
Utilization of Islamic Fintech with a Crowdfunding Method to Optimize Zakat Fund Collection

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Abstrak

Penelitian ini bertujuan untuk memberikan alternatif penghimpunan dana zakat dengan memanfaatkan platform digital yang memudahkan masyarakat dalam hal penyaluran dan pengumpulan dana. Optimalisasi pemanfaatan dana zakat dapat mengatasi tantangan sosial seperti kemiskinan dan ketimpangan pendapatan. Penelitian ini menggunakan metode kualitatif untuk menganalisis faktor dan hambatan dalam penyaluran zakat dari berbagai sumber, dengan tujuan untuk memahami lebih mendalam tentang optimalisasi penghimpunan dana zakat dengan mempertimbangkan permasalahan yang dihadapi masyarakat. Penelitian ini menemukan bahwa sistem teknologi finansial dengan metode crowdfunding mampu mengoptimalkan penghimpunan dan penyaluran dana yang memungkinkan individu atau kelompok untuk berkontribusi dana secara kolektif, dalam hal ini zakat. Kerja sama antara penyedia platform teknologi finansial dan Lembaga Amil Zakat (LAZ) memungkinkan muzaki untuk membayar zakat secara fleksibel, melalui pembayaran transfer dan pemilihan amil terpercaya, hanya dengan menggunakan akses internet. Metode ini akan memperluas jangkauan penerima dan pengumpul dana zakat. Meskipun model pembayaran ini telah mulai digunakan oleh Badan Amil Zakat Nasional (BAZNAS) dan bank syariah, namun belum sepenuhnya optimal di Indonesia. Tantangan utamanya meliputi aksesibilitas yang tidak merata untuk semua lapisan masyarakat dan literasi digital yang terbatas.

Kata kunci: crowdfunding, fintech syariah, optimalisasi zakat, teknologi

Abstract

This research aims to provide an alternative to collecting zakat funds by utilising a digital platform that facilitates the community in terms of distribution and collection of funds. Optimising the use of zakat funds can solve social challenges such as poverty and income inequality. This research uses qualitative methods to analyse the factors and barriers in zakat payment from various sources, with the aim of understanding more deeply about the optimisation of zakat fund collection by considering the problems faced by the community. This research found that the financial technology system with crowdfunding method is able to optimise the collection and distribution of funds that allow individuals or groups to contribute funds collectively, in this case zakat. The cooperation between financial technology platform providers and Lembaga Amil Zakat (LAZ) has enabled muzaki to pay zakat flexibly, through transfer payment and selection of trusted amil, using only internet access. This method will expand the reach of zakat fund recipients and collectors. Although this payment model has started to be used by Badan Amil Zakat Nasional (BAZNAS) and Islamic banks, it has not been fully optimised in Indonesia. The main challenges include uneven accessibility for all levels of society and limited digital literacy.

Keywords: sharia fintech, crowdfunding, zakat optimisation, technology

1. INTRODUCTION

Zakat is a certain part of the property that must be issued by every Muslim if it has reached the specified conditions (Baznas, 2023). In Indonesia, zakat is an obligation for all people who are based on a religion, namely Islam. In the Qur'an itself it is stated that the obligation to pay zakat for every Muslim, QS. At-Taubah verse 103 which means *'Take zakat from their wealth to cleanse and purify them and pray for them. Indeed, your prayers will give them peace of mind. Allah is All-Hearing and All-Knowing.'* (Subekan, 2016)

The above verse explains that there is an order to spend some of the assets we have for zakat. The Indonesian government itself provides facilities for people who want to spend their assets to be zakaah. Apart from the fact that zakat is the third pillar of Islam for Muslims, zakat can also be one of the solutions to the distribution of wealth in society. Zakat not only has a dimension of worship, but also an instrument to create social and economic justice in society. optimal management and collection of zakat funds can solve social challenges such as poverty and income inequality.

However, the collection of zakat funds is still not optimal due to several factors, including there are still people who are confused when going to pay zakat, the distribution of zakat funds is not on target and there are still people who act on behalf of zakat institutions so that there is misuse of zakat funds.

According to data from The Royal Islamic Strategic Studies Centre (RISSC) 2023, the Muslim population in Indonesia reached 240.62 million. This number is equivalent to 86.7% of the national population of 277.53 million (Nurdin & Sakti, 2024). This should cover at least 90% of Indonesia's zakat potential which reaches 327 trillion. But in fact, in 2023 the collection of zakat funds only reached 10%, which is worth only 20 trillion.

Currently, Indonesia has entered the digital era 4.0 where lifestyle and individual transaction patterns have become easier and cashless. Based on data from the Association of Indonesian Internet Service Providers (APJI) in 2024 the total number of internet users in Indonesia will reach 221.57 million of the total population of Indonesia (Lestari, 2022). The internet has become an important necessity in supporting all economic activities including financial transactions and donation activities (Lestari, 2022). Digitalisation of donation activities is needed in an effort to optimise the process of collecting zakat funds and other social funds through *financial technology*.

In this era of rapid technological development, *financial technology* (fintech syariah) can be one of the solutions in overcoming problems and being able to optimise the collection and distribution of zakat funds (Anurahman, 2022). *Financial technology* (fintech syariah) itself is one of the innovations in the financial sector that utilises technology to facilitate various kinds of financial transactions while still based on sharia principles. Basically, *Fintech* has various services and products that can be utilised by the community, one of which is the *crowdfunding* method.

This method can expand the reach and optimise the distribution and collection of zakat funds through transfer payments and the selection of trusted amil such as BAZNAS, allowing individuals or groups to make collective payments using only internet access. The implementation of Islamic fintech with crowdfunding method in an effort to optimise zakat funds in Indonesia can make a positive contribution and be able to increase the percentage of potential zakat funds in Indonesia.

2. RESEARCH METHODS

This research uses qualitative methods to analyse the factors and obstacles in the payment of zakat from various sources, with the aim of understanding more deeply about the optimisation of zakat fund collection by considering the problems faced by the community (Sugionoetal., 2019). The type of approach is phenomenology, which is to study and understand the phenomenon along with its unique and distinctive context experienced by the author. The data source used is secondary data obtained from journals, scientific articles, and other documents relevant to this research. The data analysis method used in this research is descriptive analysis method. The data is processed to produce descriptive explanations in the form of words, pictures, and symbols that are in accordance with the object of research.

3. RESULT AND DISCUSSION

3.1 Result of Research

Technological advances, including in social networks and *online platforms* are capable of producing fundamental changes in entrepreneurial financing (Nugraha, 2019). The rapid development of technology can accelerate the transfer of information. In the summary of the AFTECH AMS 2022/2023 Report, it is known that until Q3 2022, the *fintech* industry in Indonesia dominated up to around 33% of the total funding of fintech companies in Southeast Asia (Aurellia & Dewi, 2024). This is certainly a great opportunity in the economic world. If it is utilised properly, it will certainly have a positive impact in dealing with socio-economic problems. The use of Islamic *fintech* in the collection and distribution of zakat funds is one of the efforts to collaborate social funds and *financial technology* in an effort to deal with socio-economic problems.

The large potential of zakat in Indonesia requires optimisation in the way it is collected and distributed. The application of *crowdfunding* method with donation system allows muzaki to give zakat easily through a *platform* that directly connects muzaki with trusted amil. This method allows muzaki who are in an area that is far from access to amil zakat to give zakat easily using *transfer payments* that only require internet access. Several steps were taken to optimise this method:

1. Looking for areas that are not maximised in the distribution and collection of zakat funds.
2. Conduct socialisation in the area related to *financial technology* with *crowdfunding* methods that can be used by the community in the area, in order to facilitate usage

Technical fundraising through crowdfunding platform for muzakki:

1. Creating an account that will be used by muzaki in paying zakat through *crowdfunding* service provider *platform*.
2. Ensure the security of personal data in order to provide a sense of security for muzakki in the zakat payment process.
3. Choosing an amil zakat that is trusted by muzakki either on a national, provincial or district or city scale, and choosing an amil that is trusted.
4. Muzaki confirms the amount of assets owned to be calculated automatically through the *platform*.
5. Determine the purpose of the asnaf groups that will receive zakat and the distribution flow of the zakat funds.
6. To ensure that the zakat that has been paid has been delivered to amil zakat, the *platform* will carry out transparency by confirming to muzakki via email and uploading financial reports every day.

7. The process of disbursing funds so that they are channelled according to the muzakki's objectives will be carried out by amil zakat by confirming that the funds have been disbursed and received by asnaf by uploading documentation of the fund distribution activities.

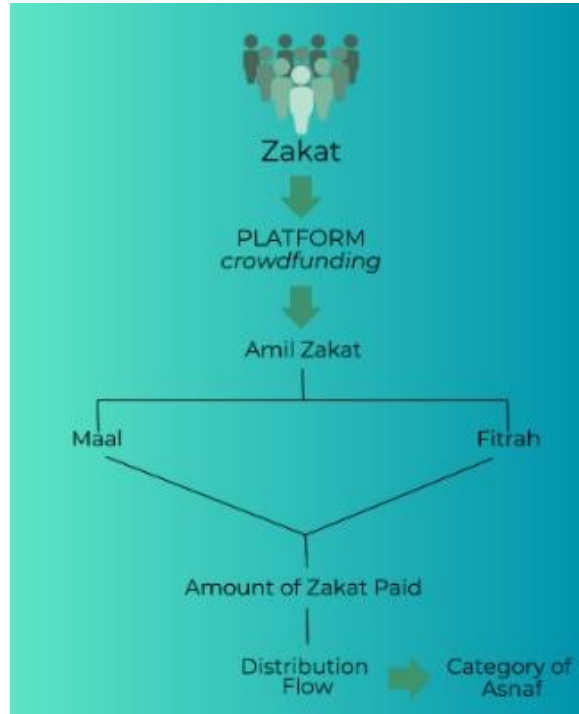


Figure 1. Flow of zakat payment using crowdfunding system

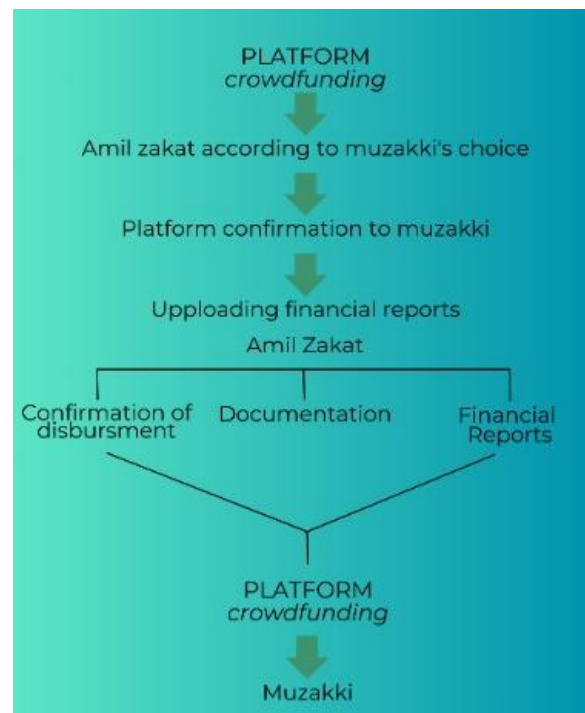


Figure 1. 1 Flow of Zakat Fund Distribution

With this crowdfunding method, the distribution of zakat funds will also be wider to reach all groups of asnaf in various regions. This method has begun to be adopted in Indonesia. From a *platform* that provides a *donation-based crowdfunding* method registered with BAZNAS, it has an impact on zakat with a total of more than 300 billion zakat funds collected from 531,002 muzaki who made payments and distributed to 21,058 mustahik which were distributed in various fields (Bisa, 2024).

3.2 Discussion

Zakat is one of the instruments that play a role in social life in society. In its application, the equitable distribution of zakat funds has a significant influence in efforts to overcome social problems, especially in the economic context. The distribution of zakat funds itself can be done directly from muzakki (people who give zakat) to mustahik (people who receive zakat) or from muzakki handing over their assets through amil (people who manage zakat) or an institution.

In Indonesia, poverty is one of the socio-economic problems that still exists today. In this case, zakat has a contribution in efforts to solve the problem. According to data from the Central Bureau of Statistics in 2023, the number of poor people in Indonesia as of March 2023 was 25.90 million people. This number decreased by 250 thousand people year on year and decreased by 460 thousand people when compared to September 2022 (Statistics, 2023). Meanwhile, in 2023 BAZNAS RI has alleviated poverty to 54,081 beneficiaries or 58.76% and as many as 21,140 beneficiaries are among the extreme poor (Indonesia, 2023).

Islam firmly and clearly regulates the distribution of zakat assets that are channelled to 8 groups (asnaf). The asnaf groups include: Fakir, miskin, amil (zakat managers), muallaf (new converts to Islam), Riqab (slaves), gharimin (people in debt), sabilillah (people who fight in the way of Allah), ibnu sabil (people on a journey). It is to these groups that zakat treasures are distributed so that wealth does not only revolve in one group.

How to overcome poverty can use various strategic measures. The first thing we must do to reduce the level of poverty in Indonesia is to create an economic system that allows the birth of a fair distribution of wealth, which encourages the caring nature of the people who have (*aghniya*) towards the fakir, *dhu'afa*, and *musthad'afin*. One of the forms of concern for the owners of wealth (*aghniya*) is by setting aside some of their assets to be zakaah and shadaqah. Zakat is an obligatory infaq while shadaqah is sunnah. In the economic context, both are a form of equity and strategic wealth distribution to reduce the level of poverty in society. In this context, zakat is an instrument of wealth distribution (Al Arif & Hanifa, 2017).

Over time the process of zakat distribution has changed, from time to time the functions and benefits of zakat have begun to shrink and are no longer marginalised and are considered only as an implementation of worship obligations. In fact, in the end, zakat is paid only to release obligations to religious law alone, there is no longer a sense of empathy and solidarity among the community to help each other. This gradually has an effect on the implementation of zakat which only becomes a temporary activity, and is collected at the same time as zakat fitrah only in the month of Ramadan. Which results in the utilization of zakat which only takes its consumptive form which helps ease the burden once a year and there is no effort for them to become independent. (Wardani & Al Arif, 2021)

Therefore, zakat is the right solution for consumption, production and distribution patterns in order to prosper the welfare of the ummah. Because one of the biggest crimes of capitalism is the control and ownership of existing resources owned only by a handful of people, so that the accumulation of wealth that can only be enjoyed by some people and it becomes an implication of their neglect of the less fortunate.

Thus, the existence of zakat to be distributed to the less fortunate and able to increase production, this is done to meet the high demand for goods. In order to maximise zakat funds, it must use two approaches, namely partial and structural approaches (Ashraf et al., 2010).

Partial approach is, the distribution of zakat funds directly given to the poor is incidental or routine, this approach sees the condition of mustahiq who urgently get help, maybe because the condition is serious, but this is more consumptive (Syahbana & Anita, 2023). While the structural approach, is an approach that focuses on the allocation of zakat funds that are productive for the poor by providing continuous funds aimed at overcoming poverty, it is even hoped that later they can become muzakki. Realising a structural approach requires searching and finding data and identifying the causes of weakness (Syahbana & Anita, 2023).

Although Islamic fintech with crowdfunding method can be an alternative solution and has potential in saving and distributing zakat, there are still challenges in its implementation:

1. Uneven internet access

Based on data released by KOMINFO, until now there are still around 11 percent of Indonesia's territory that has not been connected to cellular signals, 11 percent of the area consists of 5,300 villages, of which 3,500 villages are in the Papua region. This is an obstacle, because the main point of implementing this method is internet access which will facilitate muzakki.

2. Uneven digital literacy readiness of Indonesian society.

There is a high gap in the level of financial inclusion (76.19%) and financial literacy (38.03%) in Indonesia (Suleiman et al., 2022). This makes people have no knowledge about the operation of Islamic fintech. one of the biggest challenges is the lack of education to the public, there are still many people who do not understand the fintech industry (Hiyanti et al., 2020).

3. The level of public trust in crowdfunding platforms is still low.

By 2023 there will be at least 336 fintech companies registered with the Indonesian Fintech Association (AFTECH). However, the number of fintechs available raises confusion and fear for the community in channeling their zakat funds, whether the fintech is managed by sharia or conventional institutions. In addition, conventional fintech cases and phenomena that occur in the community have given a negative stigma lately in the community (Hiyanti et al., 2020). Many cases of social funds that are not utilized as they should make people hesitate in channeling social funds through digital platforms.

The digitalization of zakat has been proven to shift the behavior patterns of zakat payers (muzakki) by providing broader access, faster processes, and more transparent mechanisms. In conventional schemes such as direct zakat distribution through mosques, village amils, or official institutions collection practices are heavily influenced by social ties, personal beliefs, and deeply rooted religious understanding.

In contrast, digital-based zakat, which operates through applications, fintech platforms, digital wallets, or online services from amil institutions, operates in line with the Technology Acceptance Model (TAM) and Unified Theory of Acceptance and Use of Technology (UTAUT) frameworks. The decision of zakat payers to adopt these services is influenced by, among other factors: perceived benefits, ease of use, level of trust in the technology, and perception of risk.

Findings by (Huda et al., 2012) confirm that digital channels encourage increased participation of zakat payers, especially among young urban groups. However, traditional approaches remain more frequently used in environments with limited digital literacy.

In addition to the digital transformation of zakat, technological developments have also had a significant impact on philanthropic crowdfunding practices. Research on crowdfunding in Islamic philanthropic activities shows patterns consistent with collective action and social capital theories. Several previous studies (Jaya et al., n.d.) have identified several key findings. First, campaigns that employ strong emotional and visual narratives tend to be more successful in attracting donors. Second, trust in the platform such as verification, reporting, and audits significantly impacts donor interest. Third, real-time transparency, particularly regarding aid distribution progress, can increase donor retention. Crowdfunding is considered highly effective for short-term social activities, but less optimal for long-term empowerment programs unless implemented in collaboration with *amil zakat* institutions (LAZ).

Zakat digitalization currently operates within the framework of existing fintech regulations, such as POJK No. 13/2018 concerning fundraising services, POJK 77/2016 concerning information technology-based lending and borrowing, and several Bank Indonesia regulations concerning electronic money and the use of QRIS as a digital payment instrument. However, in practice, the implementation of these regulations still faces various obstacles. To date, there are no regulations specifically governing technology-based religious fundraising practices. Furthermore, governance standards for digital zakat platforms outside of official institutions such as LAZ and BAZNAS are also not yet uniform. Coordination between agencies particularly BAZNAS, the OJK, and the Ministry of Communication and Information has not been optimal in monitoring and taking action against illegal platforms, so there is still a risk that could harm *muzakki* and *mustahik*.

The roles of LAZ and BAZNAS in the digital zakat ecosystem demonstrate their increasingly important position. They not only regulate governance standards for online zakat collection, but also verify partner platforms, provide more transparent reporting and audits, and conduct education on financial and digital literacy so that the public can utilize digital zakat services safely and responsibly.

Meanwhile, the government through the Ministry of Religious Affairs, the Ministry of Communication and Informatics, and the Financial Services Authority (OJK) plays a regulatory and facilitative role. These efforts include taking action against illegal platforms, developing national zakat data interoperability for more effective integration between institutions, and expanding digital payment infrastructure. One implementation is the implementation of the National Zakat QRIS (QRIS National Zakat System), designed to simplify the payment process while increasing transparency and accountability in zakat management in the digital era.

To maximize the implementation of Islamic fintech with crowdfunding method in Indonesia, so that the benefits can be felt by all levels of society. There needs to be concept maturation and cooperation with related parties such as LAZ and BAZNAS. In addition to the use of technology such as smartphones as a media provider of crowdfunding platforms. A special machine with features resembling an automatic teller machine (ATM) can be one of the sustainable solutions in the sustainability of this method. Zakat institutions such as BAZNAS can provide an alternative for *muzzaki* who will spend their wealth to give zakat, but are constrained by access to cell phones can visit special zakat ATMs provided by trusted zakat fund collection and distribution institutions. So that the benefits and reach can be wider.

4. CONCLUSION

The digitalization of zakat and the development of Islamic fintech have brought significant changes to zakat collection and distribution practices in Indonesia. The shift from traditional models to technology-based services offers convenience, speed, and transparency, encouraging increased participation by zakat payers, particularly in urban areas. However, conventional approaches remain relevant in regions facing limited internet access and low digital literacy. In the realm of Islamic philanthropic crowdfunding, campaign success is heavily influenced by the strength of the narrative, platform credibility, and transparency of fund distribution reports.

The roles of LAZ (Affiliated Zakat Institution), BAZNAS (National Zakat Agency), and government regulatory support are crucial pillars in strengthening the digital zakat ecosystem so that it operates safely, standardized, and accountably. Challenges such as the digital infrastructure gap, low financial and digital literacy, and limited public trust in online platforms need to be addressed through ongoing education strategies, strengthened governance, and technological innovation. Efforts to develop facilities such as ATM-based zakat machines can be an alternative solution to expand service access, especially for communities unfamiliar with digital applications. In this context, the use of Islamic fintech including crowdfunding methods has significant potential to strengthen the collection and distribution of zakat funds as an instrument for addressing socioeconomic problems. This is in line with the persistently high poverty rate in Indonesia, which demands the optimization of zakat's potential as a means of distributing welfare. Donation-based crowdfunding methods not only facilitate zakat payers in fulfilling their obligations but also open up opportunities to increase the effectiveness of fundraising. However, challenges such as areas lacking signal coverage and disparities in digital literacy remain obstacles that must be overcome to maximize the equitable implementation of Islamic fintech. With synergy between institutions, strengthened regulations, and adaptive technological innovation, zakat digitalization has the potential to become a strategic instrument for increasing the effectiveness of fund distribution, empowering those entitled to receive zakat, and contributing more significantly to national poverty alleviation.

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