

Article Arrival Date**01.04.2024****Article Published Date****20.06.2024****INNOVATION IN THE MANAGEMENT OF ZAKAT, INFAK AND ALMS (ZIS) ON THE KITABISA.COM DIGITAL PLATFORM****Arini MINNATAKA***K.H. Abdurrahman Wahid State Islamic University Pekalongan Indonesia**ORCID ID: 0009-0002-7065-8986***ABSTRACT**

The development of digital technology has driven a transformation in zakat management innovation. Efficient and transparent zakat management is a challenge in the current digital era. The KitaBisa.com crowdfunding platform offers innovation in digital zakat management. The aim of this research is to determine the management of ZIS innovation on the digital platform kitabisa.com. The research method used is a qualitative approach with data collection techniques through library research, namely by searching, collecting, clarifying and reviewing data from various literature related to the core problem in order to obtain a concept about the problem that is the object of research. The research results show that the management of the Kitabisa.com platform has three programs, namely fundraising, donations and zakat. The collection, utilization and supervision of funds is carried out in accordance with Islamic law.

Keywords; *Management of digital innovation, ZIS, and Kitabisa.com Platform.*

1. INTRODUCTION

Zakat, infaq and alms (ZIS) are important instruments in Islam which aim to improve community welfare and help people in need. In the current digital era, society is increasingly demanding ease and openness in the ZIS management process. They need easy access to distribute ZIS, as well as transparency in the distribution and reporting of funds. Through the Kit aBisa.com digital platform, the process of collecting, distributing and reporting ZIS is carried out online. The public can easily distribute their ZIS through the thematic campaigns provided, as well as monitor in real-time the progress of collecting and distributing funds. Open reports that can be accessed online also increase transparency and public trust. Apart from that, KitaBisa.com also plays a role in educating the public about the importance of ZIS, calculating zakat, and the benefits of ZIS for society through content provided online. In this way, it is hoped that it can increase community participation in fulfilling ZIS obligations and support humanitarian programs that have a positive impact on society(Lutfiyanto, 2020).

2. THEORETICAL BASIS**A. Digital Innovation Management**

Digital innovation management refers to the systematic process of organizing, implementing and utilizing digital technology and innovative solutions to create added value for an organization or company. The initial stage of managing digital innovation involves identifying opportunities where digital technology can be leveraged to solve problems, increase efficiency, or create new products/services. Once opportunities are identified, the process of developing innovative solutions is carried out by combining digital technology, creativity and business domain knowledge. The innovative solutions that have been developed are then implemented into the organization's business processes, products or services. This involves adapting work processes, employee training, and managing change(Ramadani et al., 2019).

Managing digital innovation requires effective project management, appropriate resource allocation, and coordination between relevant departments or teams. To ensure the success of digital innovation, organizations need to measure and evaluate the impact and benefits obtained, as well as identify areas of improvement or new opportunities. Managing digital innovation is an ongoing process that involves continuous adjustments and improvements based on feedback, market changes and technological advances(Eprilianto et al., 2020).

Organizations need to build a culture that encourages innovation, experimentation and learning. This involves openness to change, collaboration across disciplines, and tolerance for controlled risk. Effective management of digital innovation enables organizations to exploit the potential of digital technology to the maximum, increase competitiveness, and create added value for customers and other stakeholders.(Hasudungan & Kurniawan, 2018).

B. ZIS

Zakat literally means blessing, growth, purity, goodness and cleanliness of something. Meanwhile, according to sharia, zakat is a certain amount of wealth and the like which sharia requires to be given to poor people and others with special conditions. Infaq is issued by every believer, both those with high and low incomes. Infaq also does not have a nishab and does not have to be given to certain mustahik. Charity in general is giving to other people regardless of whether the person being given is rich or poor(Yudhira, 2020).

In practice, zakat, infaq and alms have almost the same meaning. Infaq and alms have a broader meaning while zakat has a narrower meaning because there is a certain nishab and time, but in essence it has the same conditions, harmony, law, goals and wisdom for the giver and recipient.(Widiastuti et al., 2022)..

C. Kitabisa.com platform

Kitabisa.Com is a website for donating and raising funds and donating online and transparently (kitabisa.com). Anyone, from individuals, communities, foundations to organizations can start a fundraising campaign on Kitabisa.com for various categories such as aid medical, scholarships & education, building places of worship, and others. Abroad, websites like this are generally referred to as crowdfunding websites. Crowdfunding can be interpreted as an initiative to raise funds proposed by individuals/teams/organizations/entities to realize a project. The characteristic of crowdfunding is the collection of small to medium nominal funds from many people for a cause that generally interests many people. More or less the same understanding was also conveyed by Barrette who defined crowdfunding as a collective financial approach that allows individuals to pool their resources to fund a project of interest.(Insan & Wahyudi, 2021).

The Kitabisa.com website has been live since July 2013, became an official foundation in 2014, and in 2015 the Kitabisa.com team started working full-time to develop this platform by establishing PT Kita Bisa Indonesia. The Kitabisa Foundation is located at Ruko No. 27D, Jalan Ciputat Raya-Pondok Pinang, Kebayoran Lama, South Jakarta 12310 has been registered with the Ministry of Law and Human Rights, obtained a PUB (Money and Goods Raising) permit from the Ministry of Social Affairs, and audited by the Public Accounting Office with reasonable results without exception. Kitabisa.com wants to raise the value of mutual cooperation through an online platform. Kitabisa.com believes that Indonesia can do anything with mutual cooperation. In line with Bung Hatta's words decades ago about the nature of Indonesian society which is united, communal, collective and loves mutual cooperation. With the spirit of mutual cooperation connecting goodness, Kitabisa implements an open platform policy. This means that in a matter of minutes anyone can create a donation page on Kitabisa as long as they complete the identity verification requirements and do not violate Indonesian law(Insan & Wahyudi, 2021).

From the supply side, these are individuals/communities/organizations who want to raise donations. Both for individual assistance (medical assistance, compensation, Umrah prizes, scholarships, etc.), community social programs and student projects. They submitted their fundraising proposal via Kitabisa.com. After logging in, they get a campaign link which they then share with their friends. Kitabisa is a tool for raising funds online. From the demand side are donors. They could be friends of fundraisers who get information via social media or they could also be general people who want to give charity/donate directly to campaigns they like. Kitabisa.com is a tool to make it easier for anyone to donate to various types of categories (Insan & Wahyudi, 2021).

D. RESEARCH METHODS

The research method used is a qualitative approach with data collection techniques through library research, namely by searching, collecting, clarifying and reviewing data from various literature related to the core problem in order to obtain a concept about the problem that is the object of research.

E. RESULTS AND DISCUSSION

F. MANAGEMENT OF DIGITAL INNOVATION ON THE KITABISA.COM PLATFORM

G. Form the program at Kitabisa.com

H. There are 3 (three) programs managed by Kitabisa.com, namely:

1) Raise funds

Fundraising is the process of collecting voluntary contributions in the form of money or other resources by requesting donations from individuals, companies, foundations, or government agencies. The objectives of fundraising are various, including obtaining operational funds for non-profit organizations to finance political campaigns, and even to capitalize the company. Fundraising activities can be carried out through fundraising events such as formal dinners, or through various other activities such as book publishing and online campaigns.

Fundraising is done by creating online donation pages for various social, personal, creative and other causes. The parties who raise funds (Campaigners) consist of Organizations and the Public, each of which is initiated by trusted institutions and communities. There are 20 categories that can be chosen by fundraisers and donors who wish to channel their funds, including: Scholarships & Education; Disabled; Creative Work; Environment; Run For Charity; Alita & Sick Children; Natural disasters; Family For Family; Social activities; Helping Animals; Products and Innovation; Facilities & Infrastructure; Medical & Health Assistance; Birthday Fundraising; Gifts & Appreciation; Humanity; Venture capital; House of worship; Zakat; Orphanage.

From each category there are several campaigns that can be chosen by campaigners and donors according to the category or organization that the campaigner cares about (kitabisa.com, 2024).

2) Donation

Donation is a gift generally of a physical nature by an individual or legal entity, this gift is voluntary with no profit in return, although donations can be in the form of food, goods, clothes, toys or vehicles, but this is not always the case, in the event of an emergency disasters or in certain other circumstances, for example donations can be in the form of humanitarian aid or assistance in the form of development, in the case of medical care donations can be blood transfusions or in the case of transplants it can also be in the form of organ replacements, donations can be made not only in the form of providing services or goods only but as can also be done in the form of funding free will. Same as with fundraising, donations are also made by selecting categories and campaigns that donors care about (kitabisa.com, 2024).

3) Zakat

In managing zakat, Kitabisa.com collaborates with several zakat management institutions, including BAZNAS, Dompot Dhuafa and Rumah Zakat. These zakat funds will be delivered 100% to the Zakat Institution, but the zakat institution pays the muzzaki service fee every month as a promotional fee on the website. We can. As explained in the previous theoretical basis, in carrying out zakat, infaq and alms there are pillars and conditions that must be fulfilled. If the pillars and conditions are not fulfilled, then the zakat, infaq and alms are invalid or can even become haram (kitabisa.com, 2024).

A. Collection of Zakat, Infaq and Alms on the Platform Kitabisa.Com

Fundraising and donations on the kitabisa.com platform can be done easily because the complete fundraising information is displayed on an online page that can be accessed at any time. Payment options can be made at 5 national banks, credit cards, transaction notifications for real-time donors via SMS & email when donations are verified. Transparency in fund collection is clear about who the donors are, the value of their donations and the total amount of donations collected. Transparency in the distribution of funds provides an update feature which is automatically sent to the email of all donors. In this case, it has fulfilled the requirements of the zakat collection program in Islamic law (Insan & Wahyudi, 2021).

B. Utilization of Zakat, Infaq and Alms on the Kitabisa.Com Platform

The success of zakat depends on its utilization and utilization, then the biggest challenge in optimizing zakat is how to make zakat funds more efficient and targeted. Utilization of zakat must have a positive impact on mustahiq, both economically and socially. From an economic perspective, mustahiq are required to be truly independent and live a decent life, while from a social perspective, mustahiq are required to be able to live on an equal footing with the rest of society. This means that zakat is not only distributed for consumptive and charitable purposes but more for productive and educational purposes. (Insan & Wahyudi, 2021).

The utilization of Kitabisa.Com funds, from fundraising to disbursement of funds, is all done online and can be accessed by website users in all parts of the world so that the allocation of funds is not only limited to affordable areas but also reaches all remote areas throughout Indonesia and even corners of the world. in the context of development in the fields of social, mental, religious, spiritual, physical and cultural welfare. This is in accordance with the use of zakat, infaq and alms in Islamic law (Insan & Wahyudi, 2021).

C. Supervision of Zakat, Infaq and Alms on the Kitabisa.Com Platform

Kitabisa.com displays transparency of funds and development of activities through social media and their website and periodically so that the public can directly monitor the use of existing funds. Kitabisa.com uploads their actions in distributing alms. Apart from that, developments in income from donors are also shared through the official Kitabisa.com website, so that their existence is maintained to this day. Every year the Kitabisa Foundation is audited independently by the Public Accounting Firm. This supervision is in accordance with Islamic law because with this supervision the campaign funds are channeled correctly (Insan & Wahyudi, 2021).

The main weakness of poor people and the small businesses they run is not merely a lack of capital, but rather the mental attitude and readiness of business management. For this reason, zakat at the initial stage must be able to educate mustahiq so that they are truly ready to change. Because it is impossible Poverty can change unless it starts with a change in the mentality of the poor themselves. This is what is called the empowering role. Zakat that can be collected in the long term must be able to empower mustahiq to reach the level

of business development. These consumptive programs only function as stimulants and are short term. Meanwhile, this empowerment program must be prioritized. The meaning of empowerment in a broad sense is to make partners independent, so that partners, in this case Mustahiq, are not always dependent on Amil.(Husein & Widiastuti, 2020).

Even though Indonesia is not an Islamic country, the role of the government and society is very important to support and participate in developing zakat, together with muzakki, mustahik and the government. Work together hand in hand, because this task is a tough task that cannot be done by one person or one institution alone. Everything works in one system, in developing poor communities based on zakat, infaq and alms funds. Funds without interest, blessings and safety. For this reason, the most important thing is that everyone must have the same commitment, that zakat will have a good impact on a nation's economy. This means that if the country is interested and tries to manage zakat professionally and modernly, honestly and reliably, then all parties, muzakki, mustahik, ulama and the community must support this effort. Without this agreement, any business undertaken cannot run well. And don't forget that all parties must also monitor and evaluate the performance of the government and zakat institutions. Professional management of zakat, infaq and alms can help the economy of weak communities and assist the government in improving the country's economy (Asili, 2018).

Programs for utilizing zakat, infaq and alms on the Kitabisa.com platform for economic empowerment do not only have an economic impact on mustahik. But also social and spiritual impacts. This action will be able to build brotherhood and solidarity among humanity not only in Indonesia but also throughout the world (Insan & Wahyudi, 2021).

D. CONCLUSION

Kitabisa.com platform is a digital platform that has 3 programs, namely fundraising, donations and zakat. The donation program is a digital innovation in the management of infaq and alms. Meanwhile, the digital innovation zakat program offered not only provides zakat distribution but there are additional features such as a zakat calculator which makes it easier for mustahiq to calculate the amount of zakat that must be paid. Meanwhile, management on the kitabisa.com platform includes collection, utilization and supervision carried out in accordance with Islamic law.

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