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Zakat And Economic Growth: The Effect Of Utilization Of Digital Technology Investigation

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Abstract

The studies of the literature show that digital platforms are very helpful for managing zakat. Still, digital platforms involve both internal and external risks for Muzakki and zakat institutions. The zakat institutions can use a wide range of strategies to deal with threats and weaknesses after analyzing opportunities and strengths. The purpose of this study is to look at the prospects, risks, advantages, and disadvantages of digitizing zakat in Tunisia. Utilizing a qualitative research method, this paper takes an exploratory approach to its investigation. Along with a SWOT analysis, we use a qualitative approach.

The main goal of this article is to show how important it is to have a formalized Zakat institution in order for Zakat to play its role in solving social and economic problems. Zakat is better managed and helps the public interest when it is paid formally through a recognized organization instead of haphazardly without any good way to track it.
Keywords: Zakat, Muzakki, Zakat Management-ZM, Tunisian Zakat Digitalization - TZD, SWOT.

1. Introduction

The Zakat is an Islamic economics instruments. It aims to overcome welfare inequality problems by empowering the poor class.

The resources are typically created by affluent communities and used to improve the welfare of several underprivileged groups by empowering them economically.

The impact on Tunisians has been one of the most important topics since the COVID-19 pandemic. More people are fall below the poverty line and existing poverty will likely get more severe (See Figure 1).

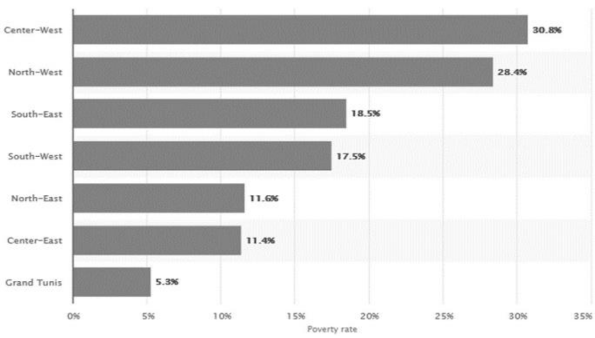

Figure 1. Poverty rate in Tunisia as of 2021, by region Statista 2021

According to World Bank research, the government's emergency compensatory measures may be the most effective way to reduce the losses on the front of poverty. The social protection policy of the government must be expanded (Suryahadi et al., 2020).

The Tunisian government has boosted the 2020 State Budget allocation to address the COVID-19 pandemic's effects. Alternative funding sources, particularly those centered on social issues, are necessary for the government. In actuality, the full extent of its potential has not been fully exploited. Low public trust in zakat institutions is one of the reasons for less-than-ideal zakat collecting funds (Kashif et al., 2018).

As a result, the community gives zakat to the zakat recipient directly. However, no legal requirement exists that may compel Muslims to pay zakat(Owoyemi,2020).No fines will be applied to Mu slims who are required to give zakat but choose not to do so.

Encouraging Muzakki to pay zakat to an Official Zakat Organization is the TZD's largest obstacle to increasing zakat collection. Digitalization, according to Urbach and Röglinger (2019), is the t echnical process of transforming analog signals into digital formats.

As digital technology advances, research on the use of financial technology has been conducted to strengthen ZM using financial technology systems.

Santoso (2019) looked at the associated approach to maximize the digitalization of zakat in the context of reducing poverty in the era of Industrial Revolution 4.0.

Some studies, such as those analyzed by Rachman and Salam (2018), focus on bolstering ZM via the financial technology system. However, no research has been done on the use of TZD and SWOT analysis in zakat management during the COVID-19 pandemic. Thus, the purpose of this study is to examine how digitization has affected TZD, particularly for the lower classes. Analyzing TZD's advantages, disadvantages, risks, and possibilities is another goal of this study.

2. Literature Review

One of the cornerstones of Islam is zakat. The terms "growth" and "increase" are associated with the Zakat. This can be accomplished if zakat can be utilized to empower impoverished communities economically so they can start their own businesses and meet their own needs.

Zakat can serve as an Islamic social finance tool to reduce poverty in addition to purifying life an d property. To determine the function of zakat in the social and economic spheres, numerous studies have been carried out.

Effective implementation will incentivize affluent individuals to invest their income, hence enhancing TZD's efficacy and contributing to the community's increased productivity and output.

Accordingly, zakat helps to reduce poverty (Abdullahi, 2019). In addition, zakat serves as a financial crisis remedy and social safety net (Bilo and Machado, 2020).By enhancing the components of empowerment, the Zakat for Economic Empowerment helps the impoverished groups become more capable of utilizing their strengths to raise their standard of living.

The process of empowering underprivileged groups is called empowerment. This target's empowerment is typically linked to the ideas of independence, fairness, networking, and involvement.

The work is done together so that the underprivileged groups can focus more on learning new skills, gaining information, and boosting their self-esteem.

A study conducted in Indonesia revealed that incorporating the ZM method increased the welfare index by 4.26%. Prior to getting involved in the productive zakat program, the welfare index was 0.94%; following participation in the program, it increased to 0.98%.

This indicates that 4.26% of households are able to meet their demands after implementing the Z M method.

Table 1: The increase in the welfare index after the productive zakat program

CIBEST Indicators	Before Program	After Program	Change (%)
Welfare index	0,94	0,98	4,26%
Material Poverty Index	0,06	0,02	-66,67%
Spiritual Poverty Index	0,01	0,00	-100,00%
Absolute Poverty Index	0,00	0,00	0%

Puscas Baznas (2017)

Digital technology offers its users instant advantages. It is a major result of the Fourth Industrial Revolution, which has fundamentally changed human existence and prompted the development of creative digital transformation tactics, or "digitalization. "The technical process of converting analog signals into digital representations is called digitalization.

Furthermore, the acceptance and use of digital technology by people, organizations, and society a t large is acknowledged as a socio-technical phenomenon (Urbach and Röglinger, 2019).

Financial technology is a key component of digitization in the global economic and financial system, and its quick development in Tunisia has led to more effective and efficient financial sector practices, which have also improved the management of other industries, including TZD organizations (Hudaefi and Beik, 2021). The zakat sector has also grown significantly in tandem with technological advancements, and digital technology is used for zakat collection, distribution, management, and educational initiatives.

There is even agreement that the pandemic will be followed by a global economic downturn. The economic effects were also felt in Tunisia. One of them is seen in the growing number of employees being let go. The drop in community income has an additional economic impact.

The middle and lower classes, particularly those employed in the unorganized sector, are affected by this. The number of people living in poverty will rise significantly (Suryahadi et al., 2020).

The government has implemented certain measures to combat these diverse effects. Zakat monies have the potential to be a solution, particularly for the impoverished.

For ZM to be involved in the creation of Zakat programs, there are two primary categories of institutions.

Those that are structured around a certain economic approach, including farming development an d the incubation of high-tech or high-growth-potential businesses.

The creation of Zakat is an extra inincluded in this aid. Refer to Figure 2.

Another instrument that can be used to help with these specific projects is the development of Za kat.

The second kind of organization deals with people directly. They offer low-income individuals support to help them escape poverty. These services include welfare support and job skills training aimed at meeting the immediate needs of low-income individuals. (See Figure 2).

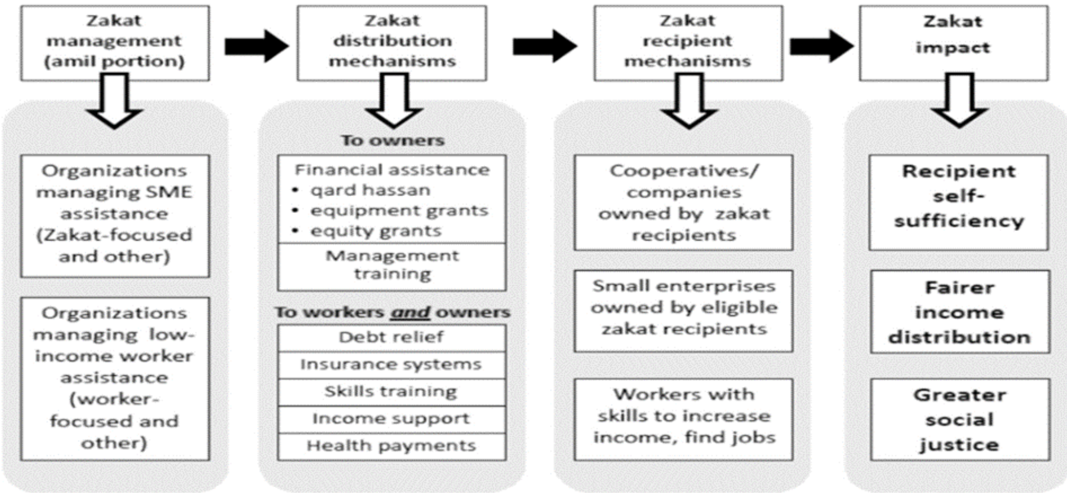

Figure 2. Pathway of Zakat for economic development Bremer, 2013

One significant tool that can lessen poverty and boost the national economy is zakat, which also helps close the wealth gap. Zakat has proven to be a useful instrument for alleviating poverty throughout its history, particularly under the rule of the caliphs, particularly Umar Ibn Khattab (Al H aq and Abd. Wahab, 2017).

Zakat is therefore regarded as one of the most important redistributive tools (Abdullahi et al., 20 19). The social safety nets of many nations also include zakat monies. It can serve as impetus to m aximize the function of zakat, particularly digital zakat. According to Santoso (2019), digitization based information management technology could facilitate TZD and encourage innovation and modernization.

Due to social distancing rules that restrict people's space, the digitalization of zakat can be optimized in its collecting, management, and distribution, allowing services to be provided to Muzakki and the target without direct face-to-face connection.

Digital zakat collection is thought to be highly helpful, particularly given the ongoing pandemic. The use of digital zakat increased significantly.

Public trust in zakat institutions may rise as a result of zakat digitization. The distribution of his zakat is readily accessible to the Muzakki. According to numerous research, people are now receiving zakat payments via digital means (Yahaya and Ahmad, 2019).

This is due to the ease with which laptops and cellphones can access these platforms at any time and from any location.

This is significant since the public's lack of faith in zakat management is one of the factors contributing to the poor zakat collection rate.

It is envisaged that the many services provided by digital zakat will encourage more individuals to pay zakat to zakat institutions, particularly in light of the current epidemic, when cooperation and participation are needed to lessen the negative economic effects of the low class.

To create their distribution program, zakat organizations might use the target data and the entire Muzakki. To create a transparent TZD and distribution, all entering and outgoing transactions will be tracked and saved digitally.

Following that, the zakat money will be suitably monitored, allowing for the determination of whether or not the zakat distribution is accurate (Farooq et al., 2020).

Zakat can be made more efficient and more effectively managed by optimizing its collection and distribution through digitization. In order to establish a digital national zakat ecosystem, zakat institutions—particularly zakat regulators—must overcome certain obstacles.

A digital platform that serves as a media interface between Muzakki, the target, and all zakat ser vices in a single national application might be established. Muzakki has the option to allocate his zakat to any organization of his choosing.

Those who meet the qualifications can also register and specify their needs.

On one of these platforms, all zakat collection and distribution reports can be shown in real time.

3. Methods

3.1 General context

By 2030, the population of Muslims will have increased by 35% to 2.2 billion, according to the Pew Research Center's Forum on Religion and Public Life.

Muslims are the religious group that is predicted to increase at the quickest pace globally, based on population growth projections from 2010 to 2050 (see figure 3) (Stonawski et al. 2015).

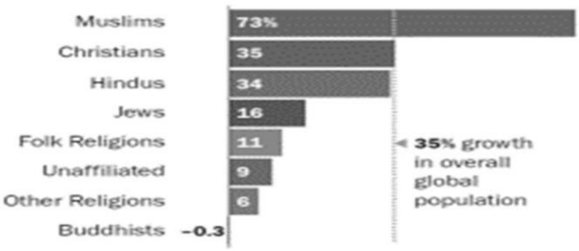

Figure 3. Population size between the year 2010 to 2050

The Future of World Religions: Population Growth Projections 2010-2050, Pew Research Center

The number of Muslims by nation and by population is displayed in Table 2. out of the entire population, the majority of Muslims (12.7% of the global Muslim population) are from Indonesia. The Muslim population of Pakistan makes up 11.1% of the global Muslim population.

The third is India, where Muslims make up 14.2% of the overall population. Zakat, an Islamic instrument, must be used to combat poverty, especially in the Muslim world. Because to time constraints, geographic location, bureaucracy, accessibility, and security concerns, helping those in need can be extremely difficult.

Blockchain technology may enable the technological improvement and the goals to assist with za kat distribution for the reduction of poverty. Blockchain technology can be used as a digital wallet to improve zakat collection and distribution in a methodical manner that will help people in nee d.

It is easier to manage zakat in Tunisia because the country has the fewest Muslims (0.6% of the g lobal Muslim population) (Table 2).

Table 2: Number of Muslim by countries by population in 2019

Country	Muslim population	Population in 2019	Muslim%	Worldmuslim%
Indonesia	229000000	270625.568	87.2	12.7
Pakistan	200400000	216565.318	96.5	11.1
India	195000000	1366417.754	14.2	10.9
Bangladesh	153700000	163046.161	90.4	9.2
Nigeria	99000000	200963.599	49.6	5.3
Egypt	87500000	100388.073	92.35	4.9
Iran	82500000	82913.906	99.4	4.6
Turkey	79850000	83429.615	99.2	4.6
Algeria	41240913	43053.054	99	2.7
Sudan	39585777	42813.238	97	1.9
Iraq	38465864	39309.783	95.7	1.9
Morocco	37930989	36471.769	99	2
Ethiopia	35600000	112078.73	33.9	1.8
Afghanistan	34836014	38041.754	99.6	1.8
Saudi Arabia	31878000	34268.528	97.1	1.6
China	28127500	1433783.686	1.725	1.6
Yemen	27784498	29161.922	99.1	1.5
Uzbekistan	26550000	32981.716	96.5	1.7
Niger	21101926	23310.715	98.3	1
Russia	20000000	145872.256	13.5	1
Tanzania	19426814	58005.463	35.2	0.8
Mali	17508398	19658.031	95	0.8
Syria	16700000	17070.135	93	1
Malaysia	16318355	31949.777	61.3	1.1
Senegal	15112721	16296.364	96.1	0.8
Kazakhstan	13158672	18551.427	70.2	0.5
Burkina Faso	12141769	20321.378	61.5	0.6
Tunisia	11190000	11694.719	99.8	0.6

World Population Review, 2019

Based on a SWOT analysis, this study is both qualitative and descriptive in character. It is a management and strategic planning tool for corporations. It is useful for developing organizational and competitive strategies. Organizations are made up of many subsystems that interact and link with their surroundings and one another. As a result, an organization can be found in two different environments: one indoors and one outdoors. Analyzing these two settings is essential for strategic management practice.

SWOT analysis is the process of looking at the company and its surroundings. It contrasts interna l elements of strengths and weaknesses with external threats and possibilities (Nisak, 2004). According to Rangkuti, a SWOT analysis is a methodical way to identify different aspects in order to create a company's strategy. (Rangkuti, 1998).

This study is based on a framework designed to minimize vulnerabilities and risks while maximizing strengths and opportunities. The strategic decision-making process is closely tied to the development of corporate policies, objectives, missions, and strategies. As such, effective strategic planning requires a comprehensive analysis of the factors that affect the company's strategy, including opportunities, threats, strengths, and weaknesses, all within the context of prevailing conditions. The research utilizes secondary data sourced from academic journals, books, relevant online articles, official websites of zakat organizations, and other significant literature. Additionally, this study incorporates SWOT analysis techniques. Therefore, the aim of this research is to assess the influence of digitalization on zakat management during the Covid-19 pandemic, as well as to evaluate the opportunities, threats, strengths, and weaknesses related to the digitalization of zakat.

3.2 SWOT Analysis of TZD

SWOT analysis serves as a tool to evaluate the strategies employed by zakat institutions in the management of zakat funds, particularly through the lens of digitalization, by assessing the opportunities, threats, strengths, and weaknesses present in the environment (Santoso, 2019).

3.3 Strengths

The advancement of TZD holds significant promise for enhancing zakat payment services within zakat institutions. This benefit arises from the digitization of zakat, particularly in light of the extensive social restrictions currently in place. Consequently, Muzakki can fulfill their zakat obligations without needing to visit the zakat institution in person, as they can conveniently make payments online.

TZD presents a variety of advantages. Firstly, it allows Muzakki to pay zakat at any time and from any location (Citta et al., 2019). The accessibility of digital platforms via computers and smartphones encourages individuals to engage in zakat payments more readily. Secondly, the costs associated with digital zakat payments are generally lower than those incurred through direct payments, which often require travel. Thirdly, the use of blockchain technology can facilitate outreach to individuals in rural areas and enhance their understanding of zakat (Citta et al., 2019). Additionally, digital media can be employed to improve the accountability and transparency of zakat institutions, promoting sound governance practices. Lastly, it is crucial to focus on the accuracy of zakat calculations and the implementation of real-time payment systems.

3.4 Weaknessess

The digitalization of zakat involves both advantages and challenges. D’Amato et al. (2015) revealed that even with digital options available, many individuals still choose to pay their zakat

directly to institutions. The drawbacks of Technology-Enabled Zakat Distribution (TZD) are noteworthy. First, it necessitates a reliable internet connection that can provide both fast access and a stable server, as indicated by Citta et al. (2019). Second, there is a general lack of public knowledge regarding financial technology, particularly in remote areas where technological skills are often insufficient (Santoso, 2019). Third, the competency of human resources in utilizing the latest technology is frequently inadequate. Fourth, there is an imbalance in access to financial technology services due to the uneven distribution of information technology infrastructure throughout Tunisia (Friantoro and Zaki, 2018). Lastly, there is a significant lack of public confidence in the use of financial technology for zakat collection, largely attributed to the rise in cybercrimes, such as the hacking of social media accounts linked to mobile banking applications.

3.5 Opportunities

The digitalization of zakat presents several opportunities. Firstly, the widespread use of the internet and digital financial services, coupled with the rapid advancement of information technology, creates a conducive environment for this transition (Friantoro and Zaki, 2018). As technology continues to evolve, the trend of making zakat payments digitally is expected to gain momentum, proving to be both effective and efficient, not only during the current pandemic but also in the future. Secondly, the Ministry of Religious Affairs has encouraged the public to make zakat payments online to minimize gatherings. This initiative not only helps mitigate the risk of reduced distribution but also significantly enhances the potential for zakat collection from a broader segment of society.

3.6 Threats

The integration of technology and information enhances the efficiency of zakat management; however, it also introduces various risks. According to Hudaefi et al. (2019), utilizing digital channels for zakat management presents several challenges, including the potential for failed fund transfers, issues with sharia compliance, and inherent risks associated with technology and information. The convenience of online zakat payments and information access can be exploited by malicious individuals engaging in cybercrimes, as noted by Santoso (2019).

3.7 TOWS Matrix

Numerous organizations employ SWOT analysis to pinpoint their strengths and weaknesses. While SWOT analyses can provide valuable insights, the next step is often unclear. This is where the TOWS matrix proves to be an invaluable resource, as illustrated in table 2.

Table 2: TOWS matrix

INTERNAL FACTORS			
EXTERNAL FACTORS		Strengths (S)	Weaknesses (W)
	Opportunities (O)	Strengths/ Opportunities (SO)	Weaknesses/ Opportunities (WO)
	Threats (T)	Strengths/ Threats (ST)	Weaknesses/ Threats (WT)

The optimal strategy is developed, evaluated, and selected through the TOWS analysis framework. It is important to note that an analysis concentrating on opportunities and threats differs from a SWOT analysis, as well as from a TOWS analysis itself. The foundations of TOWS analysis share similarities with SWOT analysis. While SWOT serves as a tool for evaluation and assessment, TOWS is specifically designed for the formulation and selection of strategies. The planning process begins with a SWOT analysis, followed by the application of TOWS to guide decision- making. It is essential to maintain a balance between both internal and external factors. External factors include threats and opportunities, while internal factors encompass weaknesses and strengths.

This is where the significance of the four possible approaches comes from.

Strength/Threat (ST), Weakness/Threat (WT), Strength/Opportunity (SO), and Weakness/Opportunity (WO) are the four TOWS strategies. Table 3 displays the SWOT analysis-based tactics that can be used to manage zakat funds through digitization.

Table 3: TZD TOWS

Internal		
	Strengths S	**Weaknesses W**
External	Easy access to the digital platform, can reach Muzakki far from zakat institutions, lower transaction costs, transparency, and real-time transaction systems as well as the accuracy of zakat calculations.	Internet connection problems, low knowledge and skills of the community in the field of information inequality of technology, information technology infrastructure, and lack of public trust
	SO Strategy	**WO Strategy**
Opportunities	Optimize promotion through online media, strengthen and collaborate with more financial technology companies, develop national scale digital zakat platforms, make short, medium and long term planning, and update zakat applications by attractive features.	Promoting the digital zakat initiative involves educating the public on the utilization of financial technology, establishing it as a reliable method for collecting zakat funds, developing a comprehensive digital zakat framework across the nation and offering regular training sessions to enhance
	ST Strategy	**WT Strategy**

Internal		
Threat	By providing convenient access and establishing a secure zakat payment platform, along with raising awareness about safe digital zakat payment options and improving the quality of goods and services to the utmost standard, it is promoting innovation in TZD through digital technology.	Propose to the government to improve and build adequate internet network infrastructure in all Tunisia regions and develop strict policies and regulations to support transparency, credibility, and Accountability to increase public Trust in zakat institutions.

4. Conclusion

The Zakat serves to complete the distribution of wealth through market mechanisms that are considered only effective for those who have information, capital and ability to enter and interact in the market. The channeling of productive zakat funds have a positive implication for the welfare of the target population of fulfilling basic needs.

The utilization of productive zakat tends to have complexity in its management because it has more stages in implementation and preparation. The technology for managing information, which is rooted in digitalization, can be utilized to oversee planning, operational strategies, management controls, and problem-solving processes. This includes the administration of social funds such as zakat, which serve as production inputs aimed at achieving optimization and efficiency. By employing applications, computer systems for zakat, and facilitating zakat payments, performance can be enhanced, thereby fostering innovation and improving the zakat management process. The zakat institutions, which

have been authorized by the government, must adapt to advancements in order to effectively implement zakat digitalization applications. Furthermore, planning within zakat institutions, bolstered by a comprehensive management information system, can significantly enhance the transparency and accountability of zakat management.

TZD benefits from digital platforms that provide social distancing advice. The potential of uncollected Zakat can be optimized through the digitization of Zakat.

Efforts must be stepped up to establish a comprehensive information database to ensure continuous monitoring and dissemination. The focus of the Zakat utilization program is to realize the role of Zakat as a permanent guarantee of human and social security.

- The ease of digital Zakat transactions combined with the rapid development of fintech offers substanti al advantages and opportunities.
- Zakat institutions might work with more fintech companies to improve the collection of Zakat funds.
- On the other hand, the digitization of Zakat presents significant risks and vulnerabilities due to the gen eral public's low level of information technology literacy and expertise as well as the increase in cybercri me.
- By improving the administration of TZD systems, the SWOT analysis carried out in this study seeks to h elp Zakat institutions create efficient TZD plans and strategies.

The goal of this project is to help impacted communities, especially those living in poverty.

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