

How did its Charity Go? The Practice of Zakat Management in e-Commerce Platforms

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Abstract

This study delves into the application of *zakat* within the realm of e-commerce platforms, specifically focusing on the accuracy and accountability of *zakat* calculation. It underscores the significance of assessing the precision and transparency of *zakat* collection and distribution within the digital landscape, particularly through platforms like Tokopedia. By employing a qualitative approach with investigative inquiry, the research facilitates a comprehensive comprehension of *zakat* practices within e-commerce. Data were gathered through thematic exploration, observation, and scrutiny of pertinent documents to ensure conformity with Sharia law. The research underscores the challenges associated with precise *zakat* calculation and accountability in reporting. Users necessitate clear guidelines for accurate *zakat* computation, including distinct benchmarks for gold and silver with regularly updated price parameters. Moreover, e-commerce platforms must guarantee transparency in *zakat* fund reporting. The establishment of policies for monitoring and supervising e-commerce platforms and integrated philanthropic entities is imperative. Additionally, the researcher advocates for further investigations to delve into user preferences concerning *zakat* practices and recommends collaborative endeavours among philanthropic bodies, governmental entities, and users to enhance charitable practices amidst the dynamic digital landscape.

Keywords: Zakat, Charity, e-Commerce Platform

INTRODUCTION

Zakat, recognized as a cornerstone of Islam, necessitates Muslims to allocate a portion of their wealth towards aiding the underprivileged (Doddy et al., 2022; Nugroho et al., 2021). The burgeoning realm of e-commerce in Indonesia has presented avenues for the efficient and effective collection of *zakat*, *infāq*, *ṣadaqah*, and *waqf* (Zaimah, 2017). Nevertheless, computing *zakat* within the realm of e-commerce poses several hurdles that demand attention, including the intricacies of precision in calculation, transparency in fund allocation, and a deeper comprehension of *zakat* obligations (Fauza et al., 2023; Yulianti, 2021). This predicament assumes paramount significance as it pertains to endeavours aimed at optimizing the gathering and dispensation of *zakat*, thereby directly influencing societal and economic welfare (Abbas, 2020; Nasution et al., 2022).

A recent major case involving one of the philanthropic institutions in Indonesia has surprised our society about the meaning of transparency in every allocation of donations to the recipients (*mustahiq*), as well as regarding *zakat* (Syahrul Arifin, 2022). It is essential to ensure that the poor, the needy, and other individuals who are eligible according to Islamic law are the primary targets for *zakat* distribution, emphasizing the principle of proportionality (Ghofur & Suhendar, 2021; Rifani et al., 2023). The reporting system that has become a challenge for *zakat* institutions or managers and the use of *zakat* and other assistance also raises legal issues such as the commitment (*ikrar*) and *waqf* certificates (Abbas & Hannani, 2021; Owoyemi, 2020). Therefore, comprehensive research and examination of these issues are needed because technology's ease of use must align with Islamic law, without exception.

The urgency of this research is in line with the significant shift in our daily shopping habits to online platforms. These conveniences have been embraced by *zakat* and *waqf* institutions, serving as important philanthropic entities in our country, such as BAZNAS, Dompot Dhuafa, LAZISNU, LAZISMU, the Indonesian Waqf Board (BWI), Rumah Zakat, and others. The methods of conducting transactions and donations by the Indonesian population through e-commerce have transformed the landscape of Islamic financial transactions (Zaimah, 2017). This emphasizes the importance of conducting precise, sharia-compliant measurements and analyses that are transparent and accountable. It is essential to explore these crucial aspects, which represent a critical area of research. The legal context of Islamic law in Indonesia as the basis of the study in this field has not been extensively explored by researchers, introducing new challenges that require understanding and solutions. This, in turn, is vital to optimize the management of *zakat* within the e-commerce ecosystem.

The research conducted by Setianingsih (2017) on the utilization of e-commerce for *waqf* at the Aksi Cepat Tanggap (Fast Action Response—ACT) organization illustrates the significant benefits that internet technology can offer to both the competitive business world and the financing sector for intangible and tangible goods transactions. *Waqf*, *zakat*, almsgiving, charity, and sacrifice by *āmil* institutions have increasingly embraced the utilization of e-commerce services. With the implementation of e-commerce services, customers are provided with convenient and unrestricted access to transactions, transcending the limitations of space and time.

Moreover, previous studies have highlighted that the incorporation of e-commerce in business and the financial sector serves as a pivotal benchmark for attracting contributors and achieving highly effective fundraising outcomes, regardless of their social status or background. Consequently, the integration of internet technology and e-commerce has emerged as a potent tool for reshaping the landscape of business and social fund management, encompassing *zakat* and *waqf*. This transformation creates novel opportunities to enhance philanthropic participation and optimize the efficiency of charitable fund collection and distribution.

The latest research by Izah (2023) also expressed concern and attention to the compliance of philanthropic platforms with Islamic law. According to her, philanthropy in Indonesia can be categorized into two types of institutions, namely public legal philanthropic institutions and private legal philanthropic institutions. Both types of institutions carry out mechanisms for collecting funds or goods from the community.

Although the scope is limited to three philanthropic institutions, namely BAZNAS Jambi Province, Aqsa Working Group (AWG), and the Medical Emergency Rescue Committee (MER-C), this research concludes the need for a renewal of legislation related to fundraising mechanisms by philanthropic institutions in Indonesia. This is required to create a legal framework that is more harmonious, effective, and provides legal certainty for philanthropic institutions in conducting their fundraising practices. This forms the vision of this research, a formulation of authentic, measurable, and accurate governmental or institutional policies in accordance with the principles of Islamic jurisprudence.

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The primary aim of this research is to comprehensively investigate and address key challenges pertaining to *zakat* computation and disclosure within the framework of e-commerce in Indonesia. This study endeavours to scrutinize the intricacies surrounding *zakat* transactions in e-commerce through the lens of Islamic jurisprudence and to devise a transparent formula for the collection and distribution of e-*zakat* funds. Consequently, the research will propose actionable strategies to refine the accuracy and transparency of *zakat* administration in the e-commerce landscape, encompassing the development of requisite legal and regulatory structures and the implementation of user-friendly reporting mechanisms, chiefly targeting *muzakki* (people who are obligated to pay *zakat*). These endeavours are rooted in the ethos of accountability, a fundamental principle that must be rigorously upheld by fundraising entities and e-commerce platforms, acting as conduits for such transactions.

The research also highlights the aspect of re-investment allocation as one of ACT's fund allocation plans and its legal bias in the context of Islamic finance. This research is in line with the concerns and compliance with Islamic jurisprudential principles.

METHOD

This research adopts a qualitative approach using the investigative study (Pahleviannur et al., 2022), with a focus on one of the largest e-commerce platforms in Indonesia, Tokopedia. The investigation is divided into three themes: 1) process parameters (*tahshil*); 2) progress parameters (*tawzi'*); 3) and accountability parameters (*taqrir*). This qualitative research aimed at gaining a deep understanding of how philanthropic institutions implement fundraising mechanisms in collaboration with e-commerce platforms.

The research subjects consist of philanthropic institutions that collaborate with the e-commerce platform of Tokopedia in the collection of religious social funds. These institutions include Rumah Yatim, Rumah Zakat, Dompot Dhuafa, BAZNAS, LAZISNU, LAZ Al-Azhar, Pilihan Tokopedia Salam, LAZISMU, and Inisiatif Zakat Indonesia. In addition, business owners and sellers offering other *zakat* collection services on e-commerce

platforms participating in philanthropy campaigns are also subjects of the research. The reason for choosing Tokopedia as the platform to study is its unique features and adaptable interface, which can instantly calculate the zakat amount, easy payment methods, and one-click donation options to zakat fundraising institutions. These features have not been found on other platforms frequently used by the public, such as Shopee, Lazada, and Bukalapak. The research object includes the implementation of fundraising by philanthropic institutions, the mechanisms of collaboration with e-commerce platforms, and their impact on public participation in philanthropic activities.

This research employed the collection of qualitative data through content analysis of zakat on Tokopedia, observation of zakat sellers and their perspectives, analysis of the accuracy of zakat calculations, transparency, and accountability. It focused on direct observations of fundraising implementation on the Tokopedia e-commerce platform, without direct interviews with business owners or designated individuals. It also included the analysis of user responses (feedback) and the analysis of reference documents related to the latest Islamic law regulations and fundraising procedures.

The data collected was then analysed using a qualitative approach, including content analysis, thematic analysis, and data triangulation. The results of the analysis were used to gain a deep understanding of the implementation of fundraising, the harmonization of regulations, and the legal effectiveness in the collaboration between philanthropic institutions and e-commerce platforms.

RESULTS AND DISCUSSION

The Integration of Zakat Calculation Mechanism within e-Commerce Applications

Along with technological transformation and the shift in consumer behaviour towards e-commerce platforms, philanthropic organizations have made efforts to capitalize on the opportunities presented in many Islamic countries (Rosele et al., 2022). In Indonesia, one prominent example is the collaboration between philanthropic organizations and major e-commerce platforms like Tokopedia, Shopee, and Bukalapak. They have initiated zakat fundraising programs that allow users of these platforms to contribute to philanthropic efforts. This has proven to be effective, resulting in a remarkable increase in zakat collection at the national level.

Table 1. National Charity Achievement of BAZNAS

No	Admission	Amount (IDR)
1	<i>Zakat Mal</i>	3.787.509.515.618
2	<i>Zakat Fitrah</i>	204.435.792.548
3	Infaq and Sadaqah	2.350.172.161.836
4	Other Religious Social Funds	537.726.223.799
5	ZIS & Fitrah di Luar Neraca	5.222.016.862.873
6	Qurban & DSKL outside the balance	10.332.628.191.681

Source. <https://dataindonesia.id>; <https://baznas.go.id>

Table 1 presents data on the collection of funds from different types of *zakat* and religious social funds in a particular year. *Zakat māl* stands out as the most substantial component, amounting to Rp3,787,509,515,618. Additionally, *zakat fitrah* and *infāq* or *Sadaqah* also significantly contribute, with approximately Rp204,435,792,548 and Rp2,350,172,161,836, respectively. Total other religious social funds (DSKL) are around Rp537,726,223,799. Moreover, funds beyond the balance sheet, such as ZIS & Fitrah, reach the amount of Rp5,222,016,862,873, while Qurban & DSKL outside the balance sheet are Rp10,332,628,191,681. This data underscores the community's dedication to supporting social and religious initiatives through various *zakat* and funds (BAZNAS, 2023).

The performance of BAZNAS as National Zakat Amil Agency in the collection of *zakat*, *infāq*, *şadaqah* (ZIS), and other religious social funds (DSKL) in 2022 is

commendable, with a total of Rp22.43 trillion collected. This represents a notable increase of 58.90% compared to the previous year. The surge in collection is primarily attributed to a 22.11% increase in *zakat māl* payments and a remarkable 400.95% rise in *zakat* for sacrificial animals, while this achievement is laudable, it is important to recognize that the total falls short of the 2022 target of Rp26 trillion. The realization of 86.29% of the target suggests room for improvement and underscores the ongoing challenges in enhancing *zakat* collection to support various social and religious initiatives, which are central to BAZNAS and other philanthropic entities.

Looking ahead, the projection for 2023, aiming for a total collection of Rp33.8 trillion, appears realistic. Leveraging diverse strategies, particularly the utilization of e-commerce platforms and effective advertising mechanisms, is anticipated to encourage public engagement in *zakat* and *infāq*, thus mitigating social inequality. These efforts signify a proactive approach toward addressing societal needs and advancing the mission of BAZNAS and similar organizations.

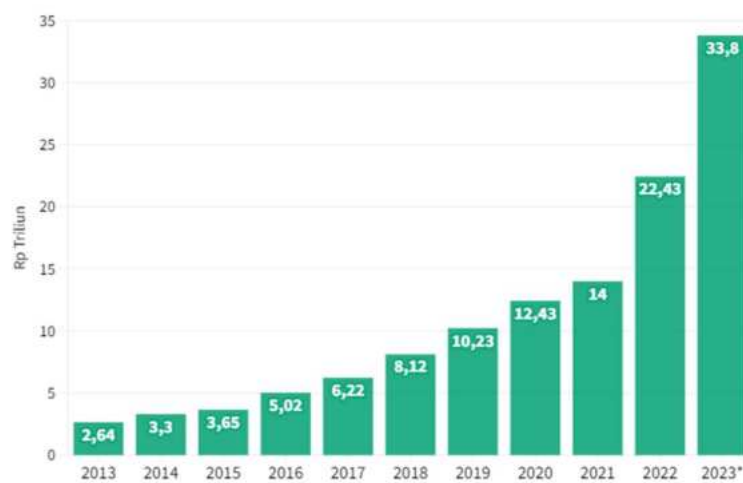


Figure 1. The National Collection of ZIS and DSKL Funds 2013-2023
(The figure for 2023 represents an estimate, not actual data)

The data indicating the accumulation of funds from *zakat*, *infāq*, *ṣadaqah*, and religious social contributions highlights the strong community interest in actively engaging with social and religious initiatives. Nevertheless, effective management of these religious funds necessitates meticulous adherence to Sharia principles. It is imperative to guarantee that each donation aligns with Sharia regulations and is utilized appropriately. Although philanthropic organizations may have internal oversight mechanisms within integrated collective platforms, their incorporation into general e-commerce platforms not tailored for charitable purposes presents a challenge. Therefore, the establishment of a transparent legal framework, precise monitoring mechanisms, and accountable fund management practices are imperative for upholding the credibility and confidence of the public in the custodians of these funds. This ensures the optimal realization of efforts to enhance social welfare through donations while maintaining integrity and trustworthiness.

The integration of *zakat* calculation mechanisms within e-commerce applications such as Tokopedia, Shopee, and Bukalapak must adhere strictly to the principles of *zakat* in Islam to attain the highest level of compliance. This necessitates a comprehensive grasp of fundamental concepts including the *nisāb*, which represents the minimum threshold of wealth liable for *zakat*, as well as an understanding of the various types of assets subject to *zakat*. Precise calculation methodologies are imperative to determine the exact amount

owed. Any errors in these computations can lead to substantial financial and legal ramifications, given the obligatory nature of *zakat* in Islam.

The transactional procedures executed on e-commerce platforms play an indispensable role in ensuring the accuracy of *zakat* calculations. With the exponential expansion of e-commerce, a multitude of transactions is conducted daily. Hence, it is imperative for platforms like Tokopedia, Shopee, and Bukalapak to meticulously record and process each transaction. This entails identifying products or services falling within the *zakat*-eligible category, accurately computing the applicable amount, and furnishing users with the option to contribute in accordance with the correct calculation. Such meticulous attention to detail is essential for upholding the integrity of *zakat* administration within the realm of e-commerce.

Emerging concerns surround Tokopedia's fee structure, as it garners a nominal fee of Rp. 2,000 per transaction, yet public perception suggests a higher intake. Tokopedia's policy delineates this fee into service and application charges, each amounting to Rp. 1,000. However, the researcher underscores the imposition of additional charges, such as regular JNE shipping costs, likening them to *muzakki*, which unnecessarily burden users. This issue, coupled with apprehensions regarding insurance complexities, exacerbates the charity process's intricacies.

Despite these challenges, Tokopedia offers a lucid user interface for *zakat* computation. Within the *zakat* deposit receipt's information section, it specifies dispatching the receipt via email within 14 days post-transaction, crucial for evidencing *zakat* payment. The explanation segment elucidates *zakat māl* computation, stipulating its *nisāb* as 85 grams of gold or Rp86.5 million locally. *Zakat māl* is assessed at 2.5% of the accumulated wealth surpassing the *nisāb*. The calculation form includes various parameters: savings, non-moving assets like land, outstanding debts/installments, gold and silver assets, marketable securities, business assets, and accounts receivable. These parameters serve as the cornerstone for *muzakki* eligibility concerning *zakat māl* or wealth. Upon completing the requisite fields, users can ascertain their *zakat māl* obligation by clicking the "Cek Kewajiban Zakat (Check Zakat Obligation)" button.

Mau hitung jumlah zakat dulu atau langsung bayar?

Masukkan simpanan harta yang telah kamu miliki selama 1 tahun Hijriyah (isi min. 1 kolom).

Nilai tabungan, deposito, & giro Rp 20.000.000	Simpanan emas & perak _____ gram
Aset tidak bergerak (contoh tanah) Rp 300.000.000	Rp Surat berharga, harta niaga, piutang _____
Jumlah utang/cicilan (jika ada) Rp 1.500.000	<input type="button" value="Cek Kewajiban Zakat"/>

Dengan membayar zakat lewat Tokopedia, saya menyetujui Syarat & Ketentuan dan Kebijakan Privasi

← **Kewajiban Zakat**

Wajib Bayar Zakat
Rp7.962.500

Figure 2. The Integrated Zakat Calculation on tokopedia.com

Tokopedia has made a decision to not accept gold and silver amounts in Indonesian Rupiah for *zakat māl* calculation. This decision may stem from various factors, including a lack of precise data on current gold and silver prices. Accurate pricing information is crucial for the correct computation of *zakat māl*. In order to simplify the calculation process, Tokopedia opts to simulate total wealth without specifying gold and silver amounts, thus

facilitating a more straightforward *zakat māl* calculation. Furthermore, separate calculations are required for gold-silver *zakat* and *zakat* on financial assets due to their distinct values. To ensure accuracy, Tokopedia proposes adding daily updates on gold and silver prices. From these considerations, it can be inferred that Tokopedia's refusal to accept gold-silver inputs for *zakat māl* calculation is driven by practical and security concerns. The company aims to streamline the *zakat māl* calculation process and mitigate potential errors stemming from practical limitations.

On *bukalapak.com* and *shopee.co.id*, there is a notable absence of dedicated mechanisms for *zakat* computation or reporting. The integration of *zakat* calculation and reporting features is regrettably lacking on these platforms. Nonetheless, it is noteworthy that official stores operated by charitable entities like *Rumah Zakat* are present. In the past, ACT actively advocated its philanthropic merchandise across diverse e-commerce platforms. Presently, several organizations have established their official online portals, providing transactional services, operational ease, and transparent financial reporting.

The precision of *zakat* computations holds paramount importance not only at an individual's level but also for philanthropic entities tasked with managing these funds. Such organizations must establish robust systems to guarantee that the *zakat* contributions collected are disbursed in accordance with Sharia regulations. This entails earmarking funds for needy programs, maintaining transparent public reporting, and upholding stringent accountability standards. Moreover, this practice nurtures a sense of duty and compassion towards fellow human beings, which constitute fundamental tenets of Islam.

In the scrutiny conducted, the *zakat* computation mechanism employed by Tokopedia can be characterized as thorough and precise. Tokopedia has furnished comprehensive guidelines elucidating the process of *zakat māl* calculation, encompassing the determination of *nisāb* thresholds and *zakat* rates. Additionally, Tokopedia provides an intuitive calculation interface, requiring only basic input parameters such as total wealth and outstanding debts. The *zakat māl* computation on Tokopedia relies on gold and silver prices (measured in grams) stipulated by accredited '*āmil zakat*' institutions. These institutional prices typically offer greater accuracy compared to market rates.

On the contrary, there are several considerations that the platform should take into account. Firstly, segregating gold and silver columns within the calculation form would facilitate more accurate *zakat māl* calculations for Muslims, particularly those possessing substantial amounts of gold and silver, which cannot be uniformly measured in grams due to their differing values. Secondly, incorporating a manual *zakat māl* calculation feature would afford Muslims additional avenues for computing *zakat māl*. Overall, Tokopedia's inclusion of *zakat* calculation represents a commendable effort in aiding Muslims to discharge *zakat māl* obligations conveniently and precisely.

Various *zakat* service providers, such as *Rumah Zakat*, maintain official stores on Tokopedia. Nevertheless, instead of offering *zakat* services, these entities present donation products. Likewise, other charitable organizations follow suit. While *zakat* and donations serve distinct purposes, they converge on the common objective of assisting the underprivileged. *Zakat* is not marketed as a product due to its quantifiable nature and requisite accuracy in computation. Hence, the integration of *zakat* calculation into the platform is justified. Conversely, donations entail voluntary contributions, accommodating diverse amounts and transcending religious boundaries.

When users input the keyword '*zakat*' into Tokopedia's search bar, they are promptly redirected to the dedicated *zakat* section. This section offers a streamlined interface presenting two distinct categories of *zakat*: *zakat fitrah* and *zakat māl*. Users are afforded the convenience of selecting their preferred *zakat* type and seamlessly navigating through the accompanying payment procedures outlined for clarity. Moreover, accessible links facilitate users in reviewing comprehensive *zakat* allocation reports, fostering transparency regarding the utilization of their contributions towards initiatives supporting both social and religious welfare.

The practice of zakat management on-commerce platforms

To ensure the accurate and effective implementation of *zakat* practices on e-commerce platforms such as Tokopedia, Shopee, and Bukalapak, a close collaboration is imperative among the platforms themselves, philanthropic institutions, and particularly, users. Education regarding the various types of *zakat* to be given, precise *zakat* calculations, transparent fund management, and accountable reporting are pivotal in attaining this objective. The precision in *zakat* calculations transcends mere numerical accuracy; it underscores the intrinsic moral principles associated with it. Hence, it is paramount to guarantee that *zakat* practices on e-commerce platforms adhere to these high standards.

One of the key elements in practicing accurate zakat is education. Users of e-commerce platforms need to have a clear understanding of the types of zakat they should give, how to calculate it correctly, and when is the right time to give zakat. This education forms the foundation for users to actively participate in effective zakat practices. How can someone give zakat correctly if they don't understand the procedures and obligations of zakat according to Sharia?



Figure 3. The Integral Report that can be viewed immediately

In addition to understanding zakat itself, it's important to realize that the accuracy of zakat calculations is not just about numbers. It also includes underlying moral values. When someone gives zakat, it is a voluntary act driven by empathy and compassion for others. Therefore, it's important to ensure that zakat practices on e-commerce platforms not only focus on the numbers but also reflect the values of goodness and justice. The intention to give zakat should be accompanied by this narrative to increase emotional empathy and strengthen the intention to give zakat. Features that promote community empathy in the zakat menu on Tokopedia are needed, similar to the success of ACT a few years ago.

Transparency in fund management is also a crucial focus. Users should have a clear understanding of how their zakat funds will be allocated. They must have confidence that the funds they donate will be used for legitimate and beneficial purposes. This transparency builds trust, which is a crucial aspect of zakat practice. Philanthropic institutions that collaborate with e-commerce platforms must provide clear and detailed reports on how zakat funds are used. These reports should be easily accessible to users and should include information that reflects ethical and professional fund management.

Close collaboration between e-commerce platforms, philanthropic institutions, and users forms an important foundation for ensuring accurate and effective zakat practices. E-commerce platforms need to ensure that the infrastructure and payment procedures they provide enable users to give zakat easily and securely. Philanthropic institutions must ensure that the funds they manage are used in accordance with Sharia provisions and with high ethical standards. Users, on the other hand, play a crucial role in practicing zakat with full awareness and integrity.

In order to achieve the goal of accurate zakat calculations on e-commerce platforms, all parties must work together. Education, transparency, and accountability are the pillars that integrate zakat practices with modern technology. Today, donating and giving zakat are no longer limited to the physical world but have also entered the digital realm. Therefore, it's important to ensure that the values and principles of zakat that have existed for centuries are preserved in this digital era of charity.



Figure 4. The Integral Report of Zakat Fitrah

The zakat's menu on Tokopedia includes an integrated reporting feature, which is an important feature to provide transparency to users. Through this feature, users can easily track and understand how the zakat funds they have contributed have been allocated and used for social and religious programs.

This integrated reporting includes comprehensive information about the projects supported by zakat funds, including descriptions, objectives, and project progress. This allows users to have a better understanding of the positive impact that has resulted from their contributions. Additionally, this feature also includes detailed financial reports, ensuring that users can directly see how zakat funds are managed and allocated.

Transparency like this is crucial in zakat -and other terms of giving in Islam- practices because it helps build trust between users and philanthropic organizations (Muhammad & Sari, 2021). Users can feel confident that their zakat funds are being used correctly and effectively, and philanthropic organizations must remain accountable for fund management. With integrated reporting in Tokopedia's zakat menu, zakat practices become more open and transparent, allowing users to experience the positive impact of their contributions and feel closer to the noble goals of zakat. This is an important step in ensuring accurate and effective zakat practices in the digital age.

In the Quran, transparency in the management of *zakat* is extremely crucial as *zakat* stands as one of the fundamental pillars in Islam, serving significant social and economic purposes. Allah Almighty states in Surah Al-Baqarah, verse 267.

يَا أَيُّهَا الَّذِينَ آمَنُوا أَنْفِقُوا مِنْ طَيِّبَاتِ مَا كَسَبْتُمْ وَمِمَّا أَخْرَجْنَا لَكُمْ مِنَ الْأَرْضِ وَلَا تَيَمَّمُوا الْخَبِيثَ مِنْهُ تُنْفِقُونَ وَلَسْتُمْ بِأَخِيذِهِ إِلَّا أَنْ تُغْمِضُوا فِيهِ وَاعْلَمُوا أَنَّ اللَّهَ غَنِيٌّ حَمِيدٌ

“O you who believe, spend (in the way of Allah) from the good things which you have earned and from that which We have produced for you from the earth. And do not aim toward the defective (from it) to spend (from that) while you would not take it (yourself) except with closed eyes. And know that Allah is Free of need and Praiseworthy.”

In his interpretation, Quraish Shihab emphasizes that the primary goal of giving *zakat* is to enhance societal well-being and reduce social disparities. Thus, a genuine intention in giving *zakat* is crucial reflecting one's spiritual awareness in sharing wealth with others (Shihab, 2012). He also underscores the importance of transparency in *zakat* management. According to him, *zakat* should be administered openly and clearly to prevent abuse and to ensure it reaches those in need accurately. In the modern context, this also involves the obligation of *zakat* institutions to provide clear and open financial reports to the public so that society can monitor the use of *zakat*.

In other hand, the importance of transparency in *zakat* management is also emphasized in the hadiths of Prophet Muhammad SAW. Hadiths are a crucial source in Islam providing guidance in various aspects of life, including *zakat* management. In a hadith narrated by Ibn Abbas, the Prophet Muhammad SAW said, “Whoever manages the wealth of the community such as *zakat*, charity, and the like, then hides that wealth or takes some of it deceitfully, will come on the Day of Judgment dragging him.” (Narrated by Bukhari and Muslim). This hadith underscores that those responsible for managing the wealth of the community, including *zakat*, must be transparent and honest. Concealing or misusing community wealth in *zakat* management will result in punishment on the Day of Judgment.

From the normative evidence above, it can be concluded that transparency in *zakat* management is a crucial principle in Islam. This aligns with the teachings of Prophet Muhammad SAW, which emphasize honesty, justice, and the obligation to uphold the rights of others in various aspects of life, including the management of *zakat* funds. Therefore, *zakat* trustees must ensure that *zakat* is managed transparently and honestly to achieve its true purpose, which is to enhance the welfare of the community and reduce social disparities.

Tokopedia has made a wise decision not to include *zakat* mal reports in its *zakat* menu. This decision is based on the consideration that *zakat* mal is a more complex type of *zakat* in terms of calculation. With various types of assets that are subject to *zakat*, as well as different nisab and *zakat* rates, *zakat* mal reports can be complicated and confusing. Additionally, *zakat* mal is not obligatory for all Muslims, only for those who meet certain criteria. Therefore, *zakat* mal reports are not relevant to most Muslims.

Tokopedia chooses to focus on *zakat* fitrah reports. *Zakat* fitrah is a type of *zakat* that is obligatory for all Muslims regardless of the amount of wealth they possess. By focusing on *zakat* fitrah reports, Tokopedia can more easily provide relevant and beneficial contributions to the majority of Muslims.

Although *zakat* mal reports are not available in Tokopedia's *zakat* menu, information about *zakat* mal is still accessible. Users can find guidelines on how to calculate *zakat* mal and a list of *amil* *zakat* institutions that distribute *zakat* mal through the *zakat* menu. This ensures that users who want to give *zakat* mal can still easily access the information they need. Additionally, it is important to remember that philanthropic organizations that manage *zakat* mal also regularly report on their own websites, both annually and monthly. Thus, *zakat* mal reporting continues, even if it is not embedded in Tokopedia's *zakat* menu. After all, Tokopedia can consider it soon.

What Are the Resolutions?

In the face of an era where *zakat* practices are increasingly integrated with e-commerce platforms, it is important for philanthropic institutions and the government to

collaborate in creating a strong and accessible policy framework for effective oversight of philanthropic organizations operating within e-commerce platforms.

Firstly, the government needs to actively engage in supervising philanthropic institutions. This can be achieved by establishing a specialized authority responsible for overseeing zakat practices, especially within e-commerce platforms. This authority should have sufficient powers to audit and monitor the activities of philanthropic institutions, including fund allocation and reporting. Government involvement is crucial to ensure that zakat practices are within the appropriate legal framework and comply with Sharia principles (Haryanto, 2023). Secondly, philanthropic institutions should enhance transparency in their reporting. They should regularly provide financial reports and program implementation updates openly to the government and the public. Transparency will help build trust between philanthropic institutions, the government, and the public, ensuring that zakat funds are used correctly and effectively. In the context of the integrated features of these institutions, specific feedback mechanisms should be in place to keep users informed of how their funds are allocated, either through group reports or a collective approach. Accumulated funds can be challenging to report to individual donors, but a group-based allocation system can offer a feasible and accountable solution (Rifani et al., 2023; Sandy, 2023). Thirdly, philanthropic institutions and the government should leverage technology to facilitate supervision. In the digital age, technology can be used to monitor and track the flow of zakat funds. The government and philanthropic organizations can collaborate in developing an integrated information system to manage and oversee zakat funds (Soehardi, 2023; Wulan et al., 2018). Finally, the government should enact clear and comprehensive regulations regarding zakat practices in e-commerce platforms. These regulations should include clear guidelines on zakat calculation, allocation, and reporting. This will help create a strong and clear legal framework for zakat practices, allowing all stakeholders to operate within the framework of Sharia principles (I. Muhammad, 2019; Suaka et al., 2021).

By implementing these recommendations, we can create a safer and more transparent transaction environment for zakat practices in the digital era. The government, philanthropic institutions, and the public can work together to ensure that the zakat given by Muslims is used correctly and effectively, so that its positive impact can be felt by those in need.

The convenience of transactions offered by Tokopedia provides users with a quick and easy way to perform zakat. However, it is important to remember that the precision of these calculations must align with Sharia principles. Specific guidelines are needed to guide users in their zakat practices and to help them understand the correct principles of zakat. Additionally, transparency in reporting is crucial to instill confidence in users that their zakat funds are being used correctly. With active involvement from all stakeholders, zakat practices on Tokopedia and other e-commerce platforms can improve, providing real benefits to those in need and creating a positive impact in society. This aligns with various research findings, both within and outside the country (Sakha et al., 2021; Salih & Jabr, 2023; Yakar, 2021), on almsgiving known as zakat.

CONCLUSION

The precision of zakat calculations is crucial in ensuring that the zakat funds contributed by users truly adhere to Sharia principles. However, findings indicate that there are areas that require attention concerning the types of zakat users should give, the nisab threshold, and the correct zakat rate within the integrative information on Tokopedia's zakat menu. Therefore, clear education and guidelines are necessary to ensure that users can calculate zakat correctly. Accountability in reporting is a vital aspect of zakat practice. Users need to understand that the zakat funds they contribute are indeed used for appropriate purposes, and this can be achieved through transparency in reporting. Findings show that e-commerce platforms like Tokopedia provide reporting facilities that

allow users to track and verify zakat fund allocations. However, it is essential to ensure that reporting occurs regularly and accurately.

Educational endeavours and collaboration among philanthropic institutions, governmental bodies, and users are indispensable to ensure that *zakat* practices conform to the legal framework in alignment with Sharia principles. This effort should be directed towards enhancing transparency in reporting and guaranteeing the appropriate utilization of *zakat* funds. The government should play an active role in supervising *zakat* practices to ensure compliance with the requisite legal framework. Through effective cooperation among all pertinent stakeholders, *zakat* practices on e-commerce platforms can serve as a potent mechanism for collecting and disbursing *zakat*. Consequently, *zakat* can wield a more substantial positive influence on the disadvantaged, and the public can contribute *zakat* with precision and confidence in this ever-evolving digital epoch. For future study, the content of e-commerce platform should also be analysed using hermeneutics approach.

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