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Impact of Human Development and Information and Communication Technology Development Indexes on Digital Zakat: Evidence from Indonesia

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ABSTRACT

This study investigates the impact of the Human Development Index (HDI) and the Information and Communication Technology Development Index (ICT-DI) on the digital zakat in Indonesia. The HDI variable is proxied by the quality of human resources, while ICT-DI is measured by the number of internet users. This study uses a multiple linear model to analyze such an impact. Multiple regression tests are used to determine the particular effect of HDI and ICT-DI on the growth rate of digital zakat. The results show that HDI has partially a significant effect on the digital zakat growth rate. ICT-DI also has a significant and positive influence on digital zakat. At the same time, HDI and ICT-DI have a significant effect on the growth rate of digital zakat. These results have implications for increasing HDI and ICT-DI that can positively impact on the growth rate of digital zakat.

Keywords: *Digital Zakat, HDI, ICT-DI*

INTRODUCTION

Indonesia is projected to gather its anticipated zakat potential from its substantial Muslim population. The national board of zakat (Baznas), as an authorized entity for collecting zakat funds, has made substantial efforts to tap into the zakat potential throughout the entire country. Baznas has recently formed partnerships with many digital platforms, enabling individuals to conveniently make zakat payments through internet channels. Baznas has formed partnerships with many financial technologies (fintech) firms for payment services, e.g., Kitabisa.com, Gopay, Gopoints, Gotix, OVO, and others. This collaboration was mentioned on the Baznas website, which serves as a platform for sharing information on media relevant to digital payments. The innovation implemented by Baznas is crucial due to the contemporary preference for convenient and flexible options, such as making zakat payments at any time and from any location. The transition from the conventional approach to the digital method of paying zakat is experiencing a surge in popularity as a result of the Covid-19 pandemic, which has imposed restrictions on people's mobility.

According to (Maghfirah, 2020), enhancing the collection of zakat through online technology is an effective development method for achieving larger *maslahah*, as opposed to traditional ways. Thus, the approach of enhancing fundraising via the *dharuriyyah* online platform is used to attain the ultimate objectives of the zakat in accordance with the principles of Shariah. Online zakat collection is an effective approach for maximizing zakat collection and such an implementation of zakat technology has impacted individuals' inclination to fulfil their zakat obligations. This aligns with the findings of Rahmani and Erpurini (2020), suggesting the use of internet technology to collect zakat from muzakki is expected to enhance the amil's ability to reach muzakki and facilitate the distribution of zakat from muzakki to amil. Cahyani et al., (2022) found that individuals with a greater comprehension of zakat, known as muzakki, are more likely to trust and find digital payments, leading to an increased inclination to make zakat contributions through digital means. Deasy Tantriana and Lilik Rahmawati (2018) discovered

that the factors of zakat knowledge, level of assurance, and level of satisfaction strongly influence the inclination of muzakki to fulfil their zakat obligations (Tantriana & Rahmawati, 2018).

It is evident that those who possess a deeper understanding of zakat and its payment procedures find digital zakat services to be a favorable choice for fulfilling zakat obligations. This indicates that more understanding leads to a higher level of public interest in transitioning from conventional to digital methods of zakat payments. The Human Development Index (HDI) reflects the criteria of knowledge development in society as a whole. Indonesia, ranked fourth in terms of population globally, has made significant advancements in its HDI. The Central Statistics Agency (BPS) report in 2022 reveals that Indonesia's average HDI experienced an annual growth of 0.77%, rising from 66.53 in 2010 to 72.91 in 2022 (BPS, 2022).

Furthermore, the notable shift of community activities from traditional to digital ways is seen in the Information and Communication Technology Development Index (ICT-DI). Presently, the Internet has evolved into a fundamental requirement for individuals over the globe. The International Telecommunication Union (ITU) has reported a substantial surge in the need for technology, primarily driven by the Covid-19 epidemic (BPS, 2022). Technology facilitates the execution of several daily tasks for humans, e.g., work, education, social interaction, and even the payment of zakat. According to Afriyenis et al. (2018), the implementation of a basic technology in the information and communication system has a significant impact on the satisfaction of muzakki in fulfilling their responsibility to pay zakat. Maximizing the utilization of technology can yield numerous advantages for the amil zakat institution, including enhanced trust and convenience for the muzakki. Ichwan (2020) found a correlation between digital literacy, technology acceptability, and Muzakki's inclination to use Baznas' digital zakat service, specifically Gopay, for making zakat payments.

Based on the above elaboration, this study aims to investigate the correlation between the Human Development Index (HDI) and the Information and Communication Technology Development Index (ICT-DI) in connection to digital zakat, specifically focusing on the services offered by Baznas.

LITERATURE REVIEW

Human Development Index (HDI)

According to the United Nations Development Program (UNDP) agency, the human development index is a process of broadening various options for the population. From this understanding, it can be said that HDI is a measuring tool to measure the quality of human development in a region or a country. The Central Statistics Agency (BPS, 2014) explained that the component of the Human Development Index (HDI) itself is composed of three components, namely life span, which is measured by life expectancy at birth, the level of education obtained by combining the adult literacy rate with a weight of 2/3, and the average length of schooling taken with a weight of 1/3 and a decent standard of living in terms of adjusted per capita expenditure. Based on publications from the Central Statistics Agency (BPS), Indonesia's Human Development Index in 2022 reached 72.91%, an increase of 0.62 points (0.86 percent) compared to the previous year, which was 72.29%.

Table 1. Human Development Index (HDI) Indonesia according to the constituent dimensions

Dimentions/ Indicators	Unit	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Live a Long and Healthy Life														
Life Expectancy at Birth	Tahun	69,81	70,01	70,20	70,40	70,59	70,78	70,90	71,06	71,20	71,34	71,47	71,57	71,85
Knowledge														
Hope For A Long Time in School	Tahun	11,29	11,44	11,68	12,10	12,39	12,55	12,72	12,85	12,91	12,95	12,98	13,08	13,10
Average Length of Schooling	Tahun	7,46	7,52	7,59	7,61	7,73	7,84	7,95	8,10	8,17	8,34	8,48	8,54	8,69
Decent Standard of Living														
Real Expenditure Per Capita (Has Been Adjusted)	Rp 000	9.437	9.647	9.815	9.858	9.903	10.150	10.420	10.664	11.059	11.299	11.013	11.156	11.479
Human Development Index (HDI)		66,53	67,09	67,70	68,31	68,90	69,55	70,18	70,81	71,39	71,92	71,94	72,29	72,91

Source: BPS, 2022

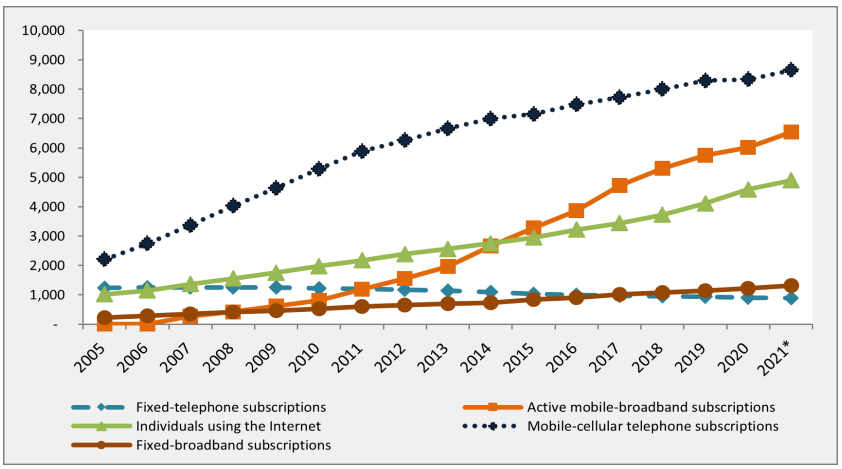
From Table 1. The above shows that the Human Development Index in Indonesia has increased every year, although the numbers are not always high. The average increase from 2010 to 2022 is up to 0.77 percent each year.

The Information and Communication Technology Development Index (ICT-DI)

The Information and Communication Technology Development Index (ICT) or the ICT Development Index is an indicator to monitor the development of a country/region toward an information society (BPS, 2022). Currently, the need for technology is very high. One of them is the need for the Internet to carry out activities related to digital matters such as work, study, and socialization. The need for the Internet is increasing due to the Covid-19 pandemic.

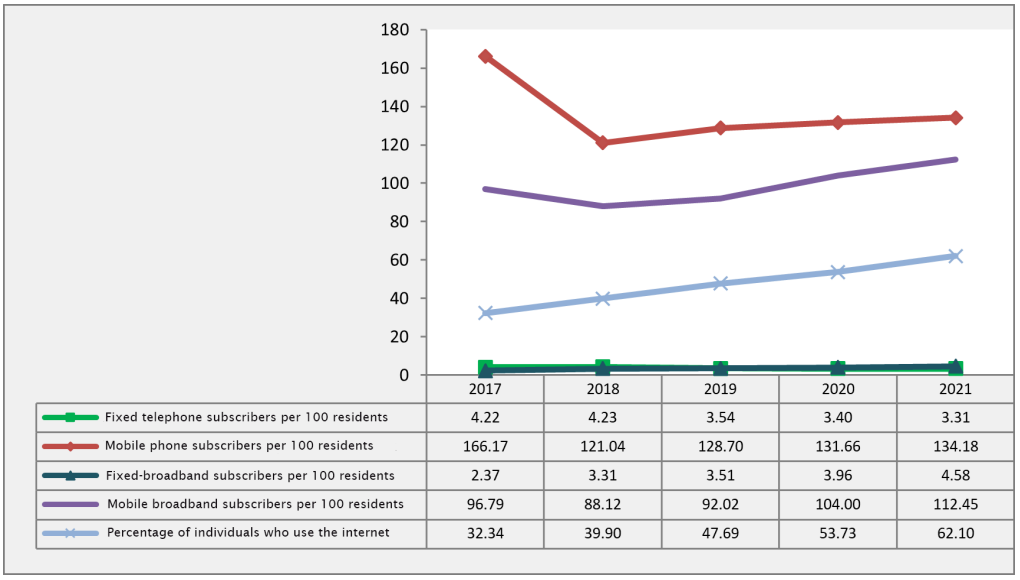
Figure 1. Global ICT Developments, 2005 - 2021

Source: International Telecommunication Union (ITU), 2022



Graphic 1 shows that there has been an increase in internet use in the world during the pandemic, which can be seen from the graph that is increasing. It can be concluded that information and communication technology is very

important for human survival, especially for those who need technology for business, work, education, services, entertainment, and socialization.



	2017	2018	2019	2020	2021
Fixed telephone subscribers per 100 residents	4.22	4.23	3.54	3.40	3.31
Mobile phone subscribers per 100 residents	166.17	121.04	128.70	131.66	134.18
Fixed-broadband subscribers per 100 residents	2.37	3.31	3.51	3.96	4.58
Mobile broadband subscribers per 100 residents	96.79	88.12	92.02	104.00	112.45
Percentage of individuals who use the internet	32.34	39.90	47.69	53.73	62.10

Figure 2. Indonesia's ICT Development Index, 2017- 2021

Source: BPS, 2022

As the use of technology globally is increasing, the use of technology within the scope of Internet access in Indonesia is also increasing. This can be seen in Graph 2. which graphs have increased in the period from 2017 to 2021 and Indonesia's ICT-DI growth in 2021 will reach 27.4 percent.

Zakat

Zakat has several meanings, namely al-barakatuh, which means blessing, an-nama, which means growth and development, ath-thaharatu, which means purity, and ash-shalahu, which means greatness. Meanwhile, in terms of zakat, it is part of a Muslim's property that must be issued when it has fulfilled the nisab and haul and given to those who are entitled to receive it. (Hafidhuddin, 2008). The meaning of zakat in language and in terms has a close and real relationship, that is, the assets issued as zakat will bring blessings to the assets themselves to become holy, grow, and develop as described in the Qur'an At-Taubah verse 103 (Hafidhuddin, 2008):

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا
وَصَلِّ عَلَيْهِمْ ۖ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ ۗ وَاللَّهُ سَمِيعٌ عَلِيمٌ

"Take zakat from their property to clean and purify them and pray for them. Verily, your prayer (grows) peace of mind for them. Allah is all hearing, all knowing."

And Ar-Rum verse 39 which was also used as a legal basis for zakat:

وَمَا آتَيْتُمْ مِنْ رِبًا لِيَرْبُوَ فِي أَمْوَالِ النَّاسِ فَلَا يَرْبُو
عِنْدَ اللَّهِ ۖ وَمَا آتَيْتُمْ مِنْ زَكَاةٍ تُرِيدُونَ وَجْهَ اللَّهِ فَأُولَٰئِكَ هُمُ
الْمُضْعِفُونَ

"And something Riba (additional) that you give so that human wealth increases, it does not increase in the sight of Allah. And what you give in the form of zakat that you intend to gain the pleasure of Allah is those people who multiply (their rewards).

Zakat is a property that must be issued by a Muslim, while infaq is a

treasure issued outside of the responsibility to pay zakat for the benefit of the people and shodaqoh is something issued either in the form of material or non-material with the same goal, namely the benefit of the people (Rahman Utami et al., 2017).

Zakat is a source of income for the Islamic state in addition to taxes and other income sources, so zakat has a very central role in the Islamic economy. The impact of the distribution of zakat can be felt not only by individuals but also by the country's economy (Ridlo, 2014).

Zakat have certain requirements, to the wealth owner, who is called muzakki, to be handed over to those who are entitled to receive it or called mustahik with certain conditions (Beik, 2009).

Some of the requirements and pillars of zakat include (Tho'in, 2017):

a. Requirement of Zakat
   1. *Self-Determined*
   According to the agreement of scholars, zakat is not a responsibility for slaves who do not have property rights, but it is the master who has property rights.
   2. *Muslim*
   Zakat is a holy worship, so it must be done by a holy person, and according to ijma, an infidel is not a holy person, so he has no responsibility to pay zakat. The Shafi'i school has a difference of opinion from other schools in which the Shafi'i school requires people who have converted from Islam or an apostate to issue zakat before their riddah occurs or assets owned when he was still a Muslim.
   3. *The asset that needs to be paid zakat*:
   a) Coins, banknotes, gold and silver
   b) Minerals
   c) Commodity
   d) Products of plants and fruits
   1) The assets have reached the nisab
   2) The assets belong to the muzakki
b. Pillars of Zakat
   The pillars of zakat are the giving of a portion of assets by releasing the nature of its ownership and making it the assets of another person which is handed over directly to the mustahik, representative, or institution in charge of collecting zakat.

Based on Indonesia's Government Decree No. 8 of 2001, the government established an official body, namely the National Zakat Amil Agency (Baznas), which has the function of collecting and distributing zakat, infaq, and shodaqoh funds at the national level. Birth of Law no. 23 of 2011 regarding Zakat Management further strengthens the role of BAZNAS which has the right to carry out zakat management nationally. The law states that BAZNAS is a nonstructural government institution that is independent and responsible to the president through the Minister of Religion. Thus, BAZNAS and the government are responsible for overseeing the management of zakat, which is based on Islamic law, trustworthiness, benefits, fairness, legal certainty, integration, and accountability (Eriani et al., 2020).

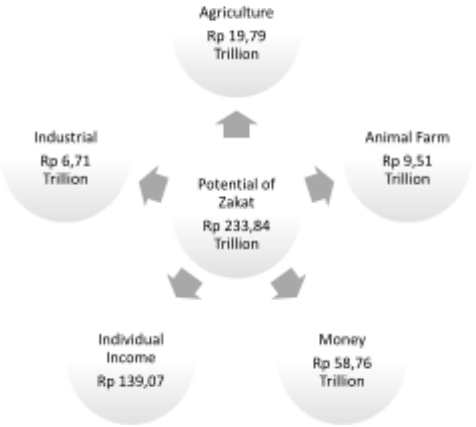


Figure 3. Potential of Zakat in Indonesia

Source: BAZNAS, 2020

The large potential of zakat owned by Indonesia must be accompanied by a good management strategy; therefore, more zakat funds are collected and can be more useful.

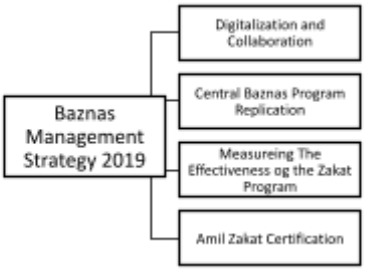


Figure 4. Baznas Management Strategy 2019

Source: BAZNAS, 2020

Baznas already has several methods for collecting zakat funds, such as paying on baznas counter directly, e-payment and transfer method. But not only for zakat, the several methods are capable of paying infaq and shodaqoh.

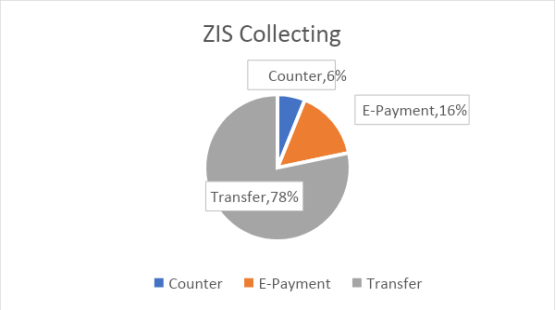


Figure 5. Baznas Collecting Method

Source: BAZNAS, 2018

From the above data, technological advances play a very important role in collecting zakat funds, where the collection is dominated by easy transfers of 78% and e-payments of 16%. Meanwhile, according to Baznas data obtained in 2018, the zakat collection on the counter is only 6%. This proves that the increase in technology will make it easier for muzakki to pay zakat.

Baznas continues to innovate in collecting zakat in Indonesia. As conveyed by the Leader of the Indonesian Baznas, Mr. Rizaludin Kurniawan at the Zakat Digitization Workshop at the 2021 Indonesia Sharia Economic Festival (ISEF), that Baznas continues to make efforts to provide convenience to the community through Zakat Online Baznas (Baznas, 2021).

With this digital transformation, it is hoped that the collection of zakat funds from the community can be maximized. The step taken by BAZNAS to realize the digitization of zakat is to collaborate with platforms that are commonly used for payments.

One of the innovations that has been made is the ease of giving zakat through a platform that collaborates with BAZNAS to collect zakat funds. Quoted from the Baznas.go.id website (2022), Baznas has collaborated with applications that provide zakat payment services, namely 1) Kitabisa.com; 2) Gopay; 3) Gopoints; 4) Gotix; 5) OVO; 6) Tcash; 7) Kaskus; 8) Invisee; 9) Lenna; 10) Mcash; 11) Muslim Tourism; 12) Orth; and 13) Jasindo Syariah Insurance. In addition to cashless payment applications, Baznas also collaborates with e-Commerce, including 1) Elevenia.co.id; 2) Blibli.com; 3) Shopee.co.id; 4) Tokopedia.com; 5) Lazada.com; 6) Mataharimall.com; 7) JD.id, and 8) Bukalapak.com.

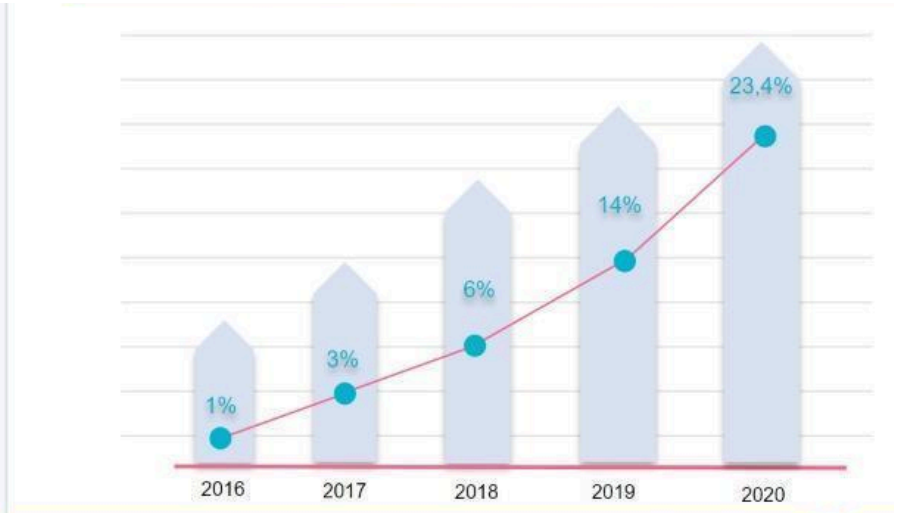


Figure 6. Zakat Collection with Digital Method

Source: BAZNAS, 2022

According to Picture 6, the collection of zakat through digital methods has seen a significant growth every year. With many choices of digital payment services, it makes it easy for muzakki who want to pay zakat through digital services that they usually use for other activities.

METHODOLOGY

This research makes use of a quantitative method that is oriented toward descriptive investigation. The objective of this study was to evaluate the influence that the HDI and the ICT-DI have on the practice of digital zakat in Indonesia. The data spanning from 2017 through 2021 was collected from the publication of the Central Statistics Agency (BPS) specifically referring to the Human Development Index, Technology Development Index, Information and Communication, and data pertaining to zakat collection through digital services. In this study, panel data are analyzed with EViews 9 software, and the dependent variable is quantified based on two independent factors. The multiple linear regression model was employed.

RESULT AND DISCUSSION

Data Description

Table 1. Results of descriptive statistics

	HDI	ICT-DI	ZBD
Mean	6.856000	6.727500	6.436000
Median	6.860000	6.725000	6.440000
Maximum	6.860000	6.760000	6.910000
Minimum	6.850000	6.700000	6.030000
Std. Dev.	0.005026	0.024252	0.214707
Skewness	-0.408248	0.140543	0.312631
Kurtosis	1.166667	1.422383	3.157198
Jarque-Bera	3.356481	2.139903	0.346386
Probability	0.186702	0.343025	0.840975
Sum	137.1200	134.5500	128.7200
Sum Sq. Dev.	0.000480	0.011175	0.875880
Observations	20	20	20

Table 1 shows that the maximum of the HDI variable is 6.860000 and the minimum is 6.850000 respectively, with an average of 6.856000 and a deviation level of 0.005026. It is concluded that the data are centralized and the value of HDI is increasing since the mean of 6.856000 is nearly the same as the median of 6.860000. The maximum and minimum values of the ICT-DI variable are 6.760000, and 6.700000, respectively, with an average of 6.727500 and a deviation level of 0.024252. Similarly, the data are concluded to be centralized, and the ICT-DI value is increasing since the mean of 6.436000 is nearly the same as the median of 6.440000. Additionally, the maximum, minimum, average, and deviation levels of digital-based zakat are 6.910000, 6.030000, 6.436000, and 0.214707 respectively. Since the mean value of 6.436000 is nearly the same as the median of 6.440000, it is concluded that the data is centralized and that the digital-based zakat value is increasing.

Normality Test

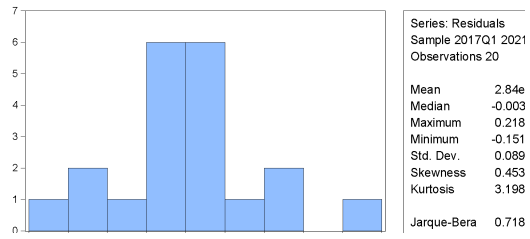


Figure 7. Results of the normality test

Based on the table of data, shows that the probability value of 0.698367 is greater than the significance value of 0.05, hence, it can be concluded that the data are normally distributed.

Multicollinearity Test

Table 2. Multicollinearity Test

Variance Inflation Factors			
Included observations: 20			
	Coefficient	Uncentered	Centered
Variable	Variance	VIF	VIF
C	2394.321	5315359.	NA
HDI	73.80962	7702026.	3.932551
ICT-DI	3.170346	318544.2	3.932551

Table 2 shows that the variable HDI has a VIF value of 3.932551, which is less than 10. Furthermore, the ICT-DI variable 3.932551 less than 10. Therefore, there is no multicollinearity in the two variables.

Heteroscedastic Test

Table 3. Heteroscedastic Test

Heteroskedasticity Test: Glejser			
F-statistic	0.447585	Prob. F(2,7)	0.6563
Obs*R-squared	1.133821	Prob. Chi-Square(2)	0.5673
Scaled explained SS	0.824685	Prob. Chi-Square(2)	0.6621

According to Table 3, the chi-square probability value of 0.6563 exceeds the significance threshold of 5%, leading to the conclusion that the presence of heteroskedasticity does not impact the data.

Autocorrelation Test

Table 4. Autocorrelation Test

Durbin-Watson stat	1.171420

Table 4 shows the Durbin-Watson value of 1.171420. With 20 observations and two independent variables at a level of significance of 5%, the lower limit (dL) is calculated as 1.1004, and the upper limit (dU) is determined to be 1.5367. In particular, the calculated value of d falls within the range of 1.1004 to 1.5367, leading to the conclusion that there is no evidence of positive autocorrelation.

Linearity Test

Table 5. Linearity Test

Ramsey RESET Test			
	Value	df	Probability
t-statistic	1.232930	16	0.2354
F-statistic	1.520117	(1, 16)	0.2354
Likelihood ratio	1.815221	1	0.1779

Table 5 shows that the F-statistic 0.2354 is greater than the significance level of 5%, indicating that the equation model can be used.

Regression Test

Table 6. Regression Test

Dependent Variable: ZBD				
Method: Least Squares				
Sample: 2012 2021				
Included observations: 20				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	512.8274	156.1729	3.283716	0.0134
HDI	7.963351	2.267167	3.512467	0.0098
ICT-DI	0.372930	0.150696	2.474718	0.0425
R-squared	0.650081	Mean dependent var		30.57000
Adjusted R-squared	0.550105	S.D. dependent var		14.29929
S.E. of regression	9.591137	Akaike info criterion		7.602881
Sum squared resid	643.9294	Schwarz criterion		7.693657
Log likelihood	35.01441	Hannan-Quinn criter.		7.503301
F-statistic	6.502327	Durbin-Watson stat		1.171420
Prob(F-statistic)	0.025345			

Based on Table 6, the multiple linear regression equations can be written as follows.

$$\mathbf{ZBD = \beta 0 + \beta 1 HDI + \beta 2 ICT\text{-}DI}$$

Where: ZBD = 512.8274 + 7.963351HDI + 0.372930ICT-DI

The constant, set at 512.8274, means that when both HDI and ICT-DI are constant, the digital-based zakat maintains a value of 512.827 units. The coefficient, represented by 7.963351, indicates that a 1-unit increase in HDI corresponds to a 7.963-unit increase in digital-based zakat and vice versa. This positive coefficient implies a direct correlation between HDI and digital-based zakat, suggesting that higher HDI levels are associated with increased digital-based zakat.

Likewise, a positive correlation is observed between digital-based zakat and ICT-DI, with a higher value of ICT-DI leading to a greater digital-based zakat. The coefficient of 0.372930 asserts that a 1 unit increase in ICT-DI results in a 0.372-unit increase in digital-based zakat, and vice versa.

Comprehensive statistical tests were conducted to assess both the partial

and simultaneous impacts of each variable, obtaining the following results:

Table 7. Partial Regression Test

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	512.8274	156.1729	3.283716	0.0134
HDI	7.963351	2.267167	3.512467	0.0098
ICT-DI	0.372930	0.150696	2.474718	0.0425

DISCUSSION

Table 7 displays the data obtained from utilizing the Eviews 10 software. The analysis revealed a t-statistic of 7.963351 for HDI, along with a probability of 0.0098. The t-table value for 20 observations with 17 degrees of freedom (df) at a 5% level of significance is 2.10. The calculated t-statistic of 0.0098 is smaller than the critical t-value of 2.10 from the t-table. Additionally, the probability value is less than the predetermined significance limit of 5% (0.0098 < 0.05). As a result, HDI has a considerable impact on digital-based zakat, which leads to the rejection of the null hypothesis (H_0) and the acceptance of the alternative hypothesis (H_a). Thus, HDI is important in shaping digital zakat.

Our findings are consistent with Mahmudah (2022), who discovered the favorable impact of HDI on digital zakat. The relationship highlights the significance of HDI in improving human capital in education, health, and income, in accordance with Islamic beliefs that prioritize the pursuit of knowledge, the preservation of health, and the responsible wealth management. Enhanced human resources of superior quality leads to increased labor productivity, hence optimizing the elements of production and enhancing the productivity of goods and services. Moreover, our findings support Rohman & Afandi (2022), who found substantial influence of HDI on digital zakat.

The ICT-DI analysis yielded a statistical t-value of 0.372930, accompanied with a probability of 0.0425. The presence of a positive indicator signifies a beneficial impact of ICT-DI on digital zakat. The t-table value for 20 observations with 17 degrees of freedom at a 5% level of significance is 2.10. Given that the t-statistic of 0.372930 is smaller than the critical value from the t-table, it may conclude that ICT-DI has a substantial impact on digital-based zakat. Our findings are consistent with Basrowi & Utami (2020), who found that the adoption of financial technology contributes to the expansion of digital zakat. The proper use of technology optimizes the core business of zakat management, i.e., zakat collection and distribution.

CONCLUSION

This research investigated the degree of correlation that exists between the HDI and the ICT-DI on the rate of digital zakat growth. A regression model reveals that HDI has a somewhat significant effect on the growth of digital zakat. In addition to this, the ICT-DI is a significant factor that contributes to this growing trend. It is also important to note that the HDI and the ICT-DI both have a significant and positive influence on digital zakat. This suggests that these industries might be proactively encouraged to promote digital zakat in an efficient manner.

Policymakers who are interested in enhancing the growth of digital-based zakat in a more effective manner through the use of novel technology-driven techniques for collecting zakat funds might benefit from our findings. In addition, it is of the utmost importance to encourage the development of technical expertise for *amil* of zakat, since this is a significant factor in the progression of

digital zakat. Policymakers have great opportunities to improve the quality of human resources, particularly in the field of technology, by examining the potential benefits of collecting zakat via digital means.

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