

Standardization of The Digital Zakat Platform based on The Fatwa Study of
DSN MUI No 15 Year 2011 Concerning Withdrawal, Maintenance, and
Distribution of Zakat Assets

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ABSTRACT

Academic discussions on the transformation of the culture of giving often only focus on aspects of terminology and practical gaps. In fact, along with the development of the era where it is now known as digital era 4.0, the transformation of the culture of giving has also shifted to digital ways. This article attempts to fill in the gaps in the study of this theme. This article seeks to describe the implementation of digital philanthropy in accordance with the DSN MUI fatwa No. 15 of 2011 which is closely related to the practice of withdrawing zakat on the digital zakat platform. Using virtual ethnographic methods, interviews, and online documentation, this article argues that various zakat institutions are transforming on digital zakat platforms in the form of e-commerce such as bukalapak.com and tokopedia.com, as well as in the form of social enterprises such as sedekahonline.com and kitabisa.com have differences in the interpretation of the provisions of the MUI fatwa on the digital zakat platform. The results of this study can provide an overview to the Muslim community about the practice of zakat on the digital zakat platform in its sharia provisions. In addition, this research can provide an overview of the importance of building partners and program campaigns for the digital financial services industry and Islamic philanthropic institutions.

Keywords: Digital Zakat, MUI Fatwa, e-Commerce, Social Enterprise.

JEL Codes: D64, G38, L31

INTRODUCTION

Technological developments are a necessity in today's situation (Sima et al., 2020). The existence of changes due to the development of various dimensions of life really requires adjustments so as not to be left behind by these changes (Stoewen, 2017). One of the changes that occurred was a change in the pattern of zakat payments.

If we look at how we paid zakat in the past, we have to go to the zakat amil body directly if we want to pay it and then deposit the nominal according to the amount of zakat that must be paid. (Indonesian Ulama Council, 2011). But with the development of the times coupled with the outbreak of a pandemic since late 2019, namely Covid-19, the payment of zakat has

now penetrated a lot of digital aspects. Even before the pandemic, the encroachment of zakat in the digital world has been widely practiced by related parties (Hendarsyah, 2013).

Digitization of zakat has a positive influence on the number of people who are starting to become aware of the obligation to pay zakat (Sakka & Qulub, 2019).

This is due to the emergence of ease in accessing zakat payments and can be anytime and anywhere (Ekacahyanti, 2020). However, this convenience does not necessarily cover all elements of society. Because at this time there is no fatwa related to digital zakat payments

(Nopiardo, 2016) and the development of the last MUI fatwa in 2011.

Even so, during this pandemic, several parties from the MUI stated that zakat payments could be made online. As said by the deputy secretary general of MUI, Muhammad Zaitun Rasmin on the news by CNN Indonesia, that zakat fitrah can be done online during this pandemic.¹ Likewise, the Semarang city MUI on the Semarang city government's official page stated that it is advisable to pay zakat fitrah online in order to avoid crowds². Even for Baznas Depok (Ramadan et al., 2020) and BAZ Cirebon city (Helmi et al., 2017) have implemented online zakat payments through web pages because they see the potential for zakat receipts.

In practice, there are quite a number of platforms that provide services to pay zakat online, such as sedekahonline.com, go-give, dompet duafat, kitabisa.com, tokopedia.com, bukalapak.co, baznas.go.id, and so on. One of the pioneers in this online zakat is Dompet Duafa (Hidayat & Mukhlisin, 2020) which in its development began to be followed by other zakat amil bodies and digital platforms (Rijal & Nilawati, 2019). This is because, with the digitization of zakat funds, the acquisition of zakat funds has increased significantly (Maghfirah, 2020).

The next question is whether the digitization of zakat has followed the reference in the 2011 MUI fatwa or not. Because in the practice of worship values in Islam there are points that must be obeyed so that the worship performed can provide a reward. (Ayu, 2015). Therefore, it is necessary to have a detailed discussion

regarding the suitability of online zakat platforms to the MUI fatwa in 2011 so that later they can meet existing provisions and provide security and convenience for people who want to pay zakat through these platforms.

This study wants to fill in the gaps related to the suitability of online zakat platforms to the 2011 MUI fatwa. The purpose of this research is to be able to examine how practices that have occurred in the field can be improved so that they are in accordance with the provisions that have been put in place.

DISCUSSION

The focus in this paper is to examine how the DSN MUI fatwa No. 15 of 2011 concerning the withdrawal, maintenance, and distribution of zakat assets as the basis of sharia law is practiced or implemented by amil zakat institutions, especially on online zakat practices in digital zakat platforms. It becomes very important, if digital zakat is growing and becomes a big hope for zakat discussions in Indonesia in implementing the DSN MUI fatwa as a sharia standard in the digital zakat platform.

Considering that there is no special fatwa related to digital zakat, even though the digital zakat management system has been started since 2016,³ then the DSN MUI fatwa No. 15 of 2011 should be used for philanthropic institutions in developing a digital zakat platform and fulfilling all the provisions of zakat management in accordance with the fatwa. The fatwas that are discussed in this paper are Fatwa DSN MUI N0 15 of 2011 the first part

¹ Can be seen on <https://www.cnnindonesia.com/nasional/20200515115749-20-503684/wasekjen-mui-zakat-fitrah-bisa-diharga-online-saat-corona> accessed 15 July 2021 at 09.05

² Can be seen on http://semarangkota.go.id/p/2451/mui_kota_semarang_sarankan_payment_zakat_yang_online accessed 15 July 2021 at 09.07

³ Quoted from Muhammad Purwakanta's statement, the President Director of BAZNAS in the Tempo issue of May 8, 2021.7.14 accessed via the link <https://swa.co.id/swa/business-update/baznas-tumbuh-through-transformation-digital>.

number 1, 3 and 4, and the second part number 1, 4, 5 and 7. This paper tries to analyze the five leading digital zakat platforms in Indonesia, namely; sedekahonline.com, kitabisa.com, bukalapak.co, tokopedia.com, and baznas.go.id in practicing online zakat withdrawals based on the provisions contained in the DSN MUI fatwa No. 15 of 2011.

Analysis of digital platform practices based on the fatwa of DSN MUI No 15 Year 2011 section First: General Provisions (1st number)

In this fatwa fatwa number one which reads "Zakat withdrawal is an activity of collecting zakat assets which includes data collection on obligatory zakat, determining the object of zakat obligation, the amount of zakat nishab, the amount of zakat tariff, and certain conditions on each object of zakat obligation."

Contextually, the requirements for zakat withdrawal which are mentioned in number one part one of DSN MUI No 15 do not specifically mention the method of digital zakat withdrawal. However, with these provisions it can be interpreted that online zakat withdrawals are only different in terms of payment, namely by transfer/online.(Hendarsyah, 2013). So that

the fatwa can also be used on the digital zakat withdrawal method, and can be used as a requirement or standard for digital zakat platforms in the practice of online zakat withdrawals.

In this study, we interpret the fatwa of DSN MUI No 15 of 2011 in the first part number one, as follows, namely: "data collection on zakat obligation" means information on muzakki or zakat donors (example: name/identity of muzaki), "determination of the object of zakat obligation" , which means the choice of the type of zakat to be issued (example: zakat fitrah / zakat maal / professional zakat), "the amount of zakat nishab, and the amount of zakat rates", is defined as a zakat calculator to calculate the amount of zakat to be issued according to the nishab owned, as well as certain conditions such as intention and proof of zakat participation.

The five digital zakat platforms that are the focus of this research, namely sedekahonline.com, kitabisa.com, bukalapak.com, tokopedia.com, baznas.go.id, have different tendencies in their platform operational practices. Based on the results of the study with virtual ethnography of the five platforms, we can describe them in the following table.

Table 1. Data interpretation of the digital zakat platform based on the DSN MUI fatwa No. 15 of 2011 in part 1

<i>Zakat platform</i>	<i>Muzaki data</i>	<i>Choice of types of zakat</i>	<i>Zakat calculator</i>	<i>Reading the intention of zakat</i>	<i>Profile</i>
sedekahonline.com	there is	there is	there is	there is not any	there is
kitabisa.com	there is	there is	there is	there is not any	there is
Bukalapak.com	there is	there is	there is	there is	there is
Tokopedia.com	there is not any	there is not any	there is	there is	there is
baznas.go.id	there is	there is	there is	there is	there is

Source: the author's analysis results from the digital zakat site listed in the table

Based on the results of the study of the digital zakat platform according to table 1, it can be observed that the digital zakat platform in implementing the provisions of the MUI DSN fatwa No. 15 of 2011 part

one in number one does not have the same interpretation. Where there is a platform that clearly displays the muzaki identity menu and some does not. Baznas.go.id and bukalapak.com can be

said to have followed the provisions according to the fatwa to display muzaki data even though it is optional. However, the other three platforms, namely kitabisa.com, sedekahonline.com and tokopedia.com do not display this display menu. So in practical analysis the platform has a lack of information that must be provided on its website. Although the fatwa does not mention mandatory legal provisions that must exist on the platform, it would be better if each digital zakat platform provided the information that should be needed. That's how this fatwa should be implemented in zakat withdrawal activities both offline and online.

With the willingness of the digital platform to follow the provisions of the DSN MUI fatwa, it can become a standardization of digital platforms to direct each digital zakat platform to be uniform and increase LAZ accountability in recording online zakat fund withdrawals. So, if the digital zakat platform does not follow the standardization which is intended in number one DSN MUI No 15 of 2011 it can be said that the platform has a lack of eligibility based on sharia.

Analysis of digital platform practices based on the fatwa of DSN MUI No 15 Year 2011 section First: General Provisions (3rd number)

The third fatwa in this provision reads "The distribution of zakat is an activity of distributing zakat assets so that it reaches the mustahiq zakat correctly and properly."

Based on the contents of the fatwa number three, the first part of the DSN MUI fatwa No. 15 of 2011 it can be interpreted that in the management of online zakat through media or digital zakat platforms, it is necessary to pay attention to the existing provisions, namely the distribution of zakat so that it reaches mustahik properly and correctly, of course it must be managed by an institution. amil zakat who have obtained an official legal entity from the government. The LAZ can directly account for the

management of zakat funds, especially in the process of utilizing or distributing zakat. By Therefore, in this paper, it is explained that the requirement for a digital zakat platform to be declared according to sharia standards, namely through the MUI fatwa is to provide a menu of choices for amil zakat institutions, this menu is used so that prospective muzaki can choose or know which amil has the right to manage their zakat funds.

More than that, it becomes a platform for accountability and transparency standards in managing zakat funds in order to be able to attract public trust. Rullya (27 Years old) in an interview session related to this research revealed that one of the drawbacks with digital philanthropy is that sometimes there is a fear that donations will not be distributed.

It should be underlined that there are still many people who have low trust in online zakat, and the LAZ menu option on the digital zakat platform can help people to trust and know more about LAZ-related information in managing their zakat to the mustahik. Furthermore, in this study, as the results of virtual ethnography observations on the digital zakat platform, the practice in providing LAZ selection menus as an interpretation of the fatwa in the first part of the third number can be seen in the table below.

Table 2. Data interpretation of the digital zakat platform based on the DSN MUI fatwa No. 15 of 2011 the first part number 3

<i>Zakat platform</i>	<i>Choice of LAZ Zakat Distributor</i>
sedekahonline.com	there is
kitabisa.com	there is
Bukalapak.com	there is
Tokopedia.com	there is
baznas.go.id	there is

Source: data based on the author's analysis by looking at the submenu on the digital zakat platform listed in the table

Based on table 2, it can be explained that the five digital zakat platforms that are the object of this study have met the provisions according to legal standards contained in the fatwa of DSN MUI No. 15 of 2011 the first part number two. With that, each of these platforms has collaborated with LAZNAS as a form of both withdrawal and distribution of zakat funds. This is then implemented in the digital zakat platform by displaying a submenu or display of choices of official or legally recognized zakat institutions, or in the form of special programs that have been promoted as objects of zakat recipients (for example on posters or zakat campaigns made by zakat amil bodies). Therefore, the implementation of the MUI fatwa No. 15, the first part number three, has been well practiced in five digital zakat platforms.

Analysis of digital platform practices based on the fatwa of DSN MUI No 15 Year 2011 section First: General Provisions (4th number)

In this fatwa number four which reads "Zakat muqayyadah is zakat that has been determined by the muzakki mustahiq, both regarding ashnaf, individuals, and location."

As mentioned in DSN MUI No. 15 of 2011 in the first part in number four, that the muzakki should be able to determine his mustahik, or that the muzakki in this case can choose what kind of zakat utilization program he will give zakat.

Referring to this, it can be interpreted that the online zakat platform should provide distribution options, it can be through a program campaign system such as on the kitabisa.com zakat platform which directly displays who mustahik who will receive zakat, or at activities or locations for distributing zakat funds.

The campaign program, of course, has a goal so that muzakki can clearly identify mustahik or what programs are zakat. And what needs to be underlined in this case is that the transparency of the digital zakat platform is very much needed. As resource person Ulfa (29 Years old), we as a zakat user on a digital platform said that he considers the transparency of the distribution of donation funds on the online zakat platform to be improved because he cannot meet mustahik directly. For this reason, in this study, we have analyzed the five digital zakat platforms in this paper related to the application or practice of digital zakat withdrawals in accordance with the provisions of the DSN MUI fatwa No. 15 of 2011, the first part number four as we show the data in the table below.



Figure 1. The display of the Kitabisa.com program campaign poster

Table 3. Data interpretation of the digital zakat platform based on the DSN MUI fatwa No. 15 of 2011 the first part number 4

Zakat platform	Choice of mustahik/ distribution program
sedekahonline.com	there is
kitabisa.com	there is
bukalapak.com	there is not any
tokopedia.com	there is not any
baznas.go.id	there is not any

Source: data based on the author's analysis by looking at the submenu on the digital zakat platform listed in the table.

In table two it is explained that based on the existing observations, the five digital zakat platforms in this paper, two of which provide mustahik choice requirements, namely on the sedekahonline.com and kitabisa.com platforms, while the other three platforms are bukalapak.com, tokopedia.com, and baznas.go.id does not provide sub-menu options for mustahik who will receive zakat from muzaki.

This can be further explained that platforms such as sedekahonline.com and kitabisa.com are social enterprise type platforms, where the platform is specifically a fundraising or philanthropic platform. So that the two platforms with similar website/site display models have the same zakat withdrawal system. Namely using the program campaign method by displaying program posters in the distribution program choices as an interpretation of fatwa No. 15, the first part of the fourth number. The campaign program (campaign) created by the campaigner makes it easy for muzakki to know where their zakat funds will be distributed, besides that this model is also a pretty good alternative to be imitated by

other digital zakat platforms, because in addition to directly displaying mustahik or programs that will receive zakat, it also displays the amount of zakat that has been collected in the special program. Of course, with the reports of incoming zakat funds, the digital zakat platform looks more transparent and accountable according to Islamic sharia provisions as outlined in the DSN MUI fatwa number 15 of 2011.

In contrast to social enterprise platforms, digital zakat platforms in e-commerce such as Bukalapak.com and Tokopedia.com do not have a mustahik option submenu. It is known that e-commerce is an online trading platform, in other words, the two platforms are not specific platforms for philanthropic activities. So it does not show where the funds will be distributed, to whom, and where the zakat will be distributed. However, this is not an excuse for the digital zakat platform not to meet the sharia standards for zakat withdrawal as stated in the DSN MUI fatwa. Therefore, the digital zakat platform in e-commerce needs to further examine the existing fatwas and further develop the digital zakat platform.

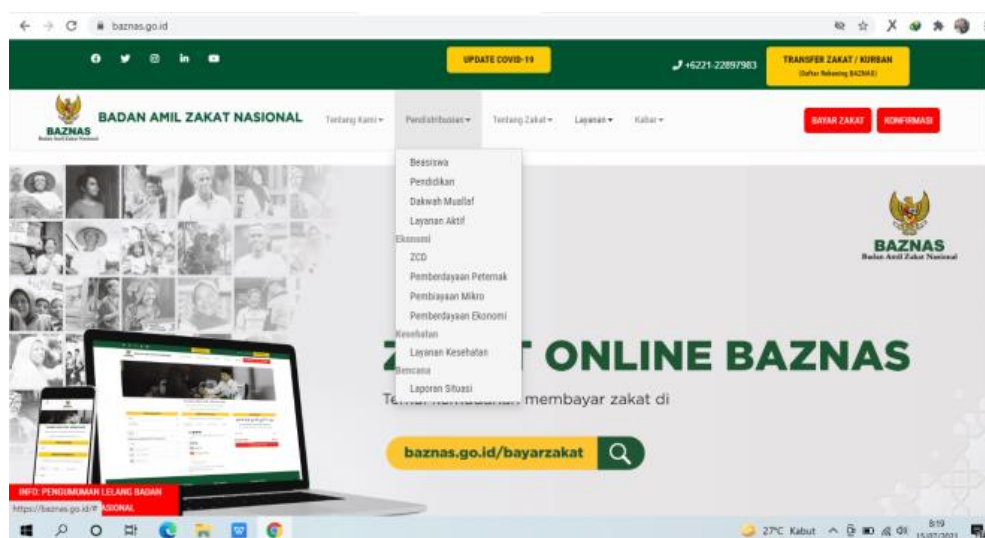


Figure 2. display of the zakat distribution menu

Source: baznas.go.id

It is different with baznas.go.id which is the official website of the National Amil Zakat Agency (BAZNAS), although in other sub menus baznas.go.id provides distribution programs as information to muzakki, but this page does not provide mustahik options that can be directly selected. by muzaki when making zakat payments. As shown in figure 2.

So as the parent of all LAZs in Indonesia, baznas.go.id should be able to interpret the provisions of digital zakat in a more accountable and transparent manner. So that people (muzaki) no longer rely solely on trust or are forced to believe in zakat processing through a digital zakat platform, but can directly be evidence for muzakki that their zakat will be clearly channeled to programs that muzaki considers more appropriate to receive zakat.

Based on DSN MUI No 15 Year 2011 part Second: Legal Provisions (number 1)

Based on the sound of the fatwa which reads "Withdrawal of zakat is the obligation of the amil zakat which is carried out actively."

In this statement, it can be interpreted that the active zakat withdrawal carried out by amil has the same nature as direct zakat withdrawal. Where the amil actively provides understanding or consulting services directly to prospective muzakki so that muzaki can give their zakat to the zakat institution. For this reason, "active" in withdrawing zakat through the digital zakat platform in this paper will be interpreted as a sharia standard for digital platforms to display zakat consultation menus through online chat and consulting services via whatApp which is connected to the digital zakat platform.

Therefore, the discussion regarding the practice of online zakat withdrawals in accordance with the provisions of the MUI DSN fatwa No. 15 of 2011 the second part number 1 can be a standard reference for all

digital zakat platforms. However, in reality there are still many digital zakat platforms that do not provide direct online consultation access. This of course makes prospective muzakki who have a limited understanding of zakat will find it difficult to carry out zakat transactions. For this reason, based on the data of the five digital zakat platforms in this paper, it can be studied about the suitability of the platform standards or not, it can be seen in the table below.

Table 4. Data interpretation of digital zakat platform based on DSN MUI fatwa No. 15 of 2011 second part 1

<i>Zakat platform</i>	<i>Online consultation options</i>	<i>Form</i>
sedekahonline.com	there is	non-direct chat
kitabisa.com	there is	non-direct chat
bukalapak.com	there is not any	there is not any
tokopedia.com	there is not any	there is not any
baznas.go.id	there is	directly chat

Source: data based on the author's analysis by looking at the submenu on the digital zakat platform listed in the table

Based on an online survey on five digital zakat platforms in this paper, it can be seen that online consulting services as a form of interpretation of sharia standards through the DSN MUI fatwa No. 15 of 2011 have not been widely applied to the development of digital zakat platforms. Unlike bazna.go.id, which displays a muzaki online consultation menu, the other four platforms do not have online consulting services. Enterprise social platforms such as sedekahonline.com for example, this special philanthropy platform does not have live chat consulting services. There only displays a question and answer menu that cannot answer all the questions of prospective muzaki. As can be seen in Figures 3 and 4.

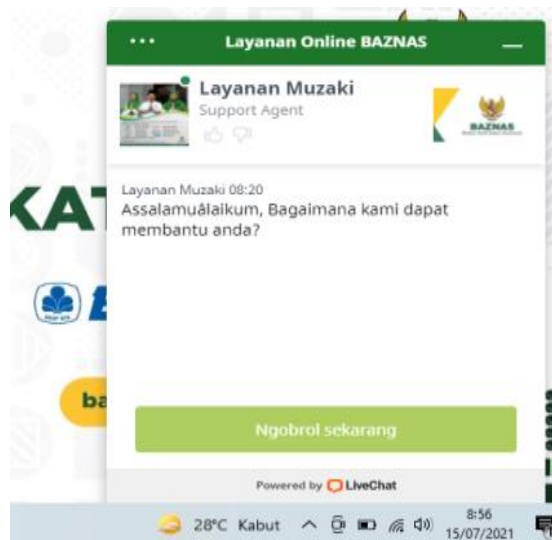


Figure 3. BAZNAS online consulting service

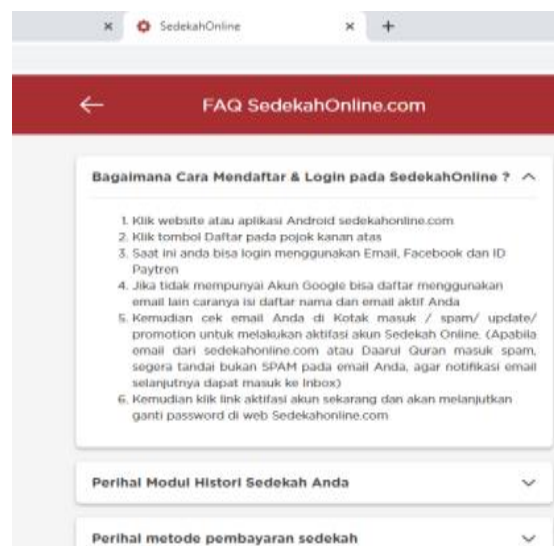


Figure 4. Q&A for zakat

Based on DSN MUI No 15 Year 2011 part Second: Legal Provisions (number 4)

In the fourth number, it is stated that "The distribution of zakat assets from zakat amil to other zakat amils is not considered as zakat distribution until the zakat assets reach the zakat mustahiq."

Based on this number, it implies that the zakat paid by muzaki through amil, namely digital LAZ, must be distributed to mustahik and be accounted for in writing in the form of a zakat distribution report. It is also to support the transparency of zakat institutions in managing zakat. So that later it will lead to a deeper level of trust in the LAZ. Zakat management reports, which are sometimes not displayed directly or in the form of periodic reports, actually invite questions and complaints by most of the muzakki users of the online zakat platform.

As several sources in this study, 9 out of 10 interviewees revealed that one of the shortcomings of the digital zakat platform is the lack of transparency and no real fund management reports. One of them is our resource person (27 Years old) who said "The transparency of activities for donors of donations will be improved".Based on online observations from the five websites or digital zakat

platforms, it can be seen through the table below.

Table 5. Data interpretation of the digital zakat platform based on the fatwa of DSN MUI No. 15 of 2011 part two number 4

Zakat platform	Report	Status
sedekahonline.com	there is	unpublished
kitabisa.com	there is	unpublished
bukalapak.com	there is not any	unpublished
tokopedia.com	there is not any	unpublished
baznas.go.id	there is	published

Source: address of the digital zakat platform site in the table

Based on the table, it can be explained that the five digital zakat platforms have not fully followed the sharia standards for digital zakat withdrawals to display zakat management reports through their platforms. As legally stated in the DSN MUI fatwa No. 15 of 2011 the second part number four which is interpreted as a form of responsibility for zakat institutions that have digital platforms to show or publish reports on the management of zakat funds so that they are easily known and accessed by muzaki or the general public. From table five, the

types of digital social enterprise platforms, namely sedekahonline.com and kitabisa.com, have reports on donations collected directly that can be seen in the zakat campaign that you want to choose.

However, on the other hand, the types of digital zakat platforms on e-commerce such as bukalapak.com and tokopedia.com do not have definite data reports, both which can be seen directly on the website display, as well as periodic zakat management reports. This is a homework for this type of e-commerce digital zakat platform to increase its accountability and transparency. Although this type of e-commerce zakat platform distributes zakat directly to LAZNAS, it would be better if reports on receipt of these funds were regularly published to the public. Thus, it can meet the sharia standards of digital zakat management and withdrawal.

In another case, baznas.go.id as the official website for the management of national zakat under state control, this digital platform already has a fund management report which is periodically published to the public and can be downloaded online. However, this platform does not directly have a report on each target of zakat receipts, which is of course very different from social enterprises such as sedekahonline.com and kitabisa.com. So that in order to improve the quality of digital platforms that are in accordance with the Shari'a which is contained in the decision of the MUI DSN No. 15 of 2011 the second part number 4, the five platforms in this paper need to fix their platforms so that they are in accordance with MUI standardization.

Based on DSN MUI No 15 Year 2011 part Second: Legal Provisions, (numbers 5 and 7)

Fatwa number 5 which reads "In terms of distribution of zakat as number 4, the collection of zakat funds rights that are part of the amil is only done once. Meanwhile, other zakat amil can only ask for operational

costs for the distribution of zakat assets to the amil who take the funds.

Thus, it can be interpreted that the collection of zakat funds for amil in this case is a digital zakat platform provider must reconsider the percentage of operational costs charged to LAZ partners as mentioned in number five, and reinforced by MUI provisions in the next number, namely the second part number 7 which reads "The distribution of muqayyadah zakat, if it requires additional costs in its distribution, then the Amil can ask the muzakki. However, if the distribution of muqayyadah zakat does not require additional costs, for example muqayyadah zakat is in the distribution pattern of amil, then the amil cannot ask for additional fees from muzakki.

Based on these provisions, the percentage value of operational costs both deferred to zakat platform partners and to campaigners should be taken from the percentage of the acquisition of the amil share of the total zakat funds collected. The following is data on the percentage of campaigner or partner fees that work with the digital zakat platform, which can be seen in the table below.

Table 6. Data interpretation of the digital zakat platform based on the DSN MUI fatwa No. 15 of 2011 the second part number 5 and 7

<i>Zakat platform</i>	<i>Big Percentage of Zakat Admin Fee</i>
sedekahonline.com	12.5
kitabisa.com	free
bukalapak.com	no data
tokopedia.com	no data
bznas.go.id	free

Source: data based on virtual ethnography

As is known in online zakat payment methods, especially through social enterprise platforms and e-commerce, there are administrative fees or percentages of the amount of

donations collected from fundraising partners or based on collaboration with LAZ. This explains that there are many parties involved in such zakat methods, namely: 1) Muzaki; 2) digital zakat platforms; 3) Amil zakat; 4) mustahik. Of course, it is very different from the method of paying zakat directly to amil zakat (LAZ), which only occurs in two ways, namely muzaki giving zakat through amil, and amil distributing it

to mustahik correctly. But in the case of online zakat, there is a journey of funds, where the muzaki gives zakat online through a digital zakat platform (eg social-enterprise), then forwarded to LAZ who collaborates with the platform, LAZ gives the percentage of zakat to e-commerce, then forwarded to the recipient mustahik.



Figure 5. Example of a cashflow of cooperation between MPZ and LAZNAS by PPPA

Source: MPZ PPPA Darul Quran official guide file

From the picture explains how the mechanism between the social enterprise and partners (fundraisers). If you look closely, the contact between MPZ and LAZNAS is cooperation in zakat management. On the one hand, MPZ is helped by the official legality of LAZNAS which will increase the accountability of his work as amil and make it easier to raise funds. On the other hand, LAZNAS as a digital zakat platform in charge of helping promote fundraising also benefits from administrative fees or platform fees that are usually charged in social enterprises.

However, what needs to be looked at is the amount of the fee or the percentage of fees taken from the amount of incoming donations, whether it is in accordance with the Shari'a or not. If you look at the

provisions of the MUI DSN No. 15 of 2011, the second part number 5 and 7, of course, all digital zakat platforms, especially social enterprises, must pay attention to the amount of platform fees that should only be taken from the amil part which includes asnaf of zakat recipients.

Based on the observations described in table 6, the five digital zakat platforms. Only two platforms, namely the type of social enterprise platform, can clearly know about the amount of fees that must be taken from the collected donation funds, of which 12.5 percent is set by sedekahonline.com as amil. while on the kitabisa.com platform, it provides free administration fees for zakat donations, all of which will be given to

amil, and for the basis of the digital zakat platform in e-commerce, it is not yet known the system of administration fees charged to partnering LAZs. For this reason, because of the limitations in this paper, of course, the discussion of administrative costs in zakat needs to get further attention because it can relate to the distribution of zakat which must comply with the requirements of 8 asnaf who are entitled to receive zakat.

CONCLUSION

This paper has shown that recently there has been a shift in how to collect or promote Islamic social charity practices in Indonesia. The practice of social charity or what is called Islamic philanthropy is no longer done traditionally, but digitally. The massive practice of digital zakat is balanced by fulfilling the legal requirements or rules that surround it so that worship practices can bring rewards (Ayu, 2015). The compatibility between practice and the study of sharia law, such as obeying the recommendations of the MUI fatwa, at least affects the development of the digital zakat platform in developing programs on its platform. Recently, a number of digital zakat platforms have been intensively launched by various online platforms in the form of e-commerce such as bukalapak.com and tokopedia.com. They have collaborated with Islamic philanthropic institutions such as Baznas, Dompot Dhuafa, Rumah Zakat and others to provide digital donation services.

In addition to e-commerce, the social enterprise platform also provides digital zakat features such as kitabisa.com and sedekahonline.com. Not to be missed, for LAZNAS to participate in launching a digital zakat platform through the official website and zakat application that can be downloaded for free. Through the development of the practice of tithing through the digital platform, this paper concludes that between the implementation of sharia law through the DSNM MUI

Fatwa No. 15 of 2011 on the practice of developing zakat on the digital zakat platform, there are still discrepancies. This shows that the development of digital zakat still needs to be reworked, both in terms of making special fatwas related to digital zakat and in developing a digital zakat platform to comply with sharia provisions.

Fatwa DSN MUI N0 15 of 2011 the first part number 1, 3, 5, and 7 and the second part number 1, 4, and 5 become the fundamental interpretation for the practice of digital zakat platform that must be fulfilled.

The suitability of the menu options in the digital zakat platform with the MUI fatwa is one of the important factors in collecting digital donations. This can be seen from the results of our research which shows that a digital zakat platform that is more complete in conformity with the MUI fatwa provisions can determine the credibility of the platform as a partner zakat management in the eyes of the community so that it can directly affect its zakat income.

The conclusion based on this research is that the five digital zakat platforms have not fully implemented the provisions of the MUI fatwa on their platforms, besides that the platform's conformity to sharia standards according to the MUI fatwa affects zakat income. BAZNAS in this case as a national amil institution can be an example because it applies all aspects according to the provisions of the MUI fatwa in its digital zakat platform. The rest, digital zakat platforms, which still have shortcomings in their zakat platforms, look back to make improvements and developments. Finally, this research can provide an overview to the Muslim community about the digital zakat platform. For the digital financial services industry (fintech), this research can provide input on the importance of paying attention to

the provisions of sharia law in philanthropic platforms.

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