

## Strategy for Optimizing Zakat Digitalization in Alleviation Poverty in the Era of Industrial Revolution 4.0

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### **ABSTRACT**

*The era of innovation is disrupted providing space in the development of digital zakat management systems that are expected to increase public trust and make it easier for muzaki to pay zakat. The management of digital zakat is expected to increase the efficiency and efficiency of services in the management of zakat and increase zakat benefits to realize public welfare and poverty reduction. The research method used is descriptive qualitative with SWOT analysis techniques to analyze corporate strategy factors (strengths, weaknesses, opportunities and threats). This study found a strategy to optimize zakat through the improvement of governance systems and information on zakat-based digitalization institutions. In addition, the information system for mustahik and muzaki database needs to be improved in order to optimize the collection and distribution of zakat.*

**Keywords:** *Zakat, Optimization, Digital*

### **A. INTRODUCTION**

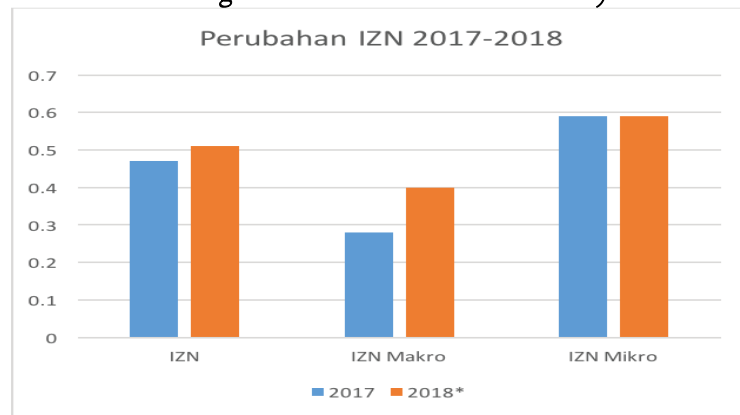
Technological developments are increasingly rapid in various fields that require adjustments to these changes, technological developments make the world today as if not insulated, long distances seemed to disappear with the convenience offered by internet technology. Rapid technological development has become the background of the 4.0 industrial revolution (Saadah, 2018). The application of industrial revolution 4.0 technology enables transparency through the Internet for all (IoT), cyber-physical systems communicate and cooperate with each other and humans together (Hermann, Pentek, & Otto, 2016) so that they like it or not, there is no other choice for industry players besides following it, the development flow can have a positive or negative impact on people's lives, as happened in the revolutionary era 4.0 where it can provide positive benefits for improving speed-flexibility of production, improving services to customers and increased income (Prasetyo & Sutopo, 2018). Industry 4.0 although the concept is still not widespread, but has the potential to change various aspects of human life (Fauzan,

2018). Apart from that the negative effects of the development of modern times lead to inequality and inequality, especially in socio-economic problems Many rich people are getting richer, while the poor remain in their poverty (Zumrotun, 2017). Poverty is still a fundamental problem faced by the people of Indonesia. The causes of poverty can be seen from several existing social conditions (Manara, Permata, & Pranjoto, 2018)

Overcoming the poverty problem requires a number of alternative instruments that are expected to be a solution to the problem of poverty and other economic problems. One such instrument is zakat. Zakat can be used to contribute to poverty alleviation (Shaikh, 2018). In the Islamic teachings of Shari'a zakat which functions as equity in wealth (Jajuli, 2014) it has not been dealt with seriously like poverty reduction by optimizing the collection and utilization of zakat, infaq and shadaqah in the broadest sense. As has been exemplified by the Prophet Muhammad and his successors in the golden age of Islam (Ahmad Syafiq, 2014). Through the empowerment of optimal zakat, it is expected to reduce poverty and even make zero poverty, indeed there are already institutions formed to deal with zakat, both formally and informally, as well as cooperation between government institutions and non-governmental organizations but have not been effective and efficient (Chaniago, 2017). Poverty that must be solved from the zakat system is not in the form of providing assistance to the poor for their consumptive needs, but rather in empowering the poor to get out of the vicious cycle of poverty (Furqani, Mulyany, & Yunus, 2019). For the movement of zakat, increasingly sophisticated technology makes it easier for muzaki to pay zakat, strengthens the management of zakat and provides access to mustahik for zakat distribution programs. Thus, the three dimensions of zakat, namely the dimensions of muzaki, governance and mustahik are also driven by the industrial revolution 4.0.

The performance of national zakat through the approach of the national zakat index in 2018 addresses the value of 0.51 (Fairly Good) experiencing an increase in value from the previous year, which was 0.47 (Fairly Good). Although in nominal terms, both are still in the same value category, which is Good. So that the increase in the value of the IZN obtained this year did not experience significant changes

Graph I.  
Changes in IZN Value 2017 - 2018\*)



\*) until November 2018

While the Micro dimension value of IZN this year is 0.59 (Fairly Good) and has not changed from the previous year's value of 0.59 (Fairly Good) (Pusat Kajian Strategis - Badan Amil Zakat Nasional, 2019). The stagnation of the value of the IZN Micro dimension is due to one of them because the institutional problems that are internal to the organization cannot be solved. Another thing that becomes another reason is the not yet optimal impact of zakat on mustahik or beneficiaries. Apart from that the birth of Law No. 38/1999 provides a conducive climate for integrity and innovation in the management of zakat (Hakim, 2017) such as governance issues, transparency, and accountability of zakat management due to the absence of clear regulators and supervisors, partnerships and synergies between zakat management organizations (OPZ) which are not established even though they carry out the same mission, to the issue of zakat and tax relations that are also not resolved.

Studies on zakat optimization have been widely discussed in previous studies. Research on zakat alms through empowering networking institutions (Anwar, 2016) It was explained that by building a network, zakat institutions such as Baznas would have work partners who could be invited to cooperate mutually beneficial between Baznas and the parties invited to work together. In addition, a study of the formulation of zakat collection strategies by the National Zakat Agency (Coryna & Tanjung, 2015) described a strategy for BAZNAS to optimize zakat collection funds in new regulations, where BAZNAS coordinates to collect zakat from all government institutions. The difference between this research and previous studies is that this study focuses more and focuses on deep exploration of

poverty alleviation through digital optimization of zakat, as an effort in the application of technological finance in increasing the empowerment of zakat more effectively and efficiently. In addition, using the SWOT analysis in formulating zakat optimization strategies by the zakat institution in this study is a characteristic of this research. The focus of the study in this study is related to the optimization of digital zakat that will be applied by zakat institutions, especially zakat institutions in Indonesia such as BAZNAS (National Amil Zakat Agency), LAZ (National Amil Zakat Institution.).

## B. THEORITICAL

### I. Zakat and Information Digitization

Information management technology based on digitalization technology can be used to control the strategy of operations, planning, management control and problem solving (Laudon, 1995), including in the management of social funds such as zakat as production inputs to achieve efficiency and optimization, using applications, online, zakat payments, and Zakat computer systems can improve performance and help the zakat management process (Razimi, Shahril, Romle, Erdris, & Farid, 2016) and support modernization and innovation (Makhtar & Ahmad, 2010).

Towards the era of industrial revolution 4.0 which is loaded with the use of technology in its application. Research related to the application of several financial technologies has been carried out in line with the development of digital technology in strengthening zakat management through a financial technology system outlined, including in aulia rachman's research (Rachman & Salam, 2018). Research results show a major role in improving the quality and efficiency of financial services. In managing zakat, innovation is needed by implementing fintech on the zakat information system. The process of strengthening and supervising the management of zakat must go through strategic steps prepared to realize the acceleration of the development of zakat management. These processes include aspects of legal compliance, sharia compliance, accountability, and security structures. This can be realized through institutional integrity, technology development systems, standardization, certification and education.

In addition, other studies related to the application of digital-based financial technology were carried out by Muhammad Lawal Maidoki with the title Repositioning SOZECOM, Nigeria to Navigate the Digital Economy (Maidoki, 2018). The use of digital money in the zakat administration OZECOM is currently restructuring zakat, waqf and general administrative processes. Part of the

restructuring is the need to utilize a wide network of paid and voluntary personnel, large amounts of data and some collaborative efforts with other institutions in order to explore the potential of digital finance in the administration of zakat and waqf. The main obstacle to the realization of this goal is limited digital capabilities. As a first necessity, the need to develop SOZECOM institutional capacity through strengthening its digital capabilities has been identified. This paper outlines a framework for building the capabilities needed to successfully navigate the digital economy and align its operations towards this realization.

## 2. Optimizing Zakat Empowerment

Theory from Drs. H. Tulus, Director of the Ministry of Religion's Zakat Development and Endowments. Discussing the Empowerment of Zakat Management Institutions and their relation to taxes, etc. Zakat is an Islamic religious institution which is the potential of Muslims. The zakat has been carried out by Indonesian Muslims since the Islamic religion entered Indonesia, but the management is mostly done traditionally. In the future, it needs a formulation and steps to manage zakat that are professional and responsible and have the support of all Islamic groups and are carried out in accordance with the laws and regulations and their utilization is directed towards productive efforts (Hafiduddin, Didin, 2003). Some studies related to the optimization of zakat empowerment include:

Research on zakat optimization for sustainable development purposes (SDG) (Khalifah, Nurzaman, & Nafis, 2017), produce the Zakat Organization Program. The purpose of this study is to measure the priority scale of the 7 BAZNAS Grand Programs on 17 Sustainable Development Goals (SDGs). This study uses the Analytical Network Process (ANP) method, where the process of conducting pairwise comparisons and using super matrix calculations to measure the relationship between elements.

Another study related to the optimization of the role of zakat in empowering the economy of the ummah was put forward by Muhammad Nur Rianto Al Arif. (Al Arif, 2015). Where the poverty alleviation program implemented by the government still has not had a significant impact on reducing poverty. He needs support from other sub-systems including zakat. Zakat is one of the fiscal instruments of Islam which has given a significant role in the Islamic economic system. The potential of zakat will be able to cover various aspects including the poverty alleviation program in the form of a social security system. Zakat can be used in various forms of social security systems, such as labor insurance, pension insurance and life insurance. And to overcome various kinds of problems such as

housing, access to capital and education for the poor which can be done through maximizing the management and utilization of zakat.

In line with this, research on optimizing the role of zakat in reducing poverty in Indonesia was stated by Risky Haniefah and Faozan (Rizky Haniefah & Faozan, 2018). This study aims to determine the extent of the role of zakat in reducing those identified as mustahiq in entrepreneurship. Zakat intended for mustahiq can be used as business capital where businesses developed by mustahiq are generally still small scale, which are not accessed by bank financial institutions. The mentoring process includes planning, implementing, monitoring and controlling and evaluating programs, becoming one of the *amil zakat* programs in managing productive zakat so that it is expected to create economic circulation, increase people's business productivity, increase economic income / yields, and become sustainable.

### C. METHODOLOGY

The methodology used in this study is a descriptive qualitative method of qualitative descriptive research method is a method used by researchers to find knowledge or theory of research at a certain time (Mukhtar & Pd, 2013). Through this method the author formulates a formula for optimizing the strategy of zakat empowerment. This study consists of primary data and secondary data. Primary data is obtained from the results of the survey or the results of the questionnaire and in-depth interviews with Zakat program managers at Baznas and mustahiq. While secondary data was obtained from the BAZNAS Program Report on the internet, several types of literature, articles both magazines, journals, newspapers and the internet.

In this study the analysis used was qualitative analysis. This analysis is intended to find conclusions from the results obtained from qualitative analysis (Suryana et al., 2013). The presentation is in the form of explanatory information, as well as theoretical discussion. With this analysis a description of the description is then made with interpretation. Technical analysis of data aims to simplify so that it is easily understood and interpreted. Data analysis in this study was carried out descriptively to analyze data by describing, managing, describing and interpreting the results of the study with the arrangement of words and sentences as answering the problems studied.

The data analysis technique used in this study is a SWOT analysis. SWOT analysis compares between external opportunities and threats with internal factors of strengths and weaknesses (Nisak, 2004). Fredi Rangkuti (Rangkuti, 1998)

explained that SWOT Analysis is a systematic identification of various factors to formulate a company's strategy. This analysis is based on logic that can maximize strength and opportunity, but can simultaneously minimize weaknesses and threats. The strategy decision making process is always related to the development of mission, goals, strategies and company policies. Thus, strategic planning must analyze the factors of the company's strategy (strengths, weaknesses, opportunities and threats) in the current conditions.

#### D. RESULTS AND DISCUSSION

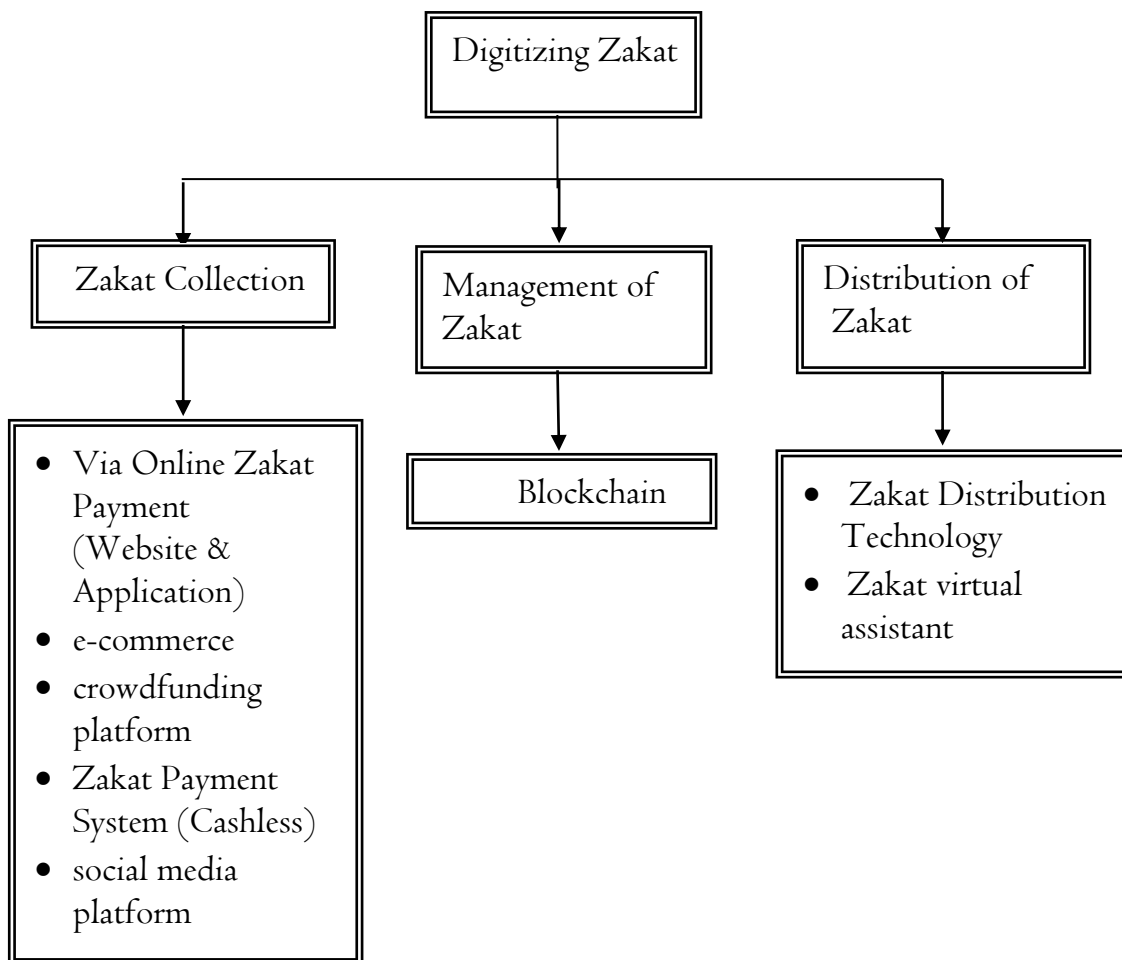
The distribution and empowerment of zakat funds is not only the duty of each individual, zakat funds can be collected in an agency or institution that can distribute and empower zakat funds that are managed by a country, with the aim of resolving poverty that continues and improves the economy of a country. In every country has a body or institution to manage zakat funds, from every country in Southeast Asia to join the same goal. They are tasked with distributing and empowering zakat funds to people who are entitled to receive zakat funds.

In supporting the BAZNAS strategy program there are at least four steps that need to be implemented. First, continuous socialization and public education about the concept of zakat. Comprehensive understanding is the key basis for opening people's willingness to pay zakat. Second, strengthening the support of government regulations. This is important because government regulations will have a large and significant impact. Third, to accelerate the ability of the BAZNAS organization and other zakat institutions under the leadership of BAZNAS. This is the key to good management of zakat. Fourth, international zakat cooperation needs to be strengthened (Andriyanto, 2014). Some of these steps are technological advances in the form of progress in society, even with the sophistication of computer technology that is growing rapidly at this time in addition to making it easier to improve work efficiency because work done with computerization can save both in terms of time, space, energy, costs and more -other (Indriyanti, 2017).

Optimization of zakat empowerment towards the industrial revolution era 4.0 requires technology digitalization in developing the effectiveness of collecting, distributing zakat so that it can support optimizing the BAZNAS strategic plan which includes expanding the reach and target of zakat socialization to all segments of society in the country, improving HR competency and professionalism in zakat management through training programs, especially the BAZNAS Management Information System, seeking funding from the National and Regional Budgets for the Central and Regional BAZNAS institutions through a

secure budgeting mechanism, building a comprehensive mustahik and muzaki database information system, so that the results of collection and distribution can be monitored at all times.

Figure I.  
Mechanism of Digitizing Zakat



Based on the above picture the process of collecting and distributing zakat for the optimization of zakat is synchronized with the digitization program. In the collection of zakat from the community in general are collected both individually, group organizations and companies. Individual zakat collection with traditional manual flow by Muzakki (Donor) whose income has reached nishab and haul will channel it to zakat institutions that are fully formed by the community such as the Amil Zakat Agency (BAZ) and Amil Zakat Institution (LAZ). Digital zakat



collection can be through internal platforms and external platforms, where the internal system of muzakki can make zakat payments using a website or application that connects with the BAZNAS information system so that it facilitates payment via the internet and mobile phone applications. External platform is a platform provided by the Zakat Management Unit (OPZ) partners to raise Zakat funds. Zakat institutions can use various channels of payment for zakat based on technology, such as through e-commerce, online crowdfunding, digital payment machines. In addition to through e-commerce, zakat payments can also be made through crowdfunding platforms through the platform's payment channel, muzaki can monitor plans, updates, and distribution of zakat made through this channel. Thus, this can strengthen the trust of Muzaki in channeling his zakat.

Cashless zakat payments can facilitate the distribution of zakat. ease of transaction via cellphone. The cashless system makes it easy for people to make payments just by scanning using their cellphones. Meanwhile, the third type of ZIS collection platform, social media platform, is a Zakat collection platform through social media. In this case BAZNAS can collaborate on social media with various available media. In the management of zakat, blockchain technology is being used to increase the transparency of zakat management institutions which is also expected to increase the trust of the muzaki in channeling their zakat through zakat institutions.

In addition, the transformation of traditional processes towards the mechanism of digitizing zakat (digital finance) is expected to make the collection and management of zakat carried out efficiently, transparently and massively. The analysis related to the impact of digitalization-based zakat management can be described as follows: (1) Efficiency: the collection of zakat is reflected through the application of digital technology to make it easier for Muzakki to fulfill the obligations of zakat. The process of collecting zakat must be supported by zakat institutions to provide a service application system to expand the range of collection services to the distribution of zakat funds to mustahik (Zakat Recipients). The waiter application system can also reduce the costs of collecting zakat towards the usefulness and usefulness of the zakat aggregation process, (2) Transparency: one measure of accountability and transparency of an institution is to provide brief financial reports to beneficiaries (Pamuncak, Possumah, & Hamid, 2018). The existence of technology has been able to strengthen the governance of zakat management institutions to carry out processes of accountability and transparency to stakeholders related to both the government, the private sector and

the Indonesian community as a whole. Improved accountability and transparency can then increase stakeholders' trust so that the collection of zakat is increasing and the benefits of zakat to mustahik are increasingly felt, (3) Masif: Massive management of zakat through digital information systems can maximize processes and monitoring more controlled.

One of the information media models that can be used to carry digital information through the use of computer devices and mobile phones (HP) online. With the online media the collection / collection mechanism, including the procedure for depositing and paying zakat obligations, is quite effective because muzakki can obtain information regarding the calculation of the amount of zakat that must be issued without being hampered by distance and time. In addition, the BAZ and LAZ can reach wherever Muzakki is located. In this case of course the support of the availability of technology, the ability and expertise of the managers of BAZ, LAZ, and Muzakki related to the use of computer and internet technology is an important factor. In addition, through the use of information technology and communication, the online payment mechanism makes it easier for muzakki to fulfill their obligations without being limited by space, distance and time. In addition, the digital era maximizes the role of banks, especially for muzakki to pay their zakat. Zakat payments via bank transfer are quite high. Either through mobile banking or internet banking (Purnamasari, 2017). This shows that the bank channel in paying zakat is very popular with the public, especially for muzakki who are domiciled in big cities with a fairly busy workload.

Distribution as the main reference is the mustahik of zakat which includes 8 (eight) asnaf as stated in Al-Qur'an letter At-Taubah verse 60, namely that the zakat is only for the indigent, the poor, amil zakat, whose hearts are softened (converts), to (liberate) slaves, to free those who are in debt, to the path of Allah and to those who are on their way, as an obligation from Allah; and Allah is Knower, Wise. The optimization of zakat distribution is directed towards productive zakat to utilize zakat towards long-term investment (Pratama, 2015), especially to the poor and poor asnaf zakat through economic empowerment. Distribution using the digitization information system in cooperation between zakat institutions can accelerate the distribution of zakat distribution to institutions such as the amil zakat institution (LAZ) and the Zakat Agency (BAZ). In addition, innovation with digital zakat services needs to be developed in the context of socialization, assistance and information related to the distribution of zakat. It is hoped that this digital service can facilitate the community in making

zakat transactions easily and quickly so that the distribution of zakat to the community becomes more optimal.

Optimization of zakat through the collection and distribution of zakat through digitalization has the effect of increasing effectiveness and efficiency in its management so that the main goal of zakat is to realize community welfare and poverty reduction. The development of aspects of IT (Information technology) needs to be applied in this matter by the National Zakat Agency (BAZNAS) through the Management Information System managed by BAZNAS, the management information system must be integrated with zakat institutions at lower levels such as Provincial BAZNAS, District and City. This system can provide continuous information between the center and at the regional level. Information from the center is in the form of updated planning related to the renewal and management of zakat from the central BAZNAS, online consultation services, planning for collecting, distributing and utilizing zakat, reporting and accountability for the management of zakat, socialization programs that can be accessed by the community and facilitating coordination with Provincial BAZNAS, district / city BAZNAS, and LAZ in achieving national targets.

SWOT analysis (strength, weakness, opportunity, and thread) is needed to measure the BAZNAS strategy in carrying out its mission. This analysis is based on logic that can maximize strength and opportunity, but can simultaneously minimize weaknesses and threats. Thus this analysis will strengthen the BAZNAS strategy in collecting zakat funds based on the strengths, weaknesses, opportunities and threats that exist in the era of digitalization.

### **I. Strength**

In terms of the collection of zakat funds using three platforms developed by the Zakat Management Organization (OPZ) (Pusat Kajian Strategis - Badan Amil Zakat Nasional, 2019), First, the Internal Platform, a platform developed in the form of a BAZNAS website and application, for example, provides a zakat payment page on its website ([baznas.go.id/zakat](http://baznas.go.id/zakat) now) and the Muzaki Corner application. Muzaki Corner developed by BAZNAS, even one of the latest technological advancements utilized in zakat education is the virtual assistant. Through this platform, Muzaki can make zakat payments online without going through the internet and the application via mobile phones is easy and without limited space and time and also helps the community to obtain information about zakat more easily. The second, external platform, is a platform provided by the OPZ partners to raise ZIS funds. Various zakat institutions have used various

channels of technology-based zakat payments, such as through e-commerce, online crowdfunding, digital payment machines, as well as QR code.

Muzaki can make Zakat payments while making online purchases. Among zakat institutions that have used e-commerce as one of the channels of zakat payment is BAZNAS which opens zakat channels on Tokopedia, Blibli, BukaLapak, KasKus, MatahariMall, and Lazada. Besides being facilitated in the Zakat payment process, Muzaki is also indirectly reminded to keep doing charitable activities even though while shopping. This Zakat payment channel through e-commerce makes Zakat payments as easy as doing daily activities.

In addition through e-commerce, zakat, infaq and charity payments can also be made through crowdfunding platforms such as Kitabisa.com. Some zakat institutions such as BAZNAS, Orphanages, Global Zakat, Dompot Dhuafa, LazisMU, Rumah Zakat, and NU Care-LazisNU have opened payment channels through the platform. Through this platform, Muzaki can monitor plans, updates, and distribution of zakat carried out through this channel. Thus, this can strengthen the trust of Muzaki in channeling his zakat. Meanwhile, the third type of ZIS collection platform, social media platform, is a ZIS collection platform through social media. OY! Indonesia is one of the social media that has collaborated with BAZNAS.

In the management of zakat, blockchain technology is being used to increase the transparency of zakat management institutions which is also expected to increase the trust of the muzaki in channeling their zakat through zakat institutions. BAZNAS has used this technology by working with Desto in the iZakat application (Pusat Kajian Strategis - Badan Amil Zakat Nasional, 2019).

## **2. Weakness**

In addition to strengths, there are several points that can be considered weaknesses in BAZNAS, as follows: Efforts to digitize zakat carried out by BAZNAS have been well socialized at the District and City levels but this strategy is still constrained by a lack of qualified human resources in its management. The weakness is more in mastery in the field of IT (Information Technology), especially the managers of BAZ and LAZ in remote areas where poverty levels are more dominant in the area and need more attention from zakat institutions.

In the framework of improving the quality of zakat management information systems for qualified human resources to be able to access an existing system in order to support the expectations in the management of zakat and information that is important to move the zakat institution into a modern one. To support this program the Zakat Amil Agency (BAZNAS) needs to improve

training and improve the quality and capacity of human resources in institutions such as the Amil Zakat Agency (BAZ) and the Amil Zakat Institution (LAZ). This increase is more specific to the management of amil zakat resources.

### **3. Opportunity**

With the development of zakat digitalization programs, there will be a number of external potentials, including the following:

Innovations in digitizing zakat in providing convenience to muzaki will increasingly be able to enhance the process of raising funds. Collaboration in the use of technology by BAZNAS with banks for payment of zakat via ATM or mobile-banking, in addition to providing convenience to muzaki to provide donations also facilitates the amil zakat institution in raising funds in the community. Digital payment machines spread at various points also facilitate muzaki to pay zakat. BAZNAS has distributed 1,700 M-cash machines, of which 60-70% are spread over 700 malls and shopping centers in Jabodetabek. With a machine that allows people to pay zakat with cash and electronic money. In addition, the Ministry of Communication and Information (Kemenkominfo) revealed that internet users in Indonesia currently reached 63 million people (Kominfo, 2013). Of these, 95 percent use the internet to access social networks. The most widely accessed social networking sites are Facebook and Twitter, then followed by Path, Line, Google + and Linkedlin. This is a great opportunity for BAZNAS and other zakat institutions to expand the strategy and socialization of zakat for the community.

### **4. Threat**

The use of technology and information facilitates zakat institutions in managing zakat effectively, but on the other hand the technology has a potentially serious threat where the ease of accessing information online related to zakat becomes a way for users who are not responsible for cybercrime or crime through the internet network (Arifah, 2011). The more sophisticated security technology along with the increasingly sophisticated technology of theft in the digital realm. In addition, with the development of the flow of information and technology today has become a double-edged sword, because in addition to providing a good / positive contribution to society, on the other hand it has negative impacts. Negative impacts can arise when an error is caused by a computer device which will result in large losses for users or interested parties (Antoni, 2018) including the use of zakat management information system technology.

## E. CONCLUSION

The application of digital technology in the revolutionary era 4.0 by zakat institutions can increase the efficiency of zakat management. Increased efficiency in the form of time savings and various facilities for users in the collection, distribution and utilization of zakat services as a first step forward for the rise of zakat. Zakat institutions that have been mandated by the government require adaptation to these developments from efforts to adjust the application of digitalization of zakat. Planning from zakat institutions supported by an integrated management information system between central and regional BAZNAS can increase accountability and transparency of zakat management, which in turn can increase public trust in zakat bodies and encourage citizens to pay zakat through official bodies.

To support these objectives, improvements to digitalization-based zakat management are a must. Constraints for implementation such as weak standards of competency and professionalism of HR can be minimized through technological financial training in the management of more recent zakat. Governance in the form of zakat management supervision system and especially the BAZNAS management information system are the points that need to be prioritized. Through the training program related to the application of zakat digitalization, it has a positive impact on the BAZNAS strategic plan in expanding the reach and objectives of zakat socialization to all segments of society in the country. In addition, efforts to develop a comprehensive information system database for mustahik and muzaki need to be improved in order to monitor and distribute all the time so that the focus of the zakat utilization program is to realize the function of zakat as a social security and permanent protection of human security.

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