

ZIS MANAGEMENT AND ACCOUNTABILITY IN THE ERA OF DIGITALIZATION IN WEST KALIMANTAN LAZ



Verdianti¹

Institut Agama Islam Negeri Pontianak, Pontianak, Indonesia

verdianti@iainptk.ac.id

Rahmah Yulisa Kalbarini²

Institut Agama Islam Negeri Pontianak, Pontianak, Indonesia

[rinikalbarini@yahoo.com](mailto:rinalbarini@yahoo.com)

Nur Atiqah³

Institut Agama Islam Negeri Pontianak, Pontianak, Indonesia

nur_atiqah@iainptk.ac.id

Abstract

The condition of society in the digital era which is inseparable from online-based technology and social media is an opportunity for zakat amil institutions to optimize zakat and in efforts to facilitate zakat fund raising. Currently, technological advances have a positive impact on the development of zakat funds and credibility if zakat amil institutions can utilize them appropriately and consistently. Therefore, this study aims to determine zakat management and LAZ accountability in the West Kalimantan region through the use of digital-based technology. This research method uses qualitative research with content analysis. The results show that innovations in collecting zakat through digital channels have not been fully able to optimize the potential for collecting zakat funds in West Kalimantan, and most LAZs have not maximized the use of the internet and websites in providing financial information and financial reports to the public/ *muzakki*.

Keywords: Zakat, Digitalization, Accountability

INTRODUCTION

Economic inequality and poverty are common problems faced by many developing countries, one of which is Indonesia. BPS noted that the poverty rate reached 9.41% in semester 1 of 2019. This figure was 0.41% lower than the poverty rate in 2018. Even though the poverty rate in Indonesia has reduced, this problem is still a common problem to be resolved. In Islam, zakat is a socio-economic instrument that is very relevant in helping the government's task of reducing poverty levels and social inequality.

Indonesia is a country with the largest Muslim population in the world and is included in the 10 countries with the largest economic power in the world, Indonesia has enormous potential for progress in various aspects, one of which is crowdfunding zakat. This potential is expected to be able to alleviate poverty and create economic equality. However, in 2017 it is known that the amount of ZIS funds collected by OPZ reached 6.2 trillion rupiah. These funds.

This is relatively small compared to the potential for ZIS which can increase by 3 percent of GDP value. This figure is quite far from the intensive potential for zakat which should reach IDR 203 trillion. Based on the results of the IPPZ study, it also shows that the potential for zakat in 2019 reached IDR 233.8 trillion (Zakat Outlook, 2020). However, in reality, the realization of zakat fund collection in 2019 was only IDR 245,474,736,619 (Zakat Statistics, 2019), of course, the value collected is still considered much lower when compared to the zakat potential.

Likewise, conditions in West Kalimantan province, it was found that in March 2021 based on population census data, the number of poor people reached 367.89 thousand people (7.15%), and the population of West Kalimantan province was 5,470,797 people with the percentage of the Muslim population as much as 60%, then of course the potential for zakat in West Kalimantan could reach IDR 73.7 billion as described in the 2022 IPPZ book. However, if we look at the actual ZIS collection data in 2021, the achievement is only IDR 4.19 billion. This shows that the realization of the zakat funds collected is still much lower compared to the zakat potential.

Especially when the situation suddenly changed due to the pandemic that hit Indonesia at the beginning of 2020. Appeals to stay at home, closing offices, implementing physical distancing, limiting meetings, closing schools and tourist attractions, and limiting

the use of places of worship have reduced interaction and mobility of residents in Indonesia. This condition encourages LAZ to make breakthroughs and innovations in the managerial order in managing zakat to make it easier for *muzakki* to pay zakat.

The use of technology in every line of life is currently very large, of course, this shows that humans' need for technology is very high. Especially for economic transactions for daily needs. The existence of Financial Technology (Fintech) has become a solution to make it easier for us to carry out transactions anywhere and anytime. These changes to digital technology also affect the management of zakat, especially zakat collection. The existence of Fintech will make it easier for muzakki to pay zakat because they can use any application and digital electronic media, and zakat payments can also be made by transfer or through digital channels which can be done anywhere and at any time.

Moving on from the digital phenomenon, of course, zakat amil institutions can make efforts to innovate digitally collecting zakat, seeing the huge positive impact of using this technology in supporting performance, according to Abdelkader, O. Ahmed (2017) believes that this technological innovation can increase collection zakat from millennial *muzakki*. Especially during the Covid pandemic, digital zakat will be a solution so that people can still fulfill their religious obligations in paying zakat, infaq, and alms by not having to go to the location of the zakat amil institution, just make their zakat, infaq, and alms payments online. Of course, this is also by the government's recommendation to stay at home during the pandemic.

Currently, digital platforms show an increasing trend in 2020. Various local e-commerce applications have developed in Indonesia such as elevenia.co.id, blibli.com, shopee.co.id, tokopedia.com, lazada.com, and Mataharimall. com, JD.id, and bukalapak.com. In terms of payment services, an online platform has also been developed in collaboration with local fintech companies such as Go-Pay, OVO, and LinkAja, KitaBisa.Com, which offers an online zakat payment feature using QR codes. So, digitalization is felt to play a very important role in mobilizing the community to participate in collecting Islamic social funds.

Several researchers have previously studied the effectiveness of using zakat online, such as research that aims to determine the effectiveness of using the Dompot Dhuafa online zakat system in Sulawesi Province which was conducted by Sakka & Qulub in 2019.

The research findings show that collecting zakat using the online system can exceed the zakat collection target. by 2%. The research conducted by (Rahman, 2021) that innovation in digital zakat collection can make it easier for *muzakki* to pay zakat and can increase zakat collection. Next is research (Syahputra & Mukhtasar, 2021) also proves that digitizing zakat collection through electronic payments has proven to have an impact in optimizing the potential for collecting zakat funds, and research conducted by (Antonio et al., 2020) proves that support for zakat regulations as part of taxable income deductions, transparency in managing zakat, and promotion of zakat by public figures have a significant effect on *muzakki*'s desire to pay zakat through LAZ.

Based on the urgency of the phenomenon above, in this research the author is interested in examining the zakat management system and LAZ accountability in the West Kalimantan region through the use of online-based technology. The advantages of this research are to assess the use of digital technology to improve LAZ performance in optimizing zakat collection during the pandemic and to see the implementation of accountability in LAZ which will be the basis for assessing public trust in the level of reliability of an LAZ, which ultimately can encourage the public to be willing or reluctant to pay zakat through the official zakat management body.

REVIEW OF LITERATURE

Zakat Concept

Zakat is defined as the allocation of certain assets that must be paid to those entitled to receive them under certain conditions (Hafidhuddin, 2002). Zakat is obligatory for Muslims who have fulfilled certain conditions, so that it becomes obligatory or ordered (Owoyemi, 2020). Thus, people who pay zakat are called *muzakki*, and people who receive zakat are called *mustahik*. Based on the type, zakat is divided into two types, namely zakat *fitrah* (soul) and zakat *maal* (treasure) (Andiani et al., 2018).

Zakat has a strategic role in the economic development of a nation. Zakat does not have any return impact except pleasure and hope for reward from Allah SWT. However, the zakat mechanism does not mean that there is no control system. The strategic value of zakat can be seen through: First, zakat is a religious calling. Zakat is a reflection of a

person's faith. Second, the financial source of zakat will never stop. This means that people who pay zakat will never run out. Third, zakat can also eliminate social inequality and conversely can create redistribution of assets and equal development (Ridwan, 2005).

Various studies have been carried out to identify the role of zakat in the social and economic fields. If implemented effectively, it will encourage rich people to invest their wealth, which will then increase the effectiveness of zakat management, thereby having an impact on increasing community productivity (Saad & Farouk, 2019). Thus, zakat plays a role in alleviating poverty (Abdullah et al., 2015; Abdullahi, 2019; Nazri et al., 2012). Then, zakat also plays a role as social protection (Bilo & Machado, 2020) and a solution to the financial crisis (Ascarya, 2013).

Determining zakat payments has several objectives, namely: alleviating poverty and maintaining socio-economic justice; guarding wealth from the envy of others, especially the poor; social protection, by providing a social security system for Muslims; purify one's wealth and eliminate one's attachments, and remain grateful to Allah for His gifts to him (Bilo & Machado, 2020; Saad & Farouk, 2019; (Samad & Glenn, 2010).

The category of zakat recipients mentioned in the Al-Qur'an, Surah Al Taubah verse 60, states: "Indeed, zakat is only for the needy, the poor, those receiving zakat, whose hearts are softened (converts), to (free) slaves, to (free) people who are in debt, for the path of Allah and for people who are on a journey, as an obligation from Allah, Allah is All-Knowing, All-Wise." According to (Kashif et al., 2018), zakat brings certain benefits to human life, economic prosperity and social welfare, especially for zakat recipients

Digitalization

Digitalization is a term used to describe the transfer of media from print, audio and video to digital form. Digital can be said to be a process from the era of technology and science that can make everything done manually completely automatic and concise. Digital also requires media as a link, such as electronic devices and internet networks.

The internet network (interconnection networking) is a worldwide computer network that is connected using the Internet Protocol Suite (ITP/IP) standard so that computers can access information and exchange data. Then in another sense it is also said that the internet network is a computer network that can connect the whole world without knowing legal and cultural boundaries (Harahap, I., & Ridwan, 2016). Meanwhile, the

electronic devices in question can be mobile phones, computers and other connected electronic devices. From the explanation above, it can be concluded that digitalization is a system that uses technological tools where the operation is more automatic and faster and no longer requires a lot of human power or manual work, but must have electronic devices and an internet network to use.

Understanding Zakat Management Organizations (OPZ)

Management means the process of carrying out certain activities by mobilizing the energy of other people, or it can also be interpreted as the process of providing supervision over all things involved in implementing policies and achieving goals. Zakat management according to Law No. 38 of 1999 is planning activities, organizing implementation and monitoring the collection, distribution and utilization of zakat. The objectives of implementing zakat management by zakat managers include: first, increasing public awareness in zakat harvesting and services. As is the reality in society, some of the rich (wealthy) Muslim communities have not fulfilled their zakat worship, clearly this is not a matter of ability, but concerns the lack of awareness of zakat among Muslims.

Second, increasing the function and role of religious institutions in efforts to realize community welfare and social justice. Zakat is an institution that can be used to improve community welfare or eliminate the level of community poverty and encourage equitable distribution of assets. Third, increase the usefulness and effectiveness of zakat. Every zakat institution should have a database about muzakki and mustahik. Muzakki profiles need to be recorded to find out potentials or opportunities for outreach and coaching to muzakki. Muzakki is our customer for life, so we need adequate attention and guidance to foster the value of his trust.

Zakat management organizations in Indonesia are regulated by several laws and regulations, namely: Law no. 38 of 1999 concerning Zakat Management, Decree of the Minister of Religion No. 581 of 1999 concerning Implementation of Law no. 38 of 1999, and Decree of the Director General of Islamic Community Guidance and Hajj Affairs No. D/291 of 2000 concerning Technical Guidelines for Zakat Management.

Management and Accountability of ZIS Fund Management

Several experts have tried to define management. Orday Tead, in the book "The Art of Administration": states that management is a process agency which directs and guides

the operation of an organization in the realization of established aims. Tead's definition can be translated as management is the processes and tools that direct and guide the activities of an organization in achieving its stated goals.

Meanwhile, John D. Millet, book "Management in the public Service": Management is the process of directing and facilitating the work of people organized in formal groups to achieve a desired end. Millet's definition can be translated as management is the process of guiding and providing facilities for the work of people organized in formal groups to achieve a desired goal (Sarwoto, 1988:45-46). Fakhruddin (2008:267), based on his explanation of management as a process of planning, organizing, implementing, as well as controlling or supervising which is carried out to determine and achieve predetermined targets through the use of human resources and other resources (Hasibuan, 2001). Thus, management is a process of achieving goals through well-organized activities.

According to George R. Terry, as quoted by Herujito (2004), he formulated management functions into four main functions, namely: Planning, Actuating, Organizing, and Controlling. In managing zakat, there are four things that are an important part of zakat management by an institution, namely collection, management, utilization and distribution.

RESEARCH METHOD

The approach in this research is qualitative-descriptive which aims to understand what phenomena are experienced by research subjects, especially in terms of attitudes, perceptions, motivations, actions, etc. that they experience so that they can be described in the form of narratives, language, and natural methods. This research study uses intensive qualitative analysis tools, in the form of observation, documentation, and interviews (Chariri, 2009).

In this research, data was obtained from scientific publication journals, books, articles published online, observations from the official LAZ website and other relevant literature. Data analysis was carried out using content analysis or content analysis related to the content of the LAZ website (content analysis) related to zakat collection and transparency of financial reporting through digital media channels which were described thoroughly.

RESULTS AND DISCUSSION

Digital Technology Optimizes ZIS Management in LAZ

Strategies for controlling operations, planning, management control, solving problems can use digital-based information management technology (Stout & Love, 2021), including improving performance and assisting the zakat management process, the use of applications and online zakat payments and computerized zakat systems can streamline and optimize the management of social funds such as zakat as a production input, and of course this supports modernization and innovation in zakat management (Ahmad Shahir Makhtar & Adibah Wahab, 2010).

The strategy for collecting zakat funds (fundraising) that is used really supports the success of zakat amil institutions in managing zakat. Collecting funds from the community can be done using a fundraising strategy. According to (Rohim, 2019) Fundraising strategies are able to influence community participation in charitable activities in the form of setting aside funds or other sources of funds to be distributed to people in need.

OPZ innovates in digitizing zakat management, including developing donation service platforms via websites and Android that are integrated with each other, collaborating with digital commercial platforms and other social media, as well as collaborating with financial technology such as Link Aja, KitaBisa, Gopay, Dana, OVO, and Shopee, Tokopedia, as well as developing social media platforms for donation programs via social media such as Line, WhatsApp, Twitter, Facebook and YouTube. Digital transformation will be more efficient and effective because it can reach muzaki more widely and also make it easier for muzaki to pay zakat.

The following are the results of searches on websites and observations of LAZs in the West Kalimantan region regarding mapping and findings on digital-based zakat fundraising strategy models at LAZs in West Kalimantan.

Table 1.
Digital-Based Zakat Collection Strategy

No	Strategy	Baznas West Kalimantan Province	Baznas Pontianak City	Lazismu	Dompot Ummat
1	Online Payment	West Kalimantan Syariah Bank, BSI, BCA	BSI, West Kalimantan Syariah Bank, Muamalat Bank	BSI, Kalbar Syariah Bank, Kalbar Bank, BRI, Mega Syariah Bank	BSI, Muamalat Bank, Kalbar Syariah Bank, Mandiri, Kalbar Bank, BCA, and BRI
2	Website	https://kalbar.baznas.go.id/	http://baznaskota.pontianak.or.id/	https://lazismukalbar.org/	https://dompotummat.or.id/
3	Social media	Facebook, Twitter, IG, Youtube, WA	IG, Facebook, Youtube Channel, Whatsapp	FB, IG, Youtube, WA	FB, IG, Youtube, WA, Linkedln
4	Application	Simba, Sispenbaz, Digital Charity Box	Simba	-	-
5	Collaboration with fintech	Link Aja	LinkAja, Kitabisa	Link Aja, Kitabisa	Gopay, Dana, Link Aja, OVO, Shopee

The results of observations and searches on the websites of the three LAZs, namely BAZNAS Province, BAZNAS City, LAZISMU, and Dompot Ummat, found that the three LAZs have consistently optimized the implementation of technology-based zakat management strategies that are integrated with each other, for example the use of internet access for websites and media social as an information provider, and online zakat payment (e-zakat) as an online zakat payment application that is connected to Android-based financial institution services and has also collaborated with financial technology companies and e-commerce companies in order to innovate in zakat collection.

Digital zakat management has many advantages for LAZ, some of which are: first, it has enormous potential in improving the performance of zakat institutions towards better performance with lower costs. Second, it makes it easier for zakat institutions to realize the potential of millennial zakat, because the most active internet users are millennials, and

5.08 percent of their intended use is for financial facilities (Central Statistics Agency, 2020). Third, it makes it easier for muzakki to pay zakat without face-to-face interaction, just by accessing digital channels and platforms that use e-commerce media, or available apps and social media. On the other hand, zakat managers do not need to invite or bring mustahik to distribute zakat funds.

Based on national zakat statistics for the 2019 period, the amount of data on zakat collection via digital-based payment channels is as follows:

Table 2.
ZIS Collection Based on Payment Channel

Kanal Pembayaran <i>Payment Channel</i>	Pengumpulan ZIS / ZIS Collection	
	Jumlah Dana (Rp) <i>Total Amount (Rp)</i>	%
1	2	3
Konter	7,798,664,544	2.6
E-Payment	40,183,311,927	13.6
Transfer	238,992,463,834	80.7
Natura	9,259,868,044	3.1
Total	296,234,308,349	100.0

Source: 2019, National Zakat Statistics

The table above shows that 80.7% of muzakki most prefer to use technology via transfer in paying their zakat, while 13.6% use e-payment, then 2.6% via institutional counters, and the remaining 3.1% naturally. During the Covid-19 pandemic, it showed that the use of digital zakat payment channels increased to 78.57% from 48.31% before the pandemic (survey by Sari, et al., 2020). This shows that during the Covid pandemic manual zakat collection was ineffective due to Covid, as well as people's lifestyles which have changed in the current era. so that during the pandemic, the total amount of zakat collection becomes a benchmark for the impact of the pandemic on the activities of zakat institutions. The amount of ZIS collection increased by 69.29% from March to June 2020, which is very different when seen from the total zakat collection in the previous year in the same period(Sari et al., 2020).

The results of collection from three LAZs in the West Kalimantan region also show an increase in zakat collection which can be seen in the following table.

Table 3.
ZIS Revenue Data for the 2019-2021 Period

Name of Amil Institution	Year	Reception	Distribution
Baznas Pontianak City	2019	IDR 1,925,934,265	IDR 1,892,504,019
	2020	IDR 1,456,645,273	IDR 1,401,627,466
	2021	IDR 1,645,062,292	IDR 1,582,211,315
Lazismu	2019	IDR 1,018,939,751	IDR 1,020,071,775
	2020	IDR 994,486,869	IDR 935,440,345
	2021	IDR 1,809,000,000	IDR 1,716,000,000
Baznas West Kalimantan Province	2019	IDR 4,190,041,456	IDR 4,190,041,456
	2020	IDR 3,794,405,169	IDR 3,794,405,169
	2021	IDR 8,763,215,583	IDR 6,793,552,473

(Source: Secondary Data, 2022)

Assessment of Transparency and Accountability of Digital Zakat Management in LAZ

Transparency has a very important role in creating public trust in the agency or institution that is entrusted with the mandate. Mutual trust between the public and the government needs to be built by providing accurate information, as well as accessing information, this is the goal of realizing transparency (Majid et al., 2020). Transparency refers to an individual's open attitude to the public to be able to obtain true, honest, fair information and to be able to understand basic rights and company confidentiality as a working element.

Accountability and transparency will be more effective and efficient if information technology is used. There are various technology platforms that can be used to achieve good accountability and transparency. For example, a website that can be used by agencies to convey information to the public regarding matters that need to be conveyed to the public. Furthermore, there are social media such as FB, IG, Twitter, etc. which can be useful in providing information about what activities the agency has carried out in an effort to realize the agency's vision and mission, and there are many other information technologies that can be used for accountability and transparency. Digitally. In general, an agency is required to be accountable and transparent in its financial performance. Financial reports are a form of accountability of an agency to interested parties and the public so that its performance can be seen whether its performance has decreased or increased in a certain period.

Likewise, for zakat amil institutions, financial reports are a means of communicating between LAZ and other parties, because the form of operational accountability for ZIS funds received and ZIS funds distributed is in the form of financial reports. So, in order to be declared accountable and transparent in the financial reporting of zakat amil, accounting standards are needed that regulate it. PSAK No. 109, namely the standard that regulates ZIS accounting, which can encourage disclosure of transparency and accountability in ZIS management. In the standardization of PSAK 109, it regulates the recording of transactions, assessment, measurement, and the form of financial reports.

According to PSAK 109, there are four types of financial reports for LAs that must be available, namely: balance sheet, changes in funds, changes in asset management, cash flow reports, and notes to financial reports. Following are the mapping results and financial reporting findings of OPZ West Kalimantan via the website which appear in the following table:

Table 4.
Report Disclosure Level of Financial Position

Assessment Items	Baznas West Kalimantan Province	Baznas Pontianak City	Lazismu	Dompot Ummat
Asset	0	0	1	0
Obligation	0	0	1	0
Fund Balance				
Zakat Fund	0	0	1	0
Infaq/Shadaqah Funds	0	0	1	0
Dana Amil	0	0	1	0
Non-halal Funds	0	0	1	0
Benevolent Fund	0	0	1	0
Weight	0.00	0.00	1.00	0.00

(Source: Researchers Processed Data, 2022)

Shows that if the disclosure of financial position reporting on website media, the results obtained with the highest weight were carried out by LAZ Lazismu with a weight of 100%. This shows that Lazismu is very high in the level of disclosure through the media. Higher disclosure indicates more accountability (Rahim and Martani 2016). Meanwhile, the other 3 LAZs consisting of LAZ Baznas West Kalimantan Province, Baznas Kota, and OPZ Dompot Ummat have not disclosed their financial position reports, meaning the disclosure value is 0%. Because only 1 OPZ shows high levels of accountability in disclosing its financial position report, it can be concluded that the majority of OPZs in West Kalimantan have not yet been declared accountable. Therefore, of course the public cannot assess the liquidity of its operating activities, cannot assess the funding structure, cannot analyze the potential and composition of available funds, cannot evaluate the entity's economic resources. All of this is a form of presentation in fulfilling the responsibilities of LAZ management in realizing LAZ accountability (Muhammad, 2019).

Table 5.
Level of Disclosure of Fund Change Reports

Assessment Items	Baznas West Kalimantan Province	Baznas Pontianak City	Lazismu	Dompot Ummat
Zakat Fund				
Receipt of Zakat Funds	1	1	1	0
Distribution of Zakat Funds	1	1	1	0
Initial Balance of Zakat Funds	0	0	1	0
Final Balance of Zakat Funds	0	0	1	0
Infaq/Shadaqah Funds				
Receiving Infaq/Shadaqah	1	1	1	0
Distribution of Infaq/Shadaqah	1	1	1	0
Initial balance of Infaq/Shadaqah	0	0	1	0

Final Balance of Infaq/Shadaqah	0	0	1	0
Dana Amil				
Amil's acceptance	0	0	1	0
Amil distribution	0	0	1	0
Amil's Initial Balance	0	0	1	0
Amil's Final Balance	0	0	1	0
Non-halal Funds				
Receipt of Non-Halal Funds	0	0	1	0
Distribution of Non-Halal Funds	0	0	1	0
Initial Balance of Non-Halal Funds	0	0	1	0
Final Balance of Non-Halal Funds	0	0	1	0
Benevolent Fund				
Acceptance of Virtue	0	0	1	0
Distribution of Virtue	0	0	1	0
Initial Balance of Virtue	0	0	1	0
Final Balance of Virtue	0	0	1	0
Weight	0.29	0.29	1.00	0.00

(Source: Researcher Processed Data, 2022)

Based on the data in table 6, the highest weight is carried out by LAZ Lazismu with a weight of 100% in terms of the level of disclosure of fund change reports on the website. Furthermore, the disclosure level of 29% was carried out by the Baznas of West Kalimantan Province and the City. Meanwhile, Dompot Ummat does not yet have a disclosure rate of 0%. The amil fund revenue component is presented by Lazismu on the

website, while for the West Kalimantan Province Baznas OPZ and City Baznas the use of amil funds is not classified. Similarly, in terms of presenting the halal fund component in the financial report, Lazismu presents the receipt & distribution of non-halal funds in the fund change report. This proves that LAZ is still collaborating with accounts at conventional banks in collecting zakat funds. Some LAZs have conventional bank accounts, but this is only temporary, because at any time they can be transferred directly to their sharia bank account. This is to minimize interest accrual from balances in bank accounts and maintain compliance with sharia principles by LAZ.

Table 6.

Level of Disclosure of Management Asset Change Reports

Assessment Items	Baznas West Kalimantan Province	Baznas Pontianak City	Lazismu	Dompot Ummat
Managed assets include current assets	0	0	1	0
Assets under management include non-current and accumulated depreciation	0	0	1	0
Weight	0.00	0.00	1.00	0.00

(Source: Researcher Processed Data, 2022)

The changes in assets under management present the components of infaq/almsh funds - current assets under management and non-current assets under management. Based on the data in the table, the results show that Lazismu has the highest weight (100%) in terms of disclosure of reports on changes in assets under management on the website. Meanwhile, the West Kalimantan Province Baznas and City Baznas have a disclosure rate of 0%.

Table 7.
Overall OPZ Financial Report Disclosure Level

Assessment Items	Baznas West Kalimantan Province	Baznas Pontianak City	Lazismu	Dompot Ummat
Wipe. Financial Position	0%	0%	100%	0%
Wipe. Changes in Funds	29%	29%	100%	0%
Wipe. Management Assets	0%	0%	100%	0%
Wipe. Cash flow	0%	0%	80%	0%
Amil Governance	0%	33%	100%	0%
Weight	5.8%	12.4%	96%	0%

Source: Researcher Processed Data (2022)

Overall assessment of the criteria for the level of disclosure of financial reports shown in the table, it can be concluded that the percentage of disclosure on website media with a very high level of disclosure is carried out by OPZ Lazismu (96%), followed by OPZ Baznas Kota (6.6%) and OPZ Baznas West Kalimantan Province (5.8%) and OPZ Dompot Ummat (0%).

It is still found that there is a low level of disclosure of financial reports via website media due to policy factors that do not require zakat amil institutions to disclose their governance performance and financial reports using the internet. Considering that with the existence of legal regulations, the accountability of non-profit organizations increases in their function of serving the community (Chisholm, 1995). Based on a national survey conducted by UIN Syarif Hidayatullah Jakarta, it showed that 97% of the public asked LAZ to be transparent and accountable, and 90% had easy access to monitor and evaluate managed funds, and finally 90% demanded media-based financial publications.

Digital accountability remains compliant with principles, namely, compliance with the provisions and principles of Islamic sharia and attachment to the principles of justice. Disclosure of performance through the website is an effort to realize good zakat governance. The advantage of disclosing financial reports through digital media is that

apart from publishing on a website, it is cheaper than printing reports or information that users need and it is easy to access information and ensures that fraud in the management of zakat funds is minimized.(Rini, 2016). Apart from that, there is more efficiency and effectiveness in the governance of the distribution of zakat funds (Susilowati and Setyorini, 2018).

CONCLUSION

Amil institutions in West Kalimantan are proven to have implemented digital-based ZIS management, namely through online payments, applications, social media, websites, and collaborating with various fintech companies. So, the potential for receiving zakat through digital channels will increase every year. Especially with the conditions during the Covid pandemic, which forced people to reduce direct interactions. Collaboration with fintech in managing zakat can increase new *muzakki* from millennials in paying zakat and exceeding the zakat revenue target.

The level of transparency and accountability of financial reporting via website media, only LAZISMU meets the very good assessment level, namely 96%. So that accountability and transparency through online media are recommended to be implemented by all LAZ managers and carried out on an ongoing basis so that public confidence in paying zakat through zakat institutions increases. LAZ must always carry out new innovations in zakat management by adapting to current developments.

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