzaki to pay zakat through BAZNAS, creating a positive image in the hearts of the community and created is the increasing number of muzaki in the area of North Sulawesi Province. Threats are availability of inadequate facilities and infrastructure and can equalize the increasingly sophisticated digital era that can affect the lifestyle and decisions of muzaki and muzaki candidates, the latest features that must be available in a complete and accountable application as well as challenges to the ability of Human Resources in managing and running SiMBA in the future.

For better implementation of SiMBA in BAZNAS of North Sulawesi Province must be supported by good and adequate internet facilities and the development of human resource capabilities (admin) that manage SiMBA through training and technical guidance to overcome the obstacles of inputting data from manual to SIMBA applications. Also, it is expected that the existence of SiMBA in each BAZNAS office, in addition to increasing accountability in reporting, is also able to increase the trust in Muzaki so that the potential for zakat and infaq also increases.

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