Digital-Based Information System of *Zakat* Management in Indonesia: Strategies for Increasing Revenue in *Fiqh Muamalah* Perspectives

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Abstract: This study aims to examine the digital-based zakat management information system and strategies for increasing ZIS fund income from the perspective of muamalah fiqh in NTB and Aceh. This study focuses on using SimBaznas on the loyalty of zakat payments, the cand constraints, and strategies taken to increase zakat payments in the two regions. This is a mixed-method study to obtain more comprehensive, reliable, and objective data. The results showed that the implementation of SimBaznas at Baznas in NTB was only carried out on reporting zakat collection that had been carried out properly, while reports and asset reports had not been well informed in SimBaznas. Meanwhile, in Aceh Province, all SimBaznas features have not been effective. Quantitative analysis shows that the ease of use and availability of facilities and infrastructure do not guarantee a correlation with the implementation of SimBaznas in the two provinces. In addition, the seriousness of the interest of SimBaznas users has an effective effect on the implementation of the system. However, it is certain that the existence of SimBaznas has no significant effect on the loyalty of Muslims in the two provinces. The problem with using SimBaznas is caused by the lack of quantity and quality of IT-based human resources. Therefore, the strategies that can be applied are improving the quality and quantity of SimBaznas IT managers, socializing SimBaznas to the public, encouraging ratifying the law on zakat as a tax deduction, and finalizing the regulation of zakat as PAD in Aceh. Therefore, in the context of *fiqh muamalah*, Baitul Mal will increasingly contribute to poverty alleviation, economic development, and human resource development in NTB, Aceh, and Indonesia.
Keywords: Information systems, digital *zakat* applications, *zakat* management system, *zakat* budget work plan, *fiqh muamalah*

***Abstrak*:** *Penelitian ini bertujuan untuk mengkaji sistem informasi pengelolaan zakat berbasis digital dan strategi peningkatan pendapatan dana ZIS dalam perspektif fiqh muamalah di NTB dan Aceh. Kajian tersebut fokus pada penggunaan SimBaznas terhadap loyalitas pembayaran zakat, kendala serta strategi yang dilakukan agar terjadi peningkatan pembayaran zakat di kedua daerah tersebut. Penelitian ini menggunakan mixed-method dengan menggabungkan penelitian kualitatif dan kuantitatif untuk diperoleh data yang lebih komprehensif, reliabel dan objektif. Hasil penelitian menunjukkan bahwa penerapan SimBaznas pada Baznas di NTB hanya dilakukan pada pelaporan pungumpulan zakat yang telah dilakukan dengan baik, sedangkan untuk laporan asset dan laporan belum diinformasikan dalam SimBaznas dengan baik. Sedangkan di Provinsi Aceh seluruh fitur pada SimBaznas malah belum berlaku efektif. Analisis kuantitatif menunjukkan bahwa kemudahan pemakaian serta ketersediaan sarana dan fasilitas tidak menjamin adanya korelasi dengan penerapan SimBaznas di kedua Provinsi ini. Di samping itu, keseriusan minat pengguna SimBaznas berpengaruh efektif terhadap penerapan sistem tersebut. Namun dapat dipastikan bahwa keberadaan SimBaznas tidak berpengaruh signifikan terhadap loyalitas Muslim di kedua Provinsi ini. Kendala penggunaan SimBaznas disebabkan kurangnya kuantitas dan kualitas sumber daya manusia berbasis IT. Meskipun demikian, strategi yang dapat dilakukan adalah peningkatan kualitas dan kuantitas pengelola IT SimBaznas, sosialisasi SimBaznas kepada masyarakat, mendorong pengesahan aturan hukum zakat sebagai pengurang pajak dan penyelesaian regulasi zakat sebagai PAD di Aceh. Karena itu dalam konteks fiqh muamalah, Baitul Mal akan semakin nyata kontribusinya dalam pengentasan kemiskinan, pengembangan ekonomi dan peningkatan Sumber Daya Manusia di NTB, Aceh dan Indonesia.*
Kata Kunci: *Sistem informasi, aplikasi digital zakat, sistem manajemen zakat, fiqh muamalah.*

Introduction

Zakat (Alms-giving) is an obligation for Muslims as stipulated in the *Qur'an*, *hadith*, and *Ijma'* (consensus of Islamic scholars), and this obligation is equal to the obligation to pray. This shows the importance of the *zakat*.[1] *Zakat* is also one of the main fiscal pillars in the Islamic economic system, so

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[1]Monzer Kahf, "The Priciple of Socioeconomic Justice in The Contemporary Fiqh of Zakat," *Iqtishad Journal of Islamic Studies* 11, No. 1 (1999). Muhd Adnan, et.al., "Zakat Distribution Through Micro Financing: Hukum (Islamic Ruling) and Form of Aqad (Contract)," *Journal of Critical Reviews* 7, No. 5 (2020), p. 1032-1038.

ideally, *zakat* should be managed by professional management. For this reason, *zakat* management agencies must use open organizational management to make it easier for the public to access information about the management of philanthropic funds.[2]   The importance of management information is mainly to make it easier for zakat payers to see the development of zakat funds used by zakat institutions and their utility for those who have received the funds.

Several Muslim countries, such as Malaysia, have used a digitized system for managing zakat funds. The collection and distribution are carried out based on technological innovation so as to improve the performance of zakat management institutions and the trust of zakat payers (muzakki).[3] Likewise, in Turkey, which manages zakat funds professionally, government institutions in charge of religious matters, managing zakat successfully reduce poverty.[4]

The management of *zakat* in Indonesia is organized by two organizations. First, the National *Zakat* Agency (*Badan Amil Zakat Nasional*/BAZNAS). It is a *zakat* management institution established by the government at the National, Provincial, and District/City levels. For the Aceh region, this institution is called Baitul Mal,[5] Concerning the Government of Aceh), which is accommodated in the Zakat Law (Elucidation of Article 15 Paragraph 1 of Law Number 23 the Year 2011 concerning Management of *Zakat*). Second, the *Amil Zakat* Institution (*Lembaga Amil Zakat*/LAZ) better known as the private *zakat* institution.

To make these two institutions function effectively, the BAZNAS and Baitul Mal need human resources (HR) who meet certain qualifications to maximize their functions,[6] especially in improving the quality of the management system to be able to increase the receipt of *zakat* and manage it transparently and professionally. It is essential to increase at least 0.2% of *zakat* income in Indonesia or around 6 billion per year from the *zakat's*

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[2]Amiruddin Kuba, "Model-Model Pengelolaan Zakat di Dunia Muslim," *Ahkam* 3, No. 1 (2015), p. 139-166.

[3] Muhammad Ikhlas Rosele, et.al., "The Digitalized Zakat Management System in Malaysia and the Way Forward," *al-Ihkam: Jurnal Hukum dan Pranata Sosial* 17, No. 1 (2022). Elsayed, et.al., "Zakat Information Technology System Disign, Zakat Culture and Zakat Performance-Conceptual Model", *International Journal af Advanced Science and Technologi* 29, No. 9 (2020).

[4]Fatma Nur Zagrali, "An Analysis of the Institutional Structure of Zakat and the Case for Turkey," *Share: Jurnal Ekonomi dan Keuangan Islam* 6, No. 1 (2017).

[5]Undang-Undang Nomor 11 tahun 2006 tentang Pemerintahan Aceh, Pasal 191.

[6]Umrotul Khasanah, *Manajemen Zakat Modern: Instrumen Pemberdayaan Ekonomi Umat,* Malang: UIN-Maliki Press, 2010.

potential if it is managed properly.[7] One of the efforts to increase the receipt of *zakat* is by developing *zakat* fundraising.[8] *Zakat* collection process includes 5 (five) main objectives, i.e., raising funds, gathering donors, gathering sympathizers or supporters, developing an institutional image (brand image), and ensuring trust and satisfaction to donors.

From historical records, the collection of *zakat* developed at the same time as the development of Islam, even though it was technically done manually. The approach to collecting *zakat* in the early days of Islam was carried out through the power of the ruler (government) and an approach through power and willingness.[9] In addition, the use of information systems as a tool to facilitate information management is a pivotal part because the managed data is huge, and there are high demands from information seekers for transparency.[10] Now, it is appropriate for the *zakat* fundraising to adopt a digital application system.[11]

One of the official digital applications used by BAZNAS and Baitul Mal is the Information System of the National Amil Zakat Agency (*Sistem Informasi Zakat Nasional*/SimBaznas). This application can broadly inform people who need data related to *zakat* and its management system. SimBaznas allows a transparent and accountable *zakat* management system to take place throughout Indonesia. This online system enables the *zakat* coordinators to reach all regions of Indonesia.[12]

In Aceh, SimBaznas has been applied in several Baitul Mal, including Baitul Mal of Aceh, Baitul Mal of Banda Aceh, and Baitul Mal of Bener Meriah.[13] However, in reality, the utilization of SimBaznas is still full of criticism. One of the drawbacks most felt by the community is that this application is not fully functional yet, especially in BAZNAS of West Nusa

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[7]Muhammad Firdaus, et. al., "Economic Estimation and Determinations of Zakat Potential in Indonesia," *Islamic Research and Training Institute (IRTI): Working Paper Series Jeddah,* October 09, 2012.

[8]Nur Hishamuddin. "Telaah Penerapan Sistem Informasi Manajemen Pada Badan Amil Zakat Infaq and Shadaqah, *ZISWAF: Jurnal Zakat dan Wakaf* 3, No. 1 (2016).

[9]Yusuf al-Qardhawi, *Fiqh al-Zakah Juz. II.* Libanon: Muassasah Risalah, 1991.

[10]Rohmat Taufiq, *Sistem Informasi Management: Konsep Dasar, Analisis dan Metode Pengembangan,* Yogyakarta: Graha Ilmu, 2013.

[11] Utari Evy Cahyani, et.al., "Determinant of Behavioral Intention to Use Digital Zakat Payment: The Moderating Role if Knowlegde of Zakat, *Ziswaf: Jurnal Zakat dan Wakaf* 9, No. 1 (2022).

[12]Ahmad Subianto, One Year Baznas Develops SIMBA http://pusat.Baznas.go.id> headlines, accessed on 13 August 2019.

[13]Interview with Safwani Zainun, Head of Banda Aceh City Baitul Mal. Banda Aceh, August 15, 2019.

Tenggara (NTB) and also Baitul Mal of Aceh.[14] Based on this empirical condition, the author uses these two institutions in the two provinces of Indonesia as the object of the study. This is because there has not been a significant change in the *zakat* management after the use of the application. In addition, the monitoring and evaluation system is not functioning effectively in the attempt to monitor the *zakat* management.

The research was also conducted at the Baznas of West Nusa Tenggara (NTB) Province. They were the best BAZNAS and received an Award in 2017 from the Central BAZNAS as an *amil zakat* (Alms collector) institution with the best *zakat* collection growth in Indonesia.[15]

The increase in *zakat* collection cannot be separated from a sound management system, such as in the BAZNAS of Mataram as one of the executive agencies in NTB, which has exceeded the realization of zakat receipts target.[16] However, data obtained from the SimBaznas operator in the Province of NTB, shows that the implementation of this system has not been able to run effectively with various internal institutional problems, including the operation is still handled by a regular officer. The operation of the application is supposed to be handled by a special IT team.[17] Meanwhile, the applications that have been running so far are still focused on collection and distribution. The program planning section, Human Resources (HR), and assets have not been able to run optimally.

Similar problems also occur in several Regency/City such as BAZNAS in NTB Province, including the BAZNAS of Mataram and Central Lombok. Generally, the problems come from internal factors of the institution in addition to other external factors. The problem of limited IT experts and operators is a common obstacle in implementing SimBaznas in several Regencies/Cities in Indonesia.

This article attempts to explore several issues related to the effectiveness of the *Zakat* Information System, the commitment of its management, functions, advantages as well as the effect of its application on

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[14]Interview with Bobby Novrizan, Baitul Mal Aceh IT Staff, Aceh, July 10, 2019.

[15]http://www.https://kabarntb.com/2017/08/gubernur-baznas-ntb-dan-bupati-loteng-terbaik-di-indonesia-dalam-mendukung-kebangkitan-zakat-nasional. http://www. gatra.com, Governor of NTB 2017 National Best Zakat Manager, accessed on 15 August 2019.

[16] http://www. republika.co.id. Potential of National Zakat, accessed on 14 August 2019. http://Baznasntb.or.id/page/2/History-BAZNAS-Provinsi-NTB, accessed March 3, 2020.

[17]Interviewed with Tanzil, NTB Baznas West Nusa Tenggara Province, Mataram, August 15, 2019.

Muslim loyalty. The paper also explores obstacles in implementing SimBaznas in the provinces of Aceh and NTB and in the two districts of each province. All of these things are intended to boost the receipt of Cash for Religious Institutions.

This study uses two mix-method approaches using the muamalat fiqh perspective.[18] The qualitative approach examines a holistic and dynamic reality, phenomena, and symptoms.[19] The data collection technique is done by triangulation. The data collection technique is an interview, documentation, and participatory observation. This technique is employed to obtain in-depth information about the true meaning (natural setting), a value behind the visible data.[20] Meanwhile, through quantitative research, measurements are made using statistical, mathematical, or computational techniques.[21] In addition, quantitative analysis determines predictive generalizations by taking into account the collection and analysis of data in numerical form.[22]

The research took place in the provinces of Aceh and NTB (West Nusa Tenggara). The research sample in Aceh is the Baitul Mal of Aceh, the Baitul Mal of Banda Aceh, and the Baitul Mal of Bener Meriah and the parties paying *zakat*. In NTB, the research samples are the BAZNAS of NTB, Central Lombok, and Mataram. The research population is all employees of *zakat* institutions, IT operators, BAZNAS and Baitul Mal employees, and zakat payers met at the BAZNAS/Baitul Mal Office. The selected samples are some employees and workers at zakat institutions, totaling 36 people using purposive sampling. The appropriate sample size in a study is 30 to 500

[18]John W. Creswell and David J. Creswell, *Research Design: Qualitative, Qauntitative and Mixed Methods Approaches*, London: SAGE Publication, 2014. R. Burke Johnson, et.al., Toward A Definition of Mixed Methods Research," *Journal of Mixed Methods Research* 1, no. 2 (2007). Abdul Rahman Ghazaly, et.al., *Fiqh Mualamat,* Jakarta: Kencana, 2010. Ahmad Farroh Hasan, *Fiqih Mualammat dari Klasik hingga Kontemporer: Teori dan Praktik,* Malang: UIN Maliki, 2018.

[19]Robert C. Bogdan and Sari Knopp Biklen, *Qualitative Research for Education*, Toronto: Person, 2007. Emzir, *Metodologi Penelitian Kualitatif: Analisis Data,* Jakarta: Rajawali Press, 2012. Sugiyono, *Metode Penelitian Bisnis,* Jakarta: Alfabeta, 2014.

[20]Lexy J. Moleong, *Metodologi Penelitian Kualitatif*, Bandung: Remaja Rosdakarya, 2014.

[21]John W. Creswell and David J. Creswell, *Research Design: Qualitative, Qauntitative and Mixed Methods Approaches*, London: SAGE Publication, 2014.

[22]Keith F. Punch, *Introduction to Social Research-Quantitative & Qualitative Approaches*, London: SAGE Publication, 1988. Steven Miller, "Quality and Quantity: Another View of Analitic Induction as A Research Technique in Quality and Quantity," *International Journal of Methodology, Springer* 16, No. 6 (1982), p. 281-295.

respondents.[23] The data analysis technique carried out in the analysis was in accordance with the qualitative and quantitative data analysis procedures.

The Effectiveness of the Management Information System of the National Amil Zakat Agency (SimBaznas)

National Alms Agency (BAZNAS) of NTB implements SimBaznas for storing data and information, as well as various other interests such as for collecting transactions, distributing and utilizing *zakat* and *infaq* (disbursement)/charity funds, recording assets under management, printing proof of deposit, issuing NPWZ cards (*Zakat* Mandatory Employee Number), managing budget and printing standard types of financial reports.

The supporting factors for the smooth implementation of SimBaznas in the NTB are the availability of operational funds, bureaucratic structures, and strategic targets. In operations, a special budget has been provided, and it also has a mechanism for procuring equipment, human resources with the formation of a special section in the organizational structure of Baznas, as well as providing honoraria. The BAZNAS of NTB acts seriously to improve the implementation of SimBaznas, which previously still had many problems.

In Baznas of Central Lombok, the SimBaznas application is only used for the input process for receiving and distributing zakat. While at BAZNAS Mataram City, SimBaznas is run with a better mechanism where it reaches the stage of producing several types of reports such as reports on plans and realization of revenues, reports on plans and realization of distributions Based on the category of groups of recipients of zakat (*asnaf*), reports on plans and realization of distributions based on programs and report on plans and realization of beneficiaries per category of *zakat* recipient group (*Asnaf*).

At Baitul Mal in Aceh, there is a regulation that requires *zakat* funds to be included in Regional Original Income (PAD). The entire budgeting process must comply with the provisions of state financial governance, which creates difficulties for SimBaznas. It is also found that there is an imbalance between the income and expenditure of *zakat* in the report issued by SimBaznas. Another obstacle is the absence of a special team in the operation of SimBaznas, so that a lot of data has not been inputted into the application. Baitul Mal Aceh gradually provides a roadmap and sufficient budget SimBaznas. This institution has also tried to create several information systems to facilitate *zakat* collection, and those systems can be synchronized with SimBaznas.

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[23]Uma Sekaran and Roger Bougie, *Research Methods for Business: A Skill Building Approach*, New York: Wiley, 2016.

The same thing is also found in BAZNAS of Bener Meriah a district in Aceh that implemented SimBaznas in 2017 and stopped its implementation due to the difficulty of using SimBaznas. The problem with implementing SimBaznas at Bener Meriah is that there is not enough training for officers, so that they are confused about how to operate the application.

Different findings are found in Banda Aceh City BAZNAS, which has implemented SimBaznas as a breakthrough to increase *zakat* payer trust. The Banda Aceh City BAZNAS provides payment receipts when the *zakat* payer deposits their payment. This is similar to depositing money in a bank. The proof of zakat payment is in real-time and connected directly to SimBaznas.

SimBaznas can facilitate the process of receiving *Zakat, Infak,* dan *Sadaqah* (Alms, disbursement, and voluntary charity) (ZIS) by BAZNAS Banda Aceh. It can be downloaded via Android devices. All data on *zakat* payers and *zakat* recipients can be input into one system. In addition, *zakat* payers can directly see the digital history of *zakat* transactions that have been done through the application. This shows that transparency and accountability are strengthened in Baitul Mal, Banda Aceh city.

Analysis of the Effectiveness of the BAZNAS Information System (SimBaznas)

The main feature of SimBaznas is a computerized system designed to assist the processing of ZIS data on BAZNAS. In general, the employees associated with the SimBaznas operating process at BAZNAS have understood the purpose and application of SimBaznas which is a computer application to process data on ZIS financial management faster and more efficiently so that making financial reports is not essential, just by inputting the data then SimBaznas works automatically. Starting from journals to financial reports, all of them are processed using computerized technology. The operator is only in charge of inputting data into the system and supervising the processing until it issues the expected report.

The criteria that can be used in analyzing the effectiveness of a system is by looking at the achievement of the targets set. The greater the percentage of targets achieved, the higher the level of effectiveness.[24]

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[24]Hidayat, *Teori Efektivitas dalam Kinerja Karyawan*, Yogyakarta: Gajah Mada University Press, 1986.

1. Normality Test

The results of normality test for the seven effective components of the SimBaznas can be seen and read in the table of the Kolmogorov-Smirnov test results as follows:

Table 1: Questionnaire Normality Test

Indicator	Kolmogorov-Smirnov*			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
The Implementation of SIMBAZNAS	.155	14	.200*	.924	14	.249
The Utilization of SIMBAZNAS	.135	14	.200*	.973	14	.917
The Convenience of SIMBAZNAS	.234	14	.036	.873	14	.047
User Interest	.191	14	.179	.950	14	.559
Employee Performance	.208	14	.103	.909	14	.151
Comprehensiveness of Technology of SIMBAZNA	.452	14	.000	.650	14	.000
Task Difficulty	.238	14	.031	.880	14	.058

The normality test is based on the Cronbach Alpha (α) value. A survey indicator on the questionnaire can be said to be accepted if sig. > (alpha). Judging from the significant value for the 7 indicators; SimBaznas implementation, SimBaznas utilization, user interest and employee performance have a significant value greater than the tolerable error rate of 0.05. The significant values for the four indicators are 0.200, 0.200, 0.179 and 0.103, respectively. Based on this value, only these four indicators have normal distribution of data.

While the other three indicators, which are SimBaznas convenience, SimBaznas support completeness, and task suitability have a significant value that is less than the tolerable error rate of 0.05. In this case, the significant value for each variable is 0.036, 0.000, and 0.031 so that the decisions for these three indicators are not normally distributed.

2. Correlation Test

The researchers conducted a correlation test from the distributed questionnaires to obtain several other conclusions related to the effectiveness of SimBaznas implementation. The correlation of the two variables is interrelated if the significant value (Approx. Sig) < the value of $\alpha = 0.05$. The results of the correlation test are as follows:

2.1 The relationship between user interest and SimBaznas implementation

The hypothesis analysed is whether there is an effect of user interest, namely regional BAZNAS in implementing SimBaznas. The results can be seen in the following table:

Table 2: Correlation Between User Interest and
The Implementation of SimBaznas

Correlations

		User Interest	The Implementation of SIMBAZNAS
User Interest	Pearson Correlation	1	.559*
	Sig. (2-tailed)		.038
	N	14	14
The Implementation of SIMBAZNAS	Pearson Correlation	.559*	1
	Sig. (2-tailed)	.038	
	N	14	14

*. Correlation is significant at the 0.05 level (2-tailed).

Based on the Symmetric Measures table in calculating the correlation between user interest and the implementation of SimBaznas using Pearson's Correlation, it is found that the significant value (Approx. Sig) is 0.038. Because the significant value (Approx. Sig) is below the alpha value ($0.038 < 0.05$), the conclusion drawn is to accept H1. It means that there is a relationship between user interest and the implementation of SimBaznas. In other words, it can be concluded that there is an employee's interest in using SimBaznas in work.

2.2 The relationship between convenience and user interest

The hypothesis analysed is whether there is an effect of the ease of implementing SimBaznas with the interest of regional BAZNAS institutions in implementing SimBaznas. The results can be seen in the following table:

Table 3: Correlation Between the Convenience of
SimBaznas and User Interests

Correlations

			User Interest	The Convenience of SIMBAZNAS
Spearman's rho	User Interest	Pearson Correlation	1.000	-.050
		Sig. (2-tailed)	.	.866
		N	14	14
	The Convenience of SIMBAZNAS	Pearson Correlation	-.050	1.000
		Sig. (2-tailed)	.886	.
		N	14	14

Based on the Symmetric Measures table in calculating the correlation between SimBaznas convenience and user interest using Spearman's Correlation, it is found that a significant value (Approx. Sig) is 0.866. Because the significant value (Approx. Sig) is above the alpha value (0.866 < 0.05), the conclusion drawn is to accept H0. It means that there is no relationship between the convenience of SimBaznas and user interest.

With continuous improvement and refinement of the implementation of SimBaznas, it will maintain a good image of BAZNAS in the public. As a result, people will trust to hand over their *zakat* management to BAZNAS.

The Commitment of BAZNAS in Implementing SimBaznas

SimBaznas is a concept that has four sub-system designs categorized as follows. First, Enterprise Resource Planning (ERP) focuses on being managed by the Central BAZNAS as a monitoring office for daily operational activities. Second, the BAZNAS Information Management System (SiMBA) is focused on being used by BAZNAS at the provincial and district/city levels in carrying out daily *zakat* management activities. Third, there are two types of public information systems, namely websites and Islamic Tax Corner. They are used by the public and *zakat* payers to obtain information about BAZNAS zakat management. Fourth, the support application used by BAZNAS partners as an effort of BAZNAS in developing and improving the quality of institutions in managing *zakat*, *infaq*, and alms to be more systematic.[25]

In practice, BAZNAS, especially the Central BAZNAS as the public institution, is required to facilitate the community and *zakat* payers in

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[25]Muhammad Rizki Bayu, Sistem Information Pada Badan Amil Zakat Nasional (Baznas) dalam Peningkatan Akuntabilitas dan Mutu Pengelolaan Zakat Infaq and Shadakah, *Tesis,* Syarif Hidayatullah State Islamic University, 2015.

accessing *zakat* management information starting from its collection, distribution to the stage of *zakat* financial report through the public information system, which is SimBaznas.

Up to the present time, the involvement and participation of the community in overseeing the management of *zakat* have been facilitated through the website or the Islamic Tax corner. That is why transparency is continuously being pursued, especially in the form of real-time reports that are made regularly by the financial department. The report is displayed on the website so that the public can see it. Particularly, in the Islamic Tax corner, the front page displays data in the form of the collection along with the distribution of ZIS.[26]

As a public institution, BAZNAS is committed to accountability and transparency. It can be answered through the form of an accountability report. Accountability is divided into two that are substantive and administrative accountability. In terms of substantive accountability, BAZNAS must concretely reveal its service performance to the public to improve the quality of the institution. Second, administrative responsibility is closely related to the transparency and accountability of financial reports submitted by *zakat* institutions to the public and *zakat* payers who entrust their assets to BAZNAS.

With the presence of SimBaznas at BAZNAS of Aceh and NTB, the provincial and district/city of BAZNAS should take full advantage of it in presenting aspects of transparency to the public. The information provided not only becomes a tangible form of transparency but also increases the trust of *zakat* payers in BAZNAS. In BAZNAS of NTB, the implementation of SimBaznas is changing gradually to maintain its developments, as SimBaznas is very much needed because the number of financial transactions in BAZNAS NTB continues to increase. Hence, BAZNAS of NTB remains fully committed to the SimBaznas application. It hopes that the seriousness of implementing SimBaznas can assist in reporting and budgeting processes, financial aspects, regional assets, personnel or employees implementing zakat management, as well as public services that can be used for BAZNAS assessment. BAZNAS of NTB is on its way to effective and efficient performance. It is hoped that the budgeting process, the implementation process, and the reporting process using the SimBaznas application can be synchronized well.

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[26]Muhammad Rizki Bayu, Sistem Information Pada Badan Amil Zakat Nasional (Baznas) dalam Peningkatan Akuntabilitas dan Mutu Pengelolaan Zakat Infaq and Shadakah, *Tesis,* Syarif Hidayatullah State Islamic University, 2015.

Similarly, BAZNAS of Mataram, NTB, continues to apply SIMBAZNAS with the hope that there is assistance from the Central BAZNAS whose application is also from BAZNAS. The next hope is that all BAZNAS in Indonesia can utilize the application well. The commitment of Mataram BAZNAS in using SIMBAZNAS to facilitate the creation of accounting reports according to the accounting standards is generated in the application. The reports generated in this system can provide a better picture of the performance of BAZNAS so that BAZNAS can make policies that are more relevant in the future.

The commitment to implement a management information system at BAZNAS, Central Lombok Regency, NTB, starts from the budget process, administration, as well as report. For the output budget, there are RKAZ and DPAZ. In administration, there are receipts and from the income, it produces an increase. Whereas in reporting, it produces balance sheets, journals, and other reports.

The commitment from BAZNAS Aceh is still high in the implementation of SimBaznas to ease the regions to report their performance to the central office, though the *zakat* budgeting system is included in the PAD scheme. The presence of SimBaznas in Indonesia is intended to establish effective and efficient ways for *zakat* institutions in implementing employees in conducting *zakat* collection, distribution, and reporting transactions. SimBaznas aims to make *zakat* management nationally centralized. In its development, there are differences and ways of managing *zakat* in Aceh to demand SIMBAZNAS to continue being designed as well as possible.

Correspondingly, Baitul Mal of Bener Meriah Regency in Aceh remains committed to using SimBaznas even though it is not yet equipped with good supporting facilities. BAZNAS of Bener Meriah has tried to apply SimBaznas. However, it is just that it is impossible to continue to apply it since there are so many limitations. BAZNAS of Bener Meriah expects assistance from BAZNAS of Aceh in the application of SimBaznas cooperatively.

Meanwhile, BAZNAS of Banda Aceh is also committed to continuing to improve the implementation of SimBaznas in its institutions. SimBaznas has been going well, especially on the use of the Islamic Tax Corner. There are so many developments that have been planned so that BAZNAS of Banda Aceh is getting better in the future.

From all of the information above, it can be concluded that BAZNAS in the provinces of Aceh and NTB are still committed to applying SimBaznas in their respective regions.

Constraints and Solutions Encountered when Implementing SimBaznas

Based on the exposure of the data found in the field, the obstacles during the implementation of SimBaznas were caused by two factors, namely internal factors and external factors. The constraints from internal factors are as follows:

1. Data entry sometimes has problems.
2. Data entry is not allowed in accordance with the policies of each region. Therefore, BAZNAS in the regions must follow the policies of the Central BAZNAS.
3. In particular, BAZNAS Aceh implements the *zakat* budgeting system into the PAD system so that it has its own implications in the application of SimBaznas.

While the constraints from external factors are:

1. The quantity and quality of human resources are still deficient. In general, the staff at BAZNAS are still incompetent on how to operate the SimBaznas application
2. The lack of seriousness of BAZNAS leaders in implementing the SimBaznas implementation policy. Sometimes, only one operator is working to operate the system himself as not to be left behind by other BAZNAS.

Subsequently, it can be concluded that the obstacles that often occur when implementing SimBaznas are the issue in inputting data, which is still an error and can be fatal. Besides, the availability of human resources is also lacking in which affects the performance results of the system application itself. In consequence, it becomes complicated in correcting data, including ineffective use of time as well as unpunctual report submissions that make the target achievements are not accomplished well.

To find the solutions in overcoming the obstacles such as data entry errors and inadequate human resources who fully understand the SimBaznas application as well as to avoid errors in the budgeting and reporting process, several steps of solutions are offered as follows:

1. Creating a special consortium to review and discuss the SimBaznas application. If there are difficulties in using the system application, it can be resolved through a consortium or group.
2. Regions having the same difficulties and found solutions can help each other in overcoming difficulties in other regions. As a result, all systems in the regions can be integrated with the system at the central office.
3. The regions coordinate with the Central BAZNAS regarding the obstacles and problems encountered so that the SimBaznas application can be optimized based on the target.

4. The central and the regions of BAZNAZ make training as often as possible so that the human resources who specifically handle the system are competent and truly expert to produce good outputs.
5. Regulations of improvements need to be done to enhance the capabilities and insight of each personnel in BAZNAS regarding information technology and systems as well as improving the performance of application systems in each BAZNAS.

Even though there are still limitations, SimBaznas should be able to be applied thoroughly. BAZNAS in the two provinces studied must find the solutions so that SimBaznas can be operated optimally. With the data from the output of SimBaznas, it will produce information that can be a real form of transparency. It will also increase the trust of Muslims in BAZNAS.

Strategy for Increasing Zakat Payments in *Fiqh Muamalah* Perspective

As for the effect of the implementation of SimBaznas in these two provinces in Indonesia, it can be concluded that there is no significant effect of SimBaznas on the loyalty of *zakat* payers. What makes it has no significant effect is because the SimBaznas application is still not familiar among *zakat* payers. This application is indeed issued for employees of *zakat* institutions so that only operators can operate it to make reports to the central BAZNAS where the central BAZNAS can continue to monitor the flow of developments in each BAZNAS in every province, district, and city in Indonesia.

A *zakat* payer only gets a receipt from SimBaznas where the receipt can be a tax deduction or taxable income. The results of research in the two regions in Indonesia, Aceh and NTB, show that both BAZNAS in these provinces do not raise the issue of *zakat* information systems when there is socialization with *zakat* payers. They did not even make it the main object in socialization. Thus, it is not surprising that many *zakat* payers do not understand and know about this SimBaznas application.

Therefore, there are three strategies that can be done to increase the income of zakat funds; first, improving the quality and quantity of SimBaznas IT managers.[27] Second, socialization about the use of SimBaznas to the public so that transparency, accountability and trust in zakat management will emerge. Although the effect of using SimBaznas is not very significant on zakat payments, if this socialization is carried out it will clearly have an effect on increasing zakat funds.

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[27]Arif Hidayatullah and Anita Priantina, "Toward Zakat Management Integration in Indonesia: Problem and Solution," *Ahkam: Jurnal Ilmu Syariah* 18, No. 2 (2018).

Thrid, encourage regulations on zakat as a tax deduction whose legal rules are being finalized by the government.[28] Therefore, when the regulation on zakat as a tax deduction has been ratified as an applicable legal rule, then SimBaznas will function effectively. Because SimBaznas provides receipts for zakat payments that can be used to reduce taxes. Especially in Aceh, the regulation on Regional Original Opinion (PAD) must also be completed immediately so that zakat funds can be used optimally for the development and economic empowerment of the people without legal constraints.

Moreover, NTB and Aceh are known as regions that have a majority Muslim community and adherence to Islamic Shari'a values is quite high. NTB is known as the "*Pulau Seribu Masjid*/Island of a Thousand Mosques," while Aceh is known as the "*Bumi Serambi Mekah*/Earth of the Veranda of Mecca". The two regions have also received awards for professional zakat management at Central Jakarta Baznas. This is a strong capital to support the above strategy.

It should also be emphasized that when the income from ZIS funds increases, it will have a significant impact on the economic development of the community. Furthermore, these funds can be used as productive zakat in the form of business capital (*qadh al-hasan*), as well as consumptive zakat such as scholarships for poor children and building houses for the poor. Thus, from the perspective of *fiqh muamalah*, Baitul Mal as an institution legally authorized by the government is able to contribute to poverty alleviation, development of community resources and economic improvement in NTB and Aceh and even throughout Indonesia.

Conclusion

The implementation of SimBaznas in Aceh in all its features has not been effective yet, whereas, in NTB, it is only on reporting *zakat* collection which can be ascertained to have been effective. As for asset reporting, distribution reporting, *Zakat* Budget Work Plan (RKAZ), *Zakat* Budget Executing Documents (DPAZ), personnel reporting, reporting on the number of payers and *zakat* recipients, it can be concluded that all of them are not effective yet. Both Provinces have committed to implementing SimBaznas, made a plan, and designed a blueprint on SimBaznas. Regarding the availability of facilities, there is no correlation with the implementation of SimBaznas though user interest has quite an effect on the effectiveness of the implementation of SimBaznas. Regarding the level of loyalty of *zakat* payers from the implementation of SimBaznas, it can be concluded that there is no

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[28]Mahdi Syahbandir, et.al., "State and Islamic Law: A Study of Legal Politics on Zakat as a Tax Deduction in Aceh," *Ahkam: Jurnal Ilmu Syariah* 22, No. 1. (2022).

significant effect. Related to obstacles in the implementation of SimBaznas, it can be seen that the occurrence of problems is during data entry, budgeting problems in the local revenue system/PAD (*Pendapatan Asli Daerah*, especially in Aceh), and the lack of quantity and quality of IT-based human resources. As a solution, it is necessary to provide a special IT management consortium for SimBaznas, coordinate with the Central BAZNAS, conduct training, revamp regulations, and enhance the capacity of human resources in the field of IT in SimBaznas. Furthermore, strategies that can be taken to increase the income of zakat funds are to increase the quality and quantity of human resources in the IT field, to socialize about SimBaznas so that, then, encourage the rule of law regarding zakat as a tax deduction. specifically in Aceh, the rules for ZIS funds as PAD will also be finalized soon. Then SimBaznas will have a significant effect because zakat payers will receive receipts to reduce the taxes paid. So that in the context of Muamalah fiqh, Baitul Mal as a ZIS fund management institution will contribute maximally in increasing community economic empowerment in NTB and Aceh as well as in Indonesia.

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